

# Travel Insurance

## Rental Car Insurance Excess & Luggage

Australia



Combined Financial Services Guide and Product Disclosure Statement  
Effective 1 June 2017

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# Welcome

We know travel and we know it's about having an amazing experience, enjoying yourself even when you are hundreds of kilometres away from home. We are as enthusiastic about travel as you, but we know things don't always go to plan. That's why we've created this Rental Car Insurance Excess & Luggage policy.

If the unexpected happens, this straightforward domestic policy is designed to cover the excess You become liable to pay following the theft or damage of Your Rental Car or the loss, theft or damage of Your luggage and personal effects.

## About this cover

This policy is available to residents or non-residents of Australia who are aged 22 to 75 years of age at the time of issue of the policy and are travelling within Australia.

This policy covers one Journey (as defined) and must be purchased before You collect the Rental Car. If You wish to have cover for a subsequent Journey, You need to purchase a separate policy.

For full details of the terms and conditions of the cover offered, make sure You read all sections of this document 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.

## The Purpose of the Product Disclosure Statement (PDS)

The PDS provides information to help you understand this travel insurance policy, compare cover and make an informed decision about whether to buy a policy.

Please read the PDS carefully to ensure it provides the cover you need. If you have any questions please contact us.

The PDS details:

- the benefits – read these together with the options to vary cover;
- obligations in relation to Your duty of disclosure;
- definitions of 'words with special meaning' where they are used in the policy; and
- what is and isn't covered.

When you purchase a policy, keep a copy of this PDS and the Certificate of Insurance we'll give you in a safe place for future reference.

## Contact us

Customer Service and Claims

**Call** 1300 135 769

# The cover

## Benefits table

Below is a summary of the benefits We provide and their maximum limits.

Policy benefits		Per person
1	Rental Car Insurance Excess	\$4,000
2	Luggage and Personal Effects	\$1,500

Please read the Policy Wording carefully to understand what this policy covers. Importantly, please note that exclusions, conditions, limits and sub-limits apply.

## Policy excess

This policy has a \$100 excess. Your excess will be shown on Your Certificate of Insurance.

## Comprehensive cover

Comprehensive travel insurance plans are available online or over the phone. For a quote or more information, please call Cover-More on 1300 135 769.

## Money back guarantee

Should You cancel this policy for any reason within the cooling off period which is within 14 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.

Should You wish to cancel Your policy and receive a full refund, please call Cover-More on 1300 135 769 within the cooling off period.

## 24 hour emergency assistance

We hope You have a great trip but should something go wrong, We're here to help.

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

When You call, please have the following information:

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

Contact Emergency Assistance on:

**Call** (02) 8907 5947

**Fax** (02) 9954 6250

# Claims

## How to make a claim

### Complete an online claim

Visit [claims.covermore.com.au/travelclaims](https://claims.covermore.com.au/travelclaims) and follow the prompts; or

### Fill in a claim form

Download, print and complete a claim form from [virginaustralia.covermore.com.au](https://virginaustralia.covermore.com.au).

### Add receipts and other supporting documents

Follow the checklist for the supporting documents You need to send with Your completed claim.

### Submit the claim online or post it

Upload Your scanned documents and submit the claim online; or Post the completed claim form and original supporting documents to:

Cover-More Travel Insurance Claims Department

Mail: Private Bag 913

North Sydney NSW 2059 Australia

Email: [claims\\_processing@covermore.com.au](mailto:claims_processing@covermore.com.au)

We need original documents, so please hold on to Your documents as We may request them. If You are posting them, keep a copy.

For further assistance:

Call: 1300 135 769 or +61 (0) 2 8907 5038.

## When will I hear back about the claim?

We try to process claims as quickly as possible. You will hear back within 10 working days from the time We receive Your claim. We may approve and settle, investigate or decline the claim or request further information.

# Important information

## 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 Cover-More and the providing entity?

Cover-More Insurance Services Pty Ltd ABN 95 003 114 145, AFSL 241713 (Cover-More) administers the policy (including customer service, medical assessments and claims management) and will usually arrange for the issue of the insurance, either directly or through the appointment of authorised representatives.

The person who provides You with this PDS is the providing entity. The capacity in which they act is displayed in the Financial Services Guide on page 11 of this booklet.

## When and how benefits are provided

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

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

After calculating the amount payable We will either:

- pay for 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 the PDS and Policy Wording. It is important that You are aware of the:

- limits on the cover provided and the amounts We will pay You (including any excess that applies);
- "Words With Special Meaning" found in the Policy Wording page 7;
- maximum benefit limits shown in the "Benefits table" page 3; and
- Policy Conditions and General Exclusions found in the Policy Wording from page 7.

