AIR NEW ZEALAND

International Travel Insurance

Combined Financial Services Guide and Product Disclosure Statement | Effective 22 October 2026

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

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Product Disclosure Statement Part 1: About this cover

This policy is available to residents of Australia aged 89 years or less travelling Worldwide. Amongst other things this policy:

- excludes cover for Existing Medical Conditions of You or any other person.
- excludes cover for known pregnancy and Terminal Illness of You or any other person.

You need to be an Australian citizen with a valid Australian Medicare card or, a person living in Australia with a visa allowing You to live, work or study in Australia.

Contact us

If You have any questions regarding this policy or wish to discuss alternative cover options if this policy is not suitable please call Air New Zealand on 1800 132 476 or Cover-More on 1300 728 016 for additional assistance.

Part 2: Benefits table

This is a summary of the benefits. Please refer to the Policy wording section (Part 7) for full details of the cover provided. Importantly, please note that conditions, exclusions, limits and sub-limits apply.

	Policy benefits	International Worldwide Plan Maximum benefit limits (per adult)	Summary of the benefits
1	**Overseas medical and dental expenses** *– Emergency dental*	**$Unlimited** ***$2,000***	Cover for overseas hospital, medical, surgical, nursing, ambulance and emergency dental expenses. Cover will not exceed 12 months from onset of the illness, condition or injury.
2	**Additional expenses**	**$1,000,000**	Cover for Additional accommodation and transportation expenses as a result of certain events including sickness, natural disasters, loss of travel documents and strikes. Sub-limits apply.
3	**Amendment or cancellation costs**	**$20,000**	Cover if the Journey has to be rearranged or cancelled due to an unforeseeable circumstance outside Your control e.g. illness, accident or extreme weather conditions. Sub-limits apply.
4	**Luggage and personal effects**	**$12,000**	Cover for loss, theft or damage to Your luggage. Sub-limits and item limits apply.
5	**Delayed luggage allowance**	**$1,100**	Cover for the cost of essential emergency purchases overseas if all Your luggage is delayed by a Transport Provider for more than 12 hours. Sub-limits apply.
6	**Rental Car insurance excess**	**$3,000**	Cover for the excess You become liable to pay as a result of damage to, or theft of, a Rental Car.
7	**Travel delay**	**$1,000**	Cover for Additional accommodation expenses if Your scheduled transport is delayed for more than 6 hours. Sub-limits apply.
8	**Personal liability**	**$1,000,000**	Cover for legal liability if Your negligent act causes Injury or damage to property of other persons.
9	**COVID-19 benefits**	**See pages 16 for details on what is and isn't covered. Sub-limits apply.**	

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;
- requirements if You have an Existing Medical Condition or are pregnant;
- obligations in relation to Your duty to take reasonable care not to make a misrepresentation;
- 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.

Part 3: Policy inclusions

Single Trip

This policy provides cover for one Journey, which starts in Australia.

Depending on the booking You have made, Your cover can either be for a Return Trip or a One-way Trip.

"Return Trip" means where You have made a booking online with Air New Zealand for Your travel departing from and returning to Australia.

"One-way Trip" means where You have made a booking online with Air New Zealand for Your travel departing from Australia and You do not have a return fare booked with Air New Zealand for Your return travel to Australia.

"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 earliest of the following times:

a) for a Return Trip
   (i) the time You complete the Journey; or
   (ii) the travel end date shown on Your Certificate of Insurance.
b) for a One-way Trip
   (i) the time You complete the Journey; or
   (ii) according to the number of days You selected from the options available, the travel end date shown on Your Certificate of Insurance.

Cover under SECTION 3: Amendment or cancellation costs begins from the time the policy is issued however, there is no cover under SECTION 3: Amendment or cancellation costs for travel and accommodation bookings being claimed under these sections that relate to travel dates not insured by this policy i.e. prepaid travel expenses for travel dates that fall outside the Period of Insurance.

The dates on Your Certificate of Insurance can only be changed with Our consent.

Information regarding activities

Activities included in Your cover

We know that not all travellers enjoy the same activities while travelling so We have a comprehensive list of activities which are covered while You are on Your Journey.

This policy automatically covers:

- Abseiling
- Archery
- Ballooning
- Bungy Jumping
- Flying Fox
- Horse Riding
- Jet Boating
- Jet Skiing
- Kayaking
- Paragliding
- Parasailing
- Skydiving
- Snorkelling
- Surfing
- White Water Rafting
- Working Holidays

Your participation in any of the activities listed is subject to the terms of cover and in particular General exclusions 25-28 on page 17 and SECTION 8: Personal liability exclusions 3 and 4 on page 15.

Motorcycle/moped riding

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

- the engine capacity is 250cc or less;
- while in control of a motorcycle or moped You hold a valid Australian motorcycle rider's licence or Australian motor vehicle driver's licence;
- while You are a passenger the driver holds a valid licence for riding that vehicle;
- You are wearing a helmet;
- You are not participating in a Professional capacity;
- You are not racing; and
- You are not participating in motocross.

Note: No cover will apply under SECTION 8: Personal liability. This means You are responsible to pay costs associated with damage to the motorcycle, moped or property or injury to another person.

Snow skiing, snowboarding and snowmobiling

If You wish to be covered for these activities during Your Journey You will only be covered if:

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

Note:

For more information on activities not covered under the ordinary terms of cover, refer to General exclusions on pages 17-18.

No cover will apply under SECTION 8: Personal liability for snowmobiling. This means You are responsible to pay costs associated with damage to the vehicle or property or injury to another person.

Luggage item limits

We provide cover for any one item, set or pair of items (including attached and unattached accessories), up to the limit of $1,000, after taking into account reasonable depreciation. See pages 14 for depreciation rates and an example of how a claim is worked out.

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 Your travel consultant or Cover-More 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 the duration of the new policy may 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 10 for details.

Note: Restrictions on durations may apply.

Cooling-off period

You can cancel or change Your policy at any time before You leave Home. If You cancel this policy for any reason within the cooling-off period which is within 21 days of the date of purchase, We will give You Your money back.

Our cooling-off period 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 the providing entity within the cooling-off period.

Part 4: Travel and health

Existing Medical Conditions

(Of You or Your travelling companion)

This policy does not automatically cover claims which in any way relate to, or are exacerbated by, an Existing Medical Conditions.

If You are unsure whether You have an Existing Medical Condition, please call Cover-More on 1300 728 016 for assistance.

"Existing Medical Condition" means a disease, illness, medical or dental condition or physical defect that, at the Relevant Time, You were aware of or a reasonable person in Your circumstances could be expected to have been aware of, by reference to all relevant factors including whether it meets any one of the following:

a) Has required an emergency department visit, hospitalisation or day surgery procedure within the last 12 months.

b) Requires:
   (i) prescription medication from a qualified medical practitioner;
   (ii) regular review or check-ups;
   (iii) ongoing medication for treatment or risk factor control; or
   (iv) consultation with a specialist.

c) Has:
   (i) been medically documented involving the brain, circulatory system, heart, kidneys, liver, respiratory system or cancer; or
   (ii) required surgery involving the abdomen, back, brain, joints or spine that required at least an overnight stay in hospital.

d) Is:
   (i) chronic or ongoing (whether chronic or otherwise) and medically documented;
   (ii) under investigation;
   (iii) pending diagnosis; or
   (iv) pending test results.

"Relevant Time" means the time of issue of the policy.

