

Travel insurance

**Combined Financial Services Guide
and Product Disclosure Statement
(including Policy wording)**

Effective 16 September 2015



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RAC Travel Insurance is issued by Great Lakes Reinsurance (UK) SE (ARBN 127 740 532, ABN 18 964 580 576, AFSL Licence No. 318603) trading as Great Lakes Australia (GLA), a limited liability company incorporated in England and Wales and is administered and managed by Travel Insurance Partners Pty Ltd (ABN 73 144 049 230, AFS Licence No. 360138) as an agent for GLA.

RAC Travel Services Pty Ltd (ABN 17 009 164 176, ARN No. 228577) 832 Wellington Street, West Perth WA 6005 arranges this insurance as an Authorised Representative of Travel Insurance Partners Pty Ltd, on behalf of GLA.

Introduction

About our travel insurance

RAC Travel wants You, Your family and loved ones to travel in safety, wherever You go.

We have partnered with one of Australia's leading providers of travel insurance and medical assistance to offer You quality care and protection when You travel in Australia or overseas.

Our first priority is to our members. You can trust RAC Travel to look after You when You travel.

Contact us

Sales and general enquiries

p: 1300 655 179

e: travelinsurance.perth@rac.com.au

w: rac.com.au/travelinsurance

Claims

p: 1300 889 162

e: rac@travelinsurancepartners.com.au

m: RAC Travel c/o Travel Insurance Partners

PO Box 168, North Sydney NSW 2060 Australia

24 hour emergency assistance

For contact details of Our emergency assistance team, see page 17.



Featured benefits

24 hour emergency assistance

24/7 access to Our Australian team of emergency assistance experts with a global network of doctors, nurses and logistical staff.

Overseas medical cover

Cover for overseas hospital, medical, surgical, nursing and ambulance expenses. Our medical cover also assists You to find treatment and if necessary medical evacuation.

Amendment or cancellation cover

If You have to cancel or rearrange Your Journey as a result of an unforeseen event. You can cancel or amend, whichever is cheaper.

Additional expenses

Cover for emergency Additional accommodation and transport expenses if a disaster such as a volcano, tsunami, earthquake or flood disrupts Your Journey.

Rental Car insurance excess

If You hire a car and happen to have an accident, cover is included for the excess on Your Rental Car insurance policy.



The cover

The plans We have available

We know that all travellers do not have the same needs, which is why We have designed a number of travel insurance options.

International plans

We have two international single trip plans. Choose from the Essentials plan or the comprehensive Premium plan. Alternatively, You can simply choose to cover Your Rental Car insurance excess.

Annual Multi-Trip plan

A great option to consider if You are planning on getting away more than once over the next 12 months. The Annual Multi-Trip plan offers:

- annual cover for an unlimited number of trips;
- a maximum duration limit to any one trip; and
- cover for Your spouse/defacto and Accompanied Children at no extra cost so long as they are named on Your Certificate of Insurance.

Domestic plans

We have three options available. Choose from the comprehensive Domestic plan, the Domestic Cancellation plan or cover for Rental Car insurance excess.

Cover for You or Your family

Single

Covers You and Your Accompanied Children.

Duo

Covers You and Your travelling companion. Duo cover does not cover any Accompanied Children.

Family

Covers You and Your travelling companion, plus Your Accompanied Children.

International plans benefits table

	Policy benefits	Essentials (Per adult)	Premium (Per adult)
1	Overseas medical	\$Unlimited ⁺⁺	\$Unlimited ⁺⁺
	- Emergency dental	\$500 ⁺⁺	\$Unlimited ⁺⁺
2	Additional expenses	\$Unlimited ^{~+}	\$Unlimited ^{~+}
3	Amendment or cancellation costs	\$1,000 ⁺	\$Unlimited ⁺
4	Luggage and personal effects	\$2,500	\$7,500
	- Cameras and video cameras	\$200	\$2,500
	- Laptops and tablet computers	\$200	\$2,500
	- Golf clubs	\$200	\$750
	- Mobile phones and smart phones	\$200	\$750
	- Other items	\$200	\$750
5	Travel documents	\$1,000	\$5,000
6	Delayed luggage allowance	\$250	\$750
7	Money	-	\$250
8	Rental Car insurance excess	\$500	\$4,000
9	Travel delay	-	\$1,000
10	Resumption of Journey	-	\$3,000
11	Special events	-	\$1,500
12	Hospital incidentals	\$1,000	\$3,500
13	Loss of income	-	\$9,000 ^{^+}
14	Disability	-	\$25,000 ^{^+}
15	Accidental death	\$10,000 ⁺	\$25,000 ^{^+}
16	Personal liability	\$1,000,000	\$2,500,000

*Medical cover will not exceed 12 months from onset.

+Reduced limits may apply for customers 70 years or over.

Limits will be shown on the Certificate of Insurance.

~Limits apply to subsections point 2 and 5f. See pages 33–35.

^Maximum liability collectively for Sections 13, 14 and 15 is \$25,000 on the Premium plan.

Please read the PDS carefully to understand what this policy covers. Importantly, please note that exclusions, limits and sublimits apply.

Annual Multi-Trip plan benefits table

This plan offers year round cover for Your travels provided they are to destinations over 250 km from Your Home.

	Policy benefits	Annual Multi-Trip (Per policy)
1	Overseas medical	\$Unlimited*
	- Emergency dental	\$Unlimited*
2	Additional expenses	\$Unlimited*
3	Amendment or cancellation costs	\$Unlimited
4	Luggage and personal effects	\$7,500
	- Cameras and video camera	\$2,500
	- Laptops and tablet computers	\$2,500
	- Golf clubs	\$750
	- Mobile phones and smart phones	\$750
	- Other items	\$750
5	Travel documents	\$5,000
6	Delayed luggage allowance	\$750
7	Money	\$250
8	Rental Car insurance excess	\$4,000
9	Travel delay	\$1,000
10	Resumption of Journey	\$3,000
11	Special events	\$1,500
12	Hospital incidentals	\$3,500
13	Loss of income	\$9,000^
14	Disability	\$25,000^
15	Accidental death	\$25,000^
16	Personal liability	\$2,500,000^

*Medical cover will not exceed 12 months from onset.

^Limits apply to subsections point 2 and 5f. See pages 33–35.

^Maximum liability collectively for Sections 13, 14 and 15 is \$25,000.

Please read the PDS carefully to understand what this policy covers. Importantly, please note that exclusions, limits and sublimits apply.

Domestic plan benefits table

	Policy benefits	Domestic (Per adult)
2	Additional expenses	\$25,000
3	Amendment or cancellation costs	\$Unlimited
4	Luggage and personal effects	\$7,500
	- Cameras and video cameras	\$1,500
	- Laptops and tablet computers	\$1,500
	- Golf clubs	\$500
	- Mobile phones and smart phones	\$500
	- Other items	\$500
8	Rental Car insurance excess	\$4,000
9	Travel delay	\$1,000
15	Accidental death	\$25,000
16	Personal liability	\$2,500,000

Domestic Cancellation plan benefits table

	Policy benefits	Domestic Cancellation (Per person)
3	Amendment or cancellation costs	\$1,000

Rental Car Excess plan benefits table

	Policy benefits	Rental Car Excess (Per policy)
8	Rental Car insurance excess	Cover chosen

On the Rental Car Excess plan, You can choose from the following levels of cover:

- \$1,000
- \$2,000
- \$3,000
- \$4,000
- \$5,000
- \$6,000
- \$7,000
- \$8,000

Areas of travel

Where You travel will influence Your premium.

Single Trip: You will need to choose the main destination based on where You will spend the most time on Your Journey.

Annual Multi-Trip: You will need to choose the area which will cover all of Your trips for the year. If You select an international area, Journeys in Australia more than 250 km from Your Home are also included.

Note: If 20% or more of any Journey will be spent in the Americas, Africa or the Middle East, You must nominate the area including these countries as the main destination.

Policy options and add-ons

Excess options

You can choose Your excess. The higher the excess You choose, the lower the premium. Your excess will be shown on Your Certificate of Insurance.

The Domestic, Domestic Cancellation and Rental Car Excess plans have a \$0 excess.

Luggage item limits

The following limits apply to any one item, set or pair of items (including accessories):

	Essentials	Premium	Annual Multi-Trip	Domestic
Cameras and video cameras	\$200	\$2,500	\$2,500	\$1,500
Laptops and tablet computers	\$200	\$2,500	\$2,500	\$1,500
Golf clubs	\$200	\$750	\$750	\$500
Mobile phones and smart phones	\$200	\$750	\$750	\$500
Other items	\$200	\$750	\$750	\$500

You can increase these limits individually

For items which are valued at more than the limits shown above, You may increase the item limit by paying an additional premium.

For a single item You may increase the limit by up to \$4,500. For multiple items the overall increase in limits

cannot exceed \$7,000. You must be able to produce receipts or valuations (less than 12 months old) when claiming for these items.

Increase cover for Your Electronic Equipment

If You simply want higher cover for Your Electronic Equipment, You can increase the item limit by a combined limit of \$5,000. You must be able to produce receipts or valuations (less than 12 months old) when claiming for these items.

Increase Rental Car insurance excess cover

You can increase the level of Rental Car insurance excess cover available on Your plan by paying an additional premium. This benefit can be increased by up to \$4,000.

Motorcycle/moped riding

You may wish to hire a motorcycle (including a moped) as the driver or a pillion passenger during Your Journey. If You choose to do so You must pay an additional premium and will only be covered if:

- the engine capacity is 200cc or less;
- You are wearing a helmet;
- You are not participating in a Professional capacity;
- You are not racing; and
- whilst in control of a motorcycle, You hold a licence valid in the relevant country.

