



**\$10**  
a day

# Travel Insurance

USA, Canada, South America and Africa

See the back cover for more details

Product Disclosure Statement

Effective 19 June 2019. Prices are per adult.

The insurer of this product is Zurich Australian Insurance Limited (ZAIL),

ABN 13 000 296 640, AFS Licence Number 232507.

## Product Disclosure Statement

### Travel Insurance You Can Depend On

When you're heading off overseas, you don't want to worry about the unexpected. Australia Post Travel Insurance provides quality cover at a competitive price. So, if you have a medical emergency or lose your passport, you can depend on Australia Post Travel Insurance to be there when you need it most.

### Benefits Table and Excess

	Benefits	In-Store Comprehensive Plan
1	Overseas Medical and Dental	\$Unlimited <sup>#</sup>
2*	Additional Expenses	\$Unlimited
3*	Amendment or Cancellation	\$Unlimited
4*	Luggage or Personal Effects	\$7,500
	Cameras & Video Cameras	\$3,500
	Laptop & Tablet Computers	\$3,000
	Mobile Phones	\$800
	Item limit (other)	\$500
5	Travel Documents	\$5,000
6*	Delayed Luggage Allowance	\$750
7	Theft of Money	\$250
8	Rental Car Insurance Excess	\$3,000
9*	Travel Delay	\$2,000
10	Resumption of Journey	\$3,000
11	Special Events	\$5,000
12*	Hospital Incidentals	\$5,000
13*	Loss of Income	\$10,000 <sup>†</sup>
14*	Disability	\$25,000 <sup>†</sup>
15*	Accidental Death	\$25,000 <sup>†</sup>
16	Personal Liability	\$5,000,000
	Excess	\$100 <sup>^</sup>

<sup>#</sup>Medical cover will not exceed 12 months from onset of the illness or injury. <sup>\*</sup>Sub-limits apply. <sup>†</sup>Maximum liability collectively for Sections 13, 14 and 15 is \$25,000. Please refer to the Policy Wording section on pages 26-59 for full details on the cover provided. Exclusions, limits and sub-limits apply. <sup>^</sup>Excess applies to any claim arising from a separate event in respect of Sections 1, 2, 3, 4, 5, 6, 10 and 11.

## **Before You Purchase Travel Insurance**

Before You purchase Your Australia Post In-Store Comprehensive Travel Insurance, please read this Product Disclosure Statement (PDS) which will help You understand the policy and provide You with information to make an informed decision about whether this insurance is suitable for You.

No financial product advice is offered by Australia Post's employees or contractors. See the Financial Services Guide Statement on pages 60-64 for further information.

By purchasing this insurance You agree to:

- have read and understood the Product Disclosure Statement
- receive copies of policy documents, insurance certificates and travel alerts to the email address You provided

- have read and understood the latest travel insurance claims advice which can be found at [auspost.com.au/travelinsurance](http://auspost.com.au/travelinsurance). This provides important information about current events that are not covered by this insurance.

## **Money Back Guarantee**

If You cancel this policy for any reason within the cooling off period which is within 15 working days 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.

If You wish to cancel Your policy and receive a full refund, please contact Us within the cooling off period.

## Product Disclosure Statement

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## Frequently Asked Questions

### Q. Are my Existing Medical Conditions covered?

A. This policy automatically covers some common Existing Medical Conditions, see pages 9-15 for more information. If additional cover is required, please visit [auspost.com.au/travelinsurance](https://auspost.com.au/travelinsurance) or call Us for an alternative product that may cover Your condition.

### Q. What if I intend to travel more than once in a year?

A. Annual Multi-Trip policies give You year round protection for Your travel and are available at [auspost.com.au/travelinsurance](https://auspost.com.au/travelinsurance) or by calling Us.

### Q. What if I require Motorcycle or Moped cover?

A. If You require cover for motorcycle or moped riding, You will need to purchase a policy from [auspost.com.au/travelinsurance](https://auspost.com.au/travelinsurance) or by calling Us.

### Q. What if I require cover for Snow Skiing and Snowboarding?

A. If You require cover for snow skiing or snowboarding, You will need to purchase a policy from [auspost.com.au/travelinsurance](https://auspost.com.au/travelinsurance) or by calling Us.

### Q. Are my children and/or grandchildren covered under my Australia Post Travel Insurance policy?

A. Your children and grandchildren under 21 years who are accompanying You on Your trip are included under Your cover for no additional charge as long as they are financially dependent on You and not in full time employment.

### Q. If I am 65 years or older, can I buy Australia Post Travel Insurance?

A. Our In-Store policy is available to travellers up to 64 years of age. If You are 65 years of age or older, please visit [auspost.com.au/travelinsurance](https://auspost.com.au/travelinsurance) or call Us for a quote.

### Q. What happens if I get sick while I'm overseas?

A. This policy includes \$Unlimited cover for overseas emergency medical expenses. Medical cover will not exceed 12 months from onset. See pages 36-37. In an emergency, or where You are hospitalised, call Our 24 hour Emergency Assistance team as soon as possible. They can provide advice on Your cover, monitor Your care and arrange payment of large hospital bills directly. Always refer to the PDS for full details of the cover available.

### Q. How do I make a travel insurance claim?

A. For more information on making a claim please refer to page 17 and 32-33 of the PDS.

### Q. How do I find information about cover for major world events?

A. Please visit [auspost.com.au/travelinsurance](https://auspost.com.au/travelinsurance) and select the link to 'Claims advice on world events'. This will provide You with the most up-to-date information regarding Your cover.

## Policy Inclusions

### Activities Included In Your Cover

The following activities are covered under this policy:

- Abseiling
- Ballooning
- Bungy Jumping
- Flying Fox
- Horse Riding
- Jet Boating
- Jet Skiing
- Kayaking
- Paragliding
- Parasailing
- Skydiving
- Snorkelling
- Surfing
- Trekking
- 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 25 on page 59 and Section 16 Personal Liability exclusions 3 and 4 on page 55.

### Activities Not Included In Your Cover

There is no cover under this policy for these activities:

- Motorcycle Riding
- Moped Riding
- Snow Skiing
- Snowboarding
- Snowmobiling

Please refer to General Exclusions 24-27 on page 59 for a more detailed list of activities not covered. If You want to purchase a policy including cover for these activities please contact Us or buy Your policy online at [auspost.com.au/travelinsurance](http://auspost.com.au/travelinsurance).

### Policy Excess

The excess will be shown on Your Certificate of Insurance and only applies in the event of a claim.

### Extending Your Journey

If You are travelling and wish to be insured for longer than the original period shown on Your original Certificate of Insurance, You need to purchase a new policy by calling or emailing us prior to the expiry

date. It is not an extension of the previous policy. Your Certificate of Insurance will be adjusted with the new dates.

Please note:

- Should a medical condition present itself before the new policy is issued, it may be considered an Existing Medical Condition under a new policy. Therefore it may not be covered by the new policy. Purchasing a longer duration up front may avoid this risk.
- Restrictions on duration apply. For example, the maximum overall period for Worldwide cover is 12 months in total.
- If You can't return Home on Your original date due to an unforeseeable circumstance outside Your control, the policy will automatically extend - See policy condition 9. Free Extension Of Insurance on page 34 for details.

## Travel and Health

### Existing Medical Conditions

(You or Your travelling companion)

This policy does not automatically cover claims arising from, or exacerbated by, some Existing Medical Conditions. If You are unsure whether You have an Existing Medical Condition please contact Us.

### What Is An Existing Medical Condition?

“Existing Medical Condition” means a disease, illness, medical or dental condition or physical defect that at the time the policy was issued meets any one of the following:

- a) has required an emergency department visit, hospitalisation or day surgery procedure within the last two years;
- b) requires
  - (i) prescription medication from a qualified medical practitioner or dentist;
  - (ii) regular review or check-ups;

(iii) ongoing medication for treatment or risk factor control;

(iv) consultation with a specialist;

c) has

(i) been medically documented involving the brain, circulatory system, heart, kidneys, liver, respiratory system or cancer;

(ii) required surgery involving the abdomen, back, joints or spine;

(iii) shown symptoms or signs however, a medical opinion or investigation has not been sought to confirm or provide a diagnosis; or

d) is

(i) chronic or ongoing (whether chronic or otherwise) and medically documented;

(ii) under investigation;

(iii) pending diagnosis;

(iv) pending test results.