Existing Medical Conditions We automatically include

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

- all Your Existing Medical Conditions are on this list;
- 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; and
- Your condition satisfies the criteria in the table following.

All time frames are measured in relation to the Relevant Time, unless specified otherwise.

Condition	Criteria
Acne	No additional criteria.
ADHD (Attention Deficit Hyperactivity Disorder)	No additional criteria.
Allergy	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).
Anxiety	You have not been diagnosed with Depression in the last 3 years. In the last 12 months, Your prescribed medication hasn't changed. You are not currently waiting to see a mental health clinician (e.g. psychologist or psychiatrist). You have not previously been required to cancel or curtail Your travel plans due to Your Anxiety.
Asthma	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 prescribed oxygen outside of a hospital. You don't have a chronic lung condition or disease (whether chronic or otherwise) including Chronic Bronchitis, Chronic Obstructive Pulmonary Disease (COPD), Emphysema or Pulmonary Fibrosis.
Bell's Palsy	No additional criteria.
Bunions	No additional criteria.
Carpal Tunnel Syndrome	No additional criteria.
Cataracts **Glaucoma**	In the last 90 days, You haven't had an operation for this condition. You have no ongoing complications of this condition.
Coeliac Disease	No additional criteria.
Congenital Blindness	No additional criteria.
Congenital Deafness	No additional criteria.
Depression	You have not been hospitalised for this condition in the last 2 years. In the last 12 months, Your prescribed medication hasn't changed. You are not currently waiting to see a mental health clinician (e.g. psychologist or psychiatrist). You have not previously been required to cancel or curtail Your travel plans due to Your Depression.
Ear Grommets	You don't have an ear infection.
Epilepsy	You don't have an underlying medical condition (e.g. previous head trauma, Brain Tumour or Stroke).
Gastric Reflux	Your Gastric Reflux doesn't relate to an underlying diagnosis (e.g. Hernia/Gastric Ulcer).
Goitre	No additional criteria.
Graves' Disease	No additional criteria.
Gout	No additional criteria.
Hiatus Hernia	No additional criteria.
Hip Replacement **Knee Replacement** **Shoulder Replacement** **Hip Resurfacing**	The procedure was performed more than 12 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.
Hypercholesterolaemia (High Cholesterol)	You don't have a known heart or cardiovascular condition.
Hypertension (High Blood Pressure)	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.
Migraine	No additional criteria.
Peptic Ulcer **Gastric Ulcer**	In the last 12 months, the Peptic/Gastric Ulcer has been stable.
Plantar Fasciitis	No additional criteria.
Raynaud's Disease	No additional criteria.

(continued over the page)

Condition	Criteria
Skin Cancer	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.
Stenosing Tenosynovitis (Trigger Finger)	No additional criteria.
Urinary Incontinence	No additional criteria.
Underactive Thyroid **Overactive Thyroid**	The cause of Your Underactive/ Overactive Thyroid wasn't a tumour.

If Your Existing Medical Condition is not automatically accepted by Us or if You have any Other Existing Medical Conditions

If Your condition:

- does not meet the criteria above;
- You have one or more conditions which are not listed in the table of conditions we automatically include; or
- a combination of both the above points

there will not be any cover for Your Existing Medical Conditions.

To be clear, the conditions We automatically include only apply if You do not have other Existing Medical Conditions beyond those on this list.

To discuss other policy options that may be available please call Cover-More on 1300 728 016 for assistance.

Pregnancy

Our policy provides limited cover for pregnancy.

If You are aware of the pregnancy at the Relevant Time, there is no cover for claims arising from pregnancy.

For pregnancy You first become aware of after the Relevant Time, the following restrictions apply:

- No cover is available if there have been complications with this or any 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 e.g. using assisted fertility treatment including hormone therapy and 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
- Childbirth is not covered
- Costs relating to the health or care of a newborn child are not covered, irrespective of the stage of pregnancy when 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.

Health of other people impacting Your Travel (non-traveller)

This policy has cover if You need to change Your trip due to the health of a Relative or Your business partner who is not travelling.

What is covered?

We will pay for claims arising from the sudden disabling injury, sickness or disease or death of a Relative or Your business partner who is not travelling if, at the Relevant Time, that person:

a) in the last 12 months, had not been hospitalised (including day surgery or emergency department attendance) for a condition that was in any way related to, or exacerbated by, the condition that gave rise to the claim;

b) 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;

c) 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;

d) was not on a waiting list for, or did not know they needed surgery, inpatient treatment or tests at a hospital or clinic;

e) did not have a drug or alcohol addiction; and

f) did not have a Terminal Illness.

What are the restrictions and limits?

If any point a-f cannot be met e.g. if Your non-travelling Relative was in a nursing home or did have a Terminal Illness, the maximum We will pay is $1,000 under all sections of the policy combined.

- For Your reference, **"Relative"** 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; uncle, aunt; or niece, nephew.

What isn't covered?

No payment will be made under this policy for:

- Claims related to non-travellers who aren't a Relative or Your business partner.
- Claims where You are aware of a circumstance which is likely to give rise to a claim.
- Claims which in any way relate to circumstances You knew of, or a person in Your circumstances would have reasonably known or foreseen, at the Relevant Time, that could lead to the Journey being delayed, abandoned or cancelled.

For example:

- Jim's father was hospitalised after a serious accident. After hearing the bad news, Jim cancelled his upcoming trip and received a 50% refund. He then bought a travel insurance policy so he could claim the rest of the money back. When Jim bought the policy, he had already cancelled the trip so his claim would not be covered.

For example:

- Khalida's mother had been unwell for several months and was booked to have medical tests. Khalida organised a holiday and travel insurance. Unfortunately, the test results showed her mother had a serious sickness so Khalida cancelled her holiday to spend time with her mother. Because her mother was having tests after being unwell when Khalida bought her policy, her claim would not be covered as she knew at that time, or a person in her circumstances would have reasonably known or foreseen, that she may need to cancel her trip due to her mother's health.

Part 5: 24 hour emergency assistance and claims

24 hour emergency assistance

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

When travelling, You have access to Our emergency assistance team of doctors, nurses, paramedics, case managers and travel agents 24 hours a day, 365 days a year.

Our team provides the following services to all policyholders:

Help to find a medical facility and monitor Your medical care

Paying bills – Becoming ill overseas can be very expensive so those significant medical expenses can be paid by Us directly to the hospital if Your claim is approved.

Keeping You travelling or getting You Home – Our team can decide if and when it is appropriate to move You or bring You Home and will coordinate the entire exercise.

Help if passports, travel documents or credit cards are lost – If You need assistance in contacting the issuer of the document, Our emergency assistance team can help.

Help to change travel plans – If Your travel consultant is not available to assist with rescheduling in an emergency, Our team can help.

Cover for costs under the policy benefits are subject to Your claim being approved.

You, or someone on Your behalf, should phone Our emergency assistance team as soon as possible if You require hospitalisation, if Your medical expenses will exceed $2,000 or if You want to return early.

When You call, please have the following information at hand:

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

Please call DIRECT and TOLL FREE from:

USA/**Canada** 1855 306 9807 **UK** 0800 151 0144

NZ 0800 167 011

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

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

Call direct: +61 2 8907 5597

Claims

How to make a claim

Complete an online claim

Visit claims.covermore.com.au/AirNZ and follow the prompts; or

Fill in a claim form

Download, print and complete a claim form from airnewzealand.com.au/travel-insurance.