Note: No cover will apply under Section 16 Personal liability on pages 44–45.

Snow skiing, snowboarding and snowmobiling

If You wish to be covered for these activities during Your Journey, You must pay an extra premium.

Even if You pay the extra premium, You will only be covered if:

- You are skiing, or snowboarding On-Piste;
- You are not racing; and
- You are not participating in a Professional capacity.

By purchasing this cover, We will also cover the cost of hiring alternative equipment up to the amounts shown below (under Section 4) if due to the accidental loss, theft or damage to skiing or snowboarding equipment owned by You.

Essentials	Premium	Annual Multi-Trip	Domestic
\$200	\$750	\$750	\$500

Extending Your Journey

If You wish to be insured for longer than the original period of travel You will need to purchase a new policy through Us prior to the expiry date shown on Your original Certificate of Insurance. It is not an extension of the previous policy.

It is important to note that should a medical condition present itself prior to the time of issue of the new policy, it may be considered an Existing Medical Condition under the new policy and therefore may not be covered by the new policy. Purchasing a longer duration policy up front may avoid this risk.

Restrictions on duration may apply dependent on Your age and destination.

Activities included in Your cover

We have a comprehensive list of activities which are automatically covered while You are on Your Journey including:

- Abseiling
- Archery
- Ballooning
- Bungy jumping
- Flying fox
- Horse riding
- Jet boating
- Jet skiing
- Kayaking
- Paragliding
- Parasailing
- Skydiving
- Snorkelling
- Surfing
- White water rafting
- Working holidays

Your participation in any of the activities listed is subject to the terms of cover and in particular General exclusion 16 on pages 46-47 and exclusion 3 applying to Section 16 Personal liability on page 44.

Money back guarantee

Should You cancel this policy for any reason within the cooling off period, which is within 15 working days (excluding public holidays) of the date of purchase, We will give You Your money back. Our money back guarantee ensures a refund of the entire premium unless You have already:

- made a claim under the policy; or
- departed on Your Journey.

Should You wish to cancel Your policy and receive a full refund, please contact Us within the cooling off period. We may give a partial refund if You amend Your policy before You depart on Your Journey.

Existing Medical Conditions and pregnancy

(Of You or Your travelling companion)

This policy does not automatically cover claims arising from, or exacerbated by, some Existing Medical Conditions or pregnancy.

Where Existing Medical Condition cover is separately applied for and accepted by Us, cover may be subject to special conditions, limitations, excesses and amounts payable depending on Your age, duration and destination. This will be stated on Your Certificate of Insurance.

Existing Medical Conditions

An Existing Medical Condition is:

- a) any physical defect, condition, illness or disease for which treatment, medication, surgery or advice (including investigation) has been received or prescribed by a medical practitioner, dental or health professional in the 180 days prior to the Relevant Time; or
- b) any chronic or ongoing (whether chronic or otherwise) medical or dental condition, illness or disease medically documented prior to the Relevant Time.

'Relevant Time' in respect of:

- a) Single Trip policies means the time of issue of the policy.
- b) Annual Multi-Trip policies means the first time at which any part of the relevant trip is paid for or the time at which the policy is issued, whichever occurs last.

If You are unsure whether You have an Existing Medical Condition, please call 1300 655 179 for assistance.

Getting cover for Existing Medical Conditions

There are three categories of medical conditions:

- conditions We automatically cover;
- conditions which cannot be covered; and
- conditions We need to assess.

Please review each of these categories to determine which category applies.

Conditions We automatically cover

Subject to the requirements shown, this policy automatically covers:

Acne – If You have not required treatment by a medical practitioner in the last 60 days.

Allergies – If the condition has not required treatment by a medical practitioner in the last 6 months and You have no known respiratory conditions (e.g. Asthma).

Asthma – If You have had no exacerbation requiring treatment by a medical practitioner in the last 12 months, and You have no other underlying lung conditions or disease, inclusive of, but not limited to Chronic Bronchitis, Chronic Obstructive Airways Disease (COAD) or Emphysema, whether chronic or otherwise. You must also be under 60 years of age at the date of policy purchase.

Cataracts/Glaucoma – If You have no ongoing complications, are not on a waiting list for an operation and have not been operated on in the last 30 days.

Coeliac Disease – If the condition has not required treatment by a medical practitioner in the last 6 months.

Diabetes/Glucose Intolerance – If You were diagnosed over 12 months ago and have not had any complications in the last 12 months. You must have a Blood Sugar Level reading between 4-10mmol/L or a HbA1C score of 8% or less. You do not have evidence of damage to Your kidneys, eyes, nerves or blood vessels as a result of Your diabetes, or have any known cardiovascular disease, hypertension, hyperlipidaemia or hypercholesterolaemia. This also includes recurrent or long-standing lower limb ulcers. You must also be under 60 years of age at the date of policy purchase.

Ear Grommets – With no current infection at the Relevant Time.

Epilepsy – If there are no underlying medical conditions (e.g. previous head trauma, stroke) and You have not required treatment by a medical practitioner for a seizure in the last 2 years.

Gastric Reflux – If the condition does not relate to another underlying diagnosis (e.g. Hernia/Gastric Ulcer).

Gout – If the gout has remained stable for the last 6 months.

Hiatus Hernia – If no surgery is planned.

Hip/Knee Replacement – If performed more than 6 months ago and less than 10 years ago.

Hypercholesterolaemia (High Cholesterol) – If You have no known heart conditions.

Hypertension (High Blood Pressure) – If Your hypertension is stable and managed by Your doctor and You have no known heart or cardiovascular conditions, and or changes to Your medication within the last 12 months, and or are not suffering symptoms of, or having investigations related to Your blood pressure.

Menopause – Provided You do not suffer from Osteoporosis.

Peptic/Gastric Ulcer – If the condition has remained stable for the last 6 months.

Underactive/Overactive Thyroid – If not as a result of a tumour.

Conditions which cannot be covered

Under no circumstances is cover available for:

- conditions involving the back or neck.
- conditions involving drug or alcohol dependency.
- conditions for which You are travelling to seek medical treatment or review.
- travel booked or undertaken against the advice of any medical practitioner.
- any condition or illness for which You are currently awaiting surgery, treatment, investigation or procedures.

Conditions We need to assess

For all other medical conditions You will need to complete an online medical assessment. You can complete this as part of Your travel insurance quote on rac.com.au/travelinsurance, or call 1300 655 179 for additional assistance.

Note: Any traveller who has ever been diagnosed with a heart condition or a lung condition (not including Asthma if under 60 years) or any traveller with reduced immunity (e.g. as a result of medical treatment or a medical condition) will need to complete a medical assessment if they are travelling to the Americas or Africa for any length of time.

Chronic Lung Disease

If You have any lung disease, including but not limited to Chronic Obstructive Pulmonary Disease (COPD), Chronic Bronchitis, Chronic Obstructive Airways Disease (COAD) and Emphysema, which You have declared and has not been accepted by Us for such conditions or You have chosen not to complete a medical assessment, You will also not be covered for any new infection.

Pregnancy

If You are aware of the pregnancy at the Relevant Time, an online medical assessment must be completed if any of the following apply:

1. there have been complications with this or any previous pregnancy;
2. You have a multiple pregnancy; or
3. the conception was medically assisted (including hormone therapies and IVF).

You can complete this as part of Your travel insurance quote on rac.com.au/travelinsurance, or call 1300 655 179 for assistance. If cover is accepted, an additional premium will apply.

Whether or not You have to apply for cover, the following restrictions apply for any person where a claim may arise in any way as a result of pregnancy:

- cover is only provided for unexpected serious pregnancy complications which occur before or during the 23rd week of pregnancy.
- no cover is provided for childbirth or the health of a newborn child, irrespective of the stage of pregnancy at which the child is born.

Expectant mothers should therefore consider whether they travel under this policy, particularly if travelling beyond the 20th week of pregnancy.



24 hour emergency assistance and claims

24 hour emergency assistance

All policyholders have access to Our emergency assistance team who is contactable 24 hours a day, 365 days a year.

Our team of case managers, nurses, travel agents and doctors provide the following services to all policyholders:

- **Assistance in accessing medical treatment and care whilst away**
Our team of case managers, nurses and doctors will assist You to find medical facilities and then monitor Your medical care.
- **Payment of bills**
Falling ill overseas can be very expensive so those significant medical expenses can be paid by Us directly to the hospital.
- **Bringing You Home**
Our team can decide if and when it is appropriate to bring You Home and will coordinate the entire exercise.
- **Assistance when passports, travel documents or credit cards are lost**
If You need assistance in contacting the issuer of the document, Our emergency assistance team can help.
- **Help to change travel plans as a result of an emergency**
If Your travel consultant is not available to assist with rescheduling in an emergency situation, Our team can help.

Certain services are subject to a claim being accepted under Your policy.

When You call, please have the following information:

- Your policy number; and
- a phone number to call You back on.

Please call Australia DIRECT and TOLL FREE from:
USA/Canada 1855 410 9698
UK 0800 404 9224
NZ 0800 511 719

Charges may apply if calling from a pay phone or mobile phone.

From other countries: Call +61 (0) 2 8907 5634
If You are experiencing difficulties please try the following numbers:

p: +61 (0) 2 8907 5634
f: +61 (0) 2 9954 6250

Claims

Before making a claim please refer to Policy conditions 4 and 5 on pages 30-31.