### Conditions We Automatically Include

We automatically include the Existing Medical Conditions listed in the table following provided:

- You have not been hospitalised or required treatment by a medical practitioner in the last 12 months for any of the listed conditions;
- You are not under investigation for any of the listed conditions;
- You are not awaiting investigation, surgery, treatment or procedures for any of the listed conditions;
- Your conditions satisfies the criteria in the table below; and
- all Your Existing Medical Conditions are on this list.

All time frames are measured in relation to the time the policy was issued, unless specified otherwise.

Condition	Criteria
Acne	No additional criteria.

<b>Allergy</b>	In the last 6 months, You haven't required treatment by a medical practitioner for this condition. You have no known respiratory conditions (e.g. Asthma).
<b>Asthma</b>	You are less than 60 years of age when You purchase the policy. In the last 12 months, You haven't had an Asthma exacerbation requiring treatment by a medical practitioner. You have been a non-smoker for at least the last 18 months. You don't need oxygen outside of a hospital. (continued in next column)

<b>Asthma continued</b>	You don't have a chronic lung condition or disease (whether chronic or otherwise) including Chronic Asthma, Chronic Bronchitis, Chronic Obstructive Pulmonary Disease (COPD), Emphysema or Pulmonary Fibrosis.
<b>Bell's Palsy</b>	No additional criteria.
<b>Bunions</b>	No additional criteria.
<b>Carpal Tunnel Syndrome</b>	No additional criteria.
<b>Cataracts Glaucoma</b>	In the last 90 days, You haven't had an operation for this condition. You have no ongoing complications of this condition.

<b>Coeliac Disease</b>	In the last 6 months, You haven't been treated by a medical practitioner for this condition.
<b>Congenital Blindness</b>	No additional criteria.
<b>Congenital Deafness</b>	No additional criteria.
<b>Ear Grommets</b>	You don't have an ear infection.
<b>Epilepsy</b>	In the last 2 years, You haven't required medical treatment for this condition. You don't have an underlying medical condition (e.g. previous head trauma, Brain Tumour or Stroke).
<b>Gastric Reflux</b>	Your Gastric Reflux doesn't relate to an underlying diagnosis (e.g. Hernia/Gastric Ulcer).
<b>Goitre</b>	No additional criteria.

<b>Graves' Disease</b>	No additional criteria.
<b>Gout</b>	No additional criteria.
<b>Hiatus Hernia</b>	No additional criteria.
<b>Hip Replacement</b>	The procedure was performed more than 6 months ago and less than 10 years ago. You haven't had any post-operative complications related to that surgery. Post-operative complications include joint dislocation and infection.
<b>Knee Replacement</b>	
<b>Shoulder Replacement</b>	
<b>Hip Resurfacing</b>	
<b>Hypercholesterolaemia (High Cholesterol)</b>	You don't have a known heart or cardiovascular condition.

<b>Hypertension (High Blood Pressure)</b>	You don't have a known heart or cardiovascular condition. You don't have Diabetes (Type I or Type II). Your Hypertension is stable and managed by Your medical practitioner. In the last 12 months, Your prescribed blood pressure medication hasn't changed. You aren't suffering symptoms of Hypertension. You aren't having investigations related to blood pressure.
<b>Menopause</b>	You don't have Osteoporosis.
<b>Migraine</b>	No additional criteria.
<b>Peptic Ulcer Gastric Ulcer</b>	In the last 12 months, the Peptic/ Gastric Ulcer has been stable.

<b>Plantar Fasciitis</b>	No additional criteria.
<b>Raynaud's Disease</b>	No additional criteria.
<b>Skin Cancer</b>	Your Skin Cancer isn't a Melanoma. You haven't had chemotherapy or radiotherapy for this condition. Your Skin Cancer does not require any follow up treatment e.g. chemotherapy, radiotherapy or further excision.
<b>Stenosing Tenosynovitis (Trigger Finger)</b>	No additional criteria.
<b>Urinary Incontinence</b>	No additional criteria.
<b>Underactive Thyroid Overactive Thyroid</b>	The cause of Your Underactive/ Overactive Thyroid wasn't a tumour.



## Any Other Conditions

Other Existing Medical Conditions not listed above are not covered by this policy.

If You have a condition which is not on this list and would like cover please contact Us on 1300 728 015 for an alternative product or purchase Your policy online at [auspost.com.au/travelinsurance](http://auspost.com.au/travelinsurance). Some conditions may require a medical assessment and if approved an additional premium may apply.

## Health of other people impacting Your travel (non-traveller)

When booking a trip and buying travel insurance please carefully consider the health of loved ones not travelling with You who live in Australia.

We will only consider claims arising from the death, injury, sickness or disease of a Relative or Your business partner who lives in Australia and who is not travelling with You if, at the time the policy was issued, that person:

- in the last two years, had not been hospitalised (including day surgery or emergency department attendance) for a condition that was directly or indirectly caused by, arising from, or exacerbated by, the condition that gave rise to the claim;
- was not residing in a facility such as a nursing home, an aged care facility, a residential aged care home, a high and/or low care facility, a privately owned accommodation facility such as Supported Residential Services or Facilities (SRS/SRF) or, a residential care facility as defined under the Aged Care Act 1997 (Cth) (or any subsequent amendment, or amendment legislation, to it);
- was residing independently at home or in a retirement home or village, including independent living arrangements, and they did not require home care or flexible care services as defined under the Aged Care Act 1997 (Cth) (or any subsequent amendment, or amendment legislation, to it);

- was not on a waiting list for, or did not know they needed surgery, inpatient treatment or tests at a hospital or clinic;
- did not have a drug or alcohol addiction; and
- did not have a terminal illness.

A claim caused by the health of someone who is not a Relative or Your business partner is not covered by the policy.

Please refer to Section 2: Additional Expenses and Section 3: Amendment or Cancellation Costs for details on this cover.

## Pregnancy

The following restrictions apply to all pregnancies and any claim arising from pregnancy:

- No cover is available if there have been any complications with this or any other previous pregnancy.
- No cover is available for a multiple pregnancy e.g. twins or triplets.
- No cover is available if the pregnancy was medically assisted i.e. using assisted fertility

treatment including hormone therapies or IVF.

- Cover is only provided for serious, unexpected pregnancy complications that occur up until the 24th week of pregnancy i.e. up to 23 weeks, 6 days. Gestational age is measured in weeks and days and is calculated from the last known date of Your menstrual period or calculated from staging ultrasound.
- No cover is provided for childbirth.
- No cover is provided for the health of a newborn child, irrespective of the stage of pregnancy at which the child is born.

## What does this mean?

Expectant mothers should consider if Our products are right for them when travelling after 20 weeks gestation as costs for childbirth and neonatal care overseas can be expensive.

## 24 Hour Emergency Assistance

Our emergency assistance team provides the following services to all policyholders:

- **Help to find a medical facility and monitor Your medical care**
- **Payment of bills** – Becoming ill overseas can be very expensive so those larger bills can be paid by Us directly to the hospital if Your claim is approved.
- **Bringing You Home** – Our team can decide if and when it is appropriate to bring You Home and will coordinate the entire exercise.
- **Help if passports, travel documents or credit cards are lost** – We can contact travel and financial providers who issued the documents and also help You to locate the closest Australian Embassy.
- **Help to change travel plans as a result of an emergency** – If Your travel agent is not available to assist with rescheduling in an

emergency situation, Our team can help.

Certain services are subject to Your claim being approved.

### Contact Emergency Assistance

When You call, please have the following information:

- Your policy number
- a phone number We can call You back on.