Add receipts and other supporting documents

Follow the checklist for the supporting documents You need to send Us 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:

Air New Zealand Travel Claims
Private Bag 913
North Sydney NSW 2059 Australia

For additional assistance:

Call: 1300 728 016 (within Australia) or +64 9 308 2154 (from New Zealand or overseas)

Email: airnz@covermore.com.au

When will I hear back about the claim?

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.

Part 6: 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

Who is Cover-More and the providing entity?

Cover-More Insurance Services Pty Ltd ABN 95 003 114 145, AFSL 241713 (Cover-More) acts on behalf of the insurer to enter into, vary and cancel the policy and may also be appointed from time to time to assist in the management of claims and deal with complaints on behalf of the insurer in specified circumstances. For any updates on this, please refer to www.covermore.com.au/updates.

Cover-More directly or together with its distributor arranges for the issue of the insurance. 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 21 of this booklet.

Who is Air New Zealand?

Air New Zealand Ltd, its employees and call centre staff, arrange the issue of the insurance to You as an authorised representative of Cover-More, on behalf of the insurer.

Duty to take reasonable care not to make a misrepresentation

This is a consumer insurance contract under the Insurance Contracts Act 1984 (Cth) (Act).

Under the Act, You have a duty to take reasonable care not to make a misrepresentation to Us.

This duty applies whenever You enter into, renew, extend or vary this contract of insurance. In all cases, We will ask You questions that are relevant to Our decision to insure You and on what terms.

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.

When You answer the questions You must give a true and accurate account of matters. Your response should tell Us everything that You know about the question because Your response is relevant to whether We offer You insurance and the terms We offer You.

A misrepresentation made fraudulently is made in breach of the duty to take reasonable care not to make a misrepresentation.

Circumstances relevant to Your duty

Whether or not You took reasonable care not to make a misrepresentation will be determined with regard to all the relevant circumstances.

If We know, or ought to know about Your particular characteristics or circumstances, We will consider these to determine if You took reasonable care not to make a misrepresentation to Us.

We may consider the following matters to determine if You took reasonable care not to make a misrepresentation to Us:

- the type of consumer insurance contract in question, and its target market;
- explanatory material or publicity produced or authorised by Us;
- how clear, and how specific, the questions We asked were;
- how clearly We communicated to You the importance of answering those questions and the possible consequences of failing to do so;
- whether or not an agent/insurance broker was acting for You; or
- whether the contract was a new contract or was being renewed, extended, varied or reinstated.

You are not to be taken to have made a misrepresentation merely because You:

- failed to answer a question; or
- gave an obviously incomplete or irrelevant answer to a question.

Consequences if You fail to take reasonable care and do make a misrepresentation

If You do not take reasonable care when answering Our questions and the result is You do make a misrepresentation to 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 take reasonable care not to make a misrepresentation to Us is fraudulent, We may refuse to pay a claim and treat the contract as if it never existed.

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

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

How various factors affect the Amount Payable

We consider a number of factors in calculating the total Amount Payable. The 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.
- Age – higher risk age groups cost more.

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, where applicable; and
- the terms and conditions of the policy.

The following is an example to show how We will calculate claim settlement:

- Your new watch with an original purchase price of $1,200 is stolen from a hotel room.
- The excess shown on Your Certificate of Insurance is $0.

The claim settlement would be calculated as follows:

- Consider the original purchase price of the watch – $1,200 (no depreciation applies because the watch was new).
- Consider the maximum benefit limit for Luggage and personal effects – $12,000.
- Consider the maximum item limit payable for other items – $1,000. As We will not pay more than the relevant item limit for any one item, the maximum We will pay for the watch in this example is $1,000.
- Consider the excess of $0. As the excess in this example is $0, no excess is deducted. This results in a claim settlement of $1,000 or We may replace the item. Our choice will have regard to the circumstances of Your claim and consider any preference You may have.

Part 7: Policy wording

The benefits described in this Policy wording should be read in conjunction with Policy inclusions (Part 3, page 2), Travel and health (Part 4, pages 3-5), Duty to take reasonable care not to make a misrepresentation (Part 6, page 7), Words with special meaning (Part 7, pages 8-9), Policy conditions (Part 7, pages 9-10) and General exclusions (Part 7, pages 17-18).

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

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

It is a condition of the policy that:

- You are not aware of any circumstance which is likely to give rise to a claim;
- You are 89 years of age or less at the Relevant Time; and
- You are a resident of Australia with a valid Australian Medicare card or currently living in Australia with a visa allowing You to live, work or study in Australia and may be returning Home at the completion of the Period of Insurance.

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 listed 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 all benefits, limitations, conditions and exclusions will be interpreted as if a separate policy was issued to each of the persons listed as an adult other than:

a) 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.

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 under the age of 12 years.

"Act of Terrorism" means any act by a person, alone or with an organisation or foreign government, who:

a) uses or threatens force or violence;

b) aims to create public fear; or

c) aims to resist or influence a government, or has ideological, religious, ethnic or similar aims.

"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.

"Computer System" means any computer, hardware, software, communications system, electronic device (including, but not limited to, smart phone, laptop, tablet, wearable device), server, cloud or microcontroller including any similar system or any configuration of the aforementioned and including any associated input, output, data storage device, networking equipment or back up facility, owned or operated by the coach, airline, shipping line, cruise line or railway company that You were due to travel on.

"Concealed Storage Compartment" means a boot, glove box, enclosed centre console, or concealed cargo area of a motor vehicle.

"Cyber Act" means an unauthorised, malicious or criminal act or series of related unauthorised, malicious or criminal acts, regardless of time and place, or the threat or hoax thereof involving access to, processing of, use of or operation of any Computer System.

"Cyber Incident" means any:

a) Cyber Act or error or omission or series of related errors or omissions involving access to, processing of, use of or operation of any Computer System; or

b) Cyber Act including any partial or total unavailability or failure or series of related partial or total unavailability or failures to access, process, use or operate any Computer System.

"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 or dentist.

"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 Relevant Time, You were aware of or a reasonable person in Your circumstances could be expected to have been aware of, by reference to all relevant factors including whether it meets any one of the following:

a) Has required an emergency department visit, hospitalisation or day surgery procedure within the last 12 months.

b) Requires:
   (i) prescription medication from a qualified medical practitioner;
   (ii) regular review or check-ups;
   (iii) ongoing medication for treatment or risk factor control; or
   (iv) consultation with a specialist.

c) Has:
   (i) been medically documented involving the brain, circulatory system, heart, kidneys, liver, respiratory system or cancer; or
   (ii) required surgery involving the abdomen, back, brain, joints or spine that required at least an overnight stay in hospital.

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.

"Injury" means a bodily injury that is caused solely and directly by violent, accidental, visible and external means (not caused by a sickness or disease).

"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.

"Natural Disaster" means a major adverse event resulting from natural processes of the Earth; examples are bushfire, hurricane, tornado, volcanic eruption, earthquake, tsunami, falling object from space (including a meteorite), and in general any extraordinary atmospheric, meteorological, seismic, or geological phenomenon. It does not mean an Epidemic or Pandemic.

"One-way Trip" means where You have made a booking online with Air New Zealand for Your travel departing from Australia and You do not have a return fare booked with Air New Zealand for Your return travel to Australia.

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

"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 earliest of the following times:

a) for a Return Trip
   (i) the time You complete the Journey; or
   (ii) the travel end date shown on Your Certificate of Insurance.
b) for a One-way Trip
   (i) the time You complete the Journey; or
   (ii) according to the number of days You selected from the options available, the travel end date shown on Your Certificate of Insurance.

