



**SURE
SAVE**

World
Assistance

Everyday Insurance by SureSave

Help that's designed for travellers

Combined Financial Services Guide
and Product Disclosure Statement

Effective 29 January 2016

About this document

This document is our Combined Financial Services Guide and Product Disclosure Statement.

Product Disclosure Statement

The first part of this document, the Product Disclosure Statement (PDS), tells you all about the insurance that you are buying. It also tells you a bit about who we are, how to contact us and the way that we do business. Certain underwriters at Lloyd's are responsible for the PDS in this document.

Financial Services Guide

The Financial Services Guide (FSG) provides the information about who we are, who we do business with to provide you with insurance, how we and our business partners are paid, how to make a complaint and other details to help you decide whether to use any of the services offered by us. It is at the very end of this document on page 107 and should be read before the PDS. Cerberus Special Risks is responsible for the FSG in this document.

Your contract with us

This Combined FSG and PDS (policy) – along with your Certificate of Insurance (COI) and any other documents we issue to you – sets out the terms and conditions of the insurance we provide to you when you buy a policy and forms the contract between you and us. It explains:

- ▶ Who can buy a policy;
- ▶ When you're covered and when you're not;
- ▶ What the policy covers and excludes;
- ▶ Your obligations, including what you need to tell us when you apply, and what you need to do when you need to make a claim (see page 96 for details); and
- ▶ Other things you need to know about your insurance.

What we mean when we say...

There are certain words we use in your insurance policy that have special meanings. To help you spot them, we've made defined words a light-grey bold.

Here are some important terms to flag up front:

- ▶ **'You', 'your', 'yours', 'yourself' and 'yourselves'** mean you and anyone else shown on your COI as Insured Primary Travellers and Insured Dependants.
- ▶ **'We', 'our', 'us' and 'ourselves'** mean certain underwriters at Lloyd's (the insurer) who deal with you through their agent, Cerberus Special Risks Pty Limited, and SureSave Pty Limited.

See **Definitions** on page 104 for other words with special meanings.

Before you buy

Not all insurance policies are the same. So you should read this policy before you buy it, to make sure it provides the cover you need.

Need to talk to us?

Here are our contact details:

Emergency Assistance

Phone +612 9234 3113 or +612 8256 1513

Email help@suresave.com.au

Customer Service

Phone 1300 787 376 or +612 9234 3111

Email info@suresave.com.au

Fax +612 9234 3199

Medical screening

Phone 1300 763 872

Email info@suresave.com.au

Fax +612 9234 3199

Claims

Phone 1300 625 229

Email claims@suresave.com.au

Post Level 21, 680 George St, Sydney, NSW, Australia 2000

Web suresave.com.au

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Product Disclosure Statement

Section 1.0 Why SureSave?

Everything we do is based on helping travellers. We offer world-class assistance through our Customer Service, our Claims team and our in-house Australian 24/7 Emergency Assistance division.

Help designed
for travellers



Why SureSave?

At SureSave, we're a straight-talking travel insurance provider, keeping you informed and covered – through our honest and genuine approach to everyday travel.

About SureSave

- ▶ **Our company is built around travel and people.** We live and breathe travel – and provide cover for over 300,000 travellers each year.
- ▶ **We specialise in travel insurance.** The world is full of wonderful places to visit and experience. It's also packed with companies offering travel insurance. So at SureSave we offer something travellers need more than ever: **World Assistance**.
- ▶ **We promise to walk the talk 24 hours a day, 7 days a week.** We provide world assistance through our customer support team, claims and in-house 24/7 Emergency Assistance division.

It's a never-ending journey full of help, assistance, connection, emotion and adventure.

About Everyday Insurance

What makes Everyday Insurance by SureSave right for you?
Everyday Insurance is just that: cover designed for the "everyday" adventures, activities and experiences which travellers encounter as they navigate the world.

- ▶ Everyday Insurance by SureSave provides expenses and benefits cover for events such as:
 - when you're injured in an accident, fall ill or die;
 - when you have to cancel your trip before you go or while you're away;
 - when you have trouble getting from A to B; and
 - when something happens to your luggage, travel documents, credit cards or cash.

For more information about the events you are covered for, see **Events (when you're covered)** on page 26.

Quick start guide

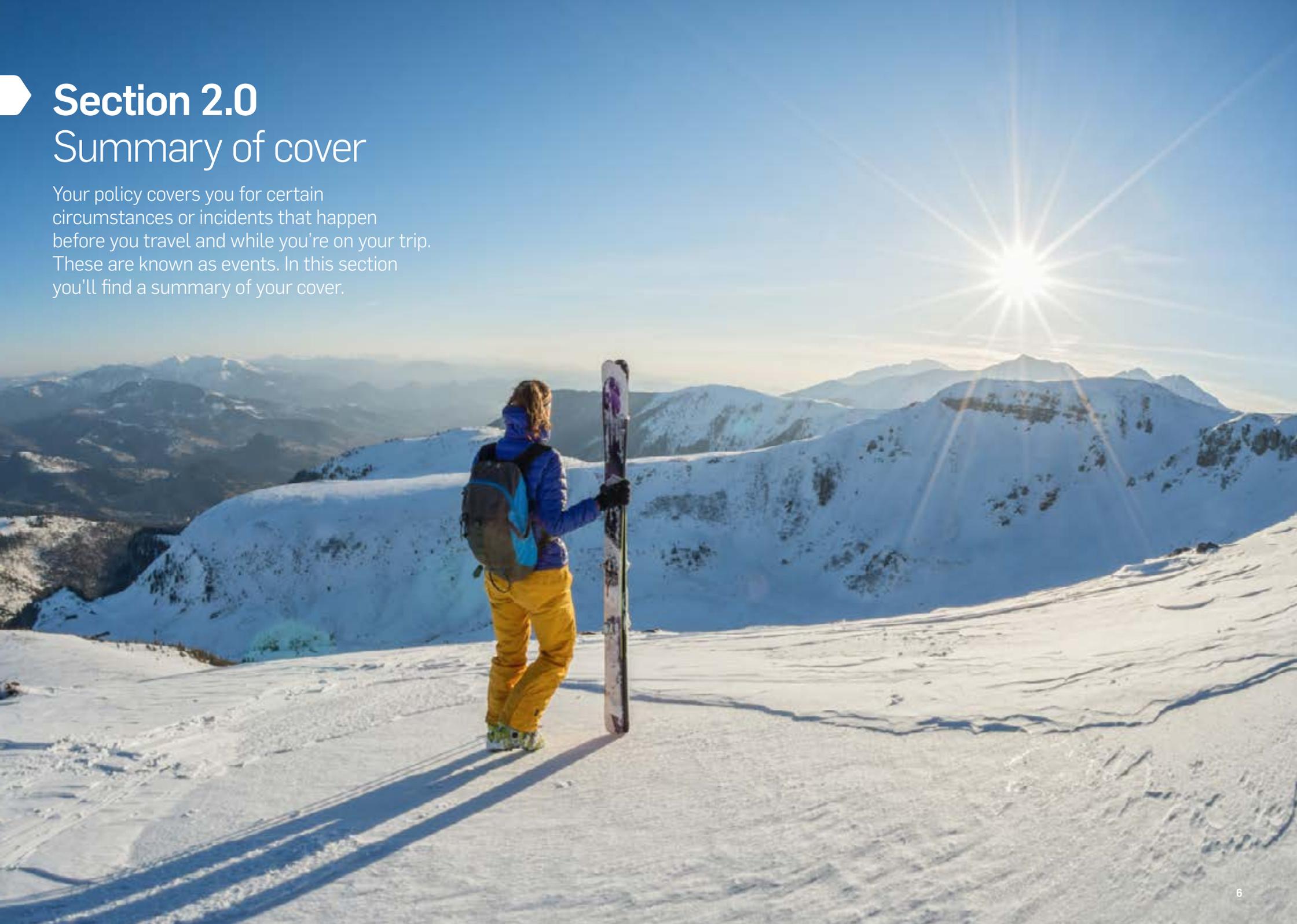
Here are some suggestions for where you might want to start looking:

- ▶ **Had an emergency, and need help now?**
Call our 24/7 Emergency Assistance team on +61 2 9234 3113.
- ▶ **Looking to get Travel Insurance?**
Check out **Getting to know your cover** on page 11. It'll give you an overview of our cover and the options we provide, as well as other things you need to know.
- ▶ **Had something go wrong, and not sure what to do?**
The **Events (when you're covered)** section on page 26 lists all the events you're covered for under this policy. In each section is a checklist of what to do next and how we can help you. That's a great place to begin.
- ▶ **Ready to make a claim and want to know how?**
Turn to **Making a claim** on page 96 for a checklist and other information you need when you're claiming.
- ▶ **Just having a general browse?**
That's great. There are many helpful features to our policy – and by getting to know them, you can really make the most out of your cover.

Section 2.0

Summary of cover

Your policy covers you for certain circumstances or incidents that happen before you travel and while you're on your trip. These are known as events. In this section you'll find a summary of your cover.



Summary of cover

The following table is a summary of the cover that your policy provides. As it is only a summary, please refer to the individual events in Section 4.0 Events (when you're covered) for a full description of each event. You should also see Sections 3, 5, 6 and 7 for full details of the coverage, terms, conditions and exclusions that apply to your policy.

4.1 You haven't started your trip yet, and you have no alternative but to cancel or rearrange your trip. See page 27

Events (when you're covered)	Trip limit
4.1.1 You (or someone else on your policy) is sick, injured or dies	\$5,000 [^] standard cover# for:
4.1.2 Someone at home or your travelling companion (not on your policy) is sick, injured or dies	Cancellation costs Rearrangement costs Unused tourist visa costs (Combined trip limit)
4.1.3 Your flight, other scheduled transport or overnight tour is delayed, cancelled or rescheduled	
4.1.4 You can no longer stay at your accommodation	
4.1.5 A one-off performance or function is cancelled or rescheduled	
4.1.6 Your pre-approved leave is cancelled or you're made redundant	
4.1.7 Your home is severely damaged	
4.1.8 Your travel services provider becomes insolvent	\$10,000 per primary traveller* for: Insolvency unused arrangements Insolvency rearrangement costs (Combined trip limit†)

4.2 You need medical help on your trip. See page 40

Events (when you're covered)	Trip limit
4.2.1 You're injured in an accident and get medical help	Unlimited Overseas medical costs for up to 12 months after injury first occurs Medical evacuation costs Medical repatriation costs Extra trip costs Companion costs PLUS the following limits per primary traveller*: \$6,000 In-hospital allowance \$6,000 Room service supplement \$10,400 Loss of income \$12,500 Total and permanent disability \$25,000 Accidental death benefit AND \$5,000 Cancellation costs (standard cover#) \$500 Return of rental vehicle costs

See footnotes on page 10.

4.2 You need medical help on your trip (Continued). See page 40

Events (when you're covered)	Trip limit
4.2.2 You suddenly get sick on your trip and get medical help	<p>Unlimited</p> <p>Overseas medical costs for up to 12 months after illness first occurs</p> <p>Medical evacuation costs</p> <p>Medical repatriation costs</p> <p>Extra trip costs</p> <p>Companion costs</p> <p>PLUS the following limits per primary traveller*:</p> <p>\$6,000 In-hospital allowance</p> <p>\$6,000 Room service supplement</p> <p>AND</p> <p>\$5,000 Cancellation costs (standard cover#)</p> <p>\$500 Return of rental vehicle costs</p>
4.2.3 You need a dentist. Urgently. It can't wait until you get home	<p>\$1,000 per primary traveller* for:</p> <p>Overseas dental costs</p>
4.2.4 Someone on your policy dies	<p>The following limits per primary traveller*:</p> <p>\$20,000 Overseas burial or cremation, repatriation of remains</p> <p>\$25,000 Accidental death benefit (This benefit is only payable to primary travellers)</p>

See footnotes on page 10.

4.3 You have trouble getting from A to B. See page 49

Events (when you're covered)	Trip limit
4.3.1 Your flight, other scheduled transport or tour is delayed - and it's not the operator's fault	<p>Unlimited</p> <p>Extra trip costs</p> <p>AND</p> <p>\$5,000 Cancellation costs (standard cover#)</p>
4.3.2 Your flight, other scheduled transport or overnight tour is delayed - and it is the operator's fault	<p>\$2,000 [^] per primary traveller* for:</p> <p>Waiting around allowance</p> <p>Extra accommodation costs</p> <p>Unused arrangements</p> <p>Missed flight, other scheduled transport or overnight tour amendment fees (Combined trip limit†)</p> <p>PLUS the following limit per primary traveller*:</p> <p>\$2,000 Transport to get to a one-off performance or function or an overnight tour or overnight cruise on time</p>
4.3.3 You miss your flight, other scheduled transport or overnight tour (and it's really not your fault)	<p>Unlimited</p> <p>Extra trip costs</p> <p>AND</p> <p>\$5,000 Cancellation costs (standard cover#)</p>

4.4 Your luggage is lost, stolen, damaged or delayed. See page 56

Events (when you're covered)	Trip limit
4.4.1 Your luggage is stolen or accidentally lost	<p>\$6,000 [^] per primary traveller* for:</p> <p>Luggage items (standard cover#)</p>
4.4.2 Your luggage is accidentally damaged	
4.4.3 Your luggage is delayed	<p>\$250-\$500 per primary traveller* for:</p> <p>Essential items</p>

4.5 Your rental vehicle is in an accident, damaged or stolen.

See page 64

Events (when you're covered)	Trip limit
4.5.1 Your rental vehicle is in an accident, damaged or stolen	\$5,000 per primary traveller* for: Rental vehicle insurance excess Rental company administration charges (Combined trip limit†)

4.6 Certain things happen to your passport, travel documents, credit cards or cash. See page 67

Events (when you're covered)	Trip limit
4.6.1 Your passport or other travel documents are lost, damaged or stolen	Unlimited Emergency Australian passport and related fees Extra trip costs PLUS the following limits per primary traveller*: \$2,000 Lost, stolen or damaged passport or other travel documents AND \$5,000 Cancellation costs (standard cover#)
4.6.2 Your credit cards are lost or stolen, or your cash is stolen	Unlimited Extra trip costs AND \$2,000 Financial loss \$250 Reimbursement for cash \$5,000 Cancellation costs (standard cover#)

4.7 You need to change your trip plans or return home early.

See page 73

Events (when you're covered)	Trip limit
4.7.1 Someone at home or your travelling companion (not on your policy) is sick, injured or dies	Unlimited [^] Extra trip costs PLUS the following limit per primary traveller*: \$3,000 [^] Resumption of trip costs AND \$5,000 [^] Cancellation costs (standard cover#)
4.7.2 A one-off performance or function, such as a wedding, is cancelled or rescheduled	\$5,000 Cancellation costs (standard cover#)
4.7.3 Your destination is declared a 'Do Not Travel' zone	Unlimited Extra trip costs
4.7.4 You can no longer stay at your accommodation	Unlimited Extra trip costs
4.7.5 You have to return home early because your home is severely damaged	AND \$5,000 Cancellation costs (standard cover#)
4.7.6 Your travel services provider becomes insolvent	\$10,000 per primary traveller* for: Insolvency unused arrangements Insolvency rearrangement costs (Combined trip limit)

See footnotes on page 10.

4.8 You are being sued (personal liability). See page 84

Events (when you're covered)	Trip limit
4.8.1 You are being sued (personal liability)	\$2,500,000 for: Legal costs and expenses Settlement amount Damages awarded against you in court (Combined trip limit)

4.9 Something goes wrong on your winter sports holiday - optional cover. See page 88

Events (when you're covered)	Trip limit
4.9.1 Your winter sports holiday doesn't go to plan	The following limits per primary traveller*: \$1,500 Hire equipment costs \$2,000[^] Hire penalty costs \$1,000 Piste closure benefit

* We work out the trip limit for this expense (or benefit) based on the number of 'primary travellers' shown on your COI. All travellers, including dependants, are covered under this limit (unless stated otherwise in your policy). See **How do trip limits work?** on page 99 for details.

[^] Sub-limits may apply. Refer to **What you can claim** under the relevant event section for details.

Extra optional cover available to purchase. Refer to **Other options** on page 24 for details.

Excess

Our standard cover includes an excess which is shown on your Certificate of Insurance (COI). An excess is effectively your contribution towards your out-of-pocket expenses if you make a claim. An excess applies to claims for most expense types payable under events in Sections 4.1-4.5 and 4.7-4.9. See **Will you have to pay an excess?** on page 97 for more information on when excesses are payable.

You can find out whether an excess applies to any of the events noted above, by turning to the specific event in Section 4. There is a note at the end of the **What you can claim** column within each event which advises whether an excess is payable for that event or not.

Standard and Optional cover

Our standard cover

Our standard cover was designed with the everyday traveller in mind and is the cover you receive when you pay our base premium. It provides you with cover under all events listed in **Section 4.0 Events (when you're covered)** except **4.9 Something goes wrong on your winter sports holiday**. Section 4.0 starts on page 26 and is summarised in the table on the previous pages.

Optional cover (options)

In addition to our standard cover, we also offer a number of options which allow you to tailor your cover by electing to pay an additional premium at the time you buy your policy. When you add one of our options, it will be shown on your Certificate of Insurance (COI). There are two different types of options:

- a) **Winter Sports Option:** If you're taking a winter sports holiday, you must select the relevant option at the time you purchase your policy and pay an additional premium in order to have cover for all events normally covered by our standard cover. See the **Winter Sports Option** on page 23 for details.
- b) **Options that allow you to add extra cover for:**



An existing medical condition

that isn't automatically accepted (See page 14)



New for Old Luggage cover

for valuable items (See page 24)



Sports and leisure equipment

New for Old Luggage cover is provided (See page 24)



Cancellation related expenses

(See page 25)



Rental Vehicle Insurance Excess

(See page 25)



Remove the standard excess

(See page 25)

Section 3.0

Getting to know your cover

This section contains key information you need to know about your policy and your options before you buy your policy.

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The basics: who, where, what, when and how much?

Learning about your travel insurance may not be the most exciting part of your trip research. But it could be the most important. That's why it's worth taking a few minutes to get to know your policy.

Who can get cover?

We insure everyone shown on your Certificate of Insurance (COI) provided they're eligible for cover.

To be eligible for cover, you must have a permanent home in Australia and either:

- ▶ be an Australian citizen or a permanent resident of Australia;
- ▶ be on a skilled working visa (e.g. a 457 visa), but not a working holiday visa;
- ▶ have a partner/spouse visa which allows you to stay in Australia for at least two years; or
- ▶ be a New Zealand passport holder.

In addition, you must have unrestricted right of entry into Australia as well as access to long-term medical care in Australia (not including medical care under a Reciprocal Health Care Agreement) to be eligible for cover.

We reserve the right to refuse cover or impose special conditions on anyone who applies for cover.

Is there an age limit?

There's no age limit on our travel insurance. However, if you are 81 or over at the time you buy your policy, we will ask you some questions about your health and lifestyle and then determine whether we will offer you cover and on what terms.

Taking the kids? They're usually covered free!

If your children (and grandchildren) travel with you for the majority of your trip, we'll cover them under your policy as dependants at no extra charge, provided that they:

- ▶ are under 25 at the time you buy your policy;
- ▶ don't have a full time job; and
- ▶ are shown on your COI as a dependant.

What am I covered for?

Standard cover

Your policy covers you for specific events as set out in the Events (when you're covered) section - our standard cover - plus any optional cover shown on your COI. For each event, there's a defined set of expense and/or benefit types that you can claim if that event happens. We've listed these in the What can you claim column within each event.

Optional cover (Options)

You can change your policy to suit your needs by adding extra cover for: existing medical conditions; new for old cover on your valuables, sports and leisure equipment; waiving your excess; and increasing your trip limits for cancellation related expenses. (See page 25 for more details.)

Taking a winter sports holiday?

If you're taking part in a winter sport or activity on your trip, you must select the Winter Sports Option to make sure you have cover under all events provided by our standard cover. (See Winter Sports Option on page 23 for more details.)

How much am I covered for?

The expenses (and where relevant, benefits) that you can claim for each event are detailed in each event section.

Trip limits

Each expense or benefit type has a trip limit. A trip limit is the most you can claim - or total sum insured - for that particular expense or benefit type when totalled across all claims you make for all people on your policy. For more information on how we calculate and apply trip limits, see How do trip limits work? on page 99.

Excesses

If you make a claim, an excess may apply, which we'll deduct from the amount you claim. Your excess is shown on your COI. For more information on how excesses work, see **Will you have to pay an excess?** on page 97. You can also reduce your excess to nil by taking out the **Excess Buy-out Option** (see page 25). (**Note:** you cannot remove any excess that applies to a specified medical condition.)

Where am I covered?

Any trip you take must begin and/or end in Australia.

When you buy your policy, we'll ask you to list the countries you intend to visit. If you're not sure exactly which countries you'll visit, or you want some flexibility in your plans, you can list the regions you're travelling to (rather than just countries). You are covered for all countries (or regions) shown on your COI. For example, you can say you're travelling to France, Europe, South America or even Worldwide.

Cruises

You are covered for travelling on a cruise as part of your standard cover. There is however no cover under any events in this policy when you are on a cargo ship or freighter.

'Do Not Travel' warnings

If the Australian Government has issued a 'Do Not Travel' warning for a specific country or region, you aren't covered while you're in that country or region. If your destination is declared a 'Do Not Travel' zone while you are on your trip, see Your destination is declared a 'Do Not Travel' zone on page 80 for information about what you're covered for.

When does my cover start?

Your cover starts on the day you buy your policy – this is called the 'issue date' and is shown on your COI. You can buy your policy up to 12 months before your trip starts.

When does your trip start?

Your trip starts at the time you leave your home in Australia on or after the trip departure date - whichever is later.

Which events am I covered for?

Up until your trip starts, you're covered under the events in You haven't started your trip yet, and you have no alternative but to cancel or rearrange your trip (see page 27 for more information). Cover under all other events begins when your trip starts.

Already travelling?

If you're already travelling when you buy your policy, a 72-hour waiting period applies. This means you won't be able to claim under any events that occur within the first 72 hours of buying your policy.

How long?

You can get cover for trips up to a maximum duration of **12 months**.

Whose time zone?

All times and dates in this document and displayed on your COI are in Australian Eastern Time (AET). Make sure you consider any time differences when taking out your policy, to make sure that you're covered until you get home.