## Change of terms and conditions

From time to time and where permitted by law, We may change parts of the Combined FSG/PDS. We will issue You with a new Combined FSG/PDS or a Supplementary FSG or PDS or other compliant document to update the relevant information except in limited cases. Any updates which are not materially adverse to You from the view of a reasonable person deciding whether to buy this insurance, may be found on [virginaustralia.covermore.com.au](http://virginaustralia.covermore.com.au). You can obtain a paper copy of any updated information without charge by calling 1300 135 769.

## Your duty of disclosure

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

### Answering Our questions

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

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

### Variations, extensions and reinstatements

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

### If You do not tell Us something

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

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

## Code of Practice

The insurer is a signatory to the General Insurance Code of Practice (Code) which is developed by the Insurance Council of Australia.

The Code sets out high standards of service that general insurers must meet when consumers are buying insurance, making claims, experiencing financial hardship, requesting information or wanting to make a complaint.

To obtain more information on the Code and the rights You may have under it please contact us or visit [www.codeofpractice.com.au](http://www.codeofpractice.com.au).

## The amount You pay for this insurance

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

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

If You 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 Amount Payable. The key factors that may affect the amount You pay include the plan, the area to which You are travelling, Your age, the excess and the duration of Your Journey and whether You take out additional cover (where available).

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

- Age - higher risk age groups cost more.
- Duration - the longer Your trip the more it usually costs.

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

The following example illustrates how We will calculate claim settlement:

- Your new camera with an original purchase price of \$1,000 is stolen from a hotel room.
- The policy has an excess of \$100.

The claim settlement following the claim would be calculated as follows:

- Consider the value of the camera – \$1,000 (no depreciation applies because the camera was new).
- Consider the maximum benefit limit for Luggage and Personal Effects – \$1,500.
- Consider the maximum item limit – \$500. The item limit does apply in this case.
- Consider the excess. As the excess is \$100, \$100 will be deducted. This results in an amount payable of \$400 or We may choose to replace the item through a supplier of Our choice.

## We respect Your privacy

In this Privacy Notice the use of “we”, “our” or “us” means Cover-More 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.

Cover-More also collects Your personal information for the purpose of providing special offers of other services and products that might be of interest to You.

### How Your personal information is collected

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

We collect personal information directly from You unless:

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

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

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

### Who we disclose Your personal information to

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

The other parties and service providers include:

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

Additional parties and service providers are detailed in the Cover-More 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 Cover-More 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 these uses and disclosures unless You tell Cover-More, 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 Cover-More on 1300 135 769.

### 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.

#### Cover-More Privacy Officer

Cover-More Insurance Services Pty Ltd

Mail: Private Bag 913, North Sydney NSW 2059 Australia

Email: [privacy.officer@covermore.com.au](mailto:privacy.officer@covermore.com.au)

Call: 1300 131 746

Website: [virginaustralia.covermore.com.au](http://virginaustralia.covermore.com.au)

#### 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 are committed to resolving Your complaint 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 so We can put You in contact with someone who can help resolve the complaint. You can talk to us over the phone or write to us.

- Contact Cover-More by phone on 1300 135 769.
- Write to the Customer Relations Manager  
Private Bag 913, North Sydney NSW 2059  
or email [customerrelations@covermore.com.au](mailto:customerrelations@covermore.com.au).
- We will listen to You, consider the facts and respond to You within 15 working days. If more information or time is needed to respond to Your complaint properly We will contact You to agree an appropriate timeframe to respond.
- If You are unhappy with the response, please tell Us.
- Cover-More will undertake a separate review of the matter. Provided We have the information We need, this review will be completed within 15 working days.
- If You are not satisfied with the resolution, then Your complaint will be referred to the Dispute Resolution Officer or their delegate at the insurer.
- We will send You Our final decision within 45 days from the date You first made Your complaint.

We expect Our procedures will deal fairly and promptly with Your complaint. However, if You are not satisfied with Our final decision You can choose to have the matter reviewed independently by the Financial Ombudsman Service (FOS) Australia. Its services are free to You. As a member We agree to accept their decision, where We are bound to do so.

Financial Ombudsman Service Limited

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

Call: 1800 367 287

Fax: (03) 9613 6399

Website: [www.fos.org.au](http://www.fos.org.au)

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

## Policy Wording

The benefits described in this policy wording should be read in conjunction with Your duty of disclosure (page 5), Words with special meaning (pages 7-8), Policy Conditions (page 8) and General Exclusions (page 10).