Cover under SECTION 3: Amendment or cancellation costs begins from the time the policy is issued however, there is no cover under SECTION 3: Amendment or cancellation costs for travel and accommodation bookings being claimed under these sections that relate to travel dates not insured by this policy i.e. pre-paid travel expenses for travel dates that fall outside the Period of Insurance.

The dates on Your Certificate of Insurance can only be changed with Our consent.

"Permanent" means a period of time lasting 12 consecutive months after the expiry of which 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, bus terminals, buses, cruise ships, planes, stations, taxis, trains, wharves and beaches, galleries, hostels, hotels, hotel foyers and grounds, museums, private car parks, public toilets, shops, streets, restaurants and general access areas.

"Relative" 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.

"Relevant Time" means the time of issue of the policy.

"Rental Car" means a campervan/motorhome that does not exceed 6 tonnes, SUV, sedan, station wagon, hatchback, people mover, coupe, convertible, four-wheel drive or mini bus rented from a licensed motor vehicle rental company or agency.

"Return Trip" means where You have made a booking online with Air New Zealand for Your travel departing from and returning to Australia.

"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, cruise line, shipping line or railway company.

"Unattended" means not on Your person or within Your sight and reach.

"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

There is no excess on this policy.

2. Limits of liability

The limits of Our liability for each Section of the policy are the amounts shown in the relevant table for the Plan selected except where We have notified You in writing of different limits.

3. Claims

a) You must report any loss or theft of luggage, personal effects, travel documents or money to the police, the Transport Provider or accommodation provider as relevant within 7 days of You first becoming aware of the loss or theft. You should obtain a report confirming the incident to submit to Us with Your claim.
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 consent. We or Our Emergency Assistance team will not unreasonably withhold or delay Our 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 a police report, a Property Irregularity Report (PIR), receipts, valuations, a repair quote, a death certificate and/or medical certificate.
f) You must co-operate fully in the assessment or investigation of Your claim.
g) When making a claim, You are responsible for assisting Us and acting in an honest and truthful manner. 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.
h) Where You are a registered entity on a Domestic or Domestic Cancellation Plan You may be entitled to an input tax credit for Your Amount Payable and/or for things covered by this policy. You must disclose these entitlements to Us if You make a claim under Your policy.
i) 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.
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 recover from any other party in Your name, money payable under the policy or to choose to defend any action brought against You. You must provide reasonable assistance to Us.

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 Our emergency assistance, Air New Zealand, Cover-More or Us.

c) If Your trip involves travel to a country or part of a country the Australian Government on the smartraveller.gov.au website* has issued a "Reconsider your need to travel" or "Do not travel" advice or warning, We may not be able to provide You with emergency assistance in that country. For example, in a case where You travel to a war zone, the airspace may be closed which may prevent Us from arranging emergency repatriation for a covered claim. This condition applies regardless of whether Your claim relates to the warning.

*Or the equivalent authority responsible in Your country of residence for setting advisories for citizens and/or residents.

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. 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 Your claim is approved by Us and it was arranged by and deemed necessary by Our 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:

(i) Your costs and expenses per Sections 1 and 2 (as applicable) incurred up to the time of Our request; and

(ii) 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 pay to upgrade You to a single room.

11. 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 expose Us, Our parent company or Our ultimate controlling entity to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of Australia, New Zealand, the European Union, the United Kingdom, Switzerland, the United States of America or any other applicable trade or economic sanctions, law or regulation.

The benefits

SECTION 1: Overseas medical and dental expenses

If during the Period of Insurance You suffer a Disabling Injury, Sickness or Disease We will pay the usual and customary cost of medical treatment and ambulance transportation which is provided outside Australia by or on the advice of a qualified medical practitioner.

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.

We will also pay if during the Period of Insurance You suffer an Injury to sound and natural teeth, which requires immediate treatment. We will only cover the usual and customary cost of Your emergency overseas dental treatment which is provided by or on the advice of a qualified medical practitioner or dentist.

If during the Period of Insurance You suffer a Disabling Injury, Sickness or Disease We will pay up to $2,000 for the usual and customary cost of emergency dental treatment provided outside Australia by or on the advice of a qualified medical practitioner or dentist to relieve pain or temporarily restore function. For example, if You have a sore tooth and need a regular filling or if a capped front tooth breaks and a temporary cap is required.

Please note

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

If any costs or expenses are incurred without Our approval and before contacting Us, We will only cover any such costs or expenses or for any evacuation/repatriation or airfares if We would have approved them up to an amount We would have otherwise incurred, had contact been made and approval provided.

Overseas medical and dental expenses cover may end less than 12 months from the date of suffering the Disabling Injury, Sickness or Disease as We do not provide cover if these expenses are incurred outside the Period of Insurance. In certain circumstances The Period of Insurance will automatically extend for a period of time – see Policy condition 9. Free extension of insurance on page 10 for more information.

The maximum benefit limit for this section is $Unlimited.

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 while 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 while the ship is tied up in an Australian port.
2. dental expenses involving the use of precious metals, teeth whitening 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.
6. medical treatment, dental treatment or ambulance transportation provided in Your country of residence.

Also refer to: General exclusions – pages 17-18 and Policy conditions – pages 9-10.

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 Your claim is coverable, We or Our emergency assistance team will not unreasonably withhold or delay Our acceptance.

If during the Period of Insurance 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 medical practitioner as unfit to travel.

2. If You die

We will pay the reasonable overseas funeral or cremation expenses, or the cost of returning Your remains to Australia, if You die during the Period of Insurance. In either event, the maximum amount We will pay will not exceed $10,000.

3. If a Relative or Your business partner not travelling with You becomes sick

We will pay reasonable Additional transport expenses at the same fare class as originally booked if You are required to return Home during the Journey due to the sudden Disabling Injury, Sickness or Disease or death of a Relative or Your business partner.

4. Meals, internet use and phone calls

We will pay up to $50 per day, to a maximum of $500, towards reasonable costs of additional meals where they arise directly out of a claimable event covered by Section 1, 2 or 3 of this policy.

We will also pay up to $250 for Your necessary internet use and telephone calls from overseas to Australia where they arise directly out of a claimable event covered by any section of this policy. Your first point of contact for assistance however, must be Our emergency assistance team.

You must provide Us with itemised receipts for the expenses incurred.

5. Other circumstances

Cover for reasonable Additional accommodation (room rate only) expenses and Additional transport expenses incurred on the Journey due to an unforeseeable circumstance outside Your control and resulting from the following events:

a) We will pay up to $300 if Your scheduled transport is delayed for at least 12 hours due to severe weather conditions. You must provide written confirmation from the Transport Provider. If You are unable to provide Us with a copy of the relevant report confirming the delay, You must provide Us with a reasonable explanation and details of the time and place the delay occurred, including any contact details You were provided with for the provider of the scheduled transport.

b) We will pay up to $20,000 towards Your reasonable Additional accommodation (room rate only) expenses and reasonable Additional transport expenses (at the same fare class as originally booked) incurred on the Journey due to an unforeseeable circumstance outside Your control and resulting from:

(i) 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;

(ii) disruption of Your scheduled transport because of a Cyber Incident provided You act reasonably in avoiding Additional costs;

(iii) loss of passport or travel documents except involving government confiscation or articles sent through the mail;

(iv) a Natural Disaster;

(v) Your home in Australia being totally destroyed by fire, earthquake or flood while You are on Your Journey; or

(vi) You being involved in, or Your travel arrangements being cancelled or delayed by, a motor vehicle, watercraft, aircraft or train accident. You must have written confirmation of the accident from an official body in the country where the accident happened.