When does my cover end?

Your cover ends on the earlier of:

- ▶ when you get back to your home in Australia; or
- ▶ midnight Australian Eastern Time (AET) on the trip return date shown on your COI.

What if something happens when I'm away, and I can't get home?

We'll automatically extend your cover for up to six months if an event happens when you are travelling and that event prevents you from returning home from your trip before your cover ends. So, if you're snowed in and have to stay an extra week as a result, we'll extend your cover to allow you sufficient time to get home.

What's more, if anything unforeseeable and outside of your control (which is not covered as an event under your policy) prevents you from getting home by midnight on the trip return date shown on your COI, we'll automatically cover you until midnight the following day (AET).

Resuming your trip after returning home early?

If you return to your home in Australia before the trip return date shown on your COI, that's when your cover ends. So if you resume travelling, you must buy a new policy.

How much does it cost?

We work out how much your premium will cost based on:

- ▶ the number and ages of primary travellers on your policy;
- ▶ where you're going and how long you're travelling;
- ▶ whether you're taking a winter sports holiday; and
- ▶ any other options you add to your policy.

Then we add any government charges, taxes and levies - like GST and Stamp Duty - to the premium.

Your duty of disclosure

Before you enter into, vary or extend an insurance contract, you have a duty of disclosure under the Insurance Contracts Act 1984. When we ask you questions that are relevant to our decision to insure you and on what terms, you must tell us anything that you know and that a reasonable person in the circumstances would include in answering the questions. When amending or extending your contract of insurance, we will ask you specific questions about any change in your circumstances. You must tell us about any change to something you have previously told us otherwise you will be taken to have told us that there is no change. You have this duty until we agree to insure, amend or extend the contract. If you do not tell us anything you are required to tell us, we may cancel your contract or reduce the amount we will pay you if you make a claim, or both. If your failure to tell us is fraudulent, we may refuse to pay a claim and treat the contract as if it never existed.

Travelling with an existing medical condition



Travel insurance helps cover the costs for most medical conditions or injuries that happen while you're on your trip. But it may not include existing medical conditions. So if you or anyone shown on your Certificate of Insurance (COI) has an existing medical condition, here's what to do.

What's an existing medical condition?

An existing medical condition is one for which, in the three years prior to policy purchase, you have:

- ▶ had **symptoms** or been diagnosed;
- ▶ been **prescribed medication**;
- ▶ received (or are waiting for) **medical treatment**;
- ▶ received (or are waiting for) **tests, investigations or specialist consultation**;
- ▶ received or been advised to attend a **follow-up consultation**, and/or
- ▶ had **surgery or attended a hospital** or clinic (as an outpatient or inpatient).

It also includes any chronic or ongoing medical condition.

This definition applies to you, your travelling companion, a close relative, someone at home and any other person.

Missed your check-up?

If you received medical advice within the last three years that you should have had a review, follow-up consultation or treatment for a medical condition – and if you didn't get the review, consultation or treatment – we will classify it as an existing medical condition.

Are you covered for existing medical conditions?

The good news is that a number of the most common medical conditions are automatically covered by your policy as part of our standard cover. And even if your existing medical condition is not automatically covered, in many cases you'll still be able to get cover. Here's what you need to know.

Automatically Accepted Conditions

We'll automatically cover you for over 40 medical conditions – you can see a list of these in the table on page 16.

If your existing medical condition is on this list, and you satisfy all the criteria related to that condition, we classify it as an 'automatically accepted condition', and you are covered under events that arise from this automatically accepted condition.

What about a cold or food poisoning?

If you've been diagnosed by a doctor with a simple cold or a 24-hour gastric bug within the past three years, we don't need to know about it, provided that you're fully healed at the time you buy your policy.

But if you haven't been to the doctor to check out your symptoms, or if you have been diagnosed by a doctor with a cold or food poisoning that hasn't cleared up, you may not be covered if your medical condition leads to a claim.

Adding a specified medical condition

If you have one or more existing medical conditions (that aren't automatically covered) that you want cover for, you must let us know about these conditions before or at the time you buy your policy and complete a medical screening. We'll ask you some questions about your health and then determine whether we can offer you cover and if so, on what terms.

In many cases, we expect that we'll be able to offer you cover for your existing medical condition for an additional premium. If you choose to pay the additional premium, the condition becomes a specified medical condition covered under your policy, and the premium and any additional excess will be shown on your COI. You'll then be covered under events that arise from that specified medical condition.

Medical conditions that must always be screened!

If you have ever had any of the following medical conditions, you must have a medical screening before or at the time you buy your policy. We will then determine if the condition can be added to your policy and covered as a specified medical condition.

- ▶ **heart conditions** – cardiovascular/coronary heart disease;
- ▶ **respiratory conditions** (except asthma and/or sleep apnoea providing they meet the criteria to be automatically covered);
- ▶ **chronic kidney disease**;
- ▶ conditions involving the **neck or back**;
- ▶ **cancer** which has metastasised (the process by which cancer spreads from the place at which it first arose as a primary tumour to distant locations in the body);
- ▶ **immune system deficiencies/reduced immunity**; or
- ▶ any **terminal illness**.

What happens if you choose not to get cover for your existing medical condition?

If you have an existing medical condition that's not automatically covered under your policy and you don't tell us about it, or if you do tell us about it and then you choose not to add it to your policy as a specified medical condition, then you won't be covered for any claim that arises in relation to it.

For example, if you had an operation six years ago to have your thyroid removed due to a tumour and you currently take medication to control your hormone level, we consider it to be an existing medical condition – even if it feels like it's under control. If you don't tell us about this condition, or you do tell us and then don't pay a premium to add it as a specified medical condition, you won't be covered under any events that arise from that existing medical condition.

What if I develop a medical condition after buying my policy but before I travel?

If you develop a new medical condition (or the symptoms of one) after you buy your policy but before you depart on your trip, you must check with your doctor for written confirmation that you are fit to travel. If you don't get your doctor's written confirmation before your travel, and are unfit to travel due to your medical condition, you won't be covered for any claim that arises either directly or indirectly from that condition.

Don't forget, if you had symptoms of a condition or were undergoing investigations for it at the time you bought your policy, we consider that to be an existing medical condition. If you forgot to tell us about this when you bought your policy, contact us as soon as possible.

Reminder of your duty of disclosure

Remember - when we ask you questions that are relevant to our decision to insure you and on what terms, you must tell us anything that you know and that a reasonable person in the circumstances should tell us by answering the questions. See **Your duty of disclosure** on page 13 for more information.

Automatically Accepted Conditions



We automatically cover you for over 40 existing medical conditions as part of our standard cover. Your medical condition is classified by us as an automatically accepted condition if it is listed in the table below, provided that you satisfy all criteria listed below for that condition.

Medical condition	Criteria
Acne	You haven't received treatment for your Acne from a medical practitioner in the three months prior to buying your policy.
Allergies	At the date you buy your policy, you have: <ul style="list-style-type: none"> ▶ no other known or underlying respiratory conditions or diseases (for example, Asthma); and ▶ not required treatment from a medical practitioner for your allergies in the last six months. Allergies are limited to Rhinitis, Chronic Sinusitis, Eczema, Food Intolerance and Hay Fever.
Anaemia (Iron Deficiency)	No criteria apply
Asthma	At the date you buy your policy, you: <ul style="list-style-type: none"> ▶ are under 60 years of age; ▶ have no other known or underlying respiratory conditions (including Sleep Apnoea); ▶ haven't required cortisone medication, except taken by inhaler or puffer; and ▶ haven't required hospitalisation for Asthma in the last two years, including as an outpatient.
Bell's Palsy	No criteria apply
Benign Positional Vertigo	At the date you buy your policy, you haven't required hospitalisation for Benign Positional Vertigo in the last two years, including as an outpatient.
Bunions	At the date you buy your policy, you haven't had surgery for Bunions in the last three months and have no surgery planned.
Carpal Tunnel Syndrome	At the date you buy your policy, you haven't had surgery for Carpal Tunnel Syndrome in the last three months and have no surgery planned.

Medical condition	Criteria
Cataracts	At the date you buy your policy, you have no ongoing complications, haven't had surgery for Cataracts in the last three months, and have no surgery planned.
Coeliac Disease	At the date you buy your policy, you haven't required hospitalisation for Coeliac Disease in the last two years, including as an outpatient.
Congenital Blindness	No criteria apply
Congenital Deafness	No criteria apply
Diabetes Mellitus (Types I and II)	At the date you buy your policy, you: <ul style="list-style-type: none"> ▶ were diagnosed over six months earlier; ▶ haven't had any complications in the last six months; ▶ have no eye, kidney, nerve or vascular complications; and ▶ have no known cardiovascular/coronary heart disease.
Dry Eye Syndrome	No criteria apply
Ear Grommets	See "Ear Infection".
Ear Infection (including Glue Ear)	At the date you buy your policy, you have no Ear Infection and no surgery planned for Ear Infection.
Epilepsy	At the date you buy your policy, you have: <ul style="list-style-type: none"> ▶ no underlying medical conditions (for example, previous head trauma, stroke); ▶ not changed your medication regime for Epilepsy in the last 12 months; and ▶ not required hospitalisation for Epilepsy in the last two years, including as an outpatient.
Folate Deficiency	No criteria apply

Medical condition	Criteria
Gastric Reflux	Your Gastric Reflux doesn't relate to another underlying diagnosis (for example, hernia or gastric ulcer).
Glaucoma	At the date you buy your policy, you have no ongoing complications, haven't had surgery for Glaucoma in the last three months, and have no surgery planned.
Goitre	The underlying medical cause excludes tumour.
Grave's Disease	At the date you buy your policy, you haven't received treatment from a medical practitioner for Grave's Disease in the last six months.
Hashimoto's Disease	The underlying medical cause excludes tumour.
Hiatus Hernia	At the date you buy your policy, you haven't had surgery for Hiatus Hernia in the last six months and have no surgery planned.
Hypercholesterolaemia/ Hyperlipidaemia	You have no cardiovascular/coronary heart disease, hypertension and/or diabetes.
Hypertension (High Blood Pressure)	You have no cardiovascular/coronary heart disease (including, but not limited to, hypercholesterolaemia and lipidaemia) and/or diabetes.
Hypothyroidism (underactive thyroid)	The underlying medical cause excludes tumour.
Hyperthyroidism (overactive thyroid)	The underlying medical cause excludes tumour.
Impaired Glucose Tolerance	At the date you buy your policy, you: <ul style="list-style-type: none"> ▶ were diagnosed over six months earlier; ▶ haven't had any complications in the last six months; ▶ have no eye, kidney, nerve or vascular complications; and ▶ have no known cardiovascular/coronary heart disease.
Incontinence	You have no underlying gastrointestinal or urinary condition.
Insulin Resistance	At the date you buy your policy, you have: <ul style="list-style-type: none"> ▶ no cardiovascular/coronary heart disease (including, but not limited to, hypercholesterolaemia and lipidaemia), hypertension and/or diabetes; and ▶ not required hospitalisation for Insulin Resistance in the last two years, including as an outpatient.

Medical condition	Criteria
Iron Deficiency	No criteria apply
Macular Degeneration	No criteria apply
Migraine	You haven't required hospitalisation for Migraines in the two years prior to buying your policy, including as an outpatient.
Nocturnal Cramps	No criteria apply
Osteoporosis/Osteopenia	At the date you buy your policy, you: <ul style="list-style-type: none"> ▶ haven't had any fractures; ▶ don't require more than one medication for this condition; and ▶ have no other conditions involving the neck or back.
Pernicious Anaemia	No criteria apply
Plantar Fasciitis	At the date you buy your policy, you haven't had surgery for Plantar Fasciitis in the last three months, and have no surgery planned.
Raynaud's Disease	At the date you buy your policy, you haven't required treatment by a medical practitioner for Raynaud's Disease in the last six months.
Sleep Apnoea	At the date you buy your policy you: <ul style="list-style-type: none"> ▶ have no other known or underlying respiratory conditions (including Asthma); and ▶ haven't required hospitalisation for Sleep Apnoea in the last two years, including as an outpatient.
Solar Keratosis	Your condition has been confirmed as benign.
Trigeminal Neuralgia	You haven't required treatment by a medical practitioner for Trigeminal Neuralgia in six months prior to buying your policy.
Trigger Finger	At the date you buy your policy, you haven't had surgery for Trigger Finger in the last three months, and have no surgery planned.
Vitamin B12 Deficiency	No criteria apply

Travelling while pregnant?

Nine months is a long time to stay in one place. Luckily, being pregnant doesn't mean you can't travel safely. But it can affect what your travel insurance covers you for. Whether you're already pregnant – or are actively trying – read this section to find out what you're covered for, and what you need to do when you're buying your policy.



When are you covered?

If you're pregnant at the time you buy your policy, or fall pregnant afterwards, you'll have standard cover under any event that arises from your pregnancy, provided that the incident that causes to your claim:

- ▶ is sudden, unforeseen and outside of your control; and
- ▶ occurs up to the end of the 26th week of a single pregnancy (or the 19th week of a multiple pregnancy).

Further, if your claim arises as a result of pregnancy complications such as hyperemesis (severe morning sickness), miscarriage and gestational diabetes, then to be covered under any event, those (or any other) pregnancy complications must either have:

- ▶ **first developed unexpectedly after you bought your policy** and not be related to any previous pregnancy complication you'd had prior to buying your policy; or
- ▶ **been added to your policy as a 'specified medical condition'**. (See **Adding cover if you've had pregnancy complications** on the right.)

These conditions apply whether you fall pregnant naturally or with medical assistance (for example, through IVF).

Adding cover if you've had pregnancy complications

If you have a history of pregnancy complications, either with a current or past pregnancy, and would like cover for them, you must tell us about these complications before or at the time you buy your policy and complete a medical screening. We'll ask you some questions about your health and then decide whether we can cover you for your pregnancy complications – and if so, on what terms.

If we agree to give you cover, and you choose to pay the additional premium, your approved pregnancy complications become specified medical conditions under your policy. The premium you have paid as well as any additional excess will be shown on your COI.

For more information on how to add pregnancy complications as a specified medical condition, see **Travelling with an existing medical condition** on page 14.

When aren't you covered?

You won't be covered under any events that arise from any past or current pregnancy complications if those conditions aren't added to your policy as specified medical conditions at the time you buy your policy.

This means that if you don't tell us about current or past pregnancy complications at the time you buy your policy - or if you do tell us about them and choose not to pay the additional premium to add them as specified medical conditions - you won't be covered under any events that arise as a result of those complications.

Also, you should plan your trip so you're home by the end of the 26th week for single pregnancies (or the 19th week for multiple pregnancies). If you don't, and something happens, you won't be covered.

Looking to fall pregnant?

You don't need to currently be pregnant to apply for cover in relation to any pregnancy complications you've had in the past. If you're thinking about having a baby and you have a history of pregnancy complications, follow the instructions on this page to apply for cover. If you don't tell us about prior pregnancy complications and you then fall pregnant, there's no cover under your policy for anything that happens as a result of those complications.

Working and volunteering on your trip

If you're on an overseas business trip, planning to get a short-term holiday job or volunteering on your holiday, here's what you need to know.



When are you covered?

If you work (or volunteer) when you're on your trip, you'll have standard cover under all events in Section 4 - except for **You are being sued (personal liability)** (see page 84 for details) - provided that:

- ▶ you're **in a temporary, casual or fixed term contract role**;
- ▶ you have the **appropriate qualifications, licences, skills and experience** to fulfil the role;
- ▶ you take **reasonable care of yourself** and don't put yourself in a situation where a reasonable person could foresee that an accident, injury or illness might happen; and
- ▶ the **work you are doing doesn't put you in any of the following situations**:
 - at heights of over 5m above floor/ground level;
 - on offshore rigs;
 - underground;
 - in mines or caves;
 - operating machinery or heavy equipment (except small hand tools);
 - direct handling of or being in enclosures with non-domestic animals; or
 - scientific expeditions or research in remote areas including within the Arctic Circle, the Antarctic and Greenland.

Here are some examples: If you're working or volunteering in hospitality, tourism, retail, teaching, childcare or as a gym instructor, provided that you satisfy the requirements above, we've got you covered. But if you're planning to take a job or do some voluntary work like cleaning windows on skyscrapers or spelunking, you will not be covered under your policy if something happens while you're on the job.

When aren't you covered?

We won't cover you if your work (or volunteer activity) causes you to make a claim under the event **You are being sued (personal liability)** - see page 84 for more details.

If your employer (or volunteer organisation) has any insurance cover - such as workers' compensation, any government schemes or other insurance for you - you should first make a claim for any event that occur when you are working on your trip with them. If there is a difference between what they pay you and the amount we work out that you're entitled to receive under your policy, we'll pay the difference, provided your claim is approved by us.

And remember, there's no cover under your policy for any business equipment and materials, stock, samples, tools and items of trade you have with you. (See **Luggage** on page 56 for more information on what items are covered as luggage.)

Working overseas for an extended period?

Travel insurance is designed for travellers. It isn't a replacement for private health cover when you're living overseas.

Cover for sports and other activities



Whether you plan on camel riding under the pyramids or crossing the country on a Harley, make sure you've got the cover you need. To make the most out of your trip, you should check that you're covered for any sports and activities you want to do – and understand what your responsibilities are.

Which sports and activities do we cover?

Your policy includes standard cover for participation in a wide range of sports and activities provided that you meet the conditions outlined below.

For you to be covered...

when taking part in any sport or activity - you, your travelling companion, a close relative or someone at home must meet the following conditions:

- ▶ **Don't participate in a sport or activity we don't cover** (See **Sports and activities we don't cover** on page 22 for more information.)
- ▶ **If you are participating in a winter sport**, you must buy our Winter Sports Option and satisfy or comply with any relevant conditions. (See **Winter Sports Option** on page 23 for more information.)
- ▶ **Act responsibly** (See points 1 to 3 'Act responsibly when...' to the right and on the next page.)
- ▶ **Don't race** – except on foot for a distance of less than 50kms.
- ▶ **Don't take part as a professional** - where 'professional' means that you (or they) receive an appearance fee, a wage or salary from training or participating in that sport or activity (whether in a competition or not).
- ▶ **Be below 6,000 metres in altitude** - there's no cover for any land sport or activity - such as hiking, cycling, camping - when it takes place above 6,000 metres in altitude.
- ▶ **Don't participate in an experimental sport or activity** – this includes new versions of current sports and activities.

What we mean by 'act responsibly':

1. Act responsibly when taking part in all sports and activities

No matter what the sport or activity – even if it's playing tennis or taking a stroll by the lake – there are some conditions that must be followed for you to be covered. Most of these are common sense, but since different people have different ideas of what that means, we've listed them below.

For you to be covered...

when taking part in any sport or activity, you, your travelling companion, a close relative or someone at home must:

Follow the rules

comply with any laws, rules, guidelines or other instructions for the sport or activity undertaken. This applies to rules given by the local authorities (government or private) and by any professional guides or instructors present. So whether it's swimming outside the flags, walking on a ledge that says 'Do not access' or ignoring instructions from the diving instructor – if rules aren't followed, there's no cover.

Use all equipment or machinery properly

follow the rules, guidelines and other operating instructions for using equipment or machinery as outlined by the equipment's manufacturer, driver or operator, owner and any other appropriate authority. For example, if you don't wear a life jacket when you're instructed to do so, you won't be covered if something goes wrong.

Have the appropriate licence or qualification

have the appropriate licence or other qualification when taking part in a sport or activity that requires one – either in Australia or the destination country. Without the appropriate licence or qualification, there's no cover. Examples include scuba diving, driving a car or riding a motorcycle.

2. Act responsibly when riding on motorcycles, scooters, mopeds and other motorised bikes

If you love to ride, we have good news: you're covered as part of our standard cover when riding motorised bikes, such as motorbikes, mopeds and scooters. This includes:

- ▶ Tours organised by a tour operator.
- ▶ Trips you plan yourself or with friends.
- ▶ Hiring a motorised bike for the day.
- ▶ Riding as a passenger on a motorised bike.

For you to be covered...

when riding a motorised bike - you, a close relative, your travelling companion or someone at home must:

Hold a motorcycle licence in Australia	have the appropriate class of license in Australia to drive the motorcycle, moped, scooter or other motorised bike, in addition to a holding a valid licence in the destination country.
Wear a helmet (as a driver or passenger)	wear a helmet, either as a driver or a passenger, even if it isn't required in the destination country. We recommend taking a helmet overseas if they're not readily available in the destination country.
Follow the road rules	comply with all the road rules of the destination country.

Remember, to be covered, you must also comply with all the conditions listed under **Which sports and activities do we cover?** and **1. Act responsibly when taking part in all sports and activities** on page 20.

3. Act responsibly when participating in winter sports

If you plan on participating in any winter sports while on your trip, you must add the Winter Sports Option and pay an additional premium. If you don't, you won't have cover under many events that may happen when you're skiing, snowboarding or taking part in any other winter sport on your trip.

For example, you won't be covered if you're injured in a ski accident, need medical help or evacuation, or if your skis or equipment are stolen.

For more information on this option and the conditions that apply, see **Winter Sports Option** on page 23. Further, when participating in a winter sport, the following conditions must be followed for you to be covered:

For you to be covered...

when participating in a winter sport you, a close relative, your travelling companion or someone at home must:

Follow the Alpine Responsibility code	follow the Alpine Responsibility Code when taking part in a winter sport – both in Australia and overseas. See snowsafe.org.au/alpine-responsibility-code for more details.
--	--

Remember, to be covered, you must also comply with all the conditions listed under **Which sports and activities do we cover?** and **1. Act responsibly when taking part in all sports and activities** on page 20.

Sports and activities we don't cover

There are some sports and activities we consider too risky to cover. If your claim arises as a result of you, your travelling companion, a close relative or someone at home taking part in one of these activities, then there is no cover under your policy.



These are the sports and activities we don't cover:

Abseiling/rapelling when outdoors. Indoor is covered, but only when done with a licenced operator.