How to make a claim

Submit Your claim online

Visit claims.travelinsurancepartners.com.au and follow the links to the online claims system.

Submitting Your claim online will ensure You get the fastest response.

The system will prompt You to upload receipts and other supporting documentation.

OR complete and post a claim form

You can download a travel insurance claim form from rac.com.au/travelinsurance

When posting Your completed claim form You will need to attach supporting receipts and other documents. We require originals, so please make copies of these documents before posting the originals.

Post Your completed claim form to:

RAC Travel Insurance Claims
c/o Travel Insurance Partners
PO Box 168
North Sydney NSW 2060

How long will my claim take?

We understand that as a result of Your incident You might already be out of pocket, so We aim to process claims as quickly as possible. You will hear from Us within 10 working days from the time We receive Your claim.

Can We help You?

We are here to help You. If You require assistance You can:
email: rac@travelinsurancepartners.com.au
call: 1300 889 162 (or +61 (0) 2 8907 5052)

Important information

Who is the insurer?

The insurer, Great Lakes Reinsurance (UK) SE, trading in Australia as Great Lakes Australia (GLA), is authorised by the Australian Prudential Regulation Authority (APRA) to carry on insurance business in Australia.

Great Lakes Reinsurance (UK) SE is a wholly owned subsidiary of Münchener Rückversicherungs-Gesellschaft AG (Munich Re), part of the Munich Re Group which is one of the largest insurance groups in the world. GLA's contact details are:

Mail: Great Lakes Australia

PO Box H35, Australia Square NSW 1215

The Financial Claims Scheme

In the event of the Insolvency of GLA, You may be entitled to payment under the Financial Claims Scheme. Access to the Scheme is subject to eligibility criteria. Information about the Scheme can be found at www.apra.gov.au or call the APRA hotline on 1300 55 88 49.

Who is Travel Insurance Partners?

Travel Insurance Partners Pty Ltd ABN 73 144 049 230, AFS Licence 360138, administer the policy (including customer service, medical assessments and claims management).

Who is RAC Travel and the providing entity?

R.A.C. Travel Services Pty Limited, its employees and call centre staff, arrange the issue of the insurance to You as an authorised representative of Travel Insurance Partners, on behalf of the insurer. Their contact details are provided on page 3.

The person who provides You with this PDS is the providing entity. The capacity in which they act is displayed in the Financial Services Guide on pages 48–50.

Who is responsible for this document?

Travel Insurance Partners are responsible for the Financial Services Guide in this document and Great Lakes Australia is responsible for the Product Disclosure Statement in this document.

When and how benefits are provided

The benefits for which You are insured under this policy are payable when:

- an insured event occurs during the Period Of Insurance causing You to suffer loss or damage or incur legal liability; and
- Your claim is accepted by Us.

After calculating the amount payable We will either:

- pay for replacement (after allowing for depreciation) or repair of Your personal items;
- pay for specified Additional expenses;
- pay the person to whom You are legally liable; or
- pay You.

Additional policy information

The insurance We offer You is set out in the PDS and Policy wording. It is important that You:

- are aware of the limits on the cover provided and the amounts We will pay You (including any excess that applies);
- are aware of the “Words with special meanings” found in the Policy wording on pages 26-29;
- are aware of the maximum benefit limits shown in the benefits tables on pages 6-9; and
- are aware of the Policy conditions and General exclusions found in the Policy wording on pages 29-47.

Change of terms and conditions

From time to time and where permitted by law, We may change parts of the Combined FSG/PDS. We will issue You with a new Combined FSG/PDS or a Supplementary FSG or PDS or other compliant document to update the relevant information except in limited cases. Any updates which are not materially adverse to You from the view of reasonable person deciding whether to buy this insurance, may be found on travelinsurance.rac.com.au. You can obtain a paper copy of any updated information without charge by calling 1300 889 162.

Your duty of disclosure

Before You enter into this contract of insurance, You have a duty of disclosure under the Insurance Contracts Act 1984. The duty applies until (as applicable) We first enter into the policy with You, or We agree to a variation, extension or reinstatement with You.

Answering Our questions

In all cases, if We ask You questions that are relevant to Our decision to insure You and on what terms, You must tell Us anything that You know and that a reasonable person in the circumstances would include in answering the questions.

It is important that You understand You are answering Our questions in this way for Yourself and anyone else that You want to be covered by the contract.

Variations, extensions and reinstatements

For variations, extensions and reinstatements You have a broader duty to tell Us anything that You know, or could reasonably be expected to know, may affect Our decision to insure You and on what terms.

If You do not tell Us something

If You do not tell Us anything You are required to tell Us, We may cancel Your contract or reduce the amount We will pay You if You make a claim, or both.

If Your failure to tell Us is fraudulent, We may refuse to pay a claim and treat the contract as if it never existed.

Code of Practice

GLA is a signatory to the General Insurance Code of Practice (Code) which is developed by the Insurance Council of Australia. The Code sets out high standards of service that general insurers must meet when consumers are buying insurance, making claims, experiencing financial hardship, requesting information, or wanting to make a complaint.

To obtain more information on the Code of Practice and the rights You may have under it please contact Travel Insurance Partners on 1300 889 237 or You can access the Code at www.codeofpractice.com.au.

The amount You pay for this insurance

The amount We charge You for this insurance policy is the total amount of the premium that We calculate to cover the risk and any relevant government charges (such as GST and stamp duty). These amounts add up to the total amount You must pay.

Once the policy is issued Your total premium and any relevant government charges are shown on the Certificate of Insurance.

If You change Your policy in any way You may be entitled to a partial premium refund or required to pay an additional amount.

How various factors affect the Amount Payable

We consider a number of factors in calculating the total Amount Payable. The key factors that affect the amount You pay include the plan, the area to which You are travelling, Your age, the excess, the duration of Your Journey and whether You take out additional cover.

The following is a guide on how these factors combine together and may impact on the assessment of risk, and therefore Your premium.

- **Plan** – the Premium plan, which provides more cover, costs more than the Essentials plan.
- **Area** – higher risk areas cost more.
- **Age** – higher risk age groups cost more.
- **Excess** – the higher the excess the lower the cost.
- **Duration** – the longer Your trip the more it usually costs.
- **Extra cover options** – additional premium may apply.
- **Existing Medical Conditions and pregnancy** – additional premium may apply if accepted for cover.

How a claim payment is calculated

When We pay a claim We consider a number of aspects in calculating the amount. These can include:

- the amount of loss or damage or liability;
- the excess;
- the maximum benefit limits and sub-limits;
- reasonable depreciation; and
- the terms and conditions of the policy.

The following example illustrates how We will calculate the amount payable for a claim:

- Your new video camera with an original purchase price of \$4,000 is stolen from a hotel room.
- You are travelling on the Premium plan.
- You have chosen the nil excess option.
- You have not paid an additional amount to increase the standard item limit.

The amount payable following the claim would be calculated as follows:

- consider the value of the video camera – \$4,000 (no depreciation applies because the video camera was new).
- consider the maximum benefit limit for Luggage and personal effects – \$7,500.
- consider the maximum item limit payable for cameras and video equipment – \$2,500. This item limit does apply in this case.
- as You have chosen the nil excess option, no excess is deducted. This results in an amount payable of \$2,500.

We respect Your privacy

In this Privacy Notice the use of “we”, “our” or “us” means RAC Travel, Travel Insurance Partners and Great Lakes Australia (GLA), unless specified otherwise.

Why Your personal information is collected

We collect Your personal information (including sensitive information) for the purposes of:

- identifying You and conducting necessary checks;
- determining what services or products we can provide to You and/or others;
- issuing, managing and administering services and products provided to You and/or others including claims investigation, handling and payment; and
- improving services and products e.g. training and development of representatives, product and service research, data analysis and business strategy development.

Travel Insurance Partners also collects Your personal information for the purpose of providing special offers of other services and products that might be of interest to You.

How Your personal information is collected

We may collect Your personal information through websites from data You, or Your travel consultant, input directly or through cookies and other web analytic tools, via email, by fax, by telephone or in writing.

We collect personal information directly from You unless:

- You have consented to collection from someone else;
- it is unreasonable or impracticable for us to do so; or
- the law permits us to collect from someone else.

We also collect additional personal information from other third parties to provide You with our services and products.

If You provide personal information to us about another person You must only do so with their consent and agree to make them aware of this Privacy Notice.

Who we disclose Your personal information to

We may disclose Your personal information to other parties and service providers for the purposes noted above.

The other parties and service providers include:

- insurers and reinsurers;
- medical providers, travel providers and Your travel consultant;
- our lawyers and other professional advisers;
- our related companies and other representatives or contractors who we have hired to provide services or to monitor the services provided by us or our agents, our products or operations; and/or
- other parties we may be able to claim or recover against or other parties where permitted or required by law.

Additional parties and service providers are detailed in the Travel Insurance Partners Privacy Policy and GLA Privacy Statement. The contractual arrangements that we have in place with these parties and service providers generally include an obligation for them to comply with Australian privacy laws.

We may need to disclose personal information about You to other parties and service providers, some of whom may be located in overseas countries. Who they are may change from time to time.

Generally these recipients will be located in the overseas countries You travelled to over the duration of Your policy and Your claim. These recipients would usually be service providers, such as, medical providers, providers of travel related services, investigators, assessors and facilitators or our related entities that carry out services on our behalf in relation to Your policy and Your claim. Further details of these types of recipients are set out in the Travel Insurance Partners Privacy Policy and the GLA Privacy Statement.