### **THIS POLICY IS NOT VALID UNLESS THE CERTIFICATE OF INSURANCE IS ISSUED TO YOU.**

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 aged 22 to 75 years of age at the time of issue of the policy and are travelling within Australia.

### **Words with special meaning**

In this policy the following words have the following meaning:

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

**“You”, “Your”, “Yourself”** means the people listed on the Certificate of Insurance. Where more than one person is listed on the Certificate of Insurance all benefits, limitations, conditions and exclusions will be interpreted as if a separate policy was issued to each of the persons listed other than:

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

**“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.

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

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

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

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

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

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

**“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 1 begins from the time the policy is issued. The dates on Your Certificate of Insurance can only be changed with Our consent.

**“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.

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

**“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 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. This policy has a \$100 excess. The excess applies to any claim arising from a separate event on Section 2.

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

### 2. Limits of liability

The limits of Our liability for each Section of the policy are the amounts shown in the Benefits table (page 3).

### 3. Claims

- a) The loss or theft of luggage, personal effects, travel documents or money must be reported within 24 hours to the police or responsible Transport Provider and a written report must be obtained at that time.
- b) You must take all reasonable steps to prevent or minimise a claim.
- c) You must not make any offer, promise of payment or admit any liability without Our written consent.
- d) 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.
- e) 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 and You must co-operate fully in the assessment or investigation of Your claim.
- f) Where You are a registered entity You may be entitled to an input tax credit for Your Amount Payable and/or for things covered by this policy. You must disclose these entitlements to Us if You make a claim under Your policy.
- g) If We agree to pay a claim under Your policy We will base any claim payment on the Goods and Services Tax (GST) inclusive costs (up to the relevant limits of liability). However, We will reduce any claim payment by any input tax credit You are, or would be, entitled to for the repair or replacement of insured property or for other things covered by this policy.

### 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 recover from any other party in Your name, money payable under this 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 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 Virgin Australia Group, the emergency assistance network, Cover-More or Us.

### 9. Free extension of insurance

Where Your Journey is necessarily extended due to an unforeseen circumstance outside Your control, Your Period Of Insurance will be extended until You are physically able to return the Rental Car to a licensed motor vehicle rental company by the quickest and most direct route. The Period Of Insurance will not be extended for any other reason.

### 10. 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: Rental Car Insurance Excess

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

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	\$4,000
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We will not pay for:

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

Also refer to: General Exclusions – page 10.

Policy Conditions – page 8.

### SECTION 2: Luggage and Personal Effects

“**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 computer games, portable navigation equipment or media); precious stones; smart phones; telescopes and watches.

“**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.

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, repair or pay You the monetary value of the item. It is Our choice which of these We do.

This policy is an indemnity policy 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.

The maximum benefit limit for this section is	\$1,500
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For example a camera, camera accessories, lenses and tripod (attached or not) are considered one item. A necklace and pendant are considered one item.

We will not pay for:

1. loss or theft which is not reported within 24 hours to the:
  - a) police; 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 the Transport Provider 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. items left unattended in any motor vehicle unless stored in the boot and forced entry is gained.
4. items left unattended in any motor vehicle overnight (even if in the boot).
5. Valuables left unattended in any motor vehicle at any time (even if in the boot).
6. any amount exceeding \$200 per item and \$1,500 in total for all items left unattended in any motor vehicle.
7. items left unattended in a Public Place.
8. bicycles of any description.
9. drones (including attached and unattached accessories) whilst in use.
10. sporting equipment whilst in use.
11. items sent under the provisions of any freight contract or any luggage forwarded in advance or which is unaccompanied.
12. 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.
13. 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.
14. damage caused by atmospheric or climatic conditions, wear and tear, vermin or any process of cleaning, repairing, restoring or alteration.
15. electrical or mechanical breakdown.
16. information stored on any electronic device or other media, including digital photos, downloaded files, electronic applications, programmed data, software or any other intangible asset.
17. bonds, coupons, gift cards, stamps, vouchers, warranties, pre-loaded or rechargeable cards including but not limited to phone, debit or stored value cards.
18. bullion, deeds, insurance premiums, manuscripts, negotiable instruments, precious metals or securities.
19. cash, bank or currency notes, postal or money orders.

Also refer to: General Exclusions – page 10.

Policy Conditions – page 8.