BASE jumping

Bobsleighting/bobsledding/skeleton

BMX (jumps, tricks, freestyle, racing)

Bull-riding

Canyoning

Cave diving/cavern diving

Caving/spelunking (where it is not a commercial tourist attraction)

Cliff diving

Deep water soloing

Diving underwater using an artificial breathing apparatus, unless an open water diving licence is held or when diving under licensed instruction; commercial diving; diving beyond 40 metres

Flying in the following circumstances:

- ▶ as a passenger in a glider or ultralight;
- ▶ as a pilot or crew of any aircraft; or
- ▶ travel in an air-supported device other than as a passenger in a licensed passenger aircraft operated by an airline or charter company

Free climbing

Free diving

Free soloing

Gliding, hang-gliding (or any sport in a similar device)

Horse-riding when: jumping, playing polo, taking part in a rodeo, doing acrobatics, riding bareback, competitions

Hunting or animal tracking

Hydro jet pack/jet pack flying

Ice climbing

Ice fishing

Ice hockey

Ice skating (or any other activities) when on frozen lakes and rivers

Kite wing

Luge

Martial arts: with contact; training camps

Motorbiking off-road (dirt-bike riding; motocross)

Motor track/race track experiences

Mountaineering

Parachuting

Paragliding, parapenting, parascending

Parkour/freerunning

Potholing

Quad biking: under age 15; if done without a licenced operator

Rallies (in any form)

Rickshaw run/tuk-tuk racing

Rock-climbing (except in an indoor facility with supervision)

Rock fishing

Running of the Bulls

Shooting/rifle range

Skeleton

Skijoring

Ski jumping, acrobatics, freestyle

Skydiving

Snow biking

Snow kiting, snow rafting, snow tubing

Snow-skiing when power-assisted

Speed boating, speed flying, speed riding

Swimming in open water more than 3 nautical miles from land

Trapeze

Trekking/hiking/tramping above 6,000 metres

Triathlon

Via Ferrata

Waterskiing/wakeboarding (jumps)

Wingsuit flying

Winter Sports Option



Whether skiing the slopes of Aspen or snowboarding in Niseko, if you're taking part in a winter sport on your trip, you should make sure you're covered. If you plan on taking part in a winter sport on your trip, and you want to be covered, you must add the Winter Sports Option.

Which winter sports are covered?

When you add the Winter Sports Option, it will be shown on your COI. There is then cover under **Certain events which would otherwise exclude winter sports** and **Snow holiday specific incidents** (as listed on the right) when you participate in the following winter sports in areas that a resort, tour operator or relevant local authority has designated as safe.

'Winter sports' means:

 <p>Snow skiing and snowboarding (on-piste and off-piste)</p>	 <p>Back-country skiing and snowboarding</p>	 <p>Snowmobiles</p>	 <p>Tobogganing</p>
<p>within the resort and terrain park boundaries on groomed and ungroomed runs and marked trails which are patrolled or monitored by resort authorities</p>	<p>including heli-skiing and cat skiing; only when on a guided tour with a licensed tour operator</p>	<p>when provided by the recognised piste authority for transport to and from areas designed for recreational skiing within resort boundaries, or when on a guided tour with a licensed tour operator</p>	<p>on marked trails, on-piste only</p>
 <p>Sleigh riding and dog sledding</p>	 <p>Cross-country skiing</p>	 <p>Ice or glacier walking</p>	 <p>Telemark skiing</p>
<p>when on a guided tour with a licensed tour operator</p>	<p>on groomed and ungroomed runs and marked trails</p>	<p>up to 3,000 metres and when on a guided tour with a licensed tour operator</p>	<p>within the resort and terrain park boundaries on groomed and ungroomed runs and marked trails which are patrolled or monitored by resort authorities</p>

What does the Winter Sports Option cover?

When you add the Winter Sports Option, it will be shown on you COI. You'll then be covered for:

- ▶ **Certain events that would otherwise exclude winter sports** (under standard cover). This means all events in the following sections:
 - **Medical** (see page 40 for more details)
 - **Luggage** (see page 56 for more details)
 - **Travel docs or cash** (see page 67 for more details)
 - **Being sued** (see page 84 for more details)
- ▶ **Snow holiday specific incidents:** for example, if your skis are delayed, lost or stolen; your hired ski equipment is lost, stolen or damaged; or the piste is closed
- ▶ **Cover for winter sports pre-paid costs** - such as ski equipment hire, lift passes and ski school costs - if **You're injured in an accident and get medical help** which means that you can't ski for more than 24 hours. (See page 43 for details.)

For more information on this option and the conditions that apply, see **Your winter sports holiday doesn't go to plan** on page 90.

No Winter Sports Option - No cover

Just so we're clear, if you don't buy the Winter Sports Option and something happens while you're participating in a winter sport, you won't have cover for any medical events listed in **You need medical help on your trip** on page 40 as well as a number of other events, such as when **You are being sued** on page 84. For full details on what is and isn't covered if you don't have this option, see **Your winter sports holiday doesn't go to plan** on page 90.

Other options

Our standard cover gives you great protection while you travel – but you might want a little more.



New for Old Luggage Option

1. Our standard cover includes...

Our standard cover provides you with cover for the depreciated value of individual items of luggage up to the item limits shown below. There are also trip limits which apply to the total amount you can claim for your luggage – see **Your luggage is lost, stolen, damaged or delayed** on page 56 for details on trip limits and depreciation.

Individual item limits (standard cover)

 <p>Electronics \$4,000 (per item)</p>	 <p>Mobile phones \$1,000 (per item)</p>	 <p>Medical aids \$1,000 (per item)</p>	 <p>Everything else* \$700 (per item)</p>
<p>Laptops, tablets, iPads, cameras, video cameras and other handheld computers.</p>	<p>Mobile phones, smart phones, phablets</p>	<p>For more info on what's covered, see 'medical aids' in Definitions</p>	<p>All other items*</p>

*There are special conditions for...

- ▶ **Sports and Leisure Equipment** – there is no standard cover for sports and leisure equipment. If you're travelling with sports and leisure equipment (such as musical instruments, surfboards and bicycles) that you want covered, you must add them to your policy as 'specified items'. However:
 - You can add cover for surfboards, kite surfing boards or windsurfers – but not for any other watercraft, and
 - If you have ski or snowboarding gear – this will generally be included if you add the Winter Sports Option.
- ▶ **Jewellery** – there is a \$2,100 trip limit for all claims for jewellery on your policy. You cannot add extra cover.

2. Get extra cover when...

You want New for Old cover

Taking a mobile phone, tablet, laptop or other 'valuables' with you? These items can lose their value quickly – and our standard cover only covers the depreciated value by deducting an amount for the impact of age and wear and tear from any item's original purchase price (the 'depreciated value').

Under the New for Old Luggage Option, if you need to claim for any item that you have specified on your COI, we'll pay the cost of buying a comparable new replacement item. So, for example, if you add your three-year-old iPhone as a specified item, and it is then lost, we'll pay you enough to buy a new one (rather than the depreciated value). For more information on how much we'll pay see **Your luggage is lost, stolen, damaged or delayed** on page 56.

You need extra cover for individual items

If you're taking items with you that are valued above the individual item limits shown on the left – such as an expensive handbag worth more than \$700 – consider taking out New for Old cover for them. Just remember – if you need to make a claim – you must provide us with a receipt to prove their value.

You're taking sports and leisure equipment (including musical instruments)

We don't cover any sports and leisure equipment as part of our standard cover. To add cover for your sports and leisure equipment, you must specify each item at the time you buy your policy.

Note: there is no cover for Sports and leisure equipment when it's in use, even if you have added it to your policy.

3. How to add cover (specified items)

If you want to take out extra cover for individual luggage items you are taking with you, or get cover for sports and leisure equipment, you need to add each individual item as a 'specified item' at the time you buy your policy, and pay the additional premium for them. Any items you specify will be shown on your COI as 'specified items'.

All specified items receive New for Old cover if they are stolen, accidentally lost or accidentally damaged.

How much extra cover can I add?

You can add up to \$10,000 worth of specified items - with a maximum of \$4,000 for each individual item.

Extra cancellation cover

1. Our standard cover includes...

Our standard cover includes a trip limit of \$5,000 for 'cancellation related expenses'. The trip limit applies to all 'cancellation related expenses' for all claims by everyone shown on your COI.

What we mean by...

'Cancellation related expenses' includes only:

- ▶ **Cancellation costs** relating to events that occur before your trip starts and on your trip;
- ▶ **Rearrangement costs** relating only to events that occur before your trip starts; and
- ▶ **Unused tourist visa costs** relating only to events that occur before your trip starts.

2. Get extra cover when...

If you need more than our standard cover, you can purchase additional cover — right up to an 'Unlimited' amount.

3. How to add cover

When you buy your policy, you can select the amount of cover you need for cancellation related expenses, and we'll let you know what the additional premium is. The amount of cover you select will be shown on your COI.

Rental Vehicle Excess Option

1. Our standard cover includes...

Our standard cover includes a trip limit of \$5,000 to cover any rental vehicle insurance excess you have to pay (plus any related rental company administration charges). See **Your rental vehicle is in an accident, damaged or stolen** on page 64 for more information about these expense types.

2. Get extra cover when...

If you plan on renting a vehicle, you should check out how much excess you would have to pay if the rental vehicle was damaged. If the excess is more than \$5,000, you can elect to increase your cover.

For an additional premium, you can increase your rental vehicle excess cover in increments of \$500. Any increase in your cover will be shown on your COI.

3. How to add cover

When you buy your policy, you can select how much cover you need, and we'll let you know what the additional premium is. The amount of any extra cover you choose will be shown on your COI.

Make sure your rental vehicle is insured!

Your policy only covers you for the excess on your rental vehicle insurance — that's the amount you pay the rental car company if the insured vehicle is stolen or damaged. So to be protected under this policy, your rental vehicle must be insured (for example, for collision, loss or damage).

In some countries, like Australia, insurance is normally included in the rental price. But elsewhere, like the United States, you'll normally need to 'opt-in' and pay extra to make sure your vehicle is insured.

Excess Buy-out Option

1. Our standard cover includes...

Our standard cover includes an excess which is shown on your COI. An excess is your contribution towards your out-of-pocket expenses if you make a claim. Paying an excess on your policy helps us reduce your premiums.

If you make a claim under an event and an excess applies, we deduct the excess amount from the amount you're entitled to receive under your policy. See **Will you have to pay an excess?** on page 97 for more information.

2. Change your cover when...

If you prefer not to pay an excess, you can choose to reduce your excess to nil.

Important note: the Excess Buy-out Option does not remove any excess that applies for a specified medical condition.

3. How to change your cover

When you buy your policy, you can elect to remove your excess, and we'll let you know what the additional premium is. Any excesses payable on your policy will be shown on your COI.

Section 4.0

Events (when you're covered)

We cover you for certain circumstances that happen before you travel and while you are on your trip. These are known as events.

In this section, we list the events that are covered by your policy, and the expense and any benefit types you can claim for each event. 'Expense types' cover out-of-pocket costs (such as doctors' bills) and 'benefit types' are cash amounts paid to you when you meet certain criteria (such as having been in hospital for more than 48 hours). See 'Expenses and benefits explained' on page 98 for more information. We also explain any special conditions or exclusions which apply to your cover, and what you'll need to do if an event happens.

Before your trip

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On your trip

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-

Section 4.1

You haven't started your trip yet, and you have no alternative but to cancel or rearrange your trip

It can be frustrating when your trip can't go ahead for circumstances outside your control. But with SureSave, it's good to know we're here to help.

What to do when...



If you haven't left yet, and you need to cancel or rearrange your trip - here's what to do

See page 28

What you need to know...



What you need to know about events in this section

See page 30

Events – you're covered when:



4.1.1 - You (or someone else on your policy) is sick, injured or dies

See page 31



4.1.2 - Someone at home or your travelling companion (not on your policy) is sick, injured or dies

See page 32



4.1.3 - Your flight, other scheduled transport or overnight tour is delayed, cancelled or rescheduled

See page 34



4.1.4 - You can no longer stay at your accommodation

See page 35



4.1.5 - A one-off performance or function is cancelled or rescheduled

See page 36



4.1.6 - Your pre-approved leave is cancelled or you're made redundant

See page 37



4.1.7 - Your home is severely damaged

See page 38



4.1.8 - Your travel services provider becomes insolvent

See page 39

What to do when...

If you're covered under one of the events in this section, and you have no alternative but to cancel or rearrange your travel plans, here's some steps you must follow. If you don't, we may either not pay your claim or reduce how much we'll pay.



Someone is sick, injured or dies

1. Rearrange or cancel your bookings

See box on the right for more detail.

2. Collect the following:

- **A completed GP's Medical Certificate** from the affected person's treating doctor. You may download a copy of a medical certificate at: suresave.com.au/medicalcertificate; and
- **Hospital admission reports** (if the affected person was admitted to hospital); and
- **A copy of the Death Certificate** (in the case of death); and
- **Any other reports that are relevant** to the circumstances, such as an ambulance report or police report (if either were involved).

Your travel services provider becomes insolvent

1. Rearrange or cancel your bookings

See box on the right for more detail.

2. Get a report from your travel services provider confirming:

- They are insolvent, and
- The date on which they advised you of their insolvency.

A one-off performance or function is cancelled or rescheduled

1. Rearrange or cancel your bookings

See box on the right for more detail.

2. As soon as you know that your one-off performance or function might be impacted, you must contact the organiser:

- **For public events** (such as a sporting event), you must get written confirmation from the organiser of the reason for the change and any alternative arrangements or compensation they offer.
- **For weddings** – get a copy of the confirmation of the cancellation from the reception venue.

Your home is severely damaged

1. Rearrange or cancel your bookings

See box on the right for more detail.

2. Obtain a report that your house is uninhabitable from either:

- the fire department,
- local council,
- your insurance company,
- a registered structural engineer,
- a building surveyor,
- a building inspector, or
- a registered building practitioner.

Rearranging or cancelling your bookings:

For all events in this section, here's what you need to know about rearranging or cancelling your travel arrangements:

- ▶ **First you must try to rearrange them:** You can choose to reschedule your trip or make alternative arrangements — it's up to you. But if you cancel your trip before first trying to make rearrangements, we may either not pay your claim or reduce how much we pay you.
- ▶ **Keep an eye on rearrangement costs:** The most we'll pay for your total claim is the amount it would have cost to cancel the whole trip (OR the trip limit – whichever is less).
- ▶ **Cancel anything you can't rearrange:** If you can't rearrange some or all of your travel plans, you must cancel them as soon as possible. If you delay, we may either not pay your claim or reduce how much we pay you. But remember, you should only cancel when you have no other alternative.
- ▶ **Check 'Changing your policy' on page 102 if you have rearranged your trip dates,** as you may need to buy a new or an additional policy.

What to do when...

If you're covered under one of the events in this section, and you have no alternative but to cancel or rearrange your travel plans, here's some steps you must follow. If you don't, we may either not pay your claim or reduce how much we'll pay.



Your flight, other transport or tour is delayed, cancelled, rescheduled or unavailable

1. Rearrange or cancel your bookings

See box on the right for more detail.

2. Collect the following:

- **Written confirmation of what happened** from the airline, other carrier or tour operator; and
- **Details of any alternative arrangements or compensation offered** by the airline, other carrier or tour operator (also in writing).

You can no longer stay at your accommodation

1. Rearrange or cancel your bookings

See box on the right for more detail.

2. Collect the following:

- **Written confirmation of what happened** from the accommodation provider; and
- **Details of any alternative arrangements or compensation offered** by the accommodation provider (also in writing).

Your leave is cancelled or you're made redundant

1. Rearrange or cancel your bookings

See box on the right for more detail.

2. If leave has been cancelled, you must provide:

- **Written confirmation of this from the employer;** and
- **A copy of the original leave application** along with the authorised leave approval

3. In the event of redundancy – you must obtain confirmation in writing from the employer of when notification of the redundancy was first received.

Rearranging or cancelling your bookings:

For all events in this section, here's what you need to know about rearranging or cancelling your travel arrangements:

- ▶ **First you must try to rearrange them:** You can choose to reschedule your trip or make alternative arrangements — it's up to you. But if you cancel your trip before first trying to make rearrangements, we may not pay your claim or reduce how much we pay you.
- ▶ **Keep an eye on rearrangement costs:** The most we'll pay for your total claim is the amount it would have cost to cancel the whole trip (OR the trip limit – whichever is less).
- ▶ **Cancel anything you can't rearrange:** If you can't rearrange some or all of your travel plans, you must cancel them as soon as possible. If you delay, we may not pay your claim or reduce how much we pay you. But remember, you should only cancel when you have no other alternative.
- ▶ **Check 'Changing your Policy' on page 102 if you have rearranged your trip dates:** as you may need to buy a new or an additional policy.

What you need to know about events in this section



To make sure you know exactly what you're covered for when making a claim under an event in this section, we've included some important information and definitions up-front that apply to all the events in this section. You should read this information carefully.

What we mean by...

Scheduled transport

'Scheduled transport' means the following types of transport, as long as they're prepaid, scheduled and publicly available:



Flights



Cruises



Trains



Buses



Ferries

Overnight tours

'Overnight tours' means prepaid, scheduled and publicly available tours, provided that they:

- ▶ are overnight or longer;
- ▶ include accommodation and transport; and
- ▶ are primarily for sight-seeing purposes (rather than just getting from A to B), or include a conference or training component.

'Scheduled and publicly available' means...

that the transport or tour must operate to a published timetable or schedule and be available to the general public. It doesn't mean privately hired, rented or chartered transport or tours, such as privately organised tours, chartered flights, chartered buses, taxis, hire cars and rickshaws.

Things you need to know about expenses in this section

- 1. The expense types you are covered for** are listed in the **What you can claim** section under each event. We also detail the specific out-of-pocket expenses that are included under each expense type.
- 2. We'll only pay up to the cancellation cost for your trip** – if you rearrange all or part of your trip, the most we'll pay for your total claim is the amount it would have cost to cancel the whole trip (or the trip limit, whichever is less.)

You should also see Expenses and benefits explained on page 98 for more information about conditions that apply to all expenses and benefits as well as details about how trip limits work.

Avoiding or minimising your expenses

We only pay expenses which we determine are both reasonable and necessary. So if you don't take steps to avoid unnecessary expenses, we either won't pay your claim or we will reduce the amount we pay.

For example, we either won't cover or we will reduce how much we pay for any cancellation or rearrangement costs if you didn't try to cancel or rearrange your trip as soon as you became aware that your trip would be affected.

When does cover start and end for events in this section?

You're covered for the events in this section from when you buy your policy up until the time you leave your home in Australia to begin your trip on or after the departure date shown on your Certificate of Insurance (COI). If you buy your policy after you've left your home in Australia, there's no cover for the events in this section. See **When does my cover start?** on page 13 for more information.

Ready to claim?

First, work through the checklist for the event you are claiming under in the section **What to do when...** on page 28. You should also read **Making a claim** on page 96 for a checklist of things you need to do when you're ready to claim.

4.1.1 - You (or someone else on your policy) is sick, injured or dies



A sudden illness or injury means you can't go ahead with your trip. If you or someone on your policy is unable to travel, we can help with the costs of changing your travel plans.

1. You're covered when...

You have no alternative but to cancel or rearrange your upcoming trip because you (or someone else on your policy) is unexpectedly declared unfit to travel or dies due to a medical condition.

To be covered, the medical condition must have first developed after you bought your policy and before your trip starts.

If the condition is an existing medical condition, we'll only cover you if it's either:



An automatically accepted condition:

(See Automatically Accepted Conditions on page 16 for details.)

OR



A specified medical condition:

(This is an existing medical condition that we have agreed to cover in writing and for which you have paid an additional premium.)



Here's what to do if this event has happened to you:

See page 28.

2. What you can claim

If we agree you're covered under this event, you can claim for the following expense types up to the trip limits shown below:

Expense types	Trip limit
<p>Cancellation costs</p> <p>We'll cover the value of any unused, pre-booked accommodation, prepaid transport, prepaid tours and prepaid tickets to public events, less any refunds received and/or due to you. See Cancellation, rearrangement and extra trip costs on page 99 for more detail on what is covered.</p>	As shown on your COI as 'cancellation related expenses' (combined limit)
<p>Rearrangement costs</p> <p>Your cost to rearrange any pre-booked accommodation, prepaid transport, prepaid tours and prepaid tickets to public events, including bookings made with frequent flyer points. See Cancellation, rearrangement and extra trip costs on page 99 for more detail on what is covered.</p>	
<p>Unused tourist visa costs</p> <p>Any charges by the visa authority to reissue your prepaid tourist visa. Or if you have to cancel, it includes the value of any unused portion of your prepaid tourist visa.</p>	

More information: See **Expenses and benefits explained** on page 98.

Excess: An excess is deducted from any claim paid under this event. See **Will you have to pay an excess?** on page 97 for more details.

3. We don't cover you when...

- ✘ **You should have known there could be a problem**

You won't be covered if you buy your policy, or make travel arrangements, after a reasonable person in your situation would have known that their travel plans could be affected by the incident that led to your claim.
- ✘ **You weren't taking reasonable care of yourself**

If you don't take reasonable care of yourself, or you put yourself in a situation where a reasonable person would have known that an injury or illness was likely to happen, we won't cover you.
- ✘ **You were taking part in a sport or activity, and you don't satisfy or comply with our conditions**

See **Cover for sports and activities** on page 20.
- ✘ **Your claim relates to you being pregnant, and you don't satisfy or comply with our conditions**

See **Travelling while pregnant?** on page 18.
- ✘ **Your claim arises from an act or threat of terrorism**
- ✘ **Your medical condition isn't one we cover**

There are some medical conditions we can't provide cover for. See **Specific medical situations we will never cover** in **Things we'll never cover** on page 92.

i Always read the entire PDS in order to fully understand the conditions and exclusions that apply. In particular, see **Things we'll never cover** on page 92 and **Claiming on your policy** on page 95.

4.1.2 - Someone at home or your travelling companion (not on your policy) is sick, injured or dies



Whether it's a close relative, the person overseeing your business, the sole, full-time carer of your children or a travel companion – if their sickness or injury means you can't travel, we'll help with the costs of changing your travel plans.