We may not always be able to take reasonable steps to ensure that these recipients comply with the Privacy Act. Some of the countries where these recipients are based may not offer the same protection or obligations that are offered by the Act in Australia. By acquiring the services and products from us You agree that You may not be able to seek redress under the Act, or from us and/or from the recipients in overseas countries, or to the extent permitted by law.

You and any other traveller included on the policy consent to these uses and disclosures unless You tell Travel Insurance Partners, using the contact details below.

Your choices

If You choose not to provide Your personal information and/or choose not to consent and/or withdraw Your consent to the use and disclosure of Your personal information set out in this Privacy Notice at any stage, we may not be able to provide our services or products or manage and administer services and products to You and/or others.

If You wish to withdraw Your consent including for things such as receiving information on products and offers or Your travel consultant receiving personal information about Your policy and coverage, please contact Travel Insurance Partners on 1300 889 162.

More information

For more information about how Your personal information is collected, used or disclosed, how to access or seek correction to Your personal information or how to make a complaint and how such a complaint will be handled, please contact Travel Insurance Partners' or GLA's Privacy Officer, using the contact details below or refer to the Travel

Insurance Partners Privacy Policy available on www.travelinsurancepartners.com.au/privacy-statement and the GLA Privacy Statement and Privacy Policy available on www.munichre.com/io/gla/en/privacy_statement.aspx and the RAC Privacy Policy available on rac.com.au.

Travel Insurance Partners Privacy Officer

Travel Insurance Partners Pty Ltd

Mail: Private Bag 913, North Sydney, NSW 2059 Australia

Email: privacy.officer@travelinsurancepartners.com.au

Telephone: 1300 131 746

GLA Privacy Officer

Munich Re Australia

Mail: PO Box H35, Australia Square, NSW 1215 Australia

Email: privacyofficer@munichre.com

Telephone: +61 (0) 2 9272 8000

Fax: +61 (0) 2 9272 8139

Resolving complaints

If You think We have let You down in any way, or Our service is not what You expect (even if through one of Our representatives), please tell Us so We can help. We are committed to resolving Your complaint fairly.

If You have a complaint:

- Contact Us by phone on 1300 889 237. You will be put in contact with someone who can help resolve Your complaint.
- If You wish You can also write to Us about Your complaint marked for the attention of:
The Customer Relations Manager
Travel Insurance Partners
PO Box 168
North Sydney NSW 2060
or email:
customer-relations@travelinsurancepartners.com.au
- We will listen to You, consider the facts and respond to You within 15 business days. If We need more information or more time to respond properly to Your complaint We will contact You to agree an appropriate timeframe to respond.
- If You are not satisfied with Our response, please tell Us. We will undertake a separate review of the matter. This may be conducted by Travel Insurance Partners' Customer Relations Officer or referred to the Dispute Resolution Officer or their delegate at GLA. Provided We have the information We need, We will advise You of the outcome of this review and detail the reasons for Our decision within 15 business days. Our final review and decision will be provided to You within 45 days from the date You first made Your complaint to Us.

- Our procedures have been developed to deal fairly and promptly with Your complaint. However, if You are not satisfied with Our final decision You can choose to have the matter reviewed independently by the Financial Ombudsman Service Australia (FOS). Its services are free to You and as a member We agree to accept its decision where We are bound to do so. You have up to two years to contact FOS after Our final decision:

You can contact the FOS by:

Mail: Financial Ombudsman Service Ltd
GPO Box 3, Melbourne VIC 3001

Telephone: 1800 367 287

Fax: (03) 9613 6399

Website: www.fos.org.au

Email: info@fos.org.au

Policy wording

The benefits described in this Policy wording should be read in conjunction with Policy options and add-ons (pages 10-12), Your duty of disclosure (pages 20–21), Words with special meanings (pages 26–29), Policy conditions (pages 29–32) and General exclusions (pages 45–47).

THE POLICY IS NOT VALID UNLESS A CERTIFICATE OF INSURANCE IS ISSUED TO YOU.

We will give You the insurance cover described in the policy in return for receiving the total Amount Payable.

It is a condition of the policy that:

- You are not aware of any circumstance which is likely to give rise to a claim.
- You are a resident of Australia and will be returning to Your Home at the completion of the Period Of Insurance and within 18 months of the Journey commencing.
- If You purchase the Annual Multi-Trip plan, cover will only extend to a Journey that involves travel to a destination which is more than 250 km from Your Home and the length of each Journey cannot exceed the maximum duration shown on Your Certificate of Insurance.

Words with special meanings

In this policy the following words have the following meanings:

“We”, “Our”, “Us” means Great Lakes Australia.

“You”, “Your” means the people listed as adults on the Certificate of Insurance and includes listed Accompanied Children.

Where more than one person is listed as an adult on the Certificate of Insurance all benefits, limitations, conditions and exclusions will be interpreted as if a separate policy was issued to each of the persons listed as an adult other than:

- a) where an Annual Multi-Trip policy has been purchased, all limits and sub-limits will be applied per policy;
- b) if a claim arises from the one event, an excess (if applicable) will only be applied once;
- c) luggage item limits shall be as per a single policy;
- d) for Section 8 on the Rental Car Excess plan where the limit applies per policy; and
- e) for Section 3 on the Domestic Cancellation plan where the limit applies per person whether they are listed on the Certificate of Insurance as an adult or Accompanied Child.

In respect of organised groups each child not travelling with their usual guardian must purchase a separate policy.

“Accompanied Children” means Your children or grandchildren who are travelling with You on the Journey, provided they are not in full-time employment and they are under the age of 21 years.

“Act Of Terrorism” means an act, including but not limited to the use of force or violence, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or government(s), which from its nature or context is done for, or in connection with, political, religious, ideological, ethnic or similar purposes or reasons, including the intention to influence any government and/or to put the public, or any section of the public in fear.

“Additional” means the cost of the accommodation or transport You actually use less the cost of the accommodation or transport You expected to use had the Journey proceeded as planned.

“Amount Payable” means the total amount payable shown on Your Certificate of Insurance.

“Disabling Injury, Sickness or Disease” means a disabling injury, sickness or disease which first shows itself during the Period Of Insurance and which requires immediate treatment by a qualified medical practitioner.

“Electronic Equipment” means any camera, video camera, sound and audio equipment, mobile telephones, smart phones, laptop or tablet computer equipment, game devices, portable navigation equipment and unattached accessories.

“Existing Medical Condition” means:

- a) any physical defect, condition, illness or disease for which treatment, medication, surgery or advice (including investigation) has been received or prescribed by a medical practitioner, dental or health professional in the 180 days prior to the Relevant Time; or
- b) any chronic or ongoing (whether chronic or otherwise) medical or dental condition, illness or disease medically documented prior to the Relevant Time.

“Home” means Your usual place of residence in Australia.

“Insolvency” means bankruptcy, provisional liquidation, liquidation, insolvency, appointment of a receiver or administrator, entry into a scheme of arrangement, statutory protection, presentation of a petition for the compulsory winding up of, stopping the payment of debts or the happening of anything of a similar nature under the laws of any jurisdiction.

“International Waters” means waters outside the jurisdiction territory of any country.

“Journey” means the period commencing at the time You leave Your Home and ceasing at the time You return to Your Home.

“Limb” means a hand at or above the wrist or a foot at or above the ankle.

“On-Piste” means on a marked trail or slope prepared for the purpose of skiing or snowboarding within the boundary of the ski field or ski resort and used in accordance with any regulations published by the ski field or ski resort.

“Period Of Insurance” means:

- a) in respect of Single Trip policies from the time You commence the Journey or the travel start date shown on Your Certificate of Insurance (whichever is later) until the time You complete the Journey or the travel end date shown on Your Certificate of Insurance (whichever is the earlier).
- b) in respect of Annual Multi-Trip policies from the time You commence each Journey or the travel start date shown on Your Certificate of Insurance (whichever occurs last) until the earliest of the following times:
 - (i) the time that You complete the Journey;
 - (ii) the expiry of the maximum insured duration per Journey (this maximum duration is shown on Your Certificate of Insurance); or
 - (iii) 12 months from the travel start date shown on Your Certificate of Insurance.

Cover under Section 3 begins from the time the policy is issued. The dates on Your Certificate of Insurance can only be changed with Our consent. In respect of Section 10, cover is suspended while You are in Australia and will recommence once You resume the Journey, subject to the original expiry date.

“Permanent” in respect of Section 14 means a period of time lasting 12 consecutive months after the expiry of which We consider there is no reasonable prospect of improvement.

“Professional” means undertaking any activity for which financial payment is received from another person or party.

“Public Place” means shops, airports, streets, hotel foyers and grounds, restaurants, beaches, private car parks and any place the public has access to.

“Relative” means Your spouse, defacto, parent, grandchild, brother, sister, son-in-law, daughter-in-law, parent-in-law, grandparent, child, step-parent, brother-in-law, sister-in-law, fiancée, first cousin, aunt, uncle, niece and nephew.

“Relevant Time” in respect of:

- a) Single Trip policies means the time of issue of the policy.
- b) Annual Multi-Trip policies means the first time at which any part of the relevant trip is paid for or the time at which the policy is issued, whichever occurs last.

“Rental Car” means a rented sedan, campervan, motorhome or people mover that each does not exceed 4.5 tonnes; hatchback or station-wagon (including 4WDs) rented from a licensed motor vehicle rental company.

“Terminal Illness” means any medical condition which is likely to result in death.

“Transport Provider” means a properly licensed coach operator, airline, shipping line or railway company.

Policy conditions

1. Excess

The excess is the first amount of a claim which We will not pay for. The excess, if applicable, applies to any claim arising from a separate event in respect of Sections 1, 2, 3, 4, 5, 6, 10 and 11 of the policy only.