Please call Australia DIRECT and TOLL FREE from:

### Canada and the USA:

1855 802 3393

**NZ:** 0800 284 343

**UK:** 0800 096 8819

The cost of a local call may be required if calling from a pay phone. Charges apply if calling from a mobile phone.

From all other countries or if You experience difficulties with the numbers above:

**Call direct:** +61 (0) 2 8907 5647

**Fax:** +61 (0) 2 9954 6250

## Claims

### How To Make A Claim

#### Complete and post in a claim form

You can download a travel insurance claim form from [auspost.com.au/travelinsurance](http://auspost.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:  
Australia Post Travel Insurance Claims  
c/o Travel Insurance Partners  
PO Box 168  
North Sydney NSW 2060

#### How Long Will My Claim Take?

We try to process claims as quickly as possible.

We may approve and settle, investigate or decline the claim or request further information. In any case, You will hear back within 10

working days from the time We receive Your claim or each time We receive further information on it.

### Do You Need Assistance?

We are here to help You. If You require assistance You can:  
Email: [auspost@travelinsurancepartners.com.au](mailto:auspost@travelinsurancepartners.com.au)  
Call: 1300 728 015  
(or +61 2 8907 5011)

## Information To Know Before You Buy

### Who Is The Insurer?

The insurer of this product is Zurich Australian Insurance Limited (ZAIL), ABN 13 000 296 640, AFS Licence Number 232507.

ZAIL is part of the Zurich Insurance Group, a leading multi-line insurer that serves its customers in global and local markets. Zurich provides a wide range of general insurance and life insurance products and services in more than 210 countries and territories. Zurich's customers include individuals, small businesses, and mid-sized and

large companies, including multinational corporations.

ZAIL's contact details are:

Mail: Zurich Australian Insurance Limited  
PO Box 677, North Sydney NSW 2059

### **The Financial Claims Scheme**

If the insurer becomes insolvent, You may be entitled to payment under the Financial Claims Scheme (FCS). Access to the FCS is subject to eligibility criteria. Please visit [www.fcs.gov.au](http://www.fcs.gov.au) for information.

### **Who Is Travel Insurance Partners?**

Travel Insurance Partners Pty Ltd (TIP) ABN 73 144 049 230, AFSL 360138 arranges and administers the policy (including customer service, medical assessments and claims management) on behalf of the insurer.

### **Who Is Australia Post?**

Australian Postal Corporation (ABN 28 864 970 579, AR 338646) is authorised to provide financial services in relation to travel insurance as an authorised representative of Australia Post Services Pty Ltd (ABN 67 002 599 340, AFSL 457551). See the Financial Services Guide Statement on pages 60-64 for details.

### **When And How Are Benefits 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 specified Additional expenses;
  - pay the person or provider to whom You are legally liable;

- pay the cash value, repair cost or arrange replacement of Your personal items (after deducting reasonable depreciation where applicable); or
- pay You.

### **Additional Policy Information**

The insurance We offer You is set out in this 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);
- Words With Special Meaning found in the Policy Wording on pages 27-31;
- Maximum Benefit Limits shown in the Benefits Table on page 2; and
- Policy Conditions and General Exclusions found in the Policy Wording on pages 31-59.

### **Change Of Terms And Conditions**

From time to time and where permitted by law, We may change parts of the PDS. We will issue You with a new PDS or a

Supplementary 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 a reasonable person deciding whether to buy this insurance, may be found at [www.auspost.com.au/travelinsurance](http://www.auspost.com.au/travelinsurance). You can obtain a paper copy of any updated information without charge by calling 1300 728 015.

### **Your Duty Of Disclosure**

You have a legal duty of disclosure to Us whenever You apply for, or change an insurance policy.

### **What You Must Tell Us**

You have a general duty to tell Us everything that You know, or could reasonably be expected to know, that is relevant to Our decision whether to insure You, and if We do on what terms. Your general duty applies until the time You enter into the insurance policy.

However, Your duty does not require You to disclose anything:

- that reduces the risk to be undertaken by Us;
- that is generally well known;
- that We know or, in the ordinary course of Our business, ought to know; or
- in respect of which We have waived Your duty.

### **If You Do Not Tell Us**

If You do not answer Our questions honestly or do not properly disclose to Us, We may reduce or refuse to pay a claim or may cancel Your policy. If You act fraudulently in answering Our questions or not disclosing to Us, We may refuse to pay a claim or treat Your policy as never having existed.

### **Your General Duty Applies To Changes**

Your general duty applies in full when You change or reinstate Your insurance policy.

### **Your General Duty Is Limited For New Policies**

When You apply for a new policy Your duty of disclosure applies, but

You do not need to tell Us something unless We specifically ask You about it.

However You must be honest in answering any questions We ask You.

You have a legal duty to tell Us anything You know, and which a reasonable person in Your circumstances would include in answering the questions.

We will use the answers in deciding whether to insure You and anyone else to be insured under the same policy, and on what terms.

### **Who Needs To Tell Us**

It is important that You understand You are disclosing to Us and answering Our questions for Yourself and anyone else You want to be covered by the policy.

### **General Insurance Code Of Practice**

We are signatories to the General Insurance Code of Practice (Code), which was developed by the Insurance Council of Australia to further raise standards of practice and service across the insurance

industry. To obtain more information on the Code and the rights You may have under it please contact Us or visit [codeofpractice.com.au](http://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 Goods and Services Tax (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 wish to change Your policy in any way please contact us.

### **How Various Factors Affect The Amount Payable**

We consider a number of factors in calculating the total Amount Payable. The following is a guide on these key factors, how they combine and how they may impact the assessment of risk and

therefore Your premium.

- Area – higher risk areas cost more.
- Departure date and trip duration – the longer the period until You depart and the longer Your trip duration, the higher the cost may be.

### **Cancelling Your Policy**

If You cancel Your policy within a cooling-off period of 15 working days after You are issued Your Certificate of Insurance, You will be given a full refund of the premium You paid, provided You have not started Your Journey or You do not want to make a claim or exercise any other right under Your cover. After this period You can still cancel Your policy. We will refund to You a proportion of the premium for the unexpired period of cover (less any non-refundable government charges and taxes that We have paid and are not recoverable). You are not entitled to a refund if You have started Your Journey, You want to make a claim, or exercise any other right under Your cover.

To cancel Your cover please contact us by calling 1300 728 015 (within Australia) or +61 2 8907 5011 (from overseas), or email [auspost@travelinsurancepartners.com.au](mailto:auspost@travelinsurancepartners.com.au).

### **How A Claim Settlement Is Calculated**

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

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

The following example illustrates how We will calculate claim settlement:

- Your new video camera with an original purchase price of \$4,000 is stolen from a hotel room.
- Your excess is \$100.

The claim settlement would be calculated as follows:

- Consider the original purchase price of the video camera – \$4,000 (no depreciation applies because the video camera was new).
- Consider the maximum benefit limit for Luggage – \$7,500.
- Consider the maximum item limit payable for cameras and video equipment – \$3,500. This item limit applies in this case.
- Consider the excess. There is a \$100 excess, so \$100 is deducted. This results in a claim settlement of \$3,400 or We may choose to replace the item through a supplier of Our choice.

### **Your Privacy**

In this Privacy Notice the use of “we”, “our” or “us” means Travel Insurance Partners and the insurer, 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 advisors;
- 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 the insurer's 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 insurer's 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 this use and these disclosures unless You tell Travel Insurance Partners, using the contact details following.

#### **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 728 015.

#### **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 us or refer to the relevant website.

#### **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](mailto:privacy.officer@travelinsurancepartners.com.au)  
 Call: 1300 131 746  
 Website: [www.travelinsurancepartners.com.au/privacy-statement](http://www.travelinsurancepartners.com.au/privacy-statement)

#### **ZAIL Privacy Officer**

Zurich Australian Insurance Limited  
 Mail: PO Box 677, North Sydney NSW 2059  
 Email: [privacy.officer@zurich.com.au](mailto:privacy.officer@zurich.com.au)  
 Call: 132 687  
 Website: [www.zurich.com.au/important-information/privacy](http://www.zurich.com.au/important-information/privacy)

## Resolving Complaints

We and Cover-More are committed to resolving any complaint or dispute fairly.