1. You're covered when...

You have no alternative but to cancel or rearrange your upcoming trip because one of the following incidents unexpectedly occurs before your trip starts:

 Your travelling companion (not on your policy)	 A close relative (of you or your travelling companion) who is in Australia or New Zealand (not on your policy)	 The person managing your business interests back in Australia while you are due to be on your trip	 The sole, full-time carer of your children in Australia
<p>dies or is declared unfit to travel due to a medical condition and there is no one else suitable to care for them.</p>	<p>either:</p> <ul style="list-style-type: none"> ▶ dies; ▶ is hospitalised due to a medical condition, and you (or your travelling companion) reasonably needs to be by their hospital bedside; or ▶ is incapacitated by a medical condition and you (or your travelling companion) reasonably needs to stay and assist them. 	<p>dies, is hospitalised or declared unfit for work due to a medical condition when you are:</p> <ul style="list-style-type: none"> ▶ a sole trader; ▶ the owner of a family business; or ▶ a partner in a partnership; <p>and you need to stay home and look after your business (or partnership), because there's no one else suitable to take their place.</p>	<p>dies, is hospitalised or is incapacitated due to a medical condition and as a result is no longer able to care for your children who are:</p> <ul style="list-style-type: none"> ▶ under age 16; ▶ normally live with you in Australia; and ▶ are not travelling with you; <p>and there is no one else suitable to care for them.</p>

Note: If your travelling companion or close relative is on your policy, see **You (or someone else on your policy) is sick, injured or dies** on page 31.

To be covered under this event:

The medical condition that led to your claim must first have arisen after you bought your policy, except where the affected person is a close relative. In that instance, there may be limited cover for existing medical conditions – see **Existing Medical Conditions Claim Cap** on page 33.

- ▶ **You must get the affected person's treating doctor** to complete our GP's Medical Certificate and submit this with your claim. Download a copy of the medical certificate at: suresave.com.au/medicalcertificate.
- ▶ **Where the affected person is your travelling companion** or the close relative of a travelling companion:
 - **the travelling companion must also cancel** or rearrange their trip; and
 - **their cancellation or rearrangement must mean** you would then be travelling alone if you continued with your trip as originally planned.



Here's what to do if this event has happened to you:
See page 28.

2. What you can claim

If we agree you're covered under this event, you can claim for the following expense types up to the trip limits shown below:

Expense types	Trip limit
<p>Cancellation costs We'll cover the value of any unused, pre-booked accommodation, prepaid transport, prepaid tours and prepaid tickets to public events, less any refunds received and/or due to you. See Cancellation, rearrangement and extra trip costs on page 99 for more detail on what is covered.</p>	<p>As shown on your COI as 'cancellation related expenses' (combined limit)[†]</p>
<p>Rearrangement costs Your cost to rearrange any pre-booked accommodation, prepaid transport, prepaid tours and prepaid tickets to public events, including bookings made with frequent flyer points. See Cancellation, rearrangement and extra trip costs on page 99 for more detail on what is covered.</p>	
<p>Unused tourist visa costs Any charges by the visa authority to reissue your prepaid tourist visa. Or if you have to cancel, it includes the value of any unused portion of your prepaid tourist visa.</p>	

More information: See **Expenses and benefits explained** on page 98.

Excess: An excess is deducted from any claim paid under this event. See **Will you have to pay an excess?** on page 97 for more details.

[†]Existing Medical Conditions Claim Cap

To be covered under this event, the medical condition that resulted in your claim must have first arisen after you bought your policy, except where the affected person is a close relative.

In that case, if at the time you bought your policy, the treating doctor confirms that it was medically unforeseeable that hospitalisation, death or incapacitation would arise from the close relative's existing medical condition, we will cover your cancellation, rearrangement and unused tourist visa costs. However, the total amount you can claim (the combined trip limit) across all three expense types reduces to \$2,000 per primary traveller*. This is known as the 'Existing Medical Conditions Claim Cap'.

*We work out the trip limit for this particular expense based on the number of 'primary travellers' on the policy (and shown on your COI). All travellers, including dependants, are covered under this limit. See **How do trip limits work?** on page 99 for details.

3. We don't cover you when...

- ✘ **You should have known there could be a problem**
You won't be covered if you buy your policy, or make travel arrangements, after a reasonable person in your situation would have known that their travel plans could be affected by the incident that led to your claim.
- ✘ **They weren't taking reasonable care of themselves**
If your travelling companion, close relative or someone at home wasn't taking reasonable care of themselves, or put themselves in a situation where a reasonable person would have known that an injury or illness was likely to happen, we won't cover you.
- ✘ **If your travelling companion, close relative or someone at home was taking part in a sport or activity** and didn't satisfy or comply with our conditions.
See **Cover for sports and activities** on page 20.
- ✘ **The claim relates to the pregnancy of your travelling companion** where they are more than 26 weeks pregnant for single pregnancies (or 19 weeks for multiple pregnancies).
- ✘ **Your claim arises from an act or threat of terrorism**
- ✘ **The medical condition isn't one we cover**
There are some medical conditions we can't provide cover for. See **Specific medical situations we will never cover in Things we'll never cover** on page 92.

i Always read the entire PDS in order to fully understand the conditions and exclusions that apply. In particular, see **Things we'll never cover** on page 92 and **Claiming on your policy** on page 95.

4.1.3 - Your flight, other scheduled transport or overnight tour is delayed, cancelled or rescheduled



If your cruise ship is held up in another port by a hurricane or your flight is cancelled due to a strike, we'll cover your costs to rearrange or cancel your trip before it even begins.

1. You're covered when...

Your flight, other scheduled transport or overnight tour is delayed, rescheduled or cancelled before your trip starts due to one of the following incidents, and, as a result, you have no alternative but to cancel or rearrange your upcoming trip:

 <p>Severe weather or natural disaster</p>	 <p>A motor vehicle, railway, air or marine accident</p>	 <p>Riot, hijacking, strike or civil commotion</p>
 <p>The airport, port, station, terminal or other designated point of arrival or departure is closed by the relevant official authority</p>	 <p>Emergency landing or diversion; for example, due to an on-board medical emergency</p>	 <p>Your overnight tour is cancelled due to insufficient numbers – but only when the tour was the sole purpose of your trip.</p>

To be covered for any of the incidents above, you must have bought your policy and booked the scheduled transport or overnight tour prior to the earlier of you first becoming aware of the incident that led to your claim, or it being reported in the mass media.



Here's what to do if this event has happened to you:
See page 29.

2. What you can claim

If we agree you're covered under this event, you can claim for the following expense types up to the trip limits shown below:

Expense types	Trip limit
<p>Cancellation costs We'll cover the value of any unused, pre-booked accommodation, prepaid transport, prepaid tours and prepaid tickets to public events, less any refunds received and/or due to you. See Cancellation, rearrangement and extra trip costs on page 99 for more detail on what is covered.</p>	
<p>Rearrangement costs Your cost to rearrange any pre-booked accommodation, prepaid transport, prepaid tours and prepaid tickets to public events, including bookings made with frequent flyer points. See Cancellation, rearrangement and extra trip costs on page 99 for more detail on what is covered.</p>	<p>As shown on your COI as 'cancellation related expenses' (combined limit)</p>
<p>Unused tourist visa costs Any charges by the visa authority to reissue your prepaid tourist visa. Or if you have to cancel, it includes the value of any unused portion of your prepaid tourist visa.</p>	

More information: See **Expenses and benefits explained** on page 98.

Excess: An excess is deducted from any claim paid under this event. See **Will you have to pay an excess?** on page 97 for more details.

3. We don't cover you when...

- ✘ **You should have known there could be a problem**
We won't cover you if you buy your policy, or make travel arrangements, after a reasonable person in your situation would have known that their travel plans could be affected by the incident that led to your claim.
- ✘ **Your claim arises from an act or threat of terrorism**
- ✘ **Your tour is cancelled due to insufficient numbers, there is no cover for the cost of the tour**
If your overnight tour is cancelled due to insufficient numbers, we won't cover any costs charged to you by the tour company for its cancellation. We will cover all other cancellation, rearrangement and unused tourist visa costs, as long as the sole purpose of your trip was to go on the cancelled tour.

i Always read the entire PDS in order to fully understand the conditions and exclusions that apply. In particular, see **Things we'll never cover** on page 92 and **Claiming on your policy** on page 95.

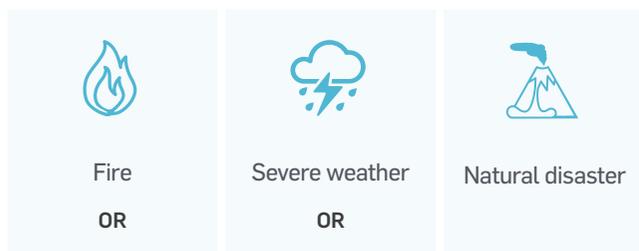
4.1.4 - You can no longer stay at your accommodation

If your hotel burns down before you start your trip, you're in trouble! But we can help you out when you have nowhere to stay.



1. You're covered when...

You can no longer stay at your pre-booked accommodation due to one of the following incidents occurring before your trip starts and, as a result, you have no alternative but to cancel or rearrange your upcoming trip:



To be covered you must have bought your policy prior to the earlier of you becoming aware of the severe weather, natural disaster or fire, or it being reported in the mass media.



Here's what to do if this event has happened to you:
See page 29.

2. What you can claim

If we agree you're covered under this event, you can claim for the following expense types up to the trip limits shown below:

Expense types	Trip limit
<p>Cancellation costs We'll cover the value of any unused, pre-booked accommodation, prepaid transport, prepaid tours and prepaid tickets to public events, less any refunds received and/or due to you. See Cancellation, rearrangement and extra trip costs on page 99 for more detail on what is covered.</p>	<p>As shown on your COI as 'cancellation related expenses' (combined limit)</p>
<p>Rearrangement costs Your cost to rearrange any pre-booked accommodation, prepaid transport, prepaid tours and prepaid tickets to public events, including bookings made with frequent flyer points. See Cancellation, rearrangement and extra trip costs on page 99 for more detail on what is covered.</p>	
<p>Unused tourist visa costs Any charges by the visa authority to reissue your prepaid tourist visa. Or if you have to cancel, it includes the value of any unused portion of your prepaid tourist visa.</p>	

More information: See **Expenses and benefits explained** on page 98.

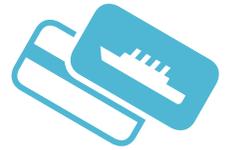
Excess: An excess is deducted from any claim paid under this event. See **Will you have to pay an excess?** on page 97 for more details.

3. We don't cover you when...

- ✘ **You should have known there could be a problem**
We won't cover you if you buy your policy, or make travel arrangements, after a reasonable person in your situation would have known that their travel plans could be affected by the incident that led to your claim.
- ✘ **You didn't comply with official warnings or warnings in the media - and failed to take appropriate action as a result**
For example, if there are widespread media reports of a cyclone having hit your travel destination a month earlier, and you don't check that everything is OK with your accommodation until the day before you travel, you won't be covered if doing something earlier would have minimised or reduced your expenses.
- ✘ **Your claim arises from an act or threat of terrorism**

i Always read the entire PDS in order to fully understand the conditions and exclusions that apply. In particular, see Things we'll never cover on page 92 and Claiming on your policy on page 95.

4.1.5 - A one-off performance or function is cancelled or rescheduled



If you're looking forward to a one-off performance or function such as a wedding or a world cup match, it can be disappointing and expensive if it's cancelled or rescheduled. That's why we help cover your costs.

1. You're covered when...

The sole purpose of your trip was to attend a one-off performance or function which is unforeseeably cancelled or rescheduled for circumstances beyond your control by the organiser before your trip starts, and, as a result, you have no alternative but to cancel or rearrange your upcoming trip.

A 'one-off performance or function' means any of the following:

 Wedding OR	 Prepaid sporting event OR	 Prepaid training course or conference OR
 Prepaid concert or festival OR	 Graduation OR	 Funeral



Here's what to do if this event has happened to you:
See page 28.

2. What you can claim

If we agree you're covered under this event, you can claim for the following expense types up to the trip limits shown below:

Expense types	Trip limit
<p>Cancellation costs We'll cover the value of any unused, pre-booked accommodation, prepaid transport, prepaid tours and prepaid tickets to public events, less any refunds received and/or due to you. See Cancellation, rearrangement and extra trip costs on page 99 for more detail on what is covered.</p>	<p>As shown on your COI as 'cancellation related expenses' (combined limit)</p>
<p>Rearrangement costs Your cost to rearrange any pre-booked accommodation, prepaid transport, prepaid tours and prepaid tickets to public events, including bookings made with frequent flyer points. See Cancellation, rearrangement and extra trip costs on page 99 for more detail on what is covered.</p>	
<p>Unused tourist visa costs Any charges by the visa authority to reissue your prepaid tourist visa. Or if you have to cancel, it includes the value of any unused portion of your prepaid tourist visa.</p>	

More information: See **Expenses and benefits explained** on page 98.
Excess: An excess is deducted from any claim paid under this event. See **Will you have to pay an excess?** on page 97 for more details.

3. We don't cover you when...

- ✘ **You should have known there could be a problem**
We won't cover you if you buy your policy, or make travel arrangements, after a reasonable person in your situation would have known that their travel plans could be affected by the incident that led to your claim.
- ✘ **The one-off performance or function was cancelled or rescheduled due to insolvency or financial collapse**
- ✘ **The one-off performance or function that was cancelled or rescheduled was your own wedding**
- ✘ **The one-off performance or function was cancelled or rescheduled due to insufficient numbers**
- ✘ **Your claim arose from an act or threat of terrorism**
- ✘ **Your claim arose from fraudulent activity**
- ✘ **There was a mistake or omission in the booking**
This exclusion applies regardless of who made the error, and whether the error was with your specific booking or a booking made by the organisers of the relevant one-off performance or function.



Always read the entire PDS in order to fully understand the conditions and exclusions that apply. In particular, see Things we'll never cover on page 92 and Claiming on your policy on page 95.

4.1.6 - Your pre-approved leave is cancelled or you're made redundant



If your boss decides to cancel your leave, or a redundancy means you need to focus on finding work, we'll help cover the cost of changing your travel plans.

1. You're covered when...

You have no alternative but to cancel or rearrange your upcoming trip because one of the following incidents occurs before your trip starts, either to you or your travelling companion:



Is made redundant
(from a full time job or part-time permanent job)
OR



Has their pre-approved leave cancelled
(from a full time job or part-time permanent job)

To be covered...

If your claim is due to your travelling companion's leave cancellation or redundancy, then for you to be covered:

- ▶ they must also cancel or rearrange their trip; and
- ▶ their cancellation or rearrangement must mean you would then be travelling alone if you continued with your trip as originally planned.



Here's what to do if this event has happened to you:
See pages 29.

2. What you can claim

If we agree you're covered under this event, you can claim for the expenses listed below up to the trip limits shown below:

Expense types	Trip limit
<p>Cancellation costs We'll cover the value of any unused, pre-booked accommodation, prepaid transport, prepaid tours and prepaid tickets to public events, less any refunds received and/or due to you. See Cancellation, rearrangement and extra trip costs on page 99 for more detail on what is covered.</p>	<p>As shown on your COI as 'cancellation related expenses' (combined limit)</p>
<p>Rearrangement costs Your cost to rearrange any pre-booked accommodation, prepaid transport, prepaid tours and prepaid tickets to public events, including bookings made with frequent flyer points. See Cancellation, rearrangement and extra trip costs on page 99 for more detail on what is covered.</p>	
<p>Unused tourist visa costs Any charges by the visa authority to reissue your prepaid tourist visa. Or if you have to cancel, it includes the value of any unused portion of your prepaid tourist visa.</p>	

More information: See **Expenses and benefits explained** on page 98.

Excess: An excess is deducted from any claim paid under this event. See **Will you have to pay an excess?** on page 97 for more details.

3. We don't cover you when...

✘ **You should have known there could be a problem**
We won't cover you if you buy your policy, or make travel arrangements, after a reasonable person in your situation would have known that their travel plans could be affected by the incident that led to your claim.

✘ **The redundancy was voluntary**

i Always read the entire PDS in order to fully understand the conditions and exclusions that apply. In particular, see Things we'll never cover on page 92 and Claiming on your policy on page 95.

4.1.7 - Your home is severely damaged

You've planned the trip of a lifetime — and then a bushfire destroys your home. You can't even think of travelling now, so here's how we can help get you through.



1. You're covered when...

Your home in Australia is severely damaged by one of the following incidents before your trip starts, and as a result you have no alternative but to cancel or rearrange your trip:



Fire

OR



Severe weather

OR



Natural disaster

What do we mean by 'severely damaged'?

We consider your home to be severely damaged if it has been declared uninhabitable in writing by:

- ▶ the fire department,
- ▶ the local council,
- ▶ your insurance company,
- ▶ a suitably registered structural engineer,
- ▶ a building surveyor,
- ▶ a building inspector, or
- ▶ a registered building practitioner.



Here's what to do if this event has happened to you:

See pages 28.

2. What you can claim

If we agree you're covered under this event, you can claim for the following expense types up to the trip limits shown below:

Expense types	Trip limit
<p>Cancellation costs We'll cover the value of any unused, pre-booked accommodation, prepaid transport, prepaid tours and prepaid tickets to public events, less any refunds received and/or due to you. See Cancellation, rearrangement and extra trip costs on page 99 for more detail on what is covered.</p>	<p>As shown on your COI as 'cancellation related expenses' (combined limit)</p>
<p>Rearrangement costs Your cost to rearrange any pre-booked accommodation, prepaid transport, prepaid tours and prepaid tickets to public events, including bookings made with frequent flyer points. See Cancellation, rearrangement and extra trip costs on page 99 for more detail on what is covered.</p>	
<p>Unused tourist visa costs Any charges by the visa authority to reissue your prepaid tourist visa. Or if you have to cancel, it includes the value of any unused portion of your prepaid tourist visa.</p>	

More information: See **Expenses and benefits explained** on page 98.

Excess: An excess is deducted from any claim paid under this event.

See **Will you have to pay an excess?** on page 97 for more details.

3. We don't cover you when...

- ✘ **You should have known there could be a problem**
We won't cover you if you buy your policy, or make travel arrangements, after a reasonable person in your situation would have known that their travel plans could be affected by the incident that led to your claim.
- ✘ **Your claim arose from an act or threat of terrorism**
- ✘ **You, your travelling companion, a family member or someone you were in collusion with caused or contributed to the destruction of your home**



Always read the entire PDS in order to fully understand the conditions and exclusions that apply. In particular, see Things we'll never cover on page 92 and Claiming on your policy on page 95.

4.1.8 - Your travel services provider becomes insolvent

Your bags are packed. You're ready to set off on your trip when you get a call – insolvency has unexpectedly shut down your airline. Lucky you've got insurance.



1. You're covered when...

You have a prepaid booking with a travel services provider which becomes insolvent before your trip starts and, as a result, you have no alternative but to cancel or rearrange your upcoming trip.

To be covered you must have made the booking prior to leaving your home in Australia, and news of the travel services provider's insolvency (or potential insolvency) must first have become public in the mass media after the later of the date you bought your policy or booked travel arrangements with the travel services provider.

What do we mean by 'travel services provider'?

A 'travel services provider' means any of the following:

 A scheduled and publicly available airline	 A hotel or resort operator	 A licensed rental vehicle company
 A scheduled and publicly available bus operator	 A scheduled and publicly available railway operator	 A scheduled and publicly available cruise line



Here's what to do if this event has happened to you:

See pages 28.

2. What you can claim

If we agree you're covered under this event, you can claim for the following expense types up to the trip limits shown below:

Expense types	Trip limit
Insolvency unused arrangements We'll reimburse you for the value of any unused, pre-booked accommodation, prepaid transport, prepaid tours and prepaid tickets to public events that you can't use as a result of the insolvency – less any refunds received or due to you.	\$10,000 per primary traveller* (combined limit)
Insolvency rearrangement costs We'll cover your cost to rearrange any pre-booked accommodation, prepaid transport, prepaid tours and prepaid tickets to public events, including bookings made with frequent flyer points.	

*We work out the trip limit for this particular expense based on the number of 'primary travellers' on the policy (and shown on your COI). All travellers, including dependants, are covered under this limit. See **How do trip limits work?** on page 99 for details.

More information: See **Expenses and benefits explained** on page 98.

Excess: An excess is deducted from any claim paid under this event.

See **Will you have to pay an excess?** on page 97 for more details.

3. We don't cover you when...

- ✘ **You should have known there could be a problem**
We won't cover you if you buy your policy, or make travel arrangements, after a reasonable person in your situation would have known that their travel plans could be affected by the incident that led to your claim.
- ✘ **The insolvency was caused directly or indirectly by war or civil commotion**
We won't cover you if your claim arose directly or indirectly from war, acts of foreign enemies, hostilities or warlike operations (whether war was declared or not), civil war, rebellion, insurrection, civil commotion that amounts to an uprising, military or usurped power.

i Always read the entire PDS in order to fully understand the conditions and exclusions that apply. In particular, see Things we'll never cover on page 92 and Claiming on your policy on page 95.

Insolvent travel services providers

We maintain a list of travel services providers who are insolvent (or at risk of insolvency) on our website – suresave.com.au/insolvency. We won't cover you under this event for any travel services provider on that list from the 'Insolvent from' date shown on our website.

Section 4.2

You need medical help on your trip

Getting sick or injured on your trip can be stressful. That's why we help you get the care you need – so you can focus on recovering, not on paying medical bills.

What to do when...



If you need medical help on your trip or someone on your policy dies – here's what to do

See page 41

What you need to know...



What you need to know about events in this section

See page 42

Events – you're covered when:



4.2.1 - You're injured in an accident and get medical help

See page 43



4.2.2 - You suddenly get sick on your trip and get medical help

See page 45



4.2.3 - You need a dentist. Urgently. It can't wait until you get home.

See page 47



4.2.4 - Someone on your policy dies

See page 47

What to do when...

If you or someone else on your policy is in an accident, falls ill, has a dental emergency or dies on your trip, and is covered by one of the events in this section, here's some steps you must follow. If you don't, we may either not pay your claim or reduce how much we'll pay.



Contact us on:

+612 9234 3113 or **+612 8256 1513**

Our Australia based team of medical professionals is available 24/7 to help you find the assistance you need.

You have an accident or fall ill

1. Make sure everyone is safe

If you need immediate help, contact the local emergency services.

2. Seek medical attention

You should get medical help from a medical practitioner, such as a doctor, or by going to a hospital as soon as possible.

Is it an emergency situation?

Yes: contact the local emergency services first, and then call us on +612 9234 3113 as soon as you can.