The maximum benefit limit for this section is $1,000,000.

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 2 amounts claimed, not both.

We will not pay for claims (under Section 2.3 If a Relative or Your business partner not travelling with You becomes sick) caused by:

1. an Epidemic, Pandemic or outbreak of an infectious disease or any derivative or mutation of such viruses.
2. the sudden disabling injury, sickness or disease or death of a Relative or Your business partner who is not travelling, unless at the Relevant Time that person:
   a) in the last 12 months, had not been hospitalised (including day surgery or emergency department attendance) for a condition that was in any way related to, or exacerbated by, the condition that gave rise to the claim;
   b) 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;
   c) 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;
   d) was not on a waiting list for, or did not know (they needed surgery, inpatient treatment or tests at a hospital or clinic;
   e) did not have a drug or alcohol addiction; and
   f) did not have a Terminal Illness.

   If any point a)-f) cannot be met e.g. if Your non-travelling Relative was in a nursing home or did have a Terminal Illness, which means Your claim would otherwise be excluded, We will pay no more than $1,000 under all Sections of the policy combined.

Also refer to: General exclusions – pages 17-18 and Policy conditions – pages 9-10.

SECTION 3: Amendment or cancellation costs

Cancellation cover and COVID-19 benefits

For claims related to COVID-19 sub-limits may apply, and cover is not available on all plans. Please see SECTION9: COVID-19 benefits pages 16-16 for details.

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

1. You have to rearrange Your Journey prior to leaving Home, We will pay the reasonable cost of doing so (We will not pay more for rearranging Your Journey than the cancellation costs which would have been incurred had the Journey been cancelled); 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 and 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 $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 up to the current market value of an equivalent booking.
3. Your prepaid tour is cancelled due to a lack in the number of persons required to commence the tour, We will pay the lesser of the cancellation or amendment costs of Your unused, prepaid airline tickets purchased to reach the departure point and returning from the end point of the tour as per point 3.1 and 3.2 above.

The proportion of any trip costs for a travelling companion not insured on this policy is not claimable. This applies even if the trip was paid for by someone insured on this policy.

The maximum benefit limit for this section is $20,000.

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 2 amounts claimed, not both.

Please note: This policy does not cover claims relating to government travel bans; "Do not travel" warnings; government directed border closure; or mandatory quarantine or self-isolation requirements related to cross area, border, region or territory travel.

We will not pay for claims caused by:

1. Transport Provider caused cancellations, delays or rescheduling other than when caused by strikes. This exclusion does not apply to the unused portion of:
   a) any accommodation, day tour or car hire;
   b) an overnight tour or overnight cruise if the leg of transport that is initially delayed or cancelled arrives at its destination more than 90 minutes later than originally scheduled.

2. Your or any other person's unwillingness or reluctance to proceed with the Journey or deciding to change plans.
3. You cancelling or amending Your Journey prior to being certified by a qualified medical practitioner as unfit to travel.
4. the death or sudden disabling injury, sickness or disease of a Relative or Your business partner who is not travelling, unless at the Relevant Time that person:
   a) in the last 12 months, had not been hospitalised (including day surgery or emergency department attendance) for a condition that was in any way related to, or exacerbated by, the condition that gave rise to the claim;
   b) 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;
   c) 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;
   d) was not on a waiting list for, or did not know they needed surgery, inpatient treatment or tests at a hospital or clinic;
   e) did not have a drug or alcohol addiction; and
   f) did not have a Terminal Illness.

   If any point a)-f) cannot be met e.g. if Your non-travelling Relative was in a nursing home or did have a Terminal Illness, which means Your claim would otherwise be excluded, We will pay no more than $1,000 under all Sections of the policy combined.
5. the health or death of any other person not listed in point 4. This exclusion does not apply to Your travelling companion.
6. 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 Relevant Time, that the redundancy was to occur.
7. failure by You or another person to obtain the relevant visa, passport or travel documents.
8. errors or omissions by You or another person in a booking arrangement.
9. the standards or expectations of Your prepaid travel arrangements being below or not meeting the standard expected.
10. 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.
11. a request by Your employer, Your leave application being denied, or Your leave being revoked. This exclusion does not apply if You are a full-time member of the Australian Defence Force or of federal, state or territory emergency services (e.g. police, fire, ambulance, paramedic) and Your leave is revoked.
12. 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.
13. a lack in the number of persons required to commence any tour except as specified in Section 3.3 above.
14. customs and immigration officials acting in the course of their duties or You travelling on incorrect travel documents.
15. an Act of Terrorism.
16. an Epidemic, Pandemic or outbreak of an infectious disease or any derivative or mutation of such viruses.

Also refer to: General exclusions – pages 17-18 and Policy conditions – pages 9-10.

SECTION 4: Luggage and personal effects

1. Loss, theft or damage

If during the Period of Insurance Your luggage or personal effects are lost, stolen or damaged, after deducting depreciation as shown in the depreciation table, We will repair the item if it is practical and economic to do so. If it is not practical and economic to repair the item and depreciation is not applicable, We will replace the item or provide You with a replacement voucher if the item is available from Our usual suppliers. If the above do not apply, We will pay You the monetary value of the item.

When We decide what to do, We will consider the circumstances of Your claim and any preferences You may have. However, We will only pay You the monetary value of the item after applying any applicable depreciation if it is not practical or cost-effective to repair or replace the item.

If Your prescription medication is lost, stolen or damaged during the Period of Insurance We will pay up to $500 for expenses incurred overseas to replace that prescription medication.

If Your claim for loss or theft can be approved but Your items are found in the meantime and can be posted to You, We will instead pay up to $500 for postage costs so You can get Your items back.

It is Your responsibility to provide Us with evidence to support Your claim for an item. This is 'proof of ownership'.

- We will accept the original or a copy of a purchase receipt, invoice and/or bank statement showing the purchase, the date of the purchase and the amount paid.
- We may consider valuation certificates (issued prior to the Relevant Time), ATM receipts and warranty cards with accompanying bank statement of purchases.
- We will not accept photographs, packaging or instruction manuals as proof of ownership.

Item limits

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:

Luggage items	Item limits
Phone	$1,000
Laptop computer	$3,000
Tablets	$3,000
Camera or video camera	$3,500
Drone (with or without camera)	$1,000
Artificial limb	$1,000
Dentures (full or partial)	$1,000
Removable dental appliance	$1,000
Medical device	$1,000
Jewellery	$1,000
Watch	$1,000
Golf clubs	$1,000
Other items	$1,000

Depreciation table

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.

Depreciation takes into account the amount paid originally for the item, its age, wear and tear and advances in technology.

We will reduce the value of the items because of age, wear and tear, and advances in technology according to the table following:

	Items		
Age of item and depreciation that applies	Jewellery (not watches or costume jewellery)	Communication devices, all computers, electrical devices, electronics equipment, phones, all, photographic equipment, smart watches, tablet computers	Any other items
New-24 months	0%	0%	0%
25-36 months	0%	60%	36%
More than 36 months	0%	60%	60%

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.

Claim example

Item
A phone purchased for $1,300 was 28 months old when it was stolen. The excess shown on the Certificate of Insurance is $0. A claim would be calculated as follows.

Depreciation
$780 depreciation ($1,300 x 60%) = $520

Excess
As the excess in this example is $0, no excess is deducted.