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 let us know. We will put You in contact with someone who can help to resolve the complaint. You can talk over the phone, email or write:

- Call on 1300 728 015
- Write to the Customer Relations Manager

Post: PO Box 168, North Sydney NSW 2060

Email: [auspost-customerrelations@travelinsurancepartners.com.au](mailto:auspost-customerrelations@travelinsurancepartners.com.au).

We will attempt to resolve the matter in accordance with our Internal Dispute Resolution process. To obtain a copy of our procedures, please contact us.

A dispute can be referred to the Australian Financial Complaints Authority (AFCA), subject to the AFCA Rules.

Its services are independent and free to You and We are bound by its determinations made by it in accordance with its terms of reference.

Australian Financial Complaints Authority

Call: 1800 931 678

Address: GPO Box 3,  
Melbourne VIC 3001

Email: [info@afca.org.au](mailto:info@afca.org.au)

Website: [afca.org.au](http://afca.org.au)

## Policy Wording

The benefits described in this policy wording should be read in conjunction with Travel And Health (pages 9-15), Your Duty of Disclosure (pages 19-20), Words With Special Meaning (pages 27-31), Policy Conditions (pages 31-35) and General Exclusions (pages 56-59).

**THIS POLICY IS NOT VALID UNLESS A CERTIFICATE OF INSURANCE IS ISSUED TO YOU BY TRAVEL INSURANCE PARTNERS AND YOU HAVE A VALID PURCHASE RECEIPT OF PAYMENT**

## OF TRAVEL INSURANCE FROM AUSTRALIA POST.

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

It is a condition of this 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 Home at the completion of the Period Of Insurance and within 12 months of the Journey commencing.

## Words With Special Meaning

In this PDS the following words have the meanings shown below. The use of the singular shall also include the use of the plural and vice versa.

“We”, “Our”, “Us” means Zurich Australian Insurance Limited (ZAIL).

“You”, “Your”, “Yourself” means the people identified as adults on

the Certificate of Insurance and includes Accompanied Children. Where more than one person is listed as an adult on the Certificate of Insurance:

- a) each adult must be Related, and
- b) 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:
  - i) in the event a claim arising from the one event is made, an excess (if applicable) will only be applied once.
  - ii) in the case of luggage item limits which shall be as per a single policy.

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 identified on the Certificate of Insurance and travelling with You on the Journey, provided they are not in full time employment, they

are financially dependent on You 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.

**“Concealed Storage Compartment”** means a boot, trunk, glove box, enclosed centre console, or

concealed cargo area of a motor vehicle.

**“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.

**“Epidemic”** means a fast-spreading contagious or infectious disease or illness in an area as documented by a recognised public health authority.

**“Existing Medical Condition”** means a disease, illness, medical or dental condition or physical defect that at the time the policy was issued meets any one of the following:

- a) has required an emergency department visit, hospitalisation or day surgery procedure within the last two years;
- b) requires
  - (i) prescription medication from a qualified medical practitioner or dentist;
  - (ii) regular review or check-ups;

- (iii) ongoing medication for treatment or risk factor control;
  - (iv) consultation with a specialist;
- c) has
- (i) been medically documented involving the brain, circulatory system, heart, kidneys, liver, respiratory system or cancer;
  - (ii) required surgery involving the abdomen, back, joints or spine;
  - (iii) shown symptoms or signs however, a medical opinion or investigation has not been sought to confirm or provide a diagnosis; or
- d) is
- (i) chronic or ongoing (whether chronic or otherwise) and medically documented;
  - (ii) under investigation;
  - (iii) pending diagnosis; or
  - (iv) pending test results.
- “Home”** means Your usual place of residence in Australia.
- “Insolvency”** means bankruptcy, provisional liquidation, insolvency, liquidation, 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 Home and ceasing at the time You return Home.

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

**“Pandemic”** means an Epidemic that is expected to affect an unusually large number of people or involves an extensive geographic area.

**“Period Of Insurance”** means 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).

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”** 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 any place the public has access to including but not limited to airports, beaches, hotel foyers and grounds, ports, private car parks, restaurants, shops and streets.

**“Registered Psychologist or Psychiatrist”** means a

psychologist or psychiatrist registered with and accredited by the Australian Health Practitioner Regulation Agency (AHPRA). Or, if You are overseas, an equivalent regulatory body that governs psychologists and psychiatrists in the jurisdiction in which You seek medical assistance.

**“Relative/Related”** means a person who is Your spouse, de facto; parent, parent-in-law, stepparent, guardian; grandparent; child, foster child, grandchild; brother, brother-in-law, half-brother, stepbrother, sister, sister-in-law, half-sister, stepsister; daughter, daughter-in-law, stepdaughter, son, son-in-law, stepson; fiancé, fiancée; first cousin; uncle, aunt; or niece, nephew.

**“Rental Car”** means a rented sedan, campervan, hatchback, 8 seater people mover or station-wagon (including 4WDs) rented from a licensed motor vehicle rental company.

**“Terminal Illness”** means a medical condition for which a terminal prognosis has been given

by a qualified medical practitioner and which is likely to result in death.

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

**“Valuables”** means articles made of or containing gold, silver or precious metals; binoculars; jewellery; mobile phones; photographic, audio, video, tablet computer, computer and electrical equipment of any kind (including but not limited to devices such as drones, computer games, portable navigation equipment or media); precious stones; smart phones; telescopes and watches.

## Policy Conditions

### 1. Excess

The excess is the first amount of a claim which We will not pay for. The excess 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.

**Claim example:** You have a \$250 excess on Your policy. If You made

a claim for \$2,500 under Section 1: Overseas Medical and Dental, You already paid the expenses and We approve Your claim, We would deduct the \$250 excess from the claim before We paid You. If, via Our emergency assistance team, We approved a claim directly with an overseas medical provider, We will ask You to pay the \$250 excess directly to the provider at the time or request You to pay it to Us before We can finalise Your claim with the provider.

In any event, the total claim We pay is \$2,250.

In some circumstances, We may impose an extra or increased excess for claims arising from Existing Medical Conditions. We will inform You in writing if this applies: These will be set out in Your Certificate of Insurance or in a letter from Our medical assessment team.

### 2. Limits Of Liability

The limits of Our liability for each Section of the policy are the amounts shown in the Benefits Table (see page 2) except:

- a) the maximum liability collectively for Sections 13, 14 and 15, shall not exceed \$25,000; or
- b) where We have notified You in writing of different limits.

### 3. Claims

- a) The loss or theft of luggage, personal effects, travel documents or money must be reported within 24 hours to the police and responsible Transport Provider (where applicable) 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 \$500 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 sending a completed 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, repair quotes and/or medical certificates.
- g) You must co-operate fully in the assessment or investigation of Your claim.
- h) If You make or try to make a false, exaggerated or fraudulent claim or use any false, exaggerated or fraudulent means in trying to make a claim, We will not pay Your claim, Your cover under this policy will be voided (without any return of the amount You have paid), We may report You to the appropriate authorities and You may be prosecuted.
- i) If We agree to pay a claim under Your policy We will base any

claim payment on the 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.

- j) We will be entitled, at Our expense, to have You medically examined or, in the event of death, a post-mortem examination carried out. We will give You or Your legal representative reasonable notice of the medical examination.

### 4. 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.

### 5. You Must Help Us To Make Any Recoveries

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

### 6. Claims Payable In Australian Dollars

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

### 7. Policy Interpretation

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

### 8. 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 Australia Post Corporation, Our emergency assistance, Travel Insurance Partners or Us.

### **9. Free Extension Of Insurance**

Where Your Journey is necessarily extended due to an unforeseeable 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.

### **10. Special Conditions, Limitations, Excesses and Amounts Payable**

If in the last 5 years You have:

- a) made 3 or more travel insurance claims;
- b) had insurance declined or cancelled or had a renewal

- refused or claim rejected; or
- c) been in prison or had any criminal conviction (other than driving offences) cover must be separately applied for and accepted by Us, and it may be subject to special conditions, limitations, excesses and amounts payable.