No: call our Emergency Assistance Team on +612 9234 3113, and we can direct you to an appropriate medical facility.

3. Get it in writing

To support your claim, you must provide the following documents:

- **Treating doctor's (or other medical practitioner's) report** confirming what happened and the nature of your injury; and
- **Hospital admission reports** (if you were admitted to hospital); and
- **Any other reports that are relevant to your circumstances** such as an ambulance report or a police report (if either were involved).

In some cases, we may need to obtain your past medical history from your usual GP in Australia. We'll let you know if this is the case.

Someone on your policy dies

1. Contact DFAT for help liaising with local authorities

Contact the Department of Foreign Affairs and Trade. For the nearest location, contact us on +612 9234 3113.

2. Contact us for help

We understand that this is a terrible and difficult time. Please call us on +612 9234 3113 so we can help you through the process of dealing with the situation. We can help arrange repatriation of your loved one or a local burial or cremation, depending on your wishes.

3. Get it in writing

To support your claim, you must provide the following documents:

- **Death Certificate**, confirming the cause of death; and
- **Hospital admission reports** (if the deceased person was admitted to hospital); and
- **Any other reports that are relevant to your circumstances** such as an ambulance report or a police report (if either were involved).

In some cases, we may need past medical history records from the deceased person's usual GP in Australia. We'll let you know if this is the case.

You have a dental emergency

1. Seek treatment from a dentist

Get treatment from a licenced dentist — call our Emergency Assistance Team on +612 9234 3113 for help finding one.

- ### 2. Get it in writing.
- To make claiming easier, you must get a report from the dentist who treated you that confirms what happened, the nature of the dental emergency and what treatment you received.

Do I always need to call you?

If your medical or dental problem is something simple – like a cold or a 24 hour gastro bug – and your **expenses** aren't going to be large, then you don't need to call us unless you want help finding a local medical practitioner. But here are a couple of steps you must follow:

- ▶ **If you're admitted to hospital, or if your overseas medical expenses are going to be more than \$2,000**, then you must contact us as soon as you reasonably can.
- ▶ **If you're in a country that Australia has a Reciprocal Health Care Agreement** with (such as New Zealand, the UK or Italy), you must use their publically funded health system for medical or dental care (where possible).

If you're at all unsure as to what to do, you should contact us - we're here 24 hours a day, 7 days a week. If you don't follow these steps, and we determine that your expenses would have been less if you had, then we may either not pay your claim or reduce how much we pay.

What you need to know...

To make sure you know exactly what you're covered for when making a claim under an event in this section, we've included some important information and definitions up-front that apply to all the events in this section. You should read this information carefully.



Cover for existing medical conditions

Travel insurance helps cover the costs for most medical conditions or injuries that happen while you're travelling. But it doesn't always include existing medical conditions. For more information about what we mean by an 'existing medical condition' and how you can apply for cover for your medical condition before you buy your policy (if it's not automatically covered), see **Travelling with an existing medical condition** on page 14.

Things you need to know about expenses in this section

The expense and benefit types you are covered for are listed in the **What you can claim** section within each event. We also detail the specific out-of-pocket expenses that are included under each expense type, as well as information on when any benefit types are payable and how they are calculated.

Avoiding or minimising your expenses

We only pay expenses which are both reasonable and necessary and which we approve for payment. So if you don't take steps to avoid unnecessary expenses, we either won't pay your claim or we'll reduce the amount we pay.

Medical expenses we won't cover

The expenses and benefits that you can claim are detailed in the **What can you claim** section within each event – and you're only covered for the expense and benefit types listed. But just so we're clear, we'll never pay for any of the following:

✘ Ongoing medication and treatment (that you were undergoing prior to your trip)

We won't pay for any medication you were taking (or other courses of treatment you were undergoing, such as fertility treatment) at the time your trip started. This includes any costs associated with getting a prescription for ongoing medication whilst you are away. Plan ahead, and take a sufficient supply with you on your trip.

✘ Medical and dental costs in Australia (once you return home)

In all cases, once you get back to Australia, you are responsible for any medical and dental costs incurred in Australia. That's because there are strict government regulations around who can and can't cover medical costs in Australia. We are a specialist travel insurance provider and aren't licensed to pay for medical costs in Australia. These should be claimed through your private health insurer or Medicare.

✘ Complementary and alternative medicines

We won't pay for complementary or alternative medical treatments such as naturopathy, homeopathy, acupuncture or reiki.

✘ Medical tourism-related expenses

We won't pay for any expenses, medical or otherwise, that arise from treatments or procedures you choose to get overseas. Going overseas to get medical or dental treatment is getting more popular, but it's still a risky thing to do.

✘ Childbirth-related expenses

We won't pay for the cost of regular antenatal care, childbirth and any costs associated with the care of a newborn child.

Coming home early (medical repatriation)

In cases where we agree that it is medically necessary for you to return home early from your trip, we'll pay your medical repatriation costs. You must get approval from us before you arrange to come home – even when your doctor says it's necessary – or we may not cover your costs.

On the other hand, if we determine, based on the advice of a medical practitioner appointed by us, that you should be repatriated to Australia for medical treatment – but you choose not to – we may limit the amount we will pay towards your overseas medical costs and other expense and benefit types to an amount we determine we would have paid if you followed our recommendation. You will then be responsible for any further expenses that arise from that injury or illness.

What do we mean by 'medically necessary'

When we use the term 'medically necessary' to qualify which expense types we will pay for – we mean that your treating doctor (or other qualified medical practitioner) must have certified this in writing, and that we or a medical practitioner appointed by us agree with your treating doctor.

So, if you break your leg and your doctor certifies that you're to be confined to your hotel room - provided we agree - you can claim the cost of having to cancel any prepaid tours, and the extra expense of ordering meals from the room service menu. But if you just need stitches for your leg, and your doctor says it's OK to keep walking on it, then we won't cover the cost of cancelled tours or room service since you can still get out and about – even if you find it uncomfortable to do so.

4.2.1 - You're injured in an accident and get medical help



From tripping on the pavement to crashing your rental vehicle – if you're injured in an accident while you're travelling, you'll want to make sure you're covered.

1. You're covered when...

You're injured in an accident on your trip and you get medical help from a qualified medical practitioner as soon as possible.

To be covered the injury must have first arisen as a result of an accident on your trip. If the injury is an existing medical condition, or relates to one, we may either not pay your claim or reduce how much we pay, unless it is either:



An automatically accepted condition:

See Automatically Accepted Conditions on page xx for details.

OR



A specified medical condition:

(This is an existing medical condition that we have agreed to cover in writing and for which you have paid an additional premium.)

For more information about automatically accepted and specified medical conditions, see **Travelling with an existing medical condition** on page 14



Here's what to do if this event has happened to you:

See page 41.

2. What you can claim

If we agree you're covered under this event, you can claim for the following expense and benefit types up to the trip limits shown below:

Expense types	Trip limit
<p>Overseas medical costs</p> <p>We'll reimburse you for any medical expenses that arise from the treatment of your medical condition by a legally qualified medical practitioner or paramedic while you are overseas for up to 12 months after you were injured on your trip. This includes hospital costs as well as road and water ambulance costs.</p>	Unlimited
<p>Medical evacuation costs</p> <p>We'll pay the cost of your transfer to the nearest appropriate medical facility if we determine that this is medically necessary. We won't pay the cost of any search and rescue charges.</p>	Unlimited
<p>Medical repatriation costs</p> <p>We'll pay any extra costs (over and above what you paid or would have paid) to return you to your home in Australia, provided that we determine that it is medically necessary to do so, including where you need a medical escort home. If you didn't have a return ticket booked, we will deduct an amount equivalent to the cost of an economy class airfare (at the airline's regular published rate) from the value of your claim.</p>	Unlimited
<p>Extra trip costs</p> <p>We'll pay any extra accommodation, transport, tour or tourist visa costs over and above what you would have had to pay had your trip been undertaken as originally planned – less any compensation given or due to you by anyone else (for example, the airline). See Cancellation, rearrangement and extra trip costs on page 99 for more detail on what is covered.</p>	Unlimited
<p>Companion costs</p> <p>If we determine that it's medically necessary for you to have someone by your bedside in hospital to help with your day-to-day activities while you're still overseas, or to help you with your return trip to Australia, we'll pay the reasonable extra costs for their transport, accommodation and meals, including any additional tourist visa costs.</p>	Unlimited
<p>Cancellation costs</p> <p>We'll cover the value of any unused, pre-booked accommodation, prepaid transport, prepaid tours and prepaid tickets to public events, less any refunds received and/or due to you. See Cancellation, rearrangement and extra trip costs on page 99 for more detail on what is covered.</p>	As shown on your COI as 'cancellation related expenses'

Expense types	Trip limit	
<p>Return of rental vehicle costs</p> <p>We'll pay the cost of returning your rental vehicle to the nearest depot when your treating doctor confirms in writing that you're medically unfit to do it yourself.</p>	\$500	
<p>Winter sports prepaid costs (Winter Sports Option only)</p> <p>If you added the Winter Sports Option at the time you bought your policy (and it is shown on your COI), we'll pay up to \$1,000 per person for non-recoverable, pre-booked charges for ski-equipment hire, lift passes and ski school costs if it is medically necessary for you to stay off the slopes for more than 24 hours.</p>	\$1,000 per primary traveller*	
Benefit types	Benefit Amount	Trip limit
<p>In-hospital allowance</p> <p>If you're in hospital for more than 48 hours, we'll pay a daily benefit for each full or partial day after that to cover incidental costs, such as magazines and internet connection.</p>	\$50 a day	Up to \$6,000 per primary traveller*
<p>Room service supplement</p> <p>If we agree that it's medically necessary for you to be confined to your hotel room (or cruise cabin) for more than 48 hours, we'll pay a daily benefit for each full or partial day after that to cover the cost of any meals you need to order from room service.</p>	\$50 a day	Up to \$6,000 per primary traveller*
<p>Loss of income benefit</p> <p>If your injury means you can't go back to your full time job within 30 days of the date you had originally planned to return to Australia from your trip, we'll pay you a weekly benefit once the 30 days has passed, up until you return to work. (Just to be clear – we don't pay this benefit if you are not in a full time job.)</p>	\$400 a week	\$10,400 per primary traveller*
<p>Total and permanent disability benefit</p> <p>We'll pay a lump sum benefit if, within 12 months of you being injured, your injury results in either the permanent and total loss of sight in one or both eyes, or the permanent and total loss of use of one or more limbs.</p>	\$12,500 lump sum	\$12,500 per primary traveller*
<p>Accidental death benefit</p> <p>If you die as a direct result of your injury under this event within 12 months of the date of injury, we'll pay a lump sum benefit to your estate. (Dependants are not eligible to receive this benefit.)</p>	\$25,000 lump sum	\$25,000 per primary traveller*

*We work out the trip limit for this particular expense (or benefit) based on the number of 'primary travellers' on the policy (and shown on your COI). All travellers, including dependants, are covered under this limit - except for the trip limits for Accidental death and Loss of income benefits, which are only payable to primary travellers. See **How do trip limits work?** on page 99 for details.

More information: See **Expenses and benefits explained** on page 98.

Excess: An excess is deducted from any claim paid under this event except where you are only claiming for the 'Benefit types' shown above. See **Will you have to pay an excess?** on page 97 for more details.

3. We don't cover you when...

- ✘ **You don't seek medical help from a medical practitioner as soon as possible.** We won't cover you if you wait until you return to your home in Australia before you seek medical help, and you could reasonably have obtained medical treatment while you were on your trip.
- ✘ **You weren't taking care of yourself**
If you don't take reasonable care of yourself, or you put yourself in a situation where a reasonable person would have known that an injury was likely to happen, you won't be covered.
- ✘ **Your injury arose from a medical situation that we don't cover.** See **Specific medical situations** in **Things we'll never cover** on page 92.
- ✘ **Your claim relates to you being pregnant** and you don't satisfy or comply with our conditions
See **Travelling while pregnant?** on page 18.
- ✘ **You were taking part in a sport or activity** and you don't satisfy or comply with our conditions
See **Cover for sports and activities** on page 20.
- ✘ **You were participating in a winter sport** and:
 - You didn't add the Winter Sports Option when you bought your policy; or
 - You did add the Winter Sports Option but don't satisfy or comply with our conditions.
See **Your winter sports holiday doesn't go to plan** on pg 90.
- ✘ **You were working or volunteering on your trip** and you don't satisfy or comply with our conditions
See **Working or volunteering on your trip** on page 19.

i Always read the entire PDS in order to fully understand the conditions and exclusions that apply. In particular, see **Things we'll never cover** on page 92 and **Claiming on your policy** on page 95.

4.2.2 - You suddenly get sick on your trip and get medical help



Whether your Bali belly turns into full blown salmonella or you're getting chest pains, the only good thing about being sick on your trip is knowing you'll have help to pay the extra costs.

1. You're covered when...

You suddenly fall ill on your trip due to a medical condition and get medical help from a doctor while overseas.

To be covered your medical condition must have first developed after you bought your policy. If your medical condition relates to an existing medical condition, you'll only be covered if it is:



An automatically accepted condition:

See Automatically Accepted Conditions on page 16 for details.

OR



A specified medical condition

(This is an existing medical condition that we have agreed to cover in writing and for which you have paid an additional premium.)

For more information about automatically accepted and specified medical conditions, see **Travelling with an existing medical condition** on page 14.



Here's what to do if this event has happened to you:

See page 41.

2. What you can claim

If we agree you're covered under this event, you can claim for the following expense and benefit types up to the trip limits shown below:

Expense types	Trip limit
Overseas medical costs We'll reimburse you for any medical expenses that arise from the treatment of your medical condition by a legally qualified medical practitioner or paramedic while you are overseas for up to 12 months after you first suddenly fell ill on your trip. This includes hospital costs as well as road and water ambulance costs.	Unlimited
Medical evacuation costs We'll pay the cost of your transfer to the nearest appropriate medical facility where we determine that this is medically necessary. We won't pay the cost of any search and rescue charges.	Unlimited
Medical repatriation costs We'll pay any extra costs (over and above what you paid or would have paid) to return you to your home in Australia, provided that we determine that it is medically necessary to do so, including where you need a medical escort home. If you didn't have a return ticket booked, we'll deduct an amount equivalent to the cost of an economy class airfare (at the airline's published rate) from the value of your claim.	Unlimited
Extra trip costs We'll pay any extra accommodation, transport, tour or tourist visa costs over and above what you would have had to pay had your trip been undertaken as originally planned — less any compensation given or due to you by anyone else (for example, the airline). See Cancellation, rearrangement and extra trip costs on page 99 for more detail on what is covered.	Unlimited
Companion costs If we determine that it's medically necessary for you to have someone by your bedside in hospital to help with your day-to-day activities while you're still overseas, or to help you with your return trip to Australia, we'll pay the reasonable extra costs for their transport, accommodation and meals, including any additional tourist visa costs.	Unlimited

Expense types	Trip limit
<p>Cancellation costs</p> <p>We'll cover the value of any unused, pre-booked accommodation, prepaid transport, prepaid tours and prepaid tickets to public events, less any refunds received and/or due to you. See Cancellation, rearrangement and extra trip costs on page 99 for more detail on what is covered.</p>	As shown on your COI as 'cancellation related expenses'
<p>Return of rental vehicle costs</p> <p>We'll pay the cost of returning your rental vehicle to the nearest depot when your treating doctor confirms in writing that you're medically unfit to do it yourself.</p>	\$500
<p>Winter sports prepaid costs (Winter Sports Option only)</p> <p>If you added the Winter Sports Option at the time you bought your policy (and it is shown on your COI), we'll pay up to \$1,000 per person for non-recoverable, pre-booked charges for ski-equipment hire, lift passes and ski school costs if it is medically necessary for you to stay off the slopes for more than 24 hours.</p>	\$1,000 per primary traveller*

Benefit types	Benefit Amount	Trip limit
<p>In-hospital allowance</p> <p>If you're in hospital for more than 48 hours, we'll pay the daily Benefit Amount for each full or partial day after that to cover incidental costs, such as magazines and internet connection.</p>	\$50 a day	Up to \$6,000 per primary traveller*
<p>Room service supplement</p> <p>If we agree that it's medically necessary for you to be confined to your hotel room (or cruise cabin) for more than 48 hours, we'll pay the daily Benefit Amount for each full or partial day after that to cover the cost of any meals you need to order from room service.</p>	\$50 a day	Up to \$6,000 per primary traveller*

*We work out the trip limit for this particular expense or benefit based on the number of 'primary travellers' on the policy (and shown on your COI). All travellers, including dependants, are covered under this limit. See **How do trip limits work?** on page 99 for details.

More information: See **Expenses and benefits explained** on page 98.

Excess: An excess is deducted from any claim paid under this event except where you are only claiming for the 'Benefit types' shown above. See **Will you have to pay an excess?** on page 97 for more details.

3. We don't cover you when...

- ✘ **You don't seek medical help from a medical practitioner as soon as possible.** We won't cover you if you wait until you return to your home in Australia before you seek medical help, and you could reasonably have obtained medical treatment while you were travelling, there is no cover under this policy.
- ✘ **You weren't taking care of yourself**
If you don't take reasonable care of yourself, or you put yourself in a situation where a reasonable person would have known that an illness was likely to result, you won't be covered.
- ✘ **Your medical condition isn't one we cover**
See **Specific medical situations we don't cover in Things we'll never cover** on page 92.
- ✘ **Your claim relates to you being pregnant** and you don't satisfy or comply with our conditions
See **Travelling while pregnant?** on page 18.
- ✘ **You were taking part in a sport or activity** and you don't satisfy or comply with our conditions
See **Cover for sports and activities** on page 20.
- ✘ **You were participating in a winter sport** and:
 - You didn't add the Winter Sports Option when you bought your policy; or
 - You did add the Winter Sports Option but don't satisfy or comply with our conditions.
See **Your winter sports holiday doesn't go to plan** on pg 90.
- ✘ **You were working or volunteering on your trip and you don't satisfy or comply with our conditions**
See **Working or volunteering on your trip** on page 19.

i Always read the entire PDS in order to fully understand the conditions and exclusions that apply. In particular, see **Things we'll never cover** on page 92 and **Claiming on your policy** on page 95.

4.2.3 - You need a dentist. Urgently. It can't wait until you get home.



A broken tooth or exposed nerve can ruin your holiday. So if you need emergency dental care, we can keep you smiling – with insurance that helps cover the cost.

1. You're covered when...

You have a dental emergency on your trip that can't wait until you get back to Australia, which means you must see a legally qualified dentist while you are overseas.

To be covered your dental emergency must:

 be for a healthy, natural tooth that is either an original tooth or one with a filling (and/or supporting tissues); AND	 require urgent treatment for the relief of sudden and acute pain; AND	 have developed after you departed on your trip.
--	--	---

 **Here's what to do if this event has happened to you:**
See page 41.

2. What you can claim

If we agree you're covered under this event, you can claim for the following expense type up to the trip limit shown below:

Expense type	Trip limit
Overseas dental costs We'll reimburse you for any dental expenses that arise from your treatment by a legally qualified dentist for the relief of sudden and acute pain while you're overseas.	Up to \$1,000 per primary traveller*

*We work out the trip limit for this particular expense based on the number of 'primary travellers' on the policy (and shown on your COI). All travellers, including dependants, are covered under this limit. See **How do trip limits work?** on page 99 for details.

More information: See **Expenses and benefits explained** on page 98.

Excess: We'll deduct any excess from the total amount we pay. See **Will you have to pay an excess?** on page 97 for details.

3. We don't cover you when...

- ✗ It's not an emergency**
 We only cover dental emergencies – which means the relief of sudden and acute pain. We don't cover dental work that should have been carried out in Australia – or that can wait until you're back from your trip. So we will not pay for treatment such as a new crown, routine maintenance or a whitening treatment.
- ✗ You weren't taking care of yourself**
 We won't cover you if you don't take reasonable care of yourself, or you put yourself in a situation where a reasonable person would have known that a dental emergency was likely to happen, you won't be covered.
- ✗ You were taking part in a sport or activity** and you don't satisfy or comply with our conditions
 See **Cover for sports and activities** on page 20.
- ✗ You were participating in a winter sport** and:
 • You didn't add the Winter Sports Option when you bought your policy; or
 • You did add the Winter Sports Option but don't satisfy or comply with our conditions.
 See **Your winter sports holiday doesn't go to plan** on pg 90.
- ✗ You were working or volunteering on your trip** and you don't satisfy or comply with our conditions
 See **Working or volunteering on your trip** on page 19.

 Always read the entire PDS in order to fully understand the conditions and exclusions that apply. In particular, see **Things we'll never cover** on page 92 and **Claiming on your policy** on page 95.

4.2.4 - Someone on your policy dies

Occasionally, tragedy strikes. If you or someone on the policy dies while on the trip, we'll be there to help you and your loved ones get through this sad and stressful experience.



1. You're covered when...

You or someone else on your policy (shown on your COI) dies while you are on your trip.

To be covered the medical condition which caused the death must have first arisen after you bought your policy. If the condition is or relates to an existing medical condition, there's only cover if it is:



An automatically accepted condition

See **Automatically Accepted Conditions** on page 16 for details.

OR



A specified medical condition

This is an existing medical condition that we have agreed to cover in writing and for which you have paid an additional premium.

For more information about automatically accepted and specified medical conditions, see **Travelling with an existing medical condition** on page 14.

Also see...

If there are also medical expenses, cancellation costs or other expenses, you can claim for these under either **You're injured in an accident and get medical help** on page 43 or **You suddenly get sick on your trip and get medical help** on page 45.



Here's what to do if this event has happened to you:

See page 41.

2. What you can claim

If we agree you're covered under this event, you can claim for the following expense and benefit types up to the trip limits shown below:

Expense type	Trip limit
Overseas burial or cremation costs, or repatriation of remains to Australia	\$20,000 per primary traveller*
We'll cover the cost of burial or cremation overseas or the cost to bring the remains of the deceased person home so they can be buried or cremated in Australia.	

Benefit type	Benefit Amount	Trip limit
Accidental death benefit	\$25,000 lump sum	\$25,000 per primary traveller*
If you die as a direct result of an accidental injury that occurred on your trip (or are presumed dead following the disappearance of your scheduled transport) within 12 months of the date of injury or disappearance, we'll pay the Benefit Amount to your estate. (Dependants are not eligible to receive this benefit.)		