The excess is the amount shown on Your Certificate of Insurance.

An additional excess may apply in certain circumstances, such as cover for Existing Medical Conditions where You do not meet the provisions on pages 13–16. If an additional excess applies We will notify You in writing.

2. Sections of the policy applicable to each plan

If You purchase:

- a) the Essentials plan, Sections 1, 2, 3, 4, 5, 6, 8, 12, 15 and 16 of the policy apply;
- b) the Premium and Annual Multi-Trip plans, all Sections of the policy apply;
- c) the Domestic plan, Sections 2, 3, 4, 8, 9, 15 and 16 of the policy apply;
- d) the Domestic Cancellation plan, Section 3 of the policy applies;
- e) the Rental Car Excess plan, Section 8 of the policy applies.

3. Limits of liability

The limits of Our liability for each Section of the policy are the amounts shown in the relevant table for the plan selected (see pages 6–9) except:

- a) where additional luggage or Electronic Equipment cover has been affected.
- b) maximum liability collectively for Sections 13, 14 and 15 is \$25,000 on the Premium plan and Annual Multi-Trip plan.
- c) where You have paid an additional amount to increase the level of Rental Car insurance excess cover.
- d) where We have notified You in writing of different limits.
- e) where cover is subject to special conditions, limitations, excesses and amounts payable are dependent on Your age, duration and destination. This will be stated on Your Certificate of Insurance.

4. Claims

- a) The loss or theft of luggage, personal effects, travel documents or money must be reported within 24 hours to the police or responsible Transport Provider and a written report must be obtained at that time.
- b) If You are admitted to hospital or You anticipate Your medical expenses and Additional expenses are likely to exceed \$1,000 You must phone the emergency assistance number as soon as physically possible.
- c) You must take all reasonable steps to prevent or minimise a claim.
- d) You must not make any offer, promise of payment or admit any liability without Our written consent.
- e) You must advise Us of any claim or occurrence which may give rise to a claim as soon as possible and within 60 days of the return date shown on Your Certificate of Insurance by completing a claim form.
- f) You must at Your own expense, supply any documents in support of Your claim which We may request, such as original police reports, receipts, valuations and/or medical certificates and You must co-operate fully in the assessment or investigation of Your claim.
- g) Where You are a registered entity on a Domestic or Domestic Cancellation plan You may be entitled to an input tax credit for Your amount payable and/or for things covered by this policy. You must disclose these entitlements to Us if You make a claim under Your policy.
- h) If We agree to pay a claim under Your policy We will base any claim payment on the Goods and Services Tax (GST) inclusive costs (up to the relevant limits of liability). However, We will reduce any claim payment by any input tax credit You are, or would be, entitled to for the repair or replacement of insured property or for other things covered by this policy.

5. If You are able to claim from a statutory fund, compensation scheme or Transport Provider

If You are able to claim from a statutory fund, compensation scheme (for example a private health fund or workers compensation scheme) or Transport Provider for monies otherwise payable under this policy You must do so and the policy will only cover the remaining amount.

6. You must help Us to make any recoveries

We have the right to recover from any other party in Your name, money payable under the policy or to choose to defend any action brought against You. You must provide reasonable assistance to Us.

7. Claims payable in Australian dollars

All amounts payable including claims are payable in Australian dollars at the rate of exchange applicable at the time the expenses were incurred.

8. Policy interpretation

The policy shall be interpreted in accordance with the law of the State or Territory in which it is issued.

9. Emergency assistance

- a) Where Your claim is excluded or falls outside the policy coverage, the giving of emergency assistance will not in itself be an admission of liability.
- b) The medical standards, sanitary conditions, reliability of telephone systems and facilities for urgent medical evacuations differ from country to country. Responsibility for any loss, medical complication or death resulting from any factor reasonably beyond Our control cannot be accepted by RAC Travel, the emergency assistance company, Travel Insurance Partners or Us.

10. Free extension of insurance

Where Your Journey is necessarily extended due to an unforeseen circumstance outside Your control, Your Period Of Insurance will be extended until You are physically able to travel Home by the quickest and most direct route. The Period Of Insurance will not be extended for any other reason.

11. Special conditions, limitations, excesses and amounts payable

If You:

- a) want cover for an Existing Medical Condition or pregnancy which does not satisfy the provisions set out on pages 13–16; or
- b) are travelling to the Americas or Africa for any length of time and have ever been diagnosed with a heart or lung condition (not including Asthma if under 60 years) or if You have reduced immunity;

You will need to complete a medical assessment which We will notify You of the outcome. If We are able to provide cover for the condition(s) it may be subject to special conditions, limitations, excesses and amounts payable, dependent on Your age, duration and destination. This will be stated on Your Certificate of Insurance.

12. Automatic reinstatement of sums insured

If You purchase the Annual Multi-Trip plan, the sums insured under each Section of the policy are automatically reinstated on completion of each Journey and in respect of Section 4, also once on each Journey.

13. Policy conditions applying to Sections 1 and 2 only

- a) We have the option of returning You to Australia if the cost of medical and/or Additional expenses overseas are likely to exceed the cost of returning You to Australia subject always to medical advice. We also have the option of evacuating You to another country.
- b) In all cases the cost of evacuation or to bring You back to Australia will only be met if it was arranged by and deemed necessary by Our emergency assistance network.
- c) If You are hospitalised We will pay for a share room. If a share room is not available We will, at Our discretion and that of Our medical advisers, pay to upgrade You to a single room.
- d) If You do not hold a return airline ticket an amount equal to the cost of an economy class one way ticket will be deducted from Your claim for repatriation expenses.

14. Policy conditions applying to Sections 13, 14 and 15 only

- a) If the conveyance You are travelling in disappears, sinks or crashes and Your body has not been found after 12 months You will be presumed to have died.
- b) You must obtain and follow advice and treatment given by a qualified medical practitioner as soon as possible after suffering a disabling injury, during the Period Of Insurance.

The benefits

SECTION 1: Overseas medical and dental expenses

If during the Period Of Insurance You suffer a Disabling Injury, Sickness or Disease We will pay the usual and customary cost of medical treatment, emergency dental treatment and ambulance transportation which is provided outside Australia by or on the advice of a qualified medical practitioner or dentist. Medical cover will not exceed a maximum of 12 months from the date of suffering the Disabling Injury, Sickness or Disease.

On the Essentials plan the maximum amount We will pay for emergency dental costs is \$500. For all plans We will only pay for emergency treatment for the relief of sudden and acute pain to sound natural teeth.

The maximum benefit for this section is:

Essentials plan	\$Unlimited
Premium plan	\$Unlimited
Annual Multi-Trip plan	\$Unlimited

We will not pay for:

1. medical treatment, dental treatment or ambulance transportation which is provided in Australia. This exclusion does not apply to medical treatment provided whilst on a ship (including cruise ship, passenger ship or passenger ferry) even if that ship is within Australian territorial waters. However, this additional benefit does not apply to any medical treatment provided on Australian inland waterways or whilst the ship is tied up in an Australian port.
2. dental treatment caused by or related to the deterioration and/or decay of teeth or associated tissue or involving the use of precious metals.
3. the continuation or follow-up of treatment (including medication) started prior to Your Journey.

Also refer to: General exclusions - pages 45-47 and Policy conditions - pages 29-32.

SECTION 2: Additional expenses

1. If You become sick

If during the Period Of Insurance You suffer a Disabling Injury, Sickness or Disease, We will pay the:

- a) reasonable Additional hotel accommodation and Additional transport expenses incurred by Your travelling companion who remains with or escorts You until the completion of the Period Of Insurance or until You are able to resume Your Journey or travel Home, whichever occurs first. This benefit is only payable on the written advice of the overseas medical practitioner;

- b) reasonable Additional hotel accommodation and Additional transport expenses incurred by Your Relative who travels to and remains with You following You being hospitalised as an inpatient. The benefit ceases when You are able to continue Your Journey, travel Home or on completion of the Period Of Insurance, whichever is the earlier, and is subject to the written advice of the overseas medical practitioner and acceptance by the emergency assistance network;
- c) reasonable Additional hotel accommodation expenses and Additional transport expenses incurred by You and at the same fare class as originally booked, if You are unable to complete the Journey on the written advice of the overseas medical practitioner;
- d) reasonable expenses incurred in returning a hired motor vehicle to the nearest depot provided that, on the written advice of the overseas medical practitioner, You are unfit to drive it.

2. If You die

We will pay reasonable overseas funeral or cremation expenses or the cost of returning Your remains to Australia if You die during the Period Of Insurance. In either event the maximum amount We will pay in total will not exceed \$20,000.

3. If Your Relative or business partner becomes sick

We will pay reasonable Additional transport expenses if You are required to return to Your Home due to the sudden Disabling Injury, Sickness or Disease or death of a Relative or business partner in Australia.

4. If Your Home is destroyed by fire, earthquake or flood

We will pay the reasonable Additional transport expenses for Your early return to Your Home in Australia if it is totally destroyed by fire, earthquake or flood while You are on Your Journey.

5. Other circumstances

We will pay Your reasonable Additional hotel accommodation and Additional transport expenses incurred on the Journey due to an unforeseen circumstance outside Your control and resulting from:

- a) disruption of Your scheduled transport because of riot, strike or civil commotion occurring after the commencement of the Journey provided You act reasonably in avoiding Additional costs;
- b) loss of passport or travel documents except involving government confiscation or articles sent through the mail;
- c) a quarantine regulation You unknowingly breach;
- d) a natural disaster;

- e) a collision of a motor vehicle, watercraft, aircraft or train in which You are travelling;
- f) Your scheduled transport being delayed for at least 12 hours due to severe weather conditions. We will pay up to \$250 providing written confirmation from the Transport Provider has been obtained.