We will notify You in writing of these before We issue the policy.

### **11. 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 the emergency assistance network.
- c) If We request that You be moved

to another hospital, return to Australia or be evacuated to another country and You refuse, We will only consider:

- Your costs and expenses per Sections 1 and 2 (as applicable) incurred up to the time of Our request; and
- the lesser of:
  - an amount equivalent to the costs and expenses per Sections 1 and 2 (as applicable) that You would have incurred after Our request had You moved to another hospital, returned to Australia or been evacuated to another country as requested; or
  - Your costs and expenses actually incurred after Our request.
- d) 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 advisors, pay to upgrade You to a single room.
- e) 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.

### **11. 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.

### **12. Sanctions Regulation**

Notwithstanding any other terms or conditions under this policy, We shall not be deemed to provide coverage and will not make any payments nor provide any service or benefit to You or any other party to the extent that such cover, payment, service, benefit and/or activity of Yours would violate any applicable trade or economic sanctions, law or regulation.

## The Benefits

### Section 1: Overseas Medical and Dental Expenses

If You suffer a Disabling Injury, Sickness or Disease We will pay the usual and customary cost of medical treatment, ambulance transportation and emergency dental treatment that is provided outside Australia by or on the advice of a qualified medical practitioner or dentist. Also includes the usual and customary cost of emergency repatriation or evacuation. In all cases the cost of evacuation or to bring You back to Australia will only be met if Your claim is approved by Us and it was arranged by and deemed necessary by Our emergency assistance network.

Cover applies for a maximum of 12 months from the date of suffering the Disabling Injury, Sickness or Disease.

The maximum benefit limit for this section is:

In-Store Comprehensive Plan	\$Unlimited
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### We Will Not Pay For:

1. medical treatment, dental treatment or ambulance transportation 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; involving the use of precious metals; or involving cosmetic dentistry.
3. the continuation or follow-up of treatment (including medication and ongoing immunisations) started prior to Your Journey.
4. routine medical or dental treatment or prenatal visits.
5. private medical or hospital

treatment where public funded services or care is available, including medical or hospital treatment under any Reciprocal Health Agreement between Australia and the Government of any other country unless We agree to the private treatment.

**Also refer to: General Exclusions – pages 56-59. Policy Conditions – pages 31-35.**

### Section 2: Additional Expenses

#### 1. If You Become Sick

Cover is subject to the written advice of the treating qualified medical practitioner and acceptance by Our emergency assistance team.

If You suffer a Disabling Injury, Sickness or Disease, We will pay the reasonable Additional accommodation (room rate only) expenses and Additional transport expenses, at the same fare class and accommodation standard as originally booked, incurred by:

- a) You. The benefit ceases when You are able to continue Your Journey, travel Home or on the

completion of the Period Of Insurance, whichever is the earlier.

- b) Your travelling companion who remains with or escorts You until You are able to continue Your Journey, travel Home or on the completion of the Period Of Insurance, whichever is the earlier.
- c) one person (e.g. a Relative) (if You don't have a travelling companion with You already) 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 the completion of the Period Of Insurance, whichever is the earlier.

We will also pay the reasonable expenses incurred in returning Your Rental Car to the nearest depot if You suffer a Disabling Injury, Sickness or Disease provided that, on the written advice of the treating qualified medical practitioner, You are unfit to drive it.

### **We will not pay for:**

1. any costs or expenses incurred prior to You being certified by a qualified medical practitioner as unfit to travel.

### **2. If You Die**

We will pay reasonable overseas funeral or cremation expenses or the cost of returning Your remains to Australia if:

- a) You die during the Period Of Insurance. In either event the maximum amount We will pay in total will not exceed \$20,000; or
- b) You hold a valid Schengen Visa and You die in a Schengen member state during the Period Of Insurance. In either event the maximum amount We will pay in total will not exceed 30,000EUR for expenses incurred in that Schengen member state.

### **3. If a Relative Or Your Business Partner Becomes Sick in Australia**

We will pay reasonable Additional transport expenses at the same fare class as originally booked if You are required to return Home due to the sudden Disabling Injury,

Sickness or Disease or death of a Relative or Your working partner in Australia.

### **4. If Your Home Is Destroyed By Fire, Earthquake Or Flood**

We will pay the reasonable Additional transport expenses at the same fare class as originally booked 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 accommodation (room rate only) and Additional transport expenses incurred on the Journey due to an unforeseeable 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; or
- 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 limit for this section is:

In-Store Comprehensive Plan	\$Unlimited
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For approved claims under this Section and Section 3 for the same or similar Additional expenses or prepaid travel costs over the same period, We pay the higher of the two amounts claimed, not both.

### **We will not pay for claims (under Section 2.3 or 2.5) caused by:**

- 1. an Epidemic, Pandemic or

outbreak of an infectious disease or any derivative or mutation of such viruses, or the threat or perceived threat of any of these.

- 2. anxiety, depression, mental illness or stress (or arising directly or indirectly from, or exacerbated by, these conditions) unless the person lives in Australia, is referred to and diagnosed by a Registered Psychologist or Psychiatrist as a new condition (i.e. not an Existing Medical Condition) and he/she certifies that it was medically necessary for You to return Home to assist that person.
- 3. the death or sudden disabling injury, sickness or disease of a Relative or Your business partner who is not travelling, unless:
  - a) that person lives in Australia;
  - b) it was medically necessary for You to amend or cancel Your Journey to assist that person; and
  - c) at the time the policy was issued that person:

- i) in the last two years, had not been hospitalised (including day surgery or emergency department attendance) for a condition that was directly or indirectly caused by, arising from, or exacerbated by, the condition that gave rise to the claim;
- ii) was not residing in a facility such as a nursing home, an aged care facility, a residential aged care home, a high and/or low care facility, a privately owned accommodation facility such as Supported Residential Services or Facilities (SRS/ SRF) or, a residential care facility as defined under the Aged Care Act 1997 (or any subsequent amendment, or amendment legislation, to it);
- iii) was residing independently at home or in a retirement home or village, including independent living arrangements, and they did not require home care or flexible care services as

defined under the Aged Care Act 1997 (or any subsequent amendment, or amendment legislation, to it);

- iv) was not on a waiting list for, or did not know they needed surgery, inpatient treatment or tests at a hospital or clinic;
- v) did not have a drug or alcohol addiction; and
- vi) did not have a Terminal Illness.

**Also refer to: General Exclusions – pages 56-59. Policy Conditions – pages 31-35.**

### **Section 3: Amendment or Cancellation Costs**

If due to circumstances outside Your control and unforeseeable at the time the policy was issued:

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); or

2. You have to cancel the Journey (where You cannot rearrange it prior to leaving Home) We will pay You:

- a) the value of the unused portion of Your prepaid travel or accommodation arrangements that are non-refundable and not recoverable in any other way;
- b) the travel agent's commission (this is limited to the lesser of \$1,500 or the amount of commission the agent had earned on the prepaid refundable amount of the cancelled travel arrangements); and
- c) the value of frequent flyer or similar flight reward points, air miles, redeemable vouchers or similar schemes lost by You following cancellation of the services paid for with those points, if You cannot recover Your loss in any other way. The amount We will pay is

calculated as follows:

- i) For frequent flyer or similar flight reward points, loyalty card points, air miles:
  - The cost of an equivalent booking, based on the same advance booking period as Your original booking. We will deduct any payment You made towards the booking and multiply it by the total number of points or air miles lost, divided by the total number of points or air miles used to make the booking
- ii) For vouchers, the face value of the voucher or current market value of an equivalent booking, whichever is the lesser.

The maximum benefit limit for this section is:

In-Store Comprehensive Plan	\$Unlimited
For approved claims under this Section and Section 2 for the same or similar Additional expenses or prepaid travel costs over the same	

period, We pay the higher of the two amounts claimed, not both.