*We work out the trip limit for this particular expense (or benefit) based on the number of 'primary travellers' on the policy (and shown on your COI). All travellers, including dependants, are covered under this limit - except for the trip limits for Accidental death benefit, which only covers primary travellers. See **How do trip limits work?** on page 99 for details.

More information: See **Expenses and benefits explained** on page 98.

Excess: No excess applies to this event.

3. We don't cover you when...

✘ **The death arose from a medical situation that we don't cover** such as suicide or self-harm
See **Things we'll never cover** on page 92.

✘ **You weren't taking care of yourself**
If you don't take reasonable care of yourself, or you put yourself in a situation where a reasonable person would have known that the injury or illness that led to death was likely to happen, you won't be covered.

✘ **Your claim relates to you being pregnant** and you don't satisfy or comply with our conditions
See **Travelling while pregnant?** on page 18.

✘ **You were taking part in a sport or activity** and you don't satisfy or comply with our conditions
See **Cover for sports and activities** on page 20.

✘ **You were participating in a winter sport** and:

- You didn't add the Winter Sports Option when you bought your policy; or
- You did add the Winter Sports Option but don't satisfy or comply with our conditions.
See **Your winter sports holiday doesn't go to plan** on pg 90.

✘ **You were working or volunteering on your trip** and you don't satisfy or comply with our conditions
See **Working or volunteering on your trip** on page 19.



Always read the entire PDS in order to fully understand the conditions and exclusions that apply. In particular, see **Things we'll never cover** on page 92 and **Claiming on your policy** on page 95.

Section 4.3

You have trouble getting from A to B

A lot of travel is simply about getting from A to B - but this is where things can often go wrong. From storms to strikes, when your transport doesn't go to plan, we're here to help.

What to do when...



If you have trouble getting from A to B – here's what to do

See page 50

What you need to know...



What you need to know about events in this section

See page 51

Events – you're covered when:



4.3.1 - Your flight, other scheduled transport or tour is delayed and **it's NOT** the operator's fault

See page 52



4.3.2 - Your flight, other scheduled transport or tour is delayed and **it IS** the operator's fault

See page 53



4.3.3 - You miss your flight, other scheduled transport or tour (and it's really not your fault)

See page 55

What to do when...



If you have trouble getting from A to B, and are covered by one of the events in this section, here's some steps you must follow. If you don't, we may either not pay your claim or reduce how much we'll pay.

Your flight, other transport or tour is delayed, rescheduled or cancelled:

1. Speak with the airline or other operator

As soon as you know your transport or tour might be affected, contact the airline or other operator to find out more and, if appropriate, to rearrange your bookings. Ask them what they'll do to compensate you (for example, pay for your accommodation, meals and other expenses). Make sure you get them to put this in writing. You must submit this when you are making your claim.

2. Rearrange or cancel your bookings

As soon as you know that any pre-booked or prepaid travel arrangements will be affected, you must try to reschedule them or make alternative arrangements. If you can't rearrange some or all your travel plans, you must cancel them as soon as possible. If you don't act immediately, we may not cover any additional costs that arise as a result of any delay. You should only cancel arrangements when you have no other alternative.

You miss your flight, other transport or tour:

1. Speak with the airline or other operator

As soon as you know that you are likely to miss your flight, other scheduled transport or tour, contact the airline or other operator to let them know and, if appropriate, to rearrange your bookings.

2. Rearrange or cancel your bookings

As soon as you know that any pre-booked or prepaid travel arrangements will be affected, you must try to reschedule them or make alternative arrangements. If you can't rearrange some or all your travel plans, you must cancel them as soon as possible. If you don't act immediately, we may not cover any additional costs that arise as a result of any delay. You should only cancel arrangements when you have no other alternative.

3. Get it in writing

To support your claim, you must submit proof of the event that causes you to miss your flight, other transport or tour. If it's covered in the mainstream media, we'll be able to check it there. Otherwise, you must get a written report from the police or another independent authority to verify what's happened; this includes a written report from your transport provider verifying the reason for their delay.

Ready to claim?

First, work through the checklist for the event you are claiming for on this page.

You must also read through **Making a claim** on page 96 for a checklist of things you need to do when you're ready to claim.

What you need to know about getting from A to B



To make sure you know exactly what you're covered for when making a claim under an event in this section, we've included some important information and definitions up-front that apply to all the events in this section. You should read this information carefully.

What we mean by

Scheduled transport

Scheduled transport means the following types of transport, provided that they're prepaid, scheduled and publicly available:



Flights



Cruises



Trains



Buses



Ferries

Overnight tours

'Overnight tours' means prepaid, scheduled and publicly available tours, provided that they:

- ▶ are overnight or longer;
- ▶ include accommodation and transport; and
- ▶ are primarily for sight-seeing purposes (rather than just getting from A to B) or include a conference or training component.

'Scheduled and publicly available' means...

that the transport or tour must operate to a published timetable or schedule and be available to the general public. It doesn't mean privately hired, rented or chartered transport or tours, like privately organised tours, chartered flights, chartered buses, taxis, hire cars and rickshaws.

Ensuring you're covered

To be covered under any events in this section, you must have bought your policy and booked the scheduled transport or overnight tour affected by the incident that led to your claim prior to the earlier of:

- ▶ **you first becoming aware of the incident** that led to your claim, or
- ▶ the incident that led to your claim being **reported in the mass media**.

Things you need to know about expenses and benefits

The expense and benefit types you are covered for are listed in the **What you can claim** section under each event. We also detail the specific out-of-pocket expenses that are included under each expense type, as well as information on when any benefit types are payable and how they are calculated.

You should also see **Expenses and benefits explained** on page 98 for more information about conditions that apply to all expenses and benefits as well as details about how trip limits work.

Avoiding or minimising your expenses

We only pay expenses which we determine are both reasonable and necessary. So if you don't take steps to avoid unnecessary expenses, we may either not pay your claim or reduce how much we pay.

For example, we either won't cover or we will reduce how much we pay for any cancellation or rearrangement costs if you didn't try to cancel or rearrange your trip as soon as you became aware that your trip would be affected.

4.3.1 Your flight, other scheduled transport or tour is delayed – and **it's not** the operator's fault



Sometimes your travel plans may be disrupted by events outside of the operator's control, like a snowstorm or a strike. When things go pear shaped, here's what we cover.

1. You're covered when...

Your flight, other scheduled transport or overnight tour is delayed, rescheduled or cancelled when you are on your trip due to one of the following incidents:

 <p>Severe weather or natural disaster</p> <p>OR</p>	 <p>A motor vehicle, railway, air or marine accident</p> <p>OR</p>	 <p>Riot, strike or civil commotion</p> <p>OR</p>
 <p>The airport, port, station, terminal or other designated point of arrival or departure is closed (by the relevant official authority)</p> <p>OR</p>	 <p>Emergency landing or diversion; (for example, due to an on-board medical emergency)</p> <p>OR</p>	 <p>Hijacking</p>



Here's what to do if this event has happened to you:
See page 50.

2. What you can claim

If we agree you're covered under this event, you can claim for the following expense types up to the trip limits shown below:

Expense types	Trip limit
<p>Cancellation costs We'll cover the value of any unused, pre-booked accommodation, prepaid transport, prepaid tours and prepaid tickets to public events, less any refunds received and/or due to you. See Cancellation, rearrangement and extra trip costs on page 99 for more detail on what is covered.</p>	<p>As shown on your COI as 'cancellation related expenses'</p>
<p>Extra trip costs We'll pay any extra accommodation, transport, tour or tourist visa costs, over and above what you would have had to pay had your trip been undertaken as originally planned — less any compensation given or due to you by anyone else (for example, the airline). See Cancellation, rearrangement and extra trip costs on page 99 for more detail on what is covered.</p>	<p>Unlimited</p>

More information: see **Expenses and benefits explained** on page 98.

Excess: An excess is deducted from any claim paid under this event. See **Will you have to pay an excess?** on page 97 for details.

3. We don't cover you when...

✘ You should have known there could be a problem

We won't cover you if you buy your policy, or make travel arrangements, after a reasonable person in your situation would have known that their travel plans could be affected by the incident that led to your claim.

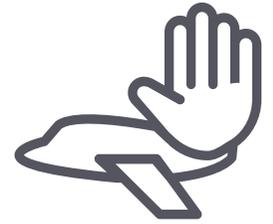
✘ Your claim arises from an act or threat of terrorism

✘ You didn't comply with official warnings or warnings in the media and failed to take appropriate action as a result

For example, if there are widespread media reports of a cyclone having hit your travel destination a month earlier, and you don't check that everything is OK with your accommodation until the day before you travel, you won't be covered if doing something earlier would have minimised or reduced your expenses.

i Always read the entire PDS in order to fully understand the conditions and exclusions that apply. In particular, see **Things we'll never cover** on page 92 and **Claiming on your policy** on page 95.

4.3.2 - Your flight, other scheduled transport or tour is delayed – and **it is** the operator's fault



Your transport operator will often pay the costs if they're at fault — but not always. So if your plane delay makes you miss your sister's wedding, you'll need us to help.

1. You're covered when...

Your scheduled transport or overnight tour is suddenly and unexpectedly delayed, rescheduled or cancelled when you are on your trip, and it's the operator's fault. To be covered, you must be:



Delayed from departing by more than six hours

(from your original departure time)
OR



Unable to get to a one-off performance or function before it starts (such as a wedding or funeral)
OR



Unable to get to an overnight tour or overnight cruise (before its scheduled departure)

What we mean by:

Operator's fault - is when the delay, rescheduling or cancellation is a result of things like maintenance issues, repairs, timetable changes, service faults, corporate takeovers or industrial activity other than a strike.

A 'one-off performance or function' means any of the following:

- ▶ Wedding
- ▶ Funeral
- ▶ Prepaid training course or conference
- ▶ Prepaid sporting event
- ▶ Graduation
- ▶ Prepaid concert or festival



Here's what to do if this event has happened to you:

See page 50.

2. What you can claim

If we agree you're covered under this event, you can claim for the following expense and benefit types up to the trip limits shown below:

Expense and benefit types	Trip limit
<p>Waiting around allowance After you've been delayed for more than six hours, we'll pay you a \$50 allowance per primary traveller* for each full or partial 12-hour period after that. You can use this allowance to cover meals, internet connection, cheap romantic novels - or anything else you choose to spend it on. You don't need to provide us with any receipts for this allowance.</p>	<p>\$2,000 per primary traveller* (combined limit)</p>
<p>Extra accommodation costs We'll pay any necessary extra accommodation and related transfer costs over and above what you would have had to pay had your trip been undertaken as originally planned — less any compensation given or due to you by anyone else (for example, the airline). You are covered for up to \$200 per primary traveller* per night. See Cancellation, rearrangement and extra trip costs on page 99 for more information on how we work out extra trip costs.</p>	
<p>Unused arrangements We'll reimburse you for any pre-booked arrangements - accommodation, day tours, transfers and public events - that you can't use as a result of the delay, less any refunds received or due to you. We won't pay for any bookings you have made for unused flights, other scheduled transport or overnight tours.</p>	
<p>Missed flight, other scheduled transport or overnight tour amendment fees We'll reimburse you for any fees associated with amending a prepaid booking for a flight, other scheduled transport or overnight tour that you miss due to being delayed. under this event</p>	<p>\$2,000 per primary traveller*</p>
<p>Transport to get to a one-off performance or function or an overnight tour or overnight cruise on time We'll pay for the cost of alternative travel arrangements (at the fare class originally booked) to get you to a one-off performance or function, overnight tour or overnight cruise on time — less any refunds received or due to you. Note: we'll only pay for the cost of transport to get you there on time if the alternative arrangements the operator offers you won't get you there on time and would cause you to be delayed by more than three hours from your original departure time.</p>	

*We work out the trip limit for this particular expense (or benefit) based on the number of 'primary travellers' on the policy (and shown on your COI). All travellers, including dependants, are covered under this limit. See **How do trip limits work?** on page 99 for details.

More information: see **Expenses and benefits explained** on page 98. **Excess:** No excess applies to this event.

3. We don't cover you when...

✘ **You should have known there could be a problem**

We won't cover you if you buy your policy, or make travel arrangements, after a reasonable person in your situation would have known that their travel plans could be affected by the incident that led to your claim.

✘ **Your overnight tour is cancelled due to insufficient numbers**

✘ **There was a mistake (or omission) with your booking**

For example, if the airline overbooked seats, and you don't get on the flight, you're not covered.

✘ **Your claim arose from fraudulent activity or because the airline (or other operator) is insolvent**

For example, you buy an airline ticket online from Really Cheap Airline, but when you turn up at the airport, you find there is no Really Cheap Airline and no airline ticket.

i Always read the entire PDS in order to fully understand the conditions and exclusions that apply. In particular, see **Things we'll never cover** on page 92 and **Claiming on your policy** on page 95.

Beware cheap fares!

Often when you get a cheap ticket, you give up the flexibility to change or cancel your transport when you need to.

This can be a problem if you're taking a single journey with multiple carriers (for example, two different airlines, or an airline and a cruise company). If the first carrier changes their timetable and you miss the next leg of your trip, you could be left without a refund, due to the limited flexibility of the ticket you purchased.

If we agree to pay your claim under this event, we'll cover any amendment fees to change your connecting transport that you've missed due to the delay. But where you miss your connection and are unable to change or amend the booking due to the restrictive terms of the ticket you purchased, we won't cover you buying completely new tickets in this event.

4.3.3 - You miss your flight, other scheduled transport or tour (and it's really not your fault)

A flood cuts the only road to the airport or a picket line at the wharf means your cruise sails without you. Don't panic; we won't leave you stranded.



1. You're covered when...

You miss your flight, other scheduled transport or overnight tour when you are unavoidably and unexpectedly prevented from getting to your departure point on time due to one of the following:

Severe weather or natural disaster	Hijacking	A motor vehicle, railway, air or marine accident	Riot, strike or civil commotion
OR	OR	OR	



Here's what to do if this event has happened to you:
See page 50.

2. What you can claim

If we agree you're covered under this event, you can claim for the following expense types up to the trip limits shown below:

Expense types	Trip limit
Cancellation costs We'll cover the value of any unused, pre-booked accommodation, prepaid transport, prepaid tours and prepaid tickets to public events, less any refunds received and/or due to you. See Cancellation, rearrangement and extra trip costs on page 99 for more detail on what is covered.	As shown on your COI as 'cancellation related expenses'
Extra trip costs We'll pay any extra accommodation, transport, tour or tourist visa costs, over and above what you would have had to pay had your trip been undertaken as originally planned — less any compensation given or due to you by anyone else (for example, the airline). See Cancellation, rearrangement and extra trip costs on page 99 for more detail on what is covered.	Unlimited

More information: see **Expenses and benefits explained** on page 98.

Excess: An excess is deducted from any claim paid under this event. See **Will you have to pay an excess?** on page 97 for details.

3. We don't cover you when...

- ✘ **You should have known there could be a problem**
We won't cover you if you buy your policy, or make travel arrangements, after a reasonable person in your situation would have known that their travel plans could be affected by the incident that led to your claim.
- ✘ **Your claim arises from an act or threat of terrorism**
- ✘ **You didn't comply with official warnings or warnings in the media and failed to take appropriate action as a result**
For example, if there are widespread media reports of an impending snow storm which will close all roads on the day you are due to fly home and you could leave earlier to avoid the storms and you don't, you won't be covered.



Always read the entire PDS in order to fully understand the conditions and exclusions that apply. In particular, see **Things we'll never cover** on page 92 and **Claiming on your policy** on page 95.

Section 4.4

Your luggage is lost, stolen, damaged or delayed

Your bags take a separate holiday, your camera is stolen, or you accidentally drop and break your laptop. When something goes wrong with your luggage, we're here to help.

What to do when...



If your luggage is lost, stolen, damaged or delayed – here's what to do

See page 57

What you need to know...



What you need to know about events in this section

See page 58

Events – you're covered when:



4.4.1 - Your luggage is stolen or accidentally lost

See page 61



4.4.2 - Your luggage is accidentally damaged

See page 62



4.4.3 - Your luggage is delayed

See page 63

What to do when...



If your luggage is accidentally lost, stolen, delayed or accidentally damaged and you are covered by one of the events in this section, here's some steps you must follow. If you don't, we may either not pay your claim or reduce how much we'll pay.

Your luggage is stolen or accidentally lost

1. Report it to the police

- **If your luggage is stolen, report it to the police within 24 hours** of discovery and get a written report from them. If their protocol is not to provide written reports, then get contact details for the station you reported the theft to as well as any report/event number they provide you with.
- **If your luggage is lost you must also report it to the police within 24 hours** as it may have been handed in.

2. Report it to any other 'appropriate authority'

Depending on where your luggage was lost or stolen, you must report what happened to the appropriate authority and get a report in writing from them. Make sure you ask them to include details of what compensation – if any – they will provide you within their report.

For example, if your luggage was lost or stolen while in the care of an airline, report it to them and they will give you a Property Irregularity Report with all the information you need. If it was stolen from your hotel, report it to them and ask them for written confirmation.

3. Keep any relevant documents

Keep any relevant ticket, luggage check and other documents to give to us.

4. If your phone or tablet was stolen or lost

Call your mobile phone provider as soon as possible and ask them to block your service by blocking the IMEI, and ask them to send you written confirmation that they have done so.

Your luggage is accidentally damaged

1. Report it to an 'appropriate authority'

Depending on where your luggage was damaged, you must report what happened to the appropriate authority and get a report in writing from them. For example, if your luggage was damaged while in the care of a hotel, report it to them and ask them to confirm what happened in writing, including details of any compensation they will provide. Or if it was damaged by an airline or other carrier, they will issue you with a Property Irregularity Report.

2. Keep any relevant documents

Keep any relevant ticket, luggage check and other documents to give to us.

3. Get a repair quote

You'll need to get a clear, detailed repair quote from an authorised repairer to give us when you make your claim.

4. Keep the damaged item

Don't throw away your damaged items — we may ask you to send them to us. We'll keep any items that can't be repaired when we pay your claim, as the property legally becomes ours.

If it's your suitcase or a large item that is difficult to transport home, take clear, date-stamped photos of the item as proof of the damage.

Your luggage is temporarily delayed

1. Report it immediately

As soon as you realise that your luggage didn't arrive, report it to the airline or other carrier straight away and ask them for a Property Irregularity Report confirming the delay and any compensation they will give you.

2. Once you get your luggage back, get a receipt

Once your luggage finally arrives back in your possession, get written confirmation from the carrier confirming how long it was delayed. As this event doesn't apply for delays under six hours, and the trip limit increases after 72 hours, it's important we know the length of delay.

Proving value and ownership when you claim

For each luggage item you claim, you must provide us with documents, such as a receipt, that show:

- ▶ that you owned the item; and
- ▶ what it's worth (or what you paid for it).

If you don't have the receipt for an item you need to claim for, please contact us.

What you need to know about travelling with luggage



To make sure you know exactly what you're covered for when making a claim under an event in this section, we've included some important information and definitions up-front that apply to all the events in this section. You should read this information carefully.

What is 'luggage'?

We define luggage as any personal items owned by you — including those you buy on your trip — which are designed to be either worn or carried about with you.



Luggage

Examples of items that we consider to be luggage are:

- ▶ Clothing, coats and shoes
- ▶ Personal electronics for example, mobile phones, iPads, notebooks, cameras, video equipment
- ▶ Toiletries and cosmetics
- ▶ Sunglasses, prescription glasses
- ▶ Your suitcase and other carry bags



NOT Luggage

Examples of items that we do NOT consider to be luggage are:

- ▶ Items of furniture like artwork, floor rugs, ceramics
- ▶ Precious stones, bullion, metals and minerals
- ▶ Weapons, firearms and knives
- ▶ Business equipment and materials, stock, samples, tools and items of trade
- ▶ Watercraft (other than surfboards, windsurfers or kite surfing boards added as specified items)
- ▶ Drones
- ▶ Collectibles (e.g. stamps)

We do not consider travel documents, cash, credit cards, gift cards, gift vouchers, other financial instruments (such as bonds), lottery tickets, poker tokens or other items that can be used in gambling to be luggage. However, we do provide cover for your passport, other travel documents, cash and credit cards (see **Certain things happen to your passport, other travel documents, credit cards or cash** on pg 67).

Things you need to know about expenses in this section

- 1. The expense types you are covered for** are listed in the **What you can claim** section within each event. We also detail the specific out-of-pocket expenses that are included under each expense type.
- 2. You can only claim for things you own** - You can only claim for luggage which belongs to you. That's why we'll ask you to provide proof of ownership when you claim. In some cases, we may also pay a claim for luggage items that were in your care and you brought with you on your trip. For example, if you borrowed Mum's camera to take with you on the trip, it's covered; but if you borrow someone's camera for the day while you're away, it's not.
- 3. Where your luggage is stolen, accidentally lost or accidentally damaged**, the value it is covered for will depend on whether you have standard cover or whether you bought New for Old Luggage cover. See the **New for Old Luggage Option** on page 24 for more information.

Avoiding or minimising your expenses

We only pay expenses which we determine are both reasonable and necessary. So if you don't take steps to avoid unnecessary expenses, we may either not pay your claim or reduce the amount we pay.

For example, we either won't pay your claim or will reduce how much we'll pay if your luggage is delayed and you buy an electric toothbrush instead of a regular one.

How we pay your luggage claim

If we agree that you're covered under an event in this section, we will pay your claim by one of the following methods:

- ▶ replacing the item with a similar one,
- ▶ have the item repaired, or
- ▶ reimburse you directly into your Australian bank account (AUD).

We determine which of the above methods is used to pay your claim. For more information, see **Making a claim** on page 96.

Ready to claim?

First, work through the checklist under the event you are claiming for in the **What to do when...** section on the previous page.

You should also read **Making a claim** on page 96 for a checklist of things you need to do when you're ready to claim.

How much is your luggage covered for?