Total
The total in this case is $520

2. Automatic reinstatement of sum insured

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

The maximum benefit limit for this section is $12,000.

We will not pay for:

1. loss or theft that is not reported to the:
   a) police or security personnel;
   b) responsible Transport Provider (if Your items are lost or stolen while travelling with a Transport Provider); or
   c) accommodation provider.

   All cases of loss or theft must be reported as soon as possible and within 7 days. A copy of the relevant report must be submitted for any claim involving loss or theft. If You are unable to provide Us with a copy of the relevant report, You must provide Us with a reasonable explanation and details of the time and place You made the report, including their contact details.
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 (for example, a car, campervan or motorhome) or towed land vehicle overnight even if they were in a Concealed Storage Compartment.
4. items left Unattended in any motor vehicle (for example, a car, campervan or motorhome) or towed land vehicle during daylight hours, unless they were stored in a Concealed Storage Compartment of a locked motor vehicle or towed land vehicle and forced entry was gained.
5. any amount exceeding $500 per item and $2,000 in total for all items left Unattended in any motor vehicle (for example, a car, campervan or motorhome) or towed land vehicle.
6. items left Unattended in a Public Place.
7. loss, theft or damage to drones (including attached and unattached accessories) while in use.
8. sporting equipment (including bicycles) damaged, lost or stolen while in use.
9. items sent under the provisions of any freight contract or any luggage forwarded in advance or which is unaccompanied. This exclusion for unaccompanied items will be waived if Your claim for lost stolen items can be approved but Your items are found in the meantime and can be posted to You.
10. surfboards or waterborne craft of any description. This exclusion does not apply if the item is lost, stolen or damaged while in the custody of a Transport Provider.
11. damage to fragile or brittle articles unless caused by a fire or motor vehicle collision. This exclusion does not apply to spectacles; lenses in cameras and video cameras; laptop and tablet computers; or binoculars.
12. damage caused by atmospheric or climatic conditions, wear and tear, vermin or any process of cleaning, repairing, restoring or alteration.
13. electrical or mechanical fault or breakdown.
14. information stored on any electronic device or other media, including digital photos, downloaded files, electronic applications, programmed data, software or any other intangible asset.
15. bonds, coupons, gift cards, stamps, vouchers, warranties, pre-loaded or rechargeable cards including but not limited to phone, debit or stored value cards.
16. bullion, deeds, insurance premiums, manuscripts, negotiable instruments, precious metals or securities.
17. gold or precious metals, precious unset or uncut gemstones.
18. trade items, trade samples or Your tools of trade or profession.

Also refer to: General exclusions – pages 17-18 and Policy conditions – pages 9-10.

SECTION 5: Delayed luggage allowance

If all Your luggage is delayed by a Transport Provider during the Journey for more than 12 hours We will reimburse You up to:

- $300 per item ($1,000 in total) for underwear, socks, toiletries, non-prescription medication and change of shoes and clothing (and a bag) You bought after a 12 hour delay and before the luggage was returned to You; and
- $100 for transport to retrieve Your luggage.

The original receipts for the items and confirmation of the length of delay from the Transport Provider must be produced in support of Your claim.

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

What You must do if You want to make a claim

- Notify Your Transport Provider or their handling agents of the situation as soon as possible after arriving at the destination. The quicker You report the fact Your luggage has been delayed, the better chance the Transport Provider has of finding it and reuniting it with You promptly.
- Obtain a report from them as soon as possible to give to Us with Your claim so We have evidence of what happened.
- Get receipts for the essential items You bought to tide You over. You need to give Us the receipts proving the amount You spent and that You waited at least 12 hours before buying essential items. We need receipts so We can reimburse You.

The maximum benefit limit for this section is $1,100.

We will not pay for:

1. delay that is not reported to the responsible Transport Provider. All reports must be confirmed in writing by the Transport Provider at the time of making the report. If You are unable to provide Us with a copy of the Transport Provider's report, You must provide Us with a reasonable explanation and details of the time and place You made the report, including their contact details.

Also refer to: General exclusions – pages 17-18 and Policy conditions – pages 9-10.

SECTION 6: 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 while 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 $3,000.

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 – pages 17-18 and Policy conditions – pages 9-10.

SECTION 7: Travel delay

If Your prebooked, prepaid transport is temporarily delayed during the Journey for at least 6 hours due to an unforeseeable circumstance outside Your control (including a Cyber Incident), We will reimburse You

1. the reasonable Additional accommodation (room rate only) expenses You incur; and
2. the cost of the unused, prepaid accommodation (if You have to pay for new accommodation) less any refund You are entitled to from the supplier of the original accommodation.

Our reimbursement will be up to $300 per day for reasonable Additional accommodation (room rate only) expenses and $50 per day for reasonable additional meal expenses.

We will also reimburse up to $300 (and $50 per day for reasonable additional meal expenses) 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 confirmation from the Transport Provider of the cause and period of the delay and the amount of compensation offered by them. If You are unable to obtain confirmation from the Transport Provider, You must provide Us with a reasonable explanation and details on Your request of this information, including their contact details.

You must also provide Us with receipts for the Additional accommodation (room rate only) expenses incurred.

The maximum benefit limit for this section is $1,000.

We will not pay for claims caused by:

1. an Epidemic, Pandemic or outbreak of an infectious disease or any derivative or mutation of such viruses.

Also refer to: General exclusions – pages 17-18 and Policy conditions – pages 9-10.

SECTION 8: 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 $1,000,000.

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 17-18 and Policy conditions – pages 9-10.

SECTION 9: COVID-19 benefits

Cover under this policy is extended under the policy Sections listed to include claims arising from COVID-19 in the circumstances, and under the conditions, listed.

Please note:

- This policy does not cover claims relating to government travel bans; "Do not travel" warnings; government directed border closure; or mandatory quarantine or self-isolation requirements related to cross area, border, region or territory travel.

SECTION 1: Overseas medical and dental expenses

The maximum benefit limit for this section is $1,000,000

- **If You are diagnosed with COVID-19**

This section is extended to include cover if You are overseas and diagnosed with COVID-19 by a qualified medical practitioner during the Period of Insurance.

We will not pay for:

- claims arising from COVID-19 if the country or part of the country You travelled to was subject to "Do not travel" advice on the smartraveller.gov.au website at the time You entered the country or part of the country. (This exclusion only applies if the (or one of the) reason(s) for the advice was the presence of COVID-19). This exclusion will not apply if Your trip destination is Australia or New Zealand.

SECTION 2: Additional expenses

The maximum benefit limit for this section is $1,000,000.

1. If You Become Sick – (If You are diagnosed with COVID-19 on Your trip and admitted to hospital)

This section is extended to include cover if You are diagnosed with COVID-19 by a qualified medical practitioner during the Period of Insurance and are hospitalised as a result.

Cover is for reasonable Additional accommodation expenses and Additional transport expenses, at the same accommodation standard and fare class as originally booked.

We will not pay for:

- claims arising from COVID-19 if the country or part of the country You travelled to was subject to "Do not travel" advice on the smartraveller.gov.au website at the time You entered the country or part of the country. (This exclusion only applies if the (or one of the) reason(s) for the advice was the presence of COVID-19.) This exclusion will not apply if Your trip destination is Australia or New Zealand.

SECTION 2: Additional expenses

The maximum benefit limit for this section is $5,000.