**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. the death, injury, sickness or disease of any person living outside Australia.
4. anxiety, depression, mental illness or stress (or arising directly or indirectly from, or exacerbated by, these conditions) unless referred to and diagnosed by a Registered Psychologist or Psychiatrist as a new condition (i.e. not an Existing Medical Condition) and:
  - a) You are certified as unfit to travel by the treating Registered Psychologist or Psychiatrist; or

- b) the treating Registered Psychologist or Psychiatrist certifies that it was medically necessary for You to amend or cancel Your Journey to assist a Relative or another person.
5. You cancelling or amending Your Journey prior to being certified by a qualified medical practitioner (or a Registered Psychologist or Psychiatrist as per point 4) as unfit to travel.
6. the death or sudden disabling injury, sickness or disease of a Relative or Your business partner who is not travelling, unless:
  - a) that person lives in Australia;
  - b) it was medically necessary for You to amend or cancel Your Journey to assist that person; and
  - c) at the time the policy was issued that person:
    - i) in the last two years, had not been hospitalised (including day surgery or emergency department attendance) for a condition that was directly

- or indirectly caused by, arising from, or exacerbated by, the condition that gave rise to the claim;
- ii) was not residing in a facility such as a nursing home, an aged care facility, a residential aged care home, a high and/or low care facility, a privately owned accommodation facility such as Supported Residential Services or Facilities (SRS/ SRF) or, a residential care facility as defined under the Aged Care Act 1997 (or any subsequent amendment, or amendment legislation, to it);
- iii) was residing independently at home or in a retirement home or village, including independent living arrangements, and they did not require home care or flexible care services as defined under the Aged Care Act 1997 (or any subsequent amendment, or amendment legislation, to it);

- iv) was not on a waiting list for, or did not know they needed surgery, inpatient treatment or tests at a hospital or clinic;
- v) did not have a drug or alcohol addiction; and
- vi) did not have a Terminal Illness.
7. the health or death of any other person (not listed in point 6).
8. any contractual or business obligation or Your financial situation. This exclusion does not apply to claims where You are involuntarily made redundant from Your permanent full-time or permanent part-time employment in Australia and where You would not have been aware before, or at the time the policy was issued, that the redundancy was to occur.
9. failure by You or another person to obtain the relevant visa, passport or travel documents.
10. errors or omissions by You or another person in a booking arrangement.

11. the standards or expectations of Your prepaid travel arrangements being below or not meeting the standard expected.
12. the failure of Your travel agent, Our agent who issued this policy, any tour operator, transport or accommodation supplier or provider (including but not limited to peer to peer services such as Airbnb and Uber), person or agency to pass on monies to operators or to deliver promised services.
13. a request by a Relative.
14. a request by Your employer, Your leave application being denied or Your leave being revoked. This exclusion does not apply if You are a member of the police force and Your leave is revoked.
15. 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.

16. customs and immigration officials acting in the course of their duties or You travelling on incorrect travel documents.
17. an Act Of Terrorism (or arising directly or indirectly from it) or the threat, or perceived threat, of an Act Of Terrorism.
18. an Epidemic, Pandemic or outbreak of an infectious disease or any derivative or mutation of such viruses (or arising directly or indirectly from these) or the threat, or perceived threat, of any of these.

**Also refer to: General Exclusions – pages 56-59. Policy Conditions – pages 31-35.**

#### **Section 4: Luggage**

##### **1. Loss, Theft Or Damage**

If during the Period Of Insurance Your luggage or personal effects are lost, stolen or damaged, after deducting reasonable depreciation (where applicable and as determined by Us) We will replace, provide a replacement voucher or monetary equivalent, repair or pay

You the monetary value of the luggage or personal effects. It is Our choice which of these We do. This policy operates on an indemnity basis which means settlement of Your claim is based on the value of an item at the time of the loss and not on a 'new for old' or replacement cost basis. Reasonable depreciation takes into account the amount paid originally for the item, its age, wear and tear and advances in technology.

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 \$500 or \$3,500 for camera and video camera equipment, or \$3,000 for laptop and tablet computers or \$800 for mobile phones.

The following are examples of items considered as one item for the purpose of this insurance (an item limit will apply):

- Camera, lenses, tripods and camera accessories (attached or not)

- Smart phone and cover/case
- Matched or unmatched set of golf clubs, golf bag and buggy
- Necklace and pendant
- Charm bracelet and charms.

The following depreciation rates apply.

Items	Depreciation	
	Deduction for each month of age of the item at the time of loss	Maximum deduction
Phones, electrical devices, communication devices, all computers, photographic equipment, tablets, electronics equipment	2.50%	60%
All other items (not including jewellery)	1.50%	60%



### Claim example

A jacket purchased for \$200 was one year old when it was stolen. A claim would be calculated as follows.

**Item:** Jacket cost \$200 (within item limit)

**Depreciation:** Minus \$36 depreciation (\$200 x 18% (i.e. 12 months x 1.5%/month))

**Excess:** Minus policy excess \$100 (where applicable)

**Total:** The total in this case is \$64

## 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 whilst on Your Journey.

The maximum benefit limit for this section is:

In-Store Comprehensive Plan	\$7,500
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### We Will Not Pay For:

1. loss or theft that is not reported to the:
  - a) police within 24 hours; and
  - b) responsible Transport

Provider (where Your items are lost or stolen whilst travelling with a Transport Provider).

All cases of loss or theft must be confirmed in writing by the police (and Transport Provider where applicable) at the time of making the report and a written report obtained.

2. damage, loss or theft of Valuables placed in the care of a Transport Provider unless security regulations prevented You from keeping the Valuables with You.
3. Valuables left unattended in any motor vehicle at any time, even if stored in a Concealed Storage Compartment.
4. items left unattended in any motor vehicle overnight even if they were in a Concealed Storage Compartment.
5. items left unattended in any motor vehicle unless they were stored in a Concealed Storage Compartment of a locked motor vehicle and forced entry was gained.

6. any amount exceeding \$2,000 in total for all items left unattended in any motor vehicle.
7. items left unattended in a Public Place.
8. drones (including attached and unattached accessories) whilst in use.
9. sporting equipment whilst in use.
10. items sent under the provisions of any freight contract or any luggage forwarded in advance or which is unaccompanied.
11. 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.
12. damage to fragile or brittle articles unless caused by a fire or motor vehicle collision. This exclusion does not apply to spectacles; lenses in cameras and video cameras; laptop and tablet computers; or binoculars.
13. damage caused by atmospheric or climatic

conditions, wear and tear, vermin or any process of cleaning, repairing, restoring or alteration.

14. electrical or mechanical fault or breakdown.
15. information stored on any electronic device or other media, including digital photos, downloaded files, electronic applications, programmed data, software or any other intangible asset.
16. bonds, coupons, gift cards, stamps, vouchers, warranties, pre-loaded or rechargeable cards including but not limited to phone, debit or stored value cards.
17. bullion, deeds, insurance premiums, manuscripts, negotiable instruments, precious metals or securities; or
18. items described in Section 7 Money.

**Also refer to: General Exclusions – pages 56-59. Policy Conditions – pages 31-35.**

## Section 5: Travel Documents, Passports, Credit Cards

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:

In-Store Comprehensive Plan	\$5,000
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### We Will Not Pay For:

1. loss or theft that is not reported to the:
  - a) police within 24 hours; and
  - b) responsible Transport Provider (where Your items are lost or stolen whilst travelling with a Transport Provider).

All cases of loss or theft must be confirmed in writing by the police (and Transport Provider where applicable) at the time of

making the report and a written report obtained.

2. items left unattended in any motor vehicle overnight even if they were in a Concealed Storage Compartment.
3. items left unattended in any motor vehicle unless they were stored in a Concealed Storage Compartment of a locked motor vehicle and forced entry was gained.
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; or
6. items sent under the provisions of any freight contract or any luggage forwarded in advance or which is unaccompanied.

**Also refer to: General Exclusions – pages 56-59. Policy Conditions – pages 31-35.**

## 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 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.

This section does not apply on the leg of the Journey that returns You Home.