Our standard cover for luggage provides you with cover up to a trip limit of \$6,000 per primary traveller* for all luggage claims under your policy. There are also individual item limits which apply to each individual item of luggage you take with you:

Individual item limits (standard cover)

 <p>Electronics \$4,000 (per item)</p> <p>Laptops, notebooks, tablets, iPads, cameras, video cameras and other personal hand-held computers</p>	 <p>Mobile phones \$1,000 (per item)</p> <p>Mobile phones, smart phones, phablets</p>	 <p>Medical aids \$1,000 (per item)</p> <p>For more info on what we mean by 'medical aids' see Definitions on page 104.</p>	 <p>Everything else \$700 (per item)[†]</p> <p>All other items (see [†]Restrictions on cover for specific types of luggage on the right for other important conditions)</p>
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'New for Old' cover or 'Depreciated value'?

Our standard cover will cover your luggage items for their 'depreciated value'. We calculate the depreciated value for each item by deducting an amount for the impact of age and wear and tear from the item's original purchase price. So, if your three year old mobile phone is stolen, we'll pay you an amount that we determine reflects its *current* value — the 'depreciated value' — rather than the cost of a new one.

However, if you would like to insure some of your items - such as your mobile phone, camera or iPad - for their full cost, you can choose to add extra cover for them with our New for Old Luggage Option. (See **New for Old Luggage Option** on page 24 for more information.)

What is an item?

Some items go together: like two earrings, skis and bindings, or a camera and its lens. So if you make a claim for items like these, we'll consider them a single item — you can't claim separately for each. But if you also lose the matching bracelet, your poles or the extra camera lens you packed, we'll happily consider those to be separate items. See 'item' in the **Definitions** section on page 104 for more information.

*We work out the trip limit for all luggage claims under your policy based on the number of 'primary travellers' on the policy (and shown on your COI). All travellers, including dependants, are covered under this limit. See **How do trip limits work?** on page 99 for details.

[†]Restrictions on cover for specific types of luggage

Sport and Leisure Equipment (including Musical Instruments)

There's no standard cover for sports and leisure equipment (such as musical instruments, surfboards and bicycles).

However you can add cover for them by entering them as specified items and paying an additional premium for them at the time you buy your policy. See **New for Old Luggage Option** on page 24 for information on how to do this.

If you add cover for your sports and leisure equipment when you buy your policy, they'll be shown on your Certificate of Insurance (COI) as specified items. These specified items will then be covered on your trip - other than when they're in use.

Taking a winter sports holiday?

If you're taking winter sports equipment with you (such as skis) on your winter sports holiday, and you take out our Winter Sports Option, your winter sports equipment will only be covered for its depreciated value - even when it's in use and even if listed as a specified item on your COI.

To be covered for accidental damage to your winter sports equipment it must be less than three years old.

See **Winter Sports Option** on page 23 for further information.

Jewellery

The most we'll cover for an individual item of jewellery is \$700 – up to a trip limit of \$2,100 for all claims you make under your policy for jewellery.

You cannot add extra cover for your jewellery under our New for Old Luggage Option.

So if you're planning on taking expensive jewellery on your trip, you may be able to get separate insurance from a specialist jewellery insurer.

Taking care of your luggage while travelling

When you're travelling, your luggage is at a greater risk of theft, loss or damage than at home. So you need to be extra vigilant in taking care of your things to make sure they get home in one piece. You need to take all reasonable precautions to safeguard your luggage when you're travelling. If you don't satisfy or comply with each of the conditions below, we will may either not pay your claim or reduce how much we pay.

What we mean by...

Valuables

'Valuables' means your mobile phone, smart phone, phablet, laptop, notebook, tablet (such as an iPad), camera, video equipment, handheld equipment and jewellery.

Reasonable Precautions

Generally, taking reasonable precautions means being more cautious than you normally would at home. Here are some do's and don'ts for taking care of your luggage and valuables:

Do's

- ✓ **Lock your valuables up** in a locker, locked room or safe that only you or your travelling party and authorised representatives from your accommodation have access to. For larger valuables, leave them in your locked private room or locker.
- ✓ **Keep valuables on your person when moving about.** If you have to take your valuables with you while you are walking about or travelling to and from different locations, keep them on your person at all times or leave them with a family member or a member of your travelling party.
- ✓ **Keep your bags within arm's reach** when carrying around your suitcase (or other similar bag), sports and leisure equipment and musical instruments. If you walk far enough away from them that you can't stop them from being taken, you won't be covered.
- ✓ **Double-check** that you have all your luggage (including your valuables) as you move from place to place – particularly when you are getting out of an aircraft, bus, train, ship, ferry or a taxi.
- ✓ **Secure your bags in a locked boot or compartment when left in the car** during the day, where they are out of sight from anyone looking into your vehicle. (Leaving them under a rug on the back seat does not count.) Remember to keep your valuables with you.

Don'ts

- ✗ **Leave any of your luggage with someone you didn't know** prior to commencing your trip, or in their room.
- ✗ **Leave your luggage in shared accommodation** where others have access to your room. If you need to leave your luggage behind in shared accommodation, make sure it is locked securely in a cabinet or a locker.
- ✗ **Leave your luggage unattended or unsupervised in a public place** where it can be taken without your knowledge (for example, by the hotel pool or outside the restaurant while you eat).
- ✗ **Be so far from your luggage that you can't stop it from being taken.** Remember – thieves are fast!
- ✗ **Pack your valuables in your checked-in luggage.** Keep valuable items such as your jewellery and laptop with you in your handbag, shoulder bag or carry-on luggage.
- ✗ **Forget your stuff or leave it behind.** Remember the rule about double-checking you have all your stuff when you leave, particularly when checking out of your accommodation or leaving a plane, bus, train, ship, ferry or taxi.
- ✗ **Leave your valuables in a motor vehicle at any time** – such as your camera, phone or laptop. Always keep them with you.
- ✗ **Leave any luggage in a motor vehicle at night**, even if it's locked or in the boot.

4.4.1 - Your luggage is stolen or accidentally lost

You return to your hotel to pick up your checked bags and they can't be found anywhere. You're left travelling far too light, but with the right documentation, we can make sure you're not out of pocket for what you've lost.



1. You're covered when...

One of the following incidents happens to your luggage while you are on your trip:



Your luggage is stolen
OR



Your luggage is
accidentally lost

To be covered you must report the theft or loss to an appropriate authority within 24 hours of discovery and get a written report. See **What to do when...** on page 57 for more information.

Stolen from a locked vehicle, private room, safe or locker?

If your luggage is stolen from a locked vehicle, private room, safe or locker - to be covered, you must provide evidence that the items were locked away and concealed at the time they were stolen.

For example, a police report confirming that the safe in your hotel room was forced open or that your car was broken into.



Here's what to do, if this event has happened to you:
See page 57.

2. What you can claim

If we agree you're covered under this event, you can claim for the following expense types up to the trip limits shown below:

Expense types	Trip limit
<p>Luggage items covered by our standard cover</p> <p>We'll pay the current depreciated value of the item or replace it with the nearest identical item.</p> <p>The maximum we'll pay for each item is the lesser of the depreciated value, the relevant item limit, or the item's original purchase price.</p>	<p>\$6,000 per primary traveller*</p>
<p>Specified items (New for Old Luggage Option)</p> <p>If you've paid an additional premium to specify items on your policy, we'll pay the lesser of:</p> <ul style="list-style-type: none"> ▶ the current retail price of the nearest identical item, less any discounts we get on your behalf; or ▶ the item's specified amount on the COI. <p>Alternatively, at our discretion, we may choose to replace the lost or stolen item with the nearest identical item.</p>	

*We work out the trip limit for all luggage claims under your policy based on the number of 'primary travellers' on the policy (and shown on your COI). All travellers, including dependants, are covered under this limit. See **How do trip limits work?** on page 99 for details.

More information: See **Expenses and benefits explained** on page 98.

Excess: An excess is deducted from any claim paid. See **Will you have to pay an excess?** on page 97 for more details.

3. We don't cover you when...

- ✘ **You weren't taking reasonable precautions with your luggage.** See **Taking care of your luggage while travelling** on page 60.
- ✘ **Your luggage was lost or stolen while it was delayed, detained, seized or confiscated by Customs or other officials**
- ✘ **Your luggage wasn't travelling with you**
For example, it was sent with a courier, shipped as freight, sent by post, or checked in with somebody else on separate transport. However, we will cover you if the airline (or other operator) makes an error and, as a result of that error, your luggage doesn't travel on the same transport with you.
- ✘ **You were participating in a winter sport and:**
 - You didn't add the Winter Sports Option when you bought your policy; or
 - You did add the Winter Sports Option but don't satisfy or comply with our conditions.
See **Your winter sports holiday doesn't go to plan** on pg 90.
- ✘ **You (or the person taking care of your luggage) were taking part in a sport or activity and didn't satisfy or comply with our conditions.** See **Cover for sports and activities** on page 20 for details.



Always read the entire PDS in order to fully understand the conditions and exclusions that apply. In particular, see **Things we'll never cover** on page 92 and **Claiming on your policy** on page 95.

4.4.2 - Your luggage is accidentally damaged

Whether it's the bell boy dropping your laptop bag, or your camera falling into the pool as you're lining up the perfect shot – you'll be glad you've got insurance.



1. You're covered when...

Your luggage is accidentally damaged while you are on your trip.

To be covered you must:



Report the damage to an appropriate authority and get a written report;

AND



Get a detailed repair quote from an authorised repairer.

See [What to do when...](#) on page 57 for more information.

Damaged luggage we don't cover

We won't cover damage to items which are:

- ▶ **Fragile or brittle** (e.g. Venetian glass);
- ▶ Damaged as a result of:
 - a **mechanical or electrical breakdown** or malfunction;
 - **general wear and tear** (e.g. dents, scratches or cosmetic damage to sports and leisure equipment);
- ▶ An **electronic component which is broken or scratched**, except where:
 - it is the lens of spectacles, binoculars or photographic or video equipment;
 - it was caused by a crash involving a vehicle you were travelling in.
- ▶ Damaged by **insects, vermin, mildew, rust or corrosion**.



Here's what to do if this event has happened to you:

See page 57.

2. What you can claim

If we agree you're covered under this event, you can claim for the following expense type up to the trip limit shown below.

Expense types	Trip limit
<p>Luggage items covered by our standard cover</p> <p>We'll pay the lesser of:</p> <ul style="list-style-type: none"> ▶ the reasonable cost to repair the item, or ▶ the current depreciated value of the item. <p>Alternatively, at our discretion, we may choose to replace the item with the nearest identical item.</p> <p>Note: The maximum we'll pay for each item is the lesser of the depreciated value, the standard item limit, or the item's original purchase price.</p>	<p>\$6,000 per primary traveller*</p>
<p>Specified items (New for Old Luggage Option)</p> <p>If you've paid extra to specify items on your policy, we'll pay the lesser of:</p> <ul style="list-style-type: none"> ▶ the reasonable cost of repairs; ▶ the current retail price of the nearest identical item, less any discounts we get on your behalf; or ▶ the item's specified amount on the COI. <p>Alternatively, at our discretion, we may choose to replace the item with the nearest identical item.</p>	<p>As shown on your COI as 'Specified Luggage'</p>

*We work out the trip limit for all luggage claims under your policy based on the number of 'primary travellers' on the policy (and shown on your COI). All travellers, including dependants, are covered under this limit. See [How do trip limits work?](#) on page 99 for details.

More information: See [Expenses and benefits explained](#) on page 98.

Excess: An excess is deducted from any claim paid under this event. See [Will you have to pay an excess?](#) on page 97 for details.

3. We don't cover you when...

- ✗ **You weren't taking reasonable precautions with your luggage.** See [Taking care of your luggage while travelling](#) on page 60.
- ✗ **Your luggage was damaged while it was delayed, detained, seized or confiscated by Customs or other officials**
- ✗ **You were participating in a winter sport** and:
 - You didn't add the Winter Sports Option when you bought your policy; or
 - You did add the Winter Sports Option but don't satisfy or comply with our conditions. See [Your winter sports holiday doesn't go to plan](#) on pg 90.
- ✗ **You (or the person taking care of your luggage) were taking part in a sport or activity and don't satisfy or comply with our conditions.** See [Cover for sports and activities](#) on page 20.
- ✗ **You were working or volunteering at the time the damage occurred, and you don't satisfy or comply with our conditions.** See [Working or Volunteering on your trip](#) on page 19.
- ✗ **You (or someone else) was using the specified sports and leisure equipment at the time the damage occurred**
The exception to this is where you have bought the Winter Sports Option - provided that the damage is to winter sports equipment that is less than three years old. See page 23 for details.
- ✗ **Your luggage wasn't travelling with you.** For example, it was with a courier, shipped as freight, sent by mail, or checked in with somebody else on a separate flight. However, we will cover you if the airline (or other operator) makes an error, and as a result of that error, your luggage doesn't travel on the same flight (or other scheduled transport) with you.



Always read the entire PDS in order to fully understand the conditions and exclusions that apply. In particular, see [Things we'll never cover](#) on page 92 and [Claiming on your policy](#) on page 95.

4.4.3 - Your luggage is delayed



Just because your luggage is delayed doesn't mean your trip has to be. If it's not the final leg of the trip, we've got you covered – so you can keep enjoying your holiday.

1. You're covered when...

You arrive at your destination, and your luggage has been temporarily lost or delayed by the airline or other operator for more than 12 hours.

To be covered you must obtain a written report from the airline or other operator confirming the exact length of the delay. See **What to do when...** on page xx for more information.

Luggage delayed and then permanently lost?

See **Your luggage is stolen or accidentally lost** on page 61.

What's an 'essential item'?

This depends on the circumstances, but here are some examples. If we don't determine that an expense was essential and reasonable, we won't reimburse you for it.



Examples of essential items:

Reasonably priced underwear
Regular toothbrush & toothpaste
Reasonably priced t-shirt
Deodorant



Examples of non-essential items:

Expensive lingerie
Electric toothbrush
Designer dress
Recreational items (such as books or a camera)



Here's what to do if this event has happened to you:

See page 57.

2. What you can claim

If we decide you're covered under this event, you can claim for the following expense type up to the trip limits shown below:

Expense type	Trip limit
Essential items We'll reimburse you for the reasonable cost of essential items (like clothing and toiletries) that you need to tide you over until your luggage arrives. See What's an essential item on the left.	For delays of 12–72 hours: \$250 per primary traveller* For delays over 72 hours: \$500 per primary traveller*

*We work out the trip limit for all luggage claims under your policy based on the number of 'primary travellers' on the policy (and shown on your COI). All travellers, including dependants, are covered under this limit. See **How do trip limits work?** on page 99 for details.

More information: See **Expenses and benefits explained** on page 98.

Excess: No excess applies to this event.

3. We don't cover you when...

- ✘ **You weren't taking reasonable precautions with your luggage.** See **Taking care of your luggage while travelling** on page 60.
- ✘ **Your luggage was delayed, detained, seized or confiscated by Customs or other officials**
- ✘ **Your luggage is delayed on the final leg of your journey home.** We won't pay your claim if your luggage is delayed on the final leg of your trip that brings you to your home.
- ✘ **Your luggage wasn't travelling with you**
For example, it was with a courier, shipped as freight, sent by mail, or checked in with somebody else on a separate flight. However, we will cover you if the airline (or other operator) makes an error and, as a result of that error, your luggage doesn't travel on the same flight (or other scheduled transport) with you.
- ✘ **Your luggage is permanently lost by the operator**
Where your luggage is declared permanently lost by the operator, you should make a claim under **Your luggage is stolen or accidentally lost** on page 61.

i Always read the entire PDS in order to fully understand the conditions and exclusions that apply. In particular, see **Things we'll never cover** on page 92 and **Claiming on your policy** on page 95.

Section 4.5

Your rental vehicle is in an accident, damaged or stolen

If your rental vehicle is stolen, damaged, or you're simply in a crash, it's good to know you've got cover for the rental excess on your vehicle insurance.

What you need to know...



If your rental vehicle is in an accident, damaged or stolen – here's what you need to know

See page 65

Events – you're covered when:



4.5.1 - Your rental vehicle is in an accident, damaged or stolen

See page 66

What you need to know if something happens to your rental vehicle



We've included some instructions you must follow on what to do if something happens to your rental vehicle as well as some important general information. You should read these carefully.

What to do if your rental vehicle is in an accident, damaged or stolen

Here are some steps you must follow if your rental vehicle is in an accident, damaged or stolen. If you don't follow these steps, we may either not pay your claim or reduce how much we'll pay.

1. Report the incident to the rental company

Tell the rental company what's happened, and ask them what you need to do next. Get a written report from them about what's happened, and keep copies of your rental agreement and any other documents they give you, including any repair quotes and administration charges.

2. Report the incident to the police. If the vehicle is:

- ▶ **Stolen or in an accident** — report the theft or accident to the local police straight away, and always within 24 hours of discovery. Get a copy of the police report when you do this.
- ▶ **Damaged** — follow the instructions of your rental company on whether or not you need to report the incident to the police.

If the police won't issue you with a written report, ask for a reference/event number and get their contact details so that we can contact them directly.

3. Get a quote for repairs

If the vehicle is damaged, get a detailed repair quote before returning the vehicle to the rental company (unless instructed otherwise by the rental company). Make sure you keep a copy of the repair quote.

Things you need to know about expenses in this section

The expense types you are covered for are listed in the **What you can claim** section within each event. We also detail the specific out-of-pocket expenses that are included under each expense type.

You must also read **Expenses and benefits explained** on page 98 for more information about conditions that apply to all expenses and benefits as well as details about how trip limits work.

Avoiding or minimising your expenses

We only pay expenses we determine are both reasonable and necessary. So if you don't take steps to avoid unnecessary expenses, we may either not pay your claim or reduce how much we pay.

For example, if you didn't follow the rental company's instructions on what to do when the accident, damage or theft took place, and it resulted in a higher excess - in that instance we'll only pay the amount we determine you would have paid had you followed the rental company's instructions.

Make sure your rental vehicle is insured!

Your policy only covers you for any rental vehicle insurance excess you have to pay to another insurer. It isn't a substitute for insurance on the rental vehicle. In some countries, like Australia, insurance is normally included in the rental price of the vehicle, although there's often a large excess. But elsewhere, like the United States, you'll often need to 'opt-in' and pay extra for insurance (which may be offered as a Loss Damage Waiver, Collision Damage Waiver or other similar term). If you don't have separate insurance on your rental vehicle, there is no cover under your policy for anything that happens to your rental vehicle.

Ready to claim?

First, work through the checklist on the far left.

You should also read through **Making a claim** on page 96 for a checklist of things you need to do when you're ready to claim.

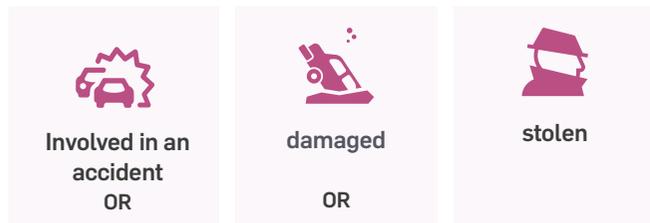
4.5.1 - Your rental vehicle is in an accident, damaged or stolen



If your rental vehicle is stolen, damaged, or you're simply in a crash, we'll cover the excess on your rental vehicle insurance – so you can enjoy your holiday.

1. You're covered when...

Your rental vehicle is:



What is a rental vehicle?

We consider a rental vehicle to be one that is:

- ▶ rented by you;
- ▶ from a licensed motor vehicle rental company (who provide you with a written rental agreement);
- ▶ insured (see previous page);
- ▶ driven by you or in your care (e.g. if it was parked); and
- ▶ one of the following types of vehicles:
 - sedan
 - campervan
 - hatchback
 - station wagon
 - four wheel drive
 - mini bus or people mover
 - motor home up to 4.5 tonnes

Just so we're clear, we don't cover any rental vehicles not listed above. For example, if you are thinking of renting a motorbike or a sports car, these won't be covered.



Here's what to do if this event has happened to you:
See page 65.

2. What you can claim

If we agree you're covered under this event, you can claim for the following expense types up to the trip limit shown below.

Expense types	Trip limit
Rental vehicle insurance excess We'll pay any rental vehicle insurance excess amount or the cost of repairing your rental vehicle — whichever is less.	\$5,000 or as shown on your COI as 'Rental Vehicle Excess'*
Rental company administration charges We'll pay any reasonable administration fees related to the event, which are charged to you by the rental company.	

More information: See **Expenses and benefits explained** on page 98.

Excess: There is no excess payable on this event.

*Need more cover?

Our standard cover gives you \$5,000 excess cover. For an additional premium, you can increase your rental vehicle excess cover in increments of \$500 at the time you buy your policy. If you choose extra cover, this will be shown on your COI.

See **Other options** on page 24 for more information.

3. We don't cover you when...

✘ **At the time the accident, damage or theft occurred** the rental vehicle was being used:

- in violation of the rental agreement;
- to transport items other than luggage;
- while you were under the influence of alcohol or drugs (whether prescribed or not);
- in contravention of the rental vehicle agreement or any other instructions given to you by the rental company (either before, during or after any incident that occurs); and/or
- in contravention of local laws and regulations (e.g. driving without the required license).

✘ **You weren't taking reasonable care of the vehicle**

If you don't take reasonable care of the rental vehicle, or you put the rental vehicle in a situation where a reasonable person would have known that an accident, damage or theft was likely to occur, you won't be covered.

✘ **You were working or volunteering at the time the event occurred** and you don't satisfy or comply with our conditions. See **Working or Volunteering on your trip** on page 19.

✘ **You didn't comply with official warnings or warnings in the media and failed to take appropriate action as a result**
For example, if weather reports recommend that you use snow chains to drive and you don't, there's no cover if an accident happens as a result.



Always read the entire PDS in order to fully understand the conditions and exclusions that apply. In particular, see **Things we'll never cover** on page 92 and **Claiming on your policy** on page 95.

Section 4.6

Certain things happen to your passport, travel documents, credit cards or cash

Having your passport or credit cards stolen is many travellers' worst nightmare. But if this happen to you, we're here to help.

What to do...



If something happens to your passport, travel documents, credit cards or cash – here's what to do

See page 68

What you need to know...



What you need to know about events in this section?

See page 69

Events – you're covered when:



4.6.1 - Your passport or other travel documents are lost, damaged or stolen

See page 70



4.6.2 - Your credit cards are lost or stolen, or your cash is stolen

See page 72

What to do when...



If something happens to your passport, other travel documents, credit cards or cash - and you are covered by one of the events in this section, here's some steps you must follow. If you don't, we may either not pay your claim or reduce how much we'll pay.