Cover is for reasonable Additional accommodation expenses and Additional transport expenses, at the same accommodation standard and fare class as originally booked. Room rate only means that other expenses You may incur such as food, drinks, groceries, laundry etc. are not included.

1. If You become sick – (If You are diagnosed with COVID-19)

This section is extended to include cover if You are diagnosed with COVID-19 during the Period of Insurance and certified by a qualified medical practitioner as unfit to travel.

2. If You die – (as the result of COVID-19)

This section is extended to include cover if the cause of death is COVID-19.See point 2. If You die on page 11 for the benefit limit.

3. If a Relative or Your business partner not travelling with You becomes sick – (as a result of COVID-19)

This section is extended to include cover if You need to amend or cancel Your Journey because Your non-travelling Relative or business partner who resides in Australia or New Zealand is diagnosed with COVID-19 and the treating doctor confirms in writing the level of infection is life threatening. You must obtain and provide Us with evidence from the qualified medical practitioner and receipts. Exclusions 1 and 2 of 'We will not pay for claims (under 2.3) caused by' on page 12 will be waived in this event.

We will not pay for (under Section 2.1 and 2.2):

- claims where the country or part of the country You travelled to was subject to "Do not travel" advice on the smartraveller.gov.au website at the time You entered the country or part of the country. (This exclusion only applies if the (or one of the) reason(s) for the advice was the presence of COVID-19.) This exclusion will not apply if Your trip destination is Australia or New Zealand.

SECTION 3: Amendment or cancellation costs

The maximum benefit limit for this section is $10,000.

This section is extended to include cover for the following COVID-19 related circumstances.

- **If You or Your travelling companion are diagnosed with COVID-19 prior to departure**

  This section is extended to include cover if You cannot travel because You or Your travelling companion are diagnosed in Australia with COVID-19 and certified by a qualified medical practitioner as unfit to travel. Exclusion 16 of 'We will not pay for claims caused by' on page 13 will be waived in this event.

- **If Your non-travelling Relative or business partner residing in Australia or New Zealand becomes sick due to COVID-19**

  This section is extended to include cover if You need to amend or cancel Your Journey because Your non-travelling Relative or business partner who resides in Australia or New Zealand is diagnosed by a qualified medical practitioner with COVID-19 and the treating doctor confirms in writing the level of infection is life threatening. Exclusions 4 and 16 on page 13 will be waived in this event.

- **If You are an essential health care worker whose leave is revoked**

  This section is extended to include cover if You are a pharmacist, nurse, doctor, paramedic or other health care professional and Your leave is revoked by Your employer due to COVID-19 related reasons and that means You can't go on Your trip.

  A letter or email from Your employer is required to support a claim. Exclusions 11 and 16 of 'We will not pay for claims caused by' on page 13 will be waived in this event.

- **If You or Your travelling companion are diagnosed with COVID-19 on Your trip**

  This section is extended to include cover if You cannot continue Your trip because You or Your travelling companion are diagnosed with COVID-19 and certified by a qualified medical practitioner as unfit to travel or are individually contacted by a local public health authority and are directed into a period of quarantine during the Period of Insurance. Exclusion 16 of 'We will not pay for claims caused by' on page 13 will be waived in this event. .

We will not pay for claims caused by:

- or arising from You travelling to a country or part of a country, which was subject to "Do not travel" advice on the smartraveller.gov.au website at the time You entered the country or part of the country. (This exclusion only applies if the (or one of the) reason(s) for the advice was the presence of COVID-19.) This exclusion will not apply if Your trip destination is Australia or New Zealand.

End of SECTION 9: COVID-19 benefits

General exclusions

Unless otherwise indicated these general exclusions on pages 17-18 apply to all Sections of the policy. They are listed in no particular order.

We will not pay for:

1. any other loss, damage or additional expenses following on from the event for which You are claiming that is not covered under this insurance. Examples of such loss, damage or additional expense would be the cost of replacing locks after losing keys, costs incurred in preparing a claim or loss of enjoyment.
2. claims 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.
3. 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.
4. 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.
5. claims which in any way relate to ionising radiation or radioactive contamination caused by nuclear fuel or waste, or the radioactive, toxic explosive or other dangerous properties of any explosive nuclear equipment.
6. claims arising from biological and/or chemical materials, substances, compounds or the like used directly for the purpose to harm or to destroy human life and/or create public fear.
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.
9. claims arising from any government intervention, prohibition, sanction, regulation or restriction or court order.
10. claims which in any way relate to circumstances You knew of, or a person in Your circumstances would have reasonably known or foreseen, at the Relevant Time, that could lead to the Journey being delayed, abandoned or cancelled.
11. claims which in any way relate to, or are exacerbated by, any physiological or psychological signs or symptoms that You were aware of or a person in Your circumstances reasonably should have been aware of at or before the Relevant Time, if You:
    a) had not yet sought a medical opinion regarding the cause;
    b) were currently under investigation to obtain a diagnosis; or
    c) were awaiting specialist opinion.
12. claims 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.
13. claims which in any way relate to, or are exacerbated by, Your or any other person's Existing Medical Condition.
14. claims arising from pregnancy of You or any other person:
    a) if You are aware of the pregnancy prior to the Relevant Time;
    b) where complications of this or any previous pregnancy have occurred prior to this time; or
    c) where You have a multiple pregnancy e.g. twins or triplets;
    d) where the conception was medically assisted e.g. using assisted fertility treatment including hormone therapies or IVF.
15. claims 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.
16. claims 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.
17. claims arising from You having elective medical or dental treatment or surgery, a cosmetic procedure or body modification (e.g. tattoos and piercings) during the Journey, such as any complication, even if Your Existing Medical Condition has been approved by Us.
18. claims which in any way relate to Your wilful or self-inflicted injury or illness, suicide or attempted suicide.
19. claims which in any way relate to Your:
    a) chronic use of alcohol;
    b) substance abuse, drug abuse (whether over the counter, prescription or otherwise); or
    c) ingestion of any non-prescription drug or substance (e.g. marijuana, ecstasy, heroin).
20. claims involving, arising from or related to Your impairment due to You drinking too much alcohol:
    a) which is evidenced by the results of a blood test which show that Your blood alcohol concentration level is 0.19% or above. (The level of alcohol in Your blood is called blood alcohol concentration (BAC). As a point of reference, a BAC of 0.19% is almost four times the legal driving BAC limit range in Australia which is currently 0.05%); or
    b) taking into account the following, where available:
        (i) the report of a medical practitioner or forensic expert;
        (ii) the witness report of a third party;
        (iii) Your own admission; or
        (iv) the description of events You described to Us or the treating medical professional (e.g. paramedic, nurse, doctor) as documented in their records.
21. 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.
22. the default, error or omission of any travel agent, wholesaler, tour operator, accommodation provider, airline or other carrier, car rental agency or any other travel or tourism service provider.
23. claims arising from manual work in connection with a business or trade.
24. claims arising from You operating a Rental Car in violation of the rental agreement or in violations of the laws of the relevant country.
25. claims involving You travelling (during the Journey) in International Waters in a private sailing vessel or a privately registered vessel.
26. 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 ropes, rock climbing equipment or oxygen; scuba diving unless You hold an Open Water Diving Certificate or are diving with a qualified diving instructor.
27. claims involving participation by You (during the Journey) in snow skiing or snowboarding unless You are snow skiing or snowboarding On-Piste.