The maximum benefit limit for this section is:

In-Store Comprehensive Plan	\$750
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### We Will Not Pay For:

1. delay that 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 and a written report obtained.

**Also refer to: General Exclusions – pages 56-59. Policy Conditions – pages 31-35.**

## 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:

In-Store Comprehensive Plan	\$250
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### We Will Not Pay For:

1. loss or theft that is not reported to the:
  - a) police within 24 hours; and
  - b) responsible Transport Provider (where Your items are lost or stolen whilst travelling with a Transport Provider).

All cases of loss or theft must be confirmed in writing by the police (and Transport Provider where applicable) at the time of

making the report and a written report obtained.

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 56-59. Policy Conditions – pages 31-35.**

### **Section 8: Rental Car Insurance Excess**

This cover applies if You:

- a) hire a Rental Car;
- b) are the nominated driver on the Rental Car agreement; and
- c) have comprehensive motor vehicle insurance for the Rental Car for the hire period.

If the Rental Car is damaged or stolen whilst in Your control during the Journey We will pay the lower of the Rental Car insurance excess or the repair costs to the Rental Car that You become liable to pay.

It is Your responsibility to provide the final loss/repair report to substantiate Your claim.

The maximum benefit limit for this section is:

In-Store Comprehensive Plan	\$3,000
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#### **We Will Not Pay For:**

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

**Also refer to: General Exclusions – pages 56-59. Policy Conditions – pages 31-35.**

### **Section 9: Travel Delay**

If Your pre-booked transport is temporarily delayed during the Journey for at least 6 hours due to an unforeseeable circumstance outside Your control, We will reimburse You up to \$200 for reasonable Additional accommodation (room rate only) expenses. We will also reimburse up to this limit 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 Additional accommodation (room rate only) expenses incurred.

The maximum benefit limit for this section is:

In-Store Comprehensive Plan	\$2,000
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#### **We will not pay for claims caused by:**

1. an Act Of Terrorism (or arising directly or indirectly from it) or the threat, or perceived threat, of an Act Of Terrorism.
2. an Epidemic, Pandemic or outbreak of an infectious disease or any derivative or mutation of such viruses (or arising directly or indirectly from these) or the threat, or perceived threat, of any of these.

**Also refer to: General Exclusions – pages 56-59. Policy Conditions – pages 31-35.**

### **Section 10: Resumption of Journey**

If You are required to return to Australia during the Journey due to the sudden serious injury, sickness, disease or death of a Relative or Your business partner in Australia and the exclusions on Section 2.3 do not apply to Your claim under this section, 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;
- b) less than 50 percent 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;
- c) Your return overseas occurs prior to the original expiry date of Your cover for Your original Journey;
- d) no claim due to the same event

is made under Section 3 of this policy;

- 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:

In-Store Comprehensive Plan	\$3,000
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**Also refer to: General Exclusions – pages 56-59. Policy Conditions – pages 31-35.**

### 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, prepaid 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:

In-Store Comprehensive Plan	\$5,000
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**We will not pay for claims caused by:**

1. an Act Of Terrorism (or arising directly or indirectly from it) or the threat, or perceived threat, of an Act Of Terrorism.
2. an Epidemic, Pandemic or outbreak of an infectious disease or any derivative or mutation of such viruses (or arising directly or indirectly from these) or the threat, or perceived threat, of any of these.

**Also refer to: General Exclusions – pages 56-59. Policy Conditions – pages 31-35.**

### Section 12: Hospital Incidentals

If You are hospitalised, We will reimburse You for incidentals 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, 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:

In-Store Comprehensive Plan	\$5,000
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**Also refer to: General Exclusions – pages 56-59. Policy Conditions – pages 31-35.**

### 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 losing income because You were unable to return to your usual place of employment in Australia, We will pay You up to \$1,666.66 per month 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:

In-Store Comprehensive Plan	\$10,000*
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\*Maximum liability collectively for Sections 13, 14 and 15 is \$25,000

**Also refer to: General Exclusions – pages 56-59. Policy Conditions – pages 31-35.**

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

The maximum benefit limit for this section is:

In-Store Comprehensive Plan	\$25,000*
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\*Maximum liability collectively for Sections 13, 14 and 15 is \$25,000

**Also refer to: General Exclusions – pages 56-59. Policy Conditions – pages 31-35.**

## 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:

In-Store Comprehensive Plan	\$25,000*
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\*Maximum liability collectively for Sections 13, 14 and 15 is \$25,000

**Also refer to: General Exclusions – pages 56-59. Policy Conditions – pages 31-35.**

## 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:

In-Store Comprehensive Plan	\$5,000,000
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### We Will Not Pay For:

1. liability You become liable to pay to somebody who is a member of Your family or travelling party or employed by You or deemed to be employed by You.
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.
4. liability arising out of the use or ownership by You of any aircraft, drone, firearm, waterborne craft

or mechanically propelled vehicle.

5. liability arising out of occupation or ownership of any land, buildings or immobile property.
6. liability arising out of any wilful or malicious act.
7. liability arising out of the transmission of an illness, sickness or disease.
8. liability involving punitive, exemplary or aggravated damages or any fine or penalty.
9. 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 56-59. Policy Conditions – pages 31-35.**

## General Exclusions

### We Will Not Pay For:

1. claims for costs or expenses incurred outside the Period Of Insurance.
2. claims involving consequential loss of any kind including, but not limited to, loss of enjoyment or any financial loss not specifically covered in the policy.
3. claims directly or indirectly arising from loss, theft or damage to property, or death, illness or bodily injury if You fail to take reasonable care or put Yourself in a situation where a reasonable person could foresee that loss, theft or damage to property, or a death, illness or bodily injury might happen.
4. 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.
5. 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.
6. claims arising directly or indirectly from any nuclear reaction or contamination, ionising rays or radioactivity.
7. loss or damage caused by detention, confiscation or destruction by customs or other officials or authorities.
8. claims arising from any unlawful act committed by You or if You have not been honest and frank with all answers, the accuracy of information, statements and submissions made in connection with Your insurance application or claim.
9. claims arising from any government intervention, prohibition, regulation or restriction or court order.
10. claims directly or indirectly arising from circumstances You knew of, or a reasonable person in Your circumstances would know or foresee, at the time the policy was issued, that could lead to the Journey being delayed, abandoned or cancelled.
11. claims directly or indirectly arising from travel booked or undertaken by You:
  - a) even though You knew, or a reasonable person in Your circumstances would know, You were unfit to travel, whether or not You had sought medical advice;
  - b) against the advice of a medical practitioner;
  - c) to seek or obtain medical or dental advice, treatment or review; or
  - d) to participate in a clinical trial.
12. claims in respect of travel booked or undertaken after Your Terminal Illness was diagnosed.
13. claims directly or indirectly arising from, or exacerbated by, any Existing Medical Condition You or Your travelling companion has.
14. claims directly or indirectly arising from or exacerbated by Your Existing Medical Condition of Cardiovascular Disease, Chronic Lung Condition or other heart/cardiovascular/ respiratory system problem and any subsequent condition including an acute respiratory condition, Heart Attack, new infection or Stroke.
15. claims directly or indirectly arising from or exacerbated by Your Existing Medical Condition of reduced immunity.
16. claims directly or indirectly arising from pregnancy of You or any other person if You are aware of the pregnancy at the time the policy was issued and:
  - a) where complications of this pregnancy or any previous pregnancy had occurred prior to this time;
  - b) it was a multiple pregnancy e.g. twins or triplets; or
  - c) where the conception was medically assisted e.g. using

- assisted fertility treatment including hormone therapies or IVF.
17. claims directly or indirectly arising from:
    - a) pregnancy of You or any other person after the start of the 24th week of pregnancy; or
    - b) pregnancy of You or any other person where the problem arising is not an unexpected serious medical complication.
  18. 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.
  19. claims directly or indirectly arising from You having elective medical or dental treatment or surgery, a cosmetic procedure or body modification (including tattoos and piercings) during the Journey.
  20. claims involving or directly or indirectly arising from 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.
  21. any 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.
  22. losses for which insurance or the payment is prohibited by law.
  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 You travelling (during the Journey) in International Waters in a private sailing vessel or a privately registered vessel.
  25. claims involving participation by You or Your travelling companion (during the Journey) in hunting; racing (other than on foot); polo playing; hang gliding; rodeo riding; BASE jumping; motocross; freestyle BMX riding; running with the bulls; sports activities in a Professional capacity; mountaineering or rock climbing using guides, ropes, rock climbing equipment or oxygen; scuba diving unless You hold an Open Water Diving Certificate or are diving with a qualified diving instructor.
  26. claims involving participation by You (during the Journey) in motorcycling for any purpose.
  27. claims involving participation by You (during the Journey) in snow skiing, snowboarding or snowmobiling.
  28. any benefit, or provide cover, if the provision of a payment, benefit or cover would result in Us contravening the Health Insurance Act 1973 (Cth), the Private Health Insurance Act 2007 (Cth) or the National Health Act 1953 (Cth) or any applicable legislation (whether in Australia or not) or where We do not have the necessary licenses or authority to provide such cover.