The maximum benefit for this section is:

Essentials plan	\$Unlimited
Premium plan	\$Unlimited
Annual Multi-Trip plan	\$Unlimited
Domestic plan	\$25,000

We will not pay for:

1. any costs or expenses incurred prior to You being certified by a medical practitioner as unfit to travel.
2. claims arising from Avian Influenza (including the H5N1 strain) or any derivative or mutation of such viruses, or the threat or perceived threat of any of the above.

Also refer to: General exclusions - pages 45-47 and Policy conditions - pages 29-32.

SECTION 3: Amendment or cancellation costs

If due to circumstances outside Your control and unforeseen at the Relevant Time:

1. You have to rearrange Your Journey prior to leaving Home, We will pay the reasonable cost of doing so (We will not pay more for rearranging Your Journey than the cancellation costs which would have been incurred had the Journey been cancelled).
2. You have to cancel the Journey (where You cannot rearrange it prior to leaving Home) We will pay You:
 - a) the non-refundable unused portion of all travel costs prepaid in advance including the travel agent's commission (the travel agent's commission is limited to the lesser of \$1,500 on all plans except the Essentials plan, which is limited to the lesser of \$500; or the amount of commission the agent had earned on the pre paid refundable amount of the cancelled travel arrangements).
 - b) for frequent flyer or similar flight reward points lost following cancellation of Your airline ticket. The amount We will pay is calculated as follows:
 - (i) the cost of the equivalent class airline ticket, based on the best available advance purchase airfare at the time the claim is processed, less Your financial contribution towards the airline ticket multiplied by

- (ii) the total amount of points lost divided by
- (iii) the total amount of points used to obtain the airline ticket.

The maximum benefit for this section is:

Essentials plan	\$1,000
Premium plan	\$Unlimited
Annual Multi-Trip plan	\$Unlimited
Domestic plan	\$Unlimited
Domestic Cancellation plan	\$1,000*

*Cover applies on a per person basis.

We will not pay for claims caused by:

1. Transport Provider caused cancellations, delays or rescheduling other than when caused by strikes.
2. the disinclination of You or any other person to proceed with the Journey or deciding to change plans.
3. any contractual or business obligation or Your financial situation.
4. the failure of Your travel agent or Our agent who issued this policy to pass on monies to operators or to deliver promised services.
5. a request by Your Relative or employer unless You are a member of the police force and Your leave is revoked.
6. a lack in the number of persons required to commence any tour, conference, accommodation or travel arrangements or due to the negligence of a wholesaler or operator.
7. any government regulation, prohibition or restriction.
8. the death, injury, sickness or disease of any person living outside Australia.
9. any costs or expenses incurred prior to You being certified by a medical practitioner as unfit to travel.
10. claims arising directly or indirectly from an Act Of Terrorism or the threat or perceived threat of an Act Of Terrorism.
11. claims arising from Avian Influenza (including the H5N1 strain) or any derivative or mutation of such viruses, or the threat or perceived threat of any of the above.

Also refer to: General exclusions - pages 45-47 and Policy conditions - pages 29-32.

SECTION 4: Luggage and personal effects

1. Loss, theft or damage

If during the Period Of Insurance Your luggage or personal effects are lost, stolen or damaged We will replace, repair or pay You the value in cash of the luggage/personal effects. It is Our choice which of these We do. If We pay You the value in cash, We will deduct reasonable depreciation from the amount We pay You. If We replace, We will deduct reasonable depreciation from the amount We pay the supplier and the amount deducted must be paid by You to the supplier. Our payment will not exceed the original purchase price of an item with a limit for any one item, set or pair of items including attached and unattached accessories of:

	Essentials	Premium	Annual Multi-Trip	Domestic
Cameras and video cameras	\$200	\$2,500	\$2,500	\$1,500
Laptops and tablet computers	\$200	\$2,500	\$2,500	\$1,500
Golf clubs	\$200	\$750	\$750	\$500
Mobile phones and smart phones	\$200	\$750	\$750	\$500
Other items	\$200	\$750	\$750	\$500

The limit can be increased by up to \$4,500 for a single item (including attached and unattached accessories) if the additional amount payable has been paid to Us and is shown on the Certificate of Insurance. For multiple items the overall increase in limits cannot exceed \$7,000.

The limit can be increased for all Electronic Equipment by a combined total of \$5,000 if the additional amount payable has been paid to Us and is shown on the Certificate of Insurance.

2. Automatic reinstatement of sum insured

In the event that a claimable loss, or damage to Your luggage and personal effects is incurred, We will allow You one automatic reinstatement of the sum insured stated in the plan selected whilst on Your Journey.

3. Snow skiing and snowboarding equipment hire

Where You have paid the additional premium to cover snow skiing, snowboarding and snowmobiling, if due to the accidental loss, theft or damage to Your skiing or

snowboarding equipment owned by You, We will pay You up to the amount shown on page 12 for the cost of hiring alternative equipment.

The maximum benefit for this section is:

Essentials plan	\$2,500
Premium plan	\$7,500
Annual Multi-Trip plan	\$7,500
Domestic plan	\$7,500

We will not pay for:

1. loss or theft which is not reported to the police or responsible Transport Provider within 24 hours. All reports must be confirmed in writing by the police or Transport Provider at the time of making the report.
2. items left unattended in any motor vehicle unless stored in the boot and forced entry is gained.
3. items left unattended in any motor vehicle overnight (even if in the boot).
4. jewellery or Electronic Equipment left unattended in any motor vehicle at any time (even if in the boot).
5. any amount exceeding \$2,000 in total for all items left unattended in any motor vehicle.
6. any amount exceeding \$1,000 in total for all jewellery placed in the care of a Transport Provider.
7. items left unattended in a Public Place.
8. sporting equipment whilst in use.
9. items sent under the provisions of any freight contract or any luggage forwarded in advance or which is unaccompanied.
10. surfboards or waterborne craft of any description. This exclusion does not apply if the item is lost, stolen or damaged while in the custody of a Transport Provider.
11. damage to fragile or brittle articles unless caused by a fire or motor vehicle collision. This exclusion does not apply to spectacles, or to lenses in cameras, video cameras, laptop and tablet computers or binoculars.
12. damage caused by atmospheric or climatic conditions, wear and tear, vermin or any process of cleaning, repairing, restoring or alteration.
13. electrical or mechanical breakdown.
14. negotiable instruments or any items described in Section 7 Money.

Also refer to: General exclusions - pages 45-47 and Policy conditions - pages 29-32.

SECTION 5: Travel documents

We will pay You for the cost of replacing travel documents and credit cards lost or stolen on the Journey. We will also pay for Your legal liability arising from their illegal use. You must however comply with all the conditions of the issue of the document prior to and after the loss or theft.

The maximum benefit limit for this section is:

Essentials plan	\$1,000
Premium plan	\$5,000
Annual Multi-Trip plan	\$5,000

We will not pay for:

1. loss or theft which is not reported to the police or responsible Transport Provider within 24 hours. All reports must be confirmed in writing by the police or Transport Provider at the time of making the report.
2. items left unattended in any motor vehicle unless stored in the boot and forced entry is gained.
3. items left unattended in any motor vehicle overnight (even if in the boot).
4. any amount exceeding \$2,000 in total for all items left unattended in any motor vehicle.
5. items left unattended in a Public Place.
6. items sent under the provisions of any freight contract or any luggage forwarded in advance or which is unaccompanied.
7. damage caused by atmospheric or climatic conditions, wear and tear, vermin or any process of cleaning, repairing or alteration.

Also refer to: General exclusions - pages 45-47 and Policy conditions - pages 29-32.

SECTION 6: Delayed luggage allowance

If all Your luggage is delayed by a Transport Provider during the Journey for more than 24 hours We will pay You up to \$375 on the Premium plan and Annual Multi-Trip plan or \$125 on the Essentials plan for essential emergency items of clothing and toiletries You purchase whilst on Your Journey. These limits will be doubled if You still have not received Your luggage after 72 hours.

The original receipts for the items and written confirmation of the length of delay from the Transport Provider must be produced in support of Your claim. If Your luggage is not ultimately returned to You any amount claimable under this section will be deducted from any entitlement under Section 4 of this policy.

The maximum benefit limit for this section is:

Essentials plan	\$250
Premium plan	\$750
Annual Multi-Trip plan	\$750

We will not pay for:

1. loss or theft which is not reported to the responsible Transport Provider within 24 hours. All reports must be confirmed in writing by the Transport Provider at the time of making the report.

Also refer to: General exclusions - pages 45-47 and Policy conditions - pages 29-32.

SECTION 7: Money

We will reimburse You for cash, bank or currency notes, postal or money orders accidentally lost or stolen from Your person.

The maximum benefit limit for this section is:

Premium plan	\$250
Annual Multi-Trip plan	\$250

We will not pay for:

1. loss or theft which is not reported to the police or responsible Transport Provider within 24 hours. All reports must be confirmed in writing by the police or Transport Provider at the time of making the report.
2. loss or theft of cash, bank or currency notes, postal or money orders whilst not carried on Your person.

Also refer to: General exclusions - pages 45-47 and Policy conditions - pages 29-32.

SECTION 8: Rental Car insurance excess

We will pay You for any Rental Car insurance excess You become liable to pay as a result of damage to, or theft of, a Rental Car, whilst in Your control during the Journey.