## 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 from biological and/or chemical materials, substances, compounds or the like used directly or indirectly for the purpose to harm or to destroy human life and/or create public fear.
6. 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.
7. claims arising directly or indirectly from any nuclear reaction or contamination, ionising rays or radioactivity.
8. loss or damage caused by detention, confiscation or destruction by customs or other officials or authorities.
9. claims arising from any unlawful act committed by You or if You have not been honest and frank with all answers, statements and submissions made in connection with Your insurance application or claim.
10. claims arising from any government intervention, prohibition, regulation or restriction or court order.
11. 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.
12. claims directly or indirectly arising from Your anxiety, depression or mental or nervous disorders.
13. any Goods and Services Tax (GST) liability or any fine, charge or penalty You are liable for because of a failure to fully disclose to Us Your input tax credit entitlement for the Amount Payable.
14. losses for which insurance or the payment of the benefits is prohibited by law.
15. 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.
16. claims involving You travelling (during the Journey) in International Waters in a private sailing vessel or a privately registered vessel.
17. claims involving participation by You or Your travelling companion in hunting; racing (other than on foot); polo playing; hang gliding; off-piste snow skiing or snowboarding; rodeo riding; BASE jumping; moto cross; freestyle BMX riding; running with the bulls; sports activities in a Professional capacity; mountaineering or rock climbing using ropes, rock climbing equipment or oxygen; scuba diving unless You hold an Open Water Diving Certificate or are diving with a qualified diving instructor.
18. claims involving participation by You (during the Journey) in riding a four wheel motorcycle such as a quad bike or ATV (All Terrain Vehicle) even as a pillion passenger.
19. claims involving participation by You (during the Journey) in motorcycling or moped riding where:
  - a) whilst in control of a motorcycle or moped You do not hold a valid Australian motorcycle licence or Australian motor vehicle licence and a licence valid in the relevant country;
  - b) whilst You are a pillion passenger the driver does not hold a licence valid in the relevant country;
  - c) the motorcycle/moped has an engine capacity of more than 250cc; or
  - d) whilst in control of a motorcycle or moped or as a passenger You are not wearing a helmet.

# Financial Services Guide

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

It contains information about how Cover-More Insurance Services Pty Ltd ABN 95 003 114 145, AFSL 241713 (Cover-More) administer the policy and arrange the policy either directly or through its authorised representative (Agent).

## What financial services are provided?

Cover-More holds an Australian Financial Services Licence that allows both Cover-More and the Agent to provide You with general financial product advice about this travel insurance product and to arrange this product for You. Cover-More is responsible for the provision of these services. The Agent is an authorised representative of Cover-More.

The Agent acts on behalf of Zurich Australian Insurance Limited (the insurer), the issuer of this product. Cover-More acts under a binder authority from the insurer. This means that Cover-More (and the Agent acting on behalf of Cover-More), can arrange this policy and Cover-More can handle or settle claims on behalf of the insurer. Cover-More and the Agent act for the insurer when providing these services. You can find full details of Cover-More and the insurer on page 4 of the PDS.

Cover-More or the Agent are not 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 into account Your personal objectives, financial situation or needs. You need to determine whether this product meets Your travel needs.

## How are we paid?

Cover-More

Cover-More 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. The commission is a percentage of the premium.

Cover-More 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.

Cover-More employees are paid an annual salary and may be paid a bonus based on business performance.

## The Agent, and/or its associates

The Agent and/or its associates are paid a fee and/or commission by Cover-More for arranging Your travel insurance policy. This amount is paid out of the commission that Cover-More receives from the insurer.

The Agent's employees may receive salaries, bonuses and/or company dividends in their own business depending on the nature of their employment. Bonuses may be linked to general overall performance, including sales performance and may include all or part of the commission received by the Agent.

The Agent, and/or its associates, may also receive other financial and non-financial incentives from Cover-More for arranging Your travel insurance policy. Such incentives may be dependent on a number of performance related or other factors and may include, for example, a share of Cover-More's profit, bonus payments, prize pools, sponsorship of training events and conferences, marketing promotions and competitions.

## Further information

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

## Complaints

If You have a complaint about the financial services provided by Cover-More or the Agent please refer to the PDS for details of the complaint resolution process.

## What professional indemnity insurance arrangements do we have in place?

Cover-More holds professional indemnity insurance covering errors and mistakes relating to the provision of financial services provided by Cover-More, its employees, the Agent and the Agent's employees (even after they cease to be employed). Cover-More's policy meets the requirements of the Corporations Act.

## Who is responsible for this document?

The Agent is responsible for the distribution of the FSG in this document. The insurer is responsible for the PDS. Cover-More has authorised the distribution of this FSG.

This Combined FSG and PDS was prepared on 17 April 2017.

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**Contact us**  
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