28. claims involving participation by You (during the Journey) in motorcycling or moped riding where:
    a) the motorcycle/moped has an engine capacity of more than 250cc;
    b) while in control of a motorcycle or moped You do not hold a valid Australian motorcycle rider's licence or Australian motor vehicle driver's licence;
    c) while You are a passenger the driver does not hold a valid licence for riding that vehicle; or
    d) while in control of the motorcycle or as a passenger You are not wearing a helmet.
29. 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.
30. any costs or expenses incurred if a government or public health authority mandatory quarantine or isolation order is imposed on You related to cross area, border, region or territory travel. This exclusion only applies to COVID-19 and applies regardless of You being diagnosed with COVID-19 or being directed by a local public health authority into a period of quarantine because they have classified You as having close contact with a person diagnosed with COVID-19.
31. claims arising from or caused by COVID-19, unless cover is extended as stated in SECTION 9: COVID-19 benefits.
32. claims for costs or expenses incurred outside the Period of Insurance. This exclusion does not apply to benefit SECTION 4: Luggage and personal effects, SECTION 6: Rental Car insurance excess and SECTION 8: Personal liability.
33. claims directly arising from You not following an advice or warning:
    a) of a "Do not travel" advice issued by the Australian Government on the smartraveller.gov.au website (or the equivalent authority responsible in Your country of residence for setting advisories for citizens and/or residents); or
    b) published in the mass media;

    and the subject of the advice or warning is related to the nature of Your claim. This exclusion does not apply to any events which are independent or unrelated to the reason for the warning.
34. claims for loss, injury, damage or legal liability arising directly or indirectly from planned or actual travel in, to, or through Cuba, Iran, Syria, North Korea or the Crimea, Donetsk People's Republic (DNR), or Luhansk People's Republic (LNR) regions of Ukraine.

Part 8: General information

The Financial Claims Scheme

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

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 may apply);
- Words with special meaning found in the Policy wording on pages 8-9;
- maximum benefit limits shown in the Benefits table on page 1; and
- Policy conditions and General exclusions found in the Policy wording on pages 9-18.

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 www.insurance.airnewzealand.com.au. You can obtain a paper copy of any updated information without charge by calling 1300 728 016.

General Insurance Code of Practice

We are a signatory to the General Insurance Code of Practice (the Code) and support the Code. The objectives of the Code are:

- to commit Us to high standards of service;
- to promote better, more informed relations between Us and You;
- to maintain and promote trust and confidence in the general insurance industry;
- to provide fair and effective mechanisms for the resolution of complaints and disputes You make about Us; and
- to promote continuous improvement of the general insurance industry through education and training.

The Code Governance Committee is an independent body that monitors and enforces insurers compliance with the Code.

Further information about the Code or the Code Governance Committee and Your rights under it is available at insurancecouncil.com.au/cop/ or by contacting us.

Cancelling Your Policy and Refunds

If You cancel Your policy within a cooling-off period of 21 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.

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 Cover-More by calling 1300 728 016 (within Australia) or +64 9 308 2154 (from New Zealand or overseas), or email airnz@covermore.com.au.

Conduct of others

When a claim involves a loss that is not covered by this policy due to the actions of someone insured under this policy, We may consider certain circumstances such as those following and provide assistance at Our discretion.

Examples of certain circumstances include mental illness, an act of coercion, intimidation or violence by another policyholder or person entitled to benefit under this policy. In such cases, You or any other person covered by this policy can contact Us for assistance.

This assistance may include making a payment to You or repairing or replacing an item even though there is no legal obligation to do so and subject in any case to a maximum of the applicable policy limits available.

We aim to approach each situation with sensitivity and fairness, and to act reasonably in the circumstances. This clause does not form part of the terms and conditions, confer any contractual or other rights.

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 728 016.

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
Website: covermore.com.au/covermore_privacy_policy

ZAIL Privacy Officer

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

Complaints and disputes resolution process

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 1300 728 016
- Write to the Customer Relations Manager

Mail: Private Bag 913, North Sydney NSW 2059

Email: customerrelations@covermore.com.au

We will acknowledge receipt of Your complaint within 24 hours or as soon as practicable.

If You are not satisfied with our initial response, You may use our Internal Dispute resolution process. To obtain a copy of our procedures, please contact us.

We expect that our internal dispute resolution process will deal fairly and promptly with Your complaint, however, You may take Your complaint to the Australian Financial Complaints Authority (AFCA) at any time.

AFCA is an independent dispute resolution scheme. We are a member of this scheme and We agree to be bound by its determinations about a dispute. AFCA provides fair and independent financial services complaint resolution that is free to You.

Their contact details are:

Australian Financial Complaints Authority

Call: 1800 931 678

Mail: GPO Box 3, Melbourne VIC 3001

Email: info@afca.org.au

Website: afca.org.au

If Your complaint or dispute falls outside the AFCA rules, You can seek independent legal advice or access any other external dispute resolution options that may be available to You.

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 (Cover-More) ABN 95 003 114 145, AFSL 241713 administers and arranges the policy;
- Cover-More's authorised representatives Air New Zealand Ltd ABN 70 000 312 685 and Concentrix Services (New Zealand) Limited (Agents); and
- how each of these parties are paid for providing the financial services offered.

What financial services are provided?

Cover-More holds an Australian Financial Services Licence that allows Cover-More to provide You with factual information and general financial product advice about this travel insurance product, to issue this product to You and to provide claims handling and settlement services.

Cover-More is responsible for the provision of these services. The Agents are authorised representatives of Cover-More.

If You purchase this travel insurance product from the Agents, the Agents are the providing entity for this FSG.

If You purchase this travel insurance product from a Cover-More, Cover-More is the providing entity for this FSG. Cover-More and the Agents (through Cover-More) act for the insurer.

The issuer and insurer of this product is Zurich Australian Insurance Limited. Cover-More acts on behalf of the insurer to enter into, vary and cancel the policy and may also be appointed from time to time to assist in the management of claims and deal with complaints on behalf of the insurer in specified circumstances. For any updates on this, please refer to covermore.com.au/updates.

You can find full details of Cover-More and the insurer on page 6 of the PDS.

Cover-More and the Agents are not authorised to give You personal advice in relation to travel insurance. Any advice given 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. This commission is a percentage of the premium.

Cover-More may also receive a share of 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 target in a given year.

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

The Agents

Cover-More pays Air New Zealand Ltd a percentage of the pre-tax profit for the relevant financial year resulting from the sale of the Air New Zealand travel insurance. Cover-More may also provide Air New Zealand with other financial and non-financial incentives. Such incentives may be dependent on a number of performance related or other factors and may include, for example, an implementation fee, funding for marketing initiatives and to develop the Information Technology platforms and commission where sales targets are exceeded. Air New Zealand Ltd pays Concentrix Services (New Zealand) Limited an annual charge for the provision of its call centre. This charge is based on hours worked and call volumes.

The Agents' 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 measures, including the sale of travel insurance.

Further information

For more information about remuneration or other benefits received for the financial services provided, please ask Cover-More or 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 Agents please refer to the Complaints and disputes resolution process on page 20 of 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 Agents and the Agents' 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?

If You purchase this travel insurance product from a representative of the Agents, the Agents are responsible for the distribution of the FSG in this document and is authorised by Cover-More to do so.

If You purchase this travel insurance product from a Cover-More representative, Cover-More is responsible for the distribution of the FSG in this document.

The insurer is responsible for the PDS.

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Cover-More Customer Service and Claims

Call: 1300 728 016
Email: airnz@covermore.com.au
Mail: Private Bag 913, North Sydney NSW 2059 Australia

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