The maximum benefit limit for this section is:

Essentials plan	\$500
Premium plan	\$4,000
Annual Multi-Trip plan	\$4,000
Domestic plan	\$4,000
Rental Car Excess plan	Cover Chosen*

*Cover applies on a per policy basis.

We will not pay for:

1. any damage or theft, arising from the operation of a Rental Car in violation of the terms of the rental agreement.
2. any damage sustained to a Rental Car while it is being driven on an unsealed surface.

Also refer to: General exclusions - pages 45-47 and Policy conditions - pages 29-32.

SECTION 9: Travel delay

If Your pre-booked transport is temporarily delayed for at least 6 hours due to an unforeseeable circumstance outside Your control, We will reimburse You up to \$200 for reasonable Additional hotel accommodation expenses. We will also reimburse up to these limits again for each full 24 hour period that the delay continues beyond the initial 6 hour delay.

You must claim from the Transport Provider first, and provide Us with written confirmation from the Transport Provider of the cause and period of the delay and the amount of compensation offered by them. You must also provide Us with receipts for the hotel accommodation expenses incurred.

The maximum benefit limit for this section is:

Premium plan	\$1,000
Annual Multi-Trip plan	\$1,000
Domestic plan	\$1,000

We will not pay for:

1. claims arising directly or indirectly from an Act Of Terrorism or the threat or perceived threat of an Act Of Terrorism.
2. claims arising from Avian Influenza (including the H5N1 strain) or any derivative or mutation of such viruses, or the threat or perceived threat of any of the above.

Also refer to: General exclusions - pages 45-47 and Policy conditions - pages 29-32.

SECTION 10: Resumption of Journey

If You are required to return to Australia due to the sudden serious injury, sickness, disease or death of a Relative or business partner in Australia, We will pay for the economy class transport costs You incur to return overseas provided:

- a) Your Period Of Insurance was at least 23 days; and
- b) less than 50% of the Period Of Insurance had elapsed at the time of the onset of the sudden serious injury, sickness, disease or death of a Relative or business partner; and
- c) Your return overseas occurs prior to the original expiry date of Your cover for Your original Journey; and

- d) no claim due to the same event is made under Section 3 of this policy; and
- e) the death was not caused by an illness or injury appearing prior to the commencement of Your original Journey; and
- f) the onset of the illness or injury did not occur prior to the commencement of Your original Journey.

The maximum benefit limit for this section is:

Premium plan	\$3,000
Annual Multi-Trip plan	\$3,000

Also refer to: General exclusions - pages 45-47 and Policy conditions - pages 29-32.

SECTION 11: Special events

If due to an unforeseeable circumstance outside Your control Your Journey would otherwise be delayed resulting in You being unable to arrive in time to attend a wedding, funeral, pre-paid conference, 25th or 50th wedding anniversary or sporting event, which cannot be delayed due to Your late arrival, We will pay for the reasonable Additional cost of using alternative public transport to arrive at Your destination on time.

The maximum benefit limit for this section is:

Premium plan	\$1,500
Annual Multi-Trip plan	\$1,500

We will not pay for:

1. claims arising directly or indirectly from an Act Of Terrorism or the threat or perceived threat of an Act Of Terrorism.
2. claims arising from Avian Influenza (including the H5N1 strain) or any derivative or mutation of such viruses, or the threat or perceived threat of any of the above.

Also refer to: General exclusions - pages 45-47 and Policy conditions - pages 29-32.

SECTION 12: Hospital incidentals

If You are hospitalised, We will pay You for incidentals You incur such as phone calls and magazines. The amount We will pay is limited to \$50 for each night You are hospitalised overseas as a result of a Disabling Injury, Sickness or Disease during the Period Of Insurance, provided that the period of confinement is at least 48 hours. Original receipts for these expenses must be produced in support of Your claim.

The maximum benefit limit for this section is:

Essentials plan	\$1,000
Premium plan	\$3,500
Annual Multi-Trip plan	\$3,500

Also refer to: General exclusions - pages 45-47 and Policy conditions - pages 29-32.

SECTION 13: Loss of income

If during the Period Of Insurance You suffer an injury caused solely and directly by violent, accidental, visible and external means (not caused by a sickness or disease) resulting in You being unable to attend Your usual work in Australia, We will pay You up to \$1,500 per month on the Premium and Annual Multi-Trip plans for Your monthly net of income tax wage, but not in respect of the first 30 days after You originally planned to resume Your work in Australia. The benefit is only payable if Your disability occurs within 30 days of the accident. The maximum limit in respect of Accompanied Children is \$1,000 for each child.

Cover for loss of income is limited to six months.

The maximum benefit limit for this section is:

Premium plan [^]	\$9,000
Annual Multi-Trip plan [^]	\$9,000

[^]Maximum liability collectively for Sections 13, 14 and 15 is \$25,000 on the Premium plan and Annual Multi-Trip plan.

Also refer to: General exclusions - pages 45-47 and Policy conditions - pages 29-32.

SECTION 14: Disability

If during the Period Of Insurance You suffer an injury caused solely and directly by violent, accidental, visible and external means (not caused by a sickness or disease) resulting in Your Permanent total loss of sight in one or both eyes or the Permanent total loss of use of one or more Limbs within one year of the date of the accident, We will pay You the amount shown in the plan purchased.

The maximum limit in respect of Accompanied Children is \$10,000 for each child.

The maximum benefit limit for this section is:

Premium plan [^]	\$25,000
Annual Multi-Trip plan [^]	\$25,000

[^]Maximum liability collectively for Sections 13, 14 and 15 is \$25,000 on the Premium plan and Annual Multi-Trip plan.

Also refer to: General exclusions - pages 45-47 and Policy conditions - pages 29-32.

SECTION 15: Accidental death

If during the Period Of Insurance You suffer an injury caused solely and directly by violent, accidental, visible and external means (not caused by a sickness or disease) resulting in Your death, We will pay Your estate the amount shown in the plan purchased provided Your death occurs within one year of the accident. Our limit in respect of Accompanied Children is \$1,000 for each child.

The maximum benefit limit for this section is:

Essentials plan	\$10,000
Premium plan [^]	\$25,000
Annual Multi-Trip plan [^]	\$25,000
Domestic plan	\$25,000

[^]Maximum liability collectively for Sections 13, 14 and 15 is \$25,000 on the Premium plan and Annual Multi-Trip plan.

Also refer to: General exclusions - pages 45-47 and Policy conditions - pages 29-32.

SECTION 16: Personal liability

We will provide cover if, as a result of Your negligent act occurring during the Period Of Insurance, You become unintentionally legally liable to pay compensation in respect to damage caused to someone else's property or the injury or death of someone else.

The maximum benefit limit for this section is:

Essentials plan	\$1,000,000
Premium plan	\$2,500,000
Annual Multi-Trip plan	\$2,500,000
Domestic plan	\$2,500,000

We will not pay for:

1. liability You become liable to pay to somebody related to You or to someone in Your employ or deemed to be in Your employ.
2. liability arising from loss or damage to property which is in Your legal custody or control.
3. liability arising from the conduct by You of any profession, trade or business or the use or ownership by You of any firearm, aircraft, water borne craft or mechanically propelled vehicle.
4. liability arising out of occupation or ownership of any land, buildings or immobile property.
5. liability arising out of any wilful or malicious act.
6. liability arising out of the transmission of an illness, sickness or disease.

7. liability involving punitive, exemplary or aggravated damages or any fine or penalty.
8. liability arising out of Your liability under a contract or agreement unless You would be liable if that contract or agreement did not exist.

Also refer to: General exclusions - pages 45-47 and Policy conditions - pages 29-32.

General exclusions

We will not pay for:

1. claims for costs or expenses incurred outside the Period of Insurance.
2. claims involving air travel other than as a passenger on a fully licensed passenger carrying aircraft operated by an airline or an air charter company.
3. claims arising as a result of war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection or military or usurped power.
4. claims arising directly or indirectly from any nuclear reaction or contamination, ionising rays or radioactivity.
5. loss or damage caused by detention, confiscation or destruction by customs or other officials or authorities.
6. claims arising from any unlawful act committed by You or if You have not been honest and frank with all answers, statements and submissions made in connection with Your insurance application or claim.
7. claims arising from any government prohibition, regulation or intervention.
8. claims in respect of travel booked or undertaken against the advice of any medical practitioner or after Your Terminal Illness had been diagnosed. This exclusion will be waived from the time the appropriate additional amount payable has been received by Us if cover is separately applied for and accepted by Us in respect of Your Terminal Illness.
9. claims arising from loss or theft or damage to property, or death, illness or bodily injury if You fail to take reasonable care.
10. claims directly or indirectly arising from, or exacerbated by, any Existing Medical Condition:
 - a) You or Your travelling companion has. This exclusion will be waived;
 - (i) if You satisfy the provisions set out under the heading "Conditions We automatically cover" on pages 14–15; or
 - (ii) from the time the appropriate additional amount payable has been received by Us in respect of

the Existing Medical Conditions for which cover is separately applied for and accepted by Us and for which special conditions, limits and excesses may apply if We notify You in writing.

- b) of Your Relative, business partner or of any other person who is known to You prior to the Relevant Time, unless the person is hospitalised or dies in Australia after the Relevant Time and at the Relevant Time the chance of a claim occurring is highly unlikely. In any event, We will not pay more than \$4,000 under all Sections of the policy combined.
11. claims directly or indirectly arising from pregnancy of You or any other person if You are aware of the pregnancy prior to the Relevant Time and:
 - a) where complications of this pregnancy or any previous pregnancy have occurred prior to this time;
 - b) You have a multiple pregnancy; or
 - c) where the conception was medically assisted (including hormone therapy and IVF).