## Financial Services Guide Statement

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

This document also contains important information about how Travel Insurance Partners Pty Limited (Travel Insurance Partners) ABN 73 144 049 230, AFSL 360138, Australian Postal Corporation ABN 28 864 970 579, AR 338646 (Australia Post), Australia Post Services Pty Ltd ABN 67 002 599 340 AFSL 457551 (Australia Post Services) and Australia Post's franchisees are paid and how any complaints are handled.

### What Financial Services Are Provided?

Neither Travel Insurance Partners, Australia Post, Australia Post Services or Australia Post's franchisees 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.

### Travel Insurance Partners

Travel Insurance Partners holds an Australian Financial Services Licence that allows Travel Insurance Partners 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.

Travel Insurance Partners acts under a binder authority on behalf of Zurich Australian Insurance Limited (the insurer). This means that Travel Insurance Partners can arrange, vary or cancel these policies and handle or settle claims on behalf of the insurer. Travel Insurance Partners acts for the

insurer when providing these services. You can find full details of Travel Insurance Partners and the insurer on pages 17-18 of the PDS.

### Australia Post, Australia Post Services

Australia Post Services (holder of Australian Financial Services Licence No. 457551) and its Authorised Representative Australia Post (AR No. 338646) (on behalf of Australia Post Services) (together us, our or we) are authorised to provide financial services in relation to travel insurance.

We are authorised to arrange the issue of travel insurance when You purchase a travel insurance product online and We are also authorised to provide general advice in marketing materials about travel insurance. When You purchase this product over the counter at Your Australia Post store the person providing You with a receipt is not authorised to provide You with financial product

advice about this product or to issue the travel insurance policy to You. Only Travel Insurance Partners may do this.

### How Are We Paid?

#### Travel Insurance Partners

Travel Insurance Partners is paid a commission by the insurer 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 premium. Travel Insurance Partners may also receive a share of the profit earned by the insurer if the insurer makes an underwriting profit in accordance with the underwriting targets it has set. This amount is calculated and paid retrospectively only when the insurer exceeds its underwriting targets in a given year.

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



## **Australia Post and its Franchisees**

Australia Post is paid a fee and/or commission by Travel Insurance Partners when You purchase the travel insurance at one of our outlets. This amount is paid out of the commission that Travel Insurance Partners receives from the insurer and it is variable as it depends on the distribution and other costs incurred by Australia Post and Travel Insurance Partners.

Australia Post may receive other financial and non-financial incentives from Travel Insurance Partners. 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.

Australia Post'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 Australia Post.

Australia Post may also pay their franchisees a fee or commission that is based on the number of policies sold.

### **Further Information**

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

### **Complaints About Your Product**

If You have a complaint about the financial services provided by Travel Insurance Partners please contact Travel Insurance Partners on 1300 728 015 and refer to the PDS for details of the complaint resolution process.

## **Contact Details And Complaints For Australia Post Services And Australia Post**

If You would like to contact Australia Post Services or Australia Post or have a complaint about the services provided by Australia Post Services, Australia Post or its franchisees, You should contact Australia Post by:

Call: 13 13 18 from Australia or +61 3 8847 9045 from overseas.

Mail: Australia Post  
Customer Sales and Service  
GPO Box 9911  
Melbourne VIC 3001

Website: [www.auspost.com.au](http://www.auspost.com.au)

Our internal dispute resolution process requires that we aim to resolve most complaints within 10 working days. If we are unable to resolve your complaint to your satisfaction within 45 days, You may be eligible to escalate the complaint to our external dispute resolution service.

Australia Post Services uses the services of the Australian Financial Complaints Authority (AFCA) for external dispute resolution and their contact details are as follows:

Call: 1800 931 678

Address: GPO Box 3,  
Melbourne VIC 3001

Email: [info@afca.org.au](mailto:info@afca.org.au)

Website: [afca.org.au](http://afca.org.au)

## **What Professional Indemnity Insurance Arrangements Do We Have In Place?**

Australia Post Services holds professional indemnity insurance and other internal arrangements in place in respect of financial services provided to retail clients by Australia Post Services, Australia Post or Australia Post franchisees. Travel Insurance Partners also has professional indemnity insurance and compensation arrangements in place. Each of these arrangements meet the requirements of the Corporations Act.

**Who Is Responsible For This Document?**

Australia Post and Travel Insurance Partners are responsible for this FSGS. The insurer is responsible for the PDS. The issue of this FSGS has been authorised by Australia Post Services.

This FSGS was prepared on 7 January 2019.

PDS Issue 5.

**Notes:**

**Notes:**

## \$10 Per Day, Covers The Following Destinations

This policy provides cover if the destination you will spend most time in is the USA, Canada, South America or Africa. If you are unsure, please ask at the counter for a quote or check the list below which includes some of the more popular countries:

Argentina

Brazil

Canada

Caribbean

Egypt

Mexico

Peru

South Africa

United States of America

Destinations such as Europe, Asia, Indonesia, New Zealand or the South Pacific can be covered for \$7 a day.

E.g. If you are travelling to the USA and Europe as part of one trip, and you are spending most time in the USA, you must purchase cover for \$10 a day.

## Contact us

### Customer Service



1300 728 015



[auspost@travelinsurancepartners.com.au](mailto:auspost@travelinsurancepartners.com.au)

### Claims



1300 728 015



[auspost-claims@travelinsurancepartners.com.au](mailto:auspost-claims@travelinsurancepartners.com.au)



Australia Post Travel Insurance  
c/o Travel Insurance Partners, PO Box 168, North Sydney NSW 2060

## Destinations Covered

This policy provides cover if the destination you will spend most time in is the USA, Canada, South America or Africa. If you are unsure, please ask at the counter for a quote or check the list below which includes some of the more popular countries:

Argentina

Brazil

Canada

Caribbean

Egypt

Mexico

Peru

South Africa

United States of America

Destinations such as Europe, Asia, Indonesia, New Zealand or the South Pacific can be covered for \$7 per day.



PDS Issue 05 | Effective 19 Jun 2019  
SAP 8839799 | Date prepared 7 Jan 2019

## How Do I Purchase Travel Insurance?

**Step 1:** To purchase this travel insurance and enter into an insurance contract with us on the terms set out in this policy, take this document to the counter and with the following information we can provide you with a quote.

- The country where you will spend most time
- Your travel dates
- The age of each traveller up to 64 years of age to be covered

**Step 2:** Pay the required premium and receive a printed receipt from Australia Post which contains confirmation of the premium you paid.

**Step 3:** You will receive a Certificate of Insurance from us as confirmation of your cover. If you wish to receive your Certificate of Insurance via email please allow 24 hours and via post may take up to 5 working days.

**Step 4:** Make sure you keep your Certificate of Insurance and receipt in a safe place. You can also purchase by calling 1300 728 015.

For more information about Australia Post's travel insurance policies visit:



[auspost.com.au/travelinsurance](https://auspost.com.au/travelinsurance)



1300 728 015