This exclusion will be waived from the time the appropriate additional amount payable has been received by Us if cover is separately applied for and accepted by Us in respect of Your pregnancy only.

12. claims directly or indirectly arising from:
 - a) pregnancy of You or any other person after the 23rd week of pregnancy; or
 - b) pregnancy of You or any other person where the problem arising is not an unexpected serious medical complication.
13. claims directly or indirectly arising from childbirth or the health of a newborn child whatever the proximate cause of the claim is. This exclusion applies irrespective of the stage of pregnancy at which the child is born.
14. claims involving Your suicide, attempted suicide, self inflicted injury or condition, stress, travel exhaustion, any conduct engaged in whilst under the influence or effect of alcohol or drugs, the effect of or chronic use of alcohol or drugs or the transmission of any sexually transmittable disease or virus.
15. claims directly or indirectly arising from Your anxiety, depression or mental or nervous disorders. If approved, this exclusion will be waived when cover is separately applied for by You in respect of Your condition/s, from the time We accept Your application and the appropriate additional amount payable has been paid to Us.
16. claims involving participation by You or Your travelling companion in hunting, racing (other than on foot), polo playing, hang gliding, off-piste snow skiing

or snowboarding, rodeo riding, BASE jumping, moto cross, freestyle BMX riding, running with the bulls, sports activities in a Professional capacity, mountaineering or rock climbing using ropes or rock climbing equipment including oxygen, scuba diving unless You hold an Open Water Diving Certificate or are diving with a qualified diving instructor.

17. claims involving consequential loss of any kind including loss of enjoyment or any financial loss not specifically covered in the policy.
18. any Goods and Services Tax (GST) liability or any fine, charge or penalty You are liable for because of a failure to fully disclose to Us Your input tax credit entitlement for the Amount Payable.
19. losses for which insurance is prohibited by law.
20. claims arising directly or indirectly from complications following elective surgery.
21. claims involving participation by You (during the Journey) in On-Piste snow skiing, On-Piste snowboarding or snowmobiling. This exclusion, but not any other exclusion, will be waived from the time the appropriate additional amount payable has been received by Us.
22. claims involving You travelling (during the Journey) in International Waters in a private sailing vessel or a privately registered vessel.
23. claims arising from the failure of any travel agent, tour operator, accommodation provider, airline or other carrier, car rental agency or any other travel or tourism services provider to provide services or accommodation due to their Insolvency or the Insolvency of any person, company or organisation they deal with.
24. claims involving participation by You (during the Journey) in motorcycling for any purpose. This exclusion, but not any other exclusion, will be waived from the time the appropriate additional amount payable has been received by Us, provided You are wearing a helmet, the motorcycle has an engine capacity of 200cc or less and whilst in control, You hold a licence valid in the relevant country.

Financial Services Guide

This Financial Services Guide (FSG) is an important document and is designed to help You decide whether to use the financial services offered.

The FSG contains information about how Travel Insurance Partners Pty. Limited (Travel Insurance Partners) ABN 73 144 049 230, AFS Licence No. 360138 and the business that arranges the policy (Agent) are paid and how any complaints are handled.

What financial services are provided?

Travel Insurance Partners holds an Australian Financial Services Licence that allows both Travel Insurance Partners and the Agent to provide You with general financial product advice about this travel insurance product and to issue this product to You. Travel Insurance Partners is responsible for the provision of these services, and the Agent is an authorised representative of Travel Insurance Partners.

The Agent, acts on behalf of Travel Insurance Partners and Great Lakes Australia (GLA), the issuer of this product. Travel Insurance Partners acts under a binder authority from GLA. This means that Travel Insurance Partners (and the Agent acting on Travel Insurance Partners' behalf), can arrange these policies and Travel Insurance Partners can handle or settle claims on GLA's behalf. Travel Insurance Partners and the Agent act for GLA when providing these services. You can find full details of Travel Insurance Partners and GLA on page 19 of the PDS.

Neither Travel Insurance Partners nor the Agent are authorised to give You personal advice in relation to travel insurance. Any advice given to You about travel insurance will be of a general nature only and will not take account of Your personal objectives, financial situation or needs. You need to determine whether this product meets Your travel needs.

How are we paid?

Travel Insurance Partners

Travel Insurance Partners is paid a commission by GLA when You buy this travel insurance policy. This commission is included in the premium that You pay and is received after You have paid the premium. This commission is calculated as a percentage of the gross premium (premium including taxes but excluding GST). Travel Insurance Partners may also receive a share of the profit earned by GLA if GLA makes an underwriting profit in accordance with the underwriting targets it has set. This amount is calculated and paid retrospectively only when GLA exceed its underwriting targets in a given year.

Travel Insurance Partners will also receive payments from the telecommunications service provider, if You take up the Global SIM card offer. These payments are linked to the

pre-paid credit You purchase.

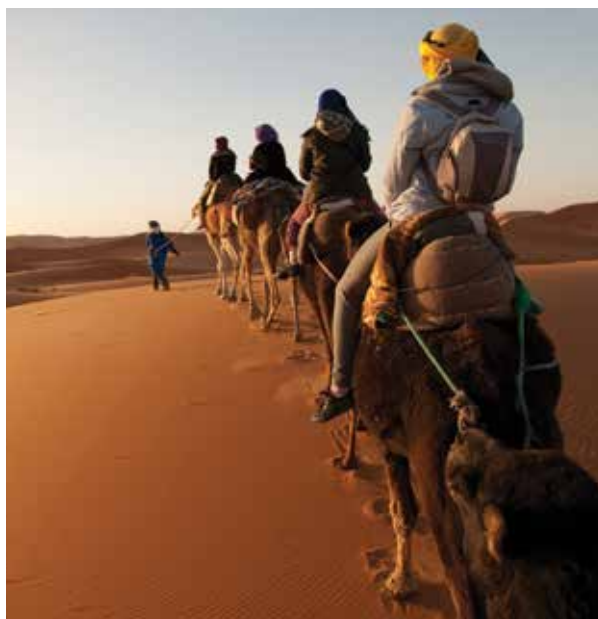
Travel Insurance Partners employees are paid an annual salary and may be paid a bonus based on business performance.

The Agent, and/or its associates

The Agent, its associates and/or AAA Travel Pty Ltd ABN 30 138 014 105 (AAA Travel) are paid a fee and/or commission by Travel Insurance Partners for issuing Your insurance policy. This amount is paid out of the commission that Travel Insurance Partners receives from GLA.

The Agent's employees may receive salaries, bonuses and/or company dividends in their own business depending on the nature of their employment. Bonuses may be linked to general overall performance, including sales performance and may include all or part of the commission received by the Agent. If a travel services group is affiliated with the Agent they may be paid a commission out of the commission that Travel Insurance Partners receives from GLA for its role in supporting the Agent. The affiliate, AAA Travel, and the Agent may also receive other financial and non-financial incentives from Travel Insurance Partners for issuing Your insurance policy. Such incentives may be dependent on a number of performance related or other factors and may include, for example, prize pools, sponsorship of training events and conferences, marketing promotions and competitions.

The Agent, its associates and/or AAA Travel may also receive payments from the telecommunications service provider, if You take up the Global SIM card offer. These payments are linked to the pre-paid credit You purchase.



Further information

For more information about the remuneration or other benefits received for the financial services provided, please ask the Agent within a reasonable time of receiving this FSG and before You choose to buy this product.

Complaints

If You have a complaint about the financial services provided by Travel Insurance Partners or the Agent, please contact Travel Insurance Partners on 1300 889 162 and refer to pages 25-26 for details of the complaint resolution processes.

What professional indemnity insurance arrangements do we have in place?

Travel Insurance Partners holds professional indemnity insurance covering errors and mistakes relating to the provision of financial services provided by Travel Insurance Partners, its employees, the Agents and the Agents' employees (even after they cease to be employed). Travel Insurance Partners' policy meets the requirements of the Corporations Act.

Who is responsible for this document?

The Agent is responsible for the distribution of the FSG in this document and GLA is responsible for the PDS. Travel Insurance Partners has authorised the distribution of this FSG. This Combined FSG and PDS was prepared on 1 July 2015.





Contact Us

General enquiries **1300 655 179**

TTY (number for the hearing impaired)
general enquiries **9301 3113**

 **facebook.com/RACWA**

 **@racwa**

 **rac.com.au/travelinsurance**

Metropolitan Member Service Centres

Carousel	Shop 1098, Westfield Carousel Shopping Centre, Albany Highway
T 9365 4700	
Joondalup	Boas Avenue, Joondalup
T 9308 1600	
Mandurah	Shop 112, Centro Mandurah Shopping Centre, Pinjarra Road
T 9512 8200	
Morley	Shop 1, Morley Market Shopping Centre, Bishop Street
T 6466 2300	
West Perth	832 Wellington Street
T 9436 4830	
Applecross	2/16 Riseley St Ardross
T 6150 6459	

Regional Member Service Centres

Albany	110 Albany Highway
T 9892 9580	
Bunbury	Shop 32, Stirling Centre 22-28 Stephen Street
T 9779 9280	
Geraldton	Shop 29, Centro Northgate Shopping Centre, Chapman Road
T 9950 0580	
Kalgoorlie	51-53 Hannan Street
T 9051 5680	

For the Latest Government Travel advisory notices www.smartraveller.gov.au
For vaccination and health advice including information on disease outbreaks
www.cdc.gov or www.who.int