Your passport or other travel documents are lost, damaged or stolen

1. Report the incident ASAP

You must report any loss, theft or damage to your passport or other travel documents to the following authorities as soon as possible (and no later than 24 hours after discovery):

- **the local police** (for theft and loss);
- **the nearest embassy, diplomatic or consular mission;** and
- **any other relevant authorities** such as the airline, hotel or tour operator.

Contact our Emergency Assistance team on +612 9234 3113 if you need help with this.

2. Get it in writing

You must get a written report from all of the authorities above (that you have been in contact with).

If the police department (or other relevant authority) doesn't provide reports in writing, you must get their contact details and any relevant reference/event number so that we can contact them.

3. If you need a replacement passport, go to the nearest embassy or consulate

If your passport needs replacing, you may need to arrange to travel to a different location to collect your emergency passport.

4. Rearrange or cancel your bookings

As soon as you know that any pre-booked or prepaid travel arrangements will be affected, you must try to reschedule them or make alternative arrangements. If you can't rearrange some or all your travel plans, you must cancel them as soon as possible. If you don't act immediately, we may either not pay your claim or reduce how much we pay for any additional costs that arise as a result of any delay. You should only cancel arrangements when you have no other alternative.

Your credit cards are stolen or lost, or your cash is stolen

1. Go to the police ASAP and get a report

You must get a copy of the police report – without this, we may either not pay your claim or reduce how much we pay. If the police department or relevant authority doesn't provide reports in writing, you must get their contact details and any relevant reference/event number so that we can contact them.

2. Tell your financial institution (for lost or stolen cards)

Let your bank or card provider know about the loss or theft as soon as possible. They'll let you know what to do next and how to get a replacement card. If you don't do this, we may either not pay your claim or reduce how we pay.

3. Report the incident to any other relevant authorities

For example, if the theft happens on a plane, report it to the airline and get a Property Irregularity Report. If it's stolen from your hotel safe, report it to the hotel and ask them for a written report about what happened (including details of anything they will do to compensate you for your loss).

4. Rearrange or cancel your bookings

As soon as you know that any pre-booked or prepaid travel arrangements will be affected, you must try to reschedule them or make alternative arrangements. If you can't rearrange some or all your travel plans, you must cancel them as soon as possible. If you don't act immediately, we may either not pay or reduce how much we pay for any additional costs that arise as a result of any delay. You should only cancel arrangements when you have no other alternative.

What you need to know about events in this section



To make sure you know exactly what you're covered for when making a claim under an event in this section, we've included some important information and definitions up-front that apply to all the events in this section. You should read this information carefully.

What we mean by...

'On the person'

When we use the term 'on the person', we mean that the item(s) are either in the relevant person's pocket, hand, or small bag of some sort (such as a handbag, briefcase or small backpack). If the items are in a small bag, that bag must also be:

- ▶ **in their hand**, over their shoulder (or shoulders) or around their neck or waist;
- ▶ in their **pocket**;
- ▶ on their **lap**; or
- ▶ placed right next to the relevant person and **still touching them**.

Things you need to know about expenses in this section

The expense types you are covered for are listed in the **What you can claim** section within each event. We also detail the specific out-of-pocket expenses that are included under each expense type.

You should also see **Expenses and benefits explained** on page 98 for more information about conditions that apply to all expenses and benefits, as well as details about how trip limits work.

Avoiding or minimising your expenses

We only pay expenses we determine are both reasonable and necessary. So if you don't take steps to avoid unnecessary expenses, we may either not pay your claim or reduce the how much we pay.

For example, if you have to extend your trip by an extra night while you wait for an emergency replacement passport, and you book into the Ritz penthouse when you've been staying at the local backpackers, we either won't pay your claim or will reduce the amount we pay.

Ready to claim?

First, work through the checklist for the event you are claiming for in the **What to do when...** section on the previous page.

You should also read through **Making a claim** on page 96 for a checklist of things you need to do when you're ready to claim.

4.6.1 - Your passport or other travel documents are lost, damaged or stolen



When you're overseas, your passport and other important travel documents are some of your most valuable possessions – so if they're lost, damaged or stolen, here's how we'll help.

1. You're covered when...

Your passport or other travel documents are accidentally lost, accidentally damaged or stolen from you while you are on your trip - when they were either:



On your person

OR

on the person of a family member

OR

on the person of a member of your travelling party

OR



In a locked safe

at your accommodation that only you, your family, members of your travelling party or authorised staff at your accommodation have access to

Using a locked safe (or cabinet) - to be covered:

a) If a locked safe is unavailable, you may use a locked cabinet (such as a locker) that only you, your family, members of your travelling party or authorised staff at your accommodation have access to.

b) The safe or cabinet must be locked at the time the theft, loss or damage occurs.

c) If your passport or other travel documents are stolen from a locked safe or cabinet, you must provide evidence that they were locked away and concealed at the time they were stolen. For example - a police report confirming that the safe in your hotel room was forced open.

What we mean by:

'Travel documents'

A 'travel document' means any of the following:



Your Australian or other commonwealth passport

such as UK, New Zealand or Canadian passports

OR



Any relevant visas (and other similar documents)

required to travel to and from Australia and any other countries on your travel itinerary before your trip starts

OR



Eurail and other travel passes

for regional, interstate or cross-border travel only and which can't be reissued by the issuing authority if lost, stolen or damaged



Here's what to do if this event has happened to you:

See page 68.

2. What you can claim

If we agree you're covered under this event, you can claim for the following expense types up to the trip limits shown below:

Expense types	Trip limit
<p>Emergency Australian passport and related fees</p> <p>If you're overseas and have no alternative passport to get you home to Australia, we'll cover the cost of any passport photos as well as any application fee, priority processing fees and lost/stolen fees charged by the Australian government for obtaining a replacement for your Australian passport while you are overseas. If you have to obtain a limited validity 'emergency passport' (rather than a full replacement passport), we will also cover the cost of the emergency passport. You are limited to one claim per person per trip.</p>	Unlimited
<p>Lost, stolen or damaged passport or other travel documents</p> <p>We will also compensate you for any unused portion of your stolen, accidentally lost or accidentally damaged passport or other travel documents. You are limited to one claim per person per trip.</p>	\$2,000 per primary traveller*
<p>Cancellation costs</p> <p>We'll cover the value of any unused, pre-booked accommodation, prepaid transport, prepaid tours and prepaid tickets to public events, less any refunds received and/or due to you. See Cancellation, rearrangement and extra trip costs on page 99 for more detail on what is covered.</p>	As shown on your COI as 'cancellation related expenses'
<p>Extra trip costs</p> <p>We'll pay any extra accommodation, transport, tour or tourist visa costs, over and above what you would have had to pay had your trip been undertaken as originally planned – less any compensation given or due to you by anyone else (for example, the airline. See Cancellation, rearrangement and extra trip costs on page 99 for more detail on what is covered.</p>	Unlimited

*We work out the trip limit for this particular expense based on the number of 'primary travellers' on the policy (and shown on your COI). All travellers, including dependants, are covered under this limit. See **How do trip limits work?** on page 99 for more details.

More information: See **Expenses and benefits explained** on page 98.

Excess: An excess is deducted from any claim paid under this event.

See **Will you have to pay an excess?** on page 97 for more details.

3. We don't cover you when...

✘ You leave it behind

We won't cover you if you forget to take your passport or other travel documents with you. For example, if you check out of your accommodation and leave them in a locked safe or locker;

✘ You don't satisfy or comply with the instructions of the embassy or other diplomatic or consular mission

We won't cover you if you don't comply with the instructions given to you by the embassy or other diplomatic or consular mission regarding the replacement of your passport (or other travel documents).

✘ Your passport or other travel documents are lost, stolen or delayed as a result of being delayed, detained, seized or confiscated by Customs or other officials.

✘ Damage to your passport or other travel documents is only minor

We will only cover damage which is so serious that it renders the document no longer usable. Minor damage such as tears and minor water damage won't be covered.

i Always read the entire PDS in order to fully understand the conditions and exclusions that apply. In particular, see **Things we'll never cover** on page 92 and **Claiming on your policy** on page 95.

4.6.2 - Your credit cards are lost or stolen, or your cash is stolen



Having your cash and cards stolen while you're travelling can be a stressful experience —but we're here to help put the money back in your pocket.

1. You're covered when...

Your credit cards or cash are stolen, or your credit cards are accidentally lost while you are on your trip.

To be covered the theft or accidental loss must occur when your cash and credit cards are either:

 <p>On your person OR on the person of a family member OR on the person of a member of your travelling party</p>	 <p>In a locked safe at your accommodation that only you, your family, members of your travelling party or authorised staff at your accommodation have access to</p>
--	--

Using a locked safe (or cabinet) - to be covered:

- If a locked safe is unavailable, you may use a locked cabinet (such as a locker) that only you, your family, members of your travelling party or authorised staff at your accommodation have access to.
- The safe or cabinet must be locked** at the time the theft, loss or damage occurs.
- If your credit cards or cash are stolen from a locked safe or cabinet, **you must provide evidence that they were locked away and concealed at the time they were stolen.** For example - a police report confirming that the safe in your hotel room was forced open.



Here's what to do if this event has happened to you:
See page 68.

2. What you can claim

If we agree you're covered under this event, you can claim for the following expense types up to the trip limits shown below:

Expense types	Trip limit
Financial loss We'll reimburse you for any financial obligation to others you incur as the direct result of the fraudulent use of your credit cards after they're stolen or lost.	\$2,000
Reimbursement for cash We'll reimburse you for stolen cash (including travel money cards).	\$250
Extra trip costs (when your credit cards are accidentally lost or stolen) We'll pay any extra accommodation, transport, tour or tourist visa costs, over and above what you would have had to pay had your trip been undertaken as originally planned — less any compensation given or due to you by anyone else (for example, the airline). See Cancellation, rearrangement and extra trip costs on page 99 for more detail on what is covered.	Unlimited
Cancellation costs (when your credit cards are accidentally lost or stolen) We'll cover the value of any unused, pre-booked accommodation, prepaid transport, prepaid tours and prepaid tickets to public events, less any refunds received and/or due to you. See Cancellation, rearrangement and extra trip costs on page 99 for more detail on what is covered.	As shown on your COI as 'cancellation related expenses'

More information: See **Expenses and benefits explained** on page 98.

Excess: An excess is deducted from any claim paid under this event. See **Will you have to pay an excess?** on page 97 for more details.

3. We don't cover you when...

✘ You leave it behind

We won't cover you if you forget to take your credit cards or cash with you. For example, if you check out of your accommodation and leave them in a locked safe or locker.

✘ You don't follow your bank's instructions

We won't cover you if you don't comply with any instructions, rules or terms and conditions specified by your bank, other financial institution or credit card provider.

Just to be clear - we don't cover you:

✘ For items that are not cash or credit cards

Examples of things we don't consider to be cash or a credit card include gift cards, gift vouchers, poker tokens, lottery tickets or any similar items used in gambling, as well as any other financial instruments (such as bonds and bills of exchange).

✘ When customs or other officials delay, detain, seize or confiscate your credit cards or cash - this is neither theft nor accidental loss.

i Always read the entire PDS in order to fully understand the conditions and exclusions that apply. In particular, see **Things we'll never cover** on page 92 and **Claiming on your policy** on page 95.

Section 4.7

You need to change your trip plans or return home early

You're on your trip when something unavoidable happens which means you have no alternative but to either change your remaining trip plans or return home early. Here's how we can help when that happens.

What to do when...



If you need to change your trip plans or return home early – here's what to do

See page 74

What you need to know...



What you need to know about events in this section

See page 76

Events – you're covered when:



4.7.1 - Someone at home or your travelling companion (not on your policy) is sick, injured or dies

See page 77



4.7.2 - A one-off performance or function, such as a wedding, is cancelled or rescheduled

See page 79



4.7.3 - Your destination is declared a 'Do Not Travel' zone

See page 80



4.7.4 - You can no longer stay at your accommodation

See page 81



4.7.5 - You have to return home early because your home is severely damaged

See page 82



4.7.6 - Your travel services provider becomes insolvent

See page 83

What to do when something happens during your trip and you have to change your plans or return home early



If you're covered under one of the events in this section, and you have no alternative but to cancel or rearrange your travel plans, here's some steps you must follow. If you don't, we may either not pay your claim or reduce how much we'll pay.

Someone at home or your travelling companion (not on your policy) is sick, injured or dies:

1. Contact your airline (or other carrier)

If you must return home early, contact the airline (or other carrier) to see what they can do to help you to get back to Australia earlier than planned, and minimise any costs associated with changing your itinerary.

2. Rearrange or cancel your bookings

As soon as you know that any pre-booked or pre-paid travel arrangements will be affected, you must try to reschedule them or make alternative arrangements. If you can't rearrange some or all your travel plans, you must cancel them as soon as possible. If you don't act immediately, we may either not pay your claim or reduce how much we pay for any additional Cancellation costs or Extra trip costs that arise as a result of any delay. You should only cancel arrangements when you have no other alternative.

3. Get it in writing

To support your claim, you must provide the following evidence:

- **a completed GP's Medical Certificate** from the affected person's treating doctor. Download a copy of the medical certificate at suresave.com.au/medicalcertificate; and
- **a death certificate** (In the case of death); and
- **hospital admission reports** (if they're admitted to hospital); and
- **any other reports that are relevant** to your circumstances such as an ambulance report or a police report (if either were involved).

A one-off performance or function, such as a wedding, is cancelled or rescheduled:

1. Speak with the organizer

As soon as you know your one-off performance or function might be affected, you must contact the organiser:

- **For public events** (such as a sporting event), you must get written confirmation from the organiser of the reason for the change and any alternative arrangements or compensation they offer.
- **For weddings** – get a copy of the confirmation of the cancellation from the reception venue.

2. Cancel any affected travel plans

As soon as you need to cancel any of your travel plans, you should do so straight away. If you don't act immediately, we may either not pay your claim or reduce how much we pay for any additional Cancellation costs that arise as a result of the delay in cancelling your arrangements. But you should only cancel arrangements when you have no other alternative.

Your destination is declared a 'Do Not Travel' zone

1. If find yourself in a 'Do Not Travel' zone

If you're already in the specific country or region at the time the DFAT alert level changes to 'Do Not Travel', contact the nearest Australian embassy, diplomatic or consular mission. They will advise you on the best course of action.

If you need help with who to call, contact our Emergency Assistance team on +612 9234 3113.

2. Rearrange your bookings

As soon as you know that any pre-booked or prepaid travel arrangements will be affected, you must try to reschedule them or make alternative arrangements. If you don't act immediately, we may either not pay your claim or reduce how much we pay for any additional Extra trip costs that arise as a result of any delay in rearranging your trip.

You can no longer stay at your accommodation

1. Rearrange or cancel your bookings

As soon as you know that any pre-booked or prepaid travel arrangements will be affected, you must try to reschedule them or make alternative arrangements. If you can't rearrange some or all your travel plans, you must cancel them as soon as possible. If you don't act immediately, we may either not pay your claim or reduce how much we pay for any additional Cancellation costs or Extra trip costs that arise as a result of any delay. You should only cancel arrangements when you have no other alternative.

2. Get it in writing

Ask your accommodation provider to provide written confirmation of the severe weather, natural disaster or fire and details of any alternative arrangements or compensation they offer you – you must show this to us later.

You have to return home early because your home is severely damaged

1. Contact your airline (or other carrier)

If you've made the decision to return home, contact the airline (or other carrier) to see what they can do to help you to get back to Australia earlier and minimise any costs associated with changing your itinerary.

2. Rearrange or cancel your bookings

As soon as you know that any pre-booked or pre-aid travel arrangements will be affected, you must try to reschedule them or make alternative arrangements. If you can't rearrange some or all your travel plans, you must cancel them as soon as possible. If you don't act immediately, we may either not pay your claim or reduce how much we pay for any additional Cancellation costs or Extra trip costs that arise as a result of any delay. You should only cancel arrangements when you have no other alternative.

3. Get a report

You must get a report stating that your house is uninhabitable from the fire department, local council, your insurance company, a suitably registered structural engineer, building surveyor, building inspector or a registered building practitioner.

Your travel services provider becomes insolvent

1. Get a report

You must get documents from the travel services provider confirming that they are insolvent, and the date on which they advised you.

2. Rearrange or cancel your bookings

As soon as you know that any pre-booked or prepaid travel arrangements will be affected, you must try to reschedule them or make alternative arrangements. If you can't rearrange some or all your travel plans, you must cancel them as soon as possible. If you don't act immediately, we may either not pay your claim or reduce how much we pay for any additional costs that arise as a result of any delay. You should only cancel arrangements when you have no other alternative.

What you need to know if you have to change your trip plans or return home early



To make sure you know exactly what you're covered for under the events in this section, we've included some important information and conditions up-front that apply to all the events in this section. You should read this before you look at the events.

Things you need to know about expenses in this section

The expense types you are covered for are listed in the **What you can claim** section within each event. We also detail the specific out-of-pocket expenses that are included under each expense type.

You should also see **Expenses and benefits explained** on page 98 for more information about conditions that apply to all expenses and benefits as well as details about how trip limits work.

Avoiding or minimising your expenses

We only pay expenses we determine are both reasonable and necessary. So if you don't take steps to avoid unnecessary expenses, we may either not pay your claim or reduce how much we pay.

For example, we won't cover any Cancellation costs or Extra trip costs if you didn't try to cancel or rearrange your trip as soon as you became aware that it would be affected.

Ready to claim?

First, work through the checklist for the event you are claiming for in the **What to do when something happens** section on the previous page. You should also read through **Making a claim** on page 96 for a checklist of things you need to do when you're ready to claim.

4.7.1 - Someone at home or your travelling companion (not on your policy) is sick, injured or dies



When someone urgently needs you back home, or your travelling companion gets injured or sick – we'll help you cover the costs of changing your travel plans.

1. You're covered when...

You have no alternative but to cancel or rearrange your trip, because one of the following incidents unexpectedly occurs while you are on your trip:

 <p>Your travelling companion (not on your policy)</p>	 <p>A close relative (of you or your travelling companion) who is in Australia or New Zealand (not on your policy)</p>	 <p>The person managing your business interests back in Australia while you are on your trip</p>	 <p>The sole, full-time carer of your children in Australia</p>
<p>dies or is declared unfit to travel due to a medical condition and there is no one else suitable to care for them.</p>	<p>either:</p> <ul style="list-style-type: none"> ▶ dies; ▶ is hospitalised due to a medical condition, and you (or your travelling companion) reasonably needs to be by their hospital bedside; or ▶ is incapacitated by a medical condition and you (or your travelling companion) reasonably needs to return home early to assist them. 	<p>dies, is hospitalised or declared unfit for work due to a medical condition when you are:</p> <ul style="list-style-type: none"> ▶ a sole trader; ▶ the owner of a family business; or ▶ a partner in a partnership; and you need to return home and look after your business (or partnership), because there is no one else suitable to take their place. 	<p>dies, is hospitalised or is incapacitated due to a medical condition and as a result is no longer able to care for your children who are:</p> <ul style="list-style-type: none"> ▶ under age 16; ▶ normally live with you in Australia; and ▶ are not travelling with you; <p>and there is no one else suitable to care for them.</p>

To be covered under this event:

- ▶ **The medical condition that led to your claim** must first have arisen after you bought your policy, except where the affected person is a close relative. In that instance there may be some limited cover for existing medical conditions – see **Existing Medical Conditions Claim Cap** on the next page.
- ▶ **You must get the affected person's treating doctor** to complete our GP's Medical Certificate and submit this with your claim. Download a copy of the certificate at suresave.com.au/medicalcertificate.
- ▶ **Where the affected person is your travelling companion** or the close relative of a travelling companion:
 - **the travelling companion must also cancel or rearrange** their trip; and
 - **their cancellation or rearrangement must mean you would then be travelling alone** if you continued with your trip as originally planned.



Here's what to do if this event has happened to you:
See page 74.

Note: If your travelling companion or close relative is on your policy, see **You need medical help on your trip** on page 40.

2. What you can claim

If we agree you're covered under this event, you can claim for the following expense types up to the trip limits shown below:

Expense types	Trip limit
<p>Cancellation costs</p> <p>We'll cover the value of any unused, pre-booked accommodation, prepaid transport, prepaid tours and prepaid tickets to public events, less any refunds received and/or due to you. See Cancellation, rearrangement and extra trip costs on page 99 for more detail on what is covered.</p>	As shown on your COI as 'cancellation related expenses'†
<p>Extra trip costs</p> <p>We'll pay any extra accommodation, transport, tour or tourist visa costs, over and above what you would have had to pay had your trip been undertaken as originally planned – less any compensation given or due to you by anyone else (for example, the airline). See Cancellation, rearrangement and extra trip costs on page 99 for more detail on what is covered.</p>	Unlimited†
<p>Resumption of trip costs – hospitalisation or death of a close relative</p> <p>If you return to your home in Australia following a close relative's hospitalisation or death in Australia, and if more than 14 days of your trip was still remaining on the date of that return, we'll pay the cost of return airfares to allow you to resume your trip.</p> <p>We will not pay for any Resumption of trip costs if you do not resume your trip within 12 months of your return to Australia under this event. (Remember to get a new policy when you resume your trip, as your original policy will have ended upon your return home.)</p>	\$3,000† per primary traveller*

*Subject to the Existing Medical Conditions Claim Cap (below), we work out the trip limit for this particular expense based on the number of 'primary travellers' on the policy (and shown on your COI). All travellers, including dependants, are covered under this limit. See **How do trip limits work?** on page 99 for more details.

More information: See **Expenses and benefits explained** on page 98.

Excess: An excess is deducted from any claim paid under this event. See **Will you have to pay an excess?** on page 97 for more details.

†Existing Medical Conditions Claim Cap

To be covered under this event, the medical condition that resulted in your claim must have first arisen after you bought your policy, except where the affected person is a close relative.

In that case, if at the time you bought your policy, the treating doctor confirms that it was medically unforeseeable that hospitalisation, death or incapacitation would arise from the close relative's existing medical condition, we will cover your cancellation, extra trip and resumption of trip costs. However, the total amount you can claim (the combined trip limit) across all three expense types reduces to \$2,000 per primary traveller*. This is known as the 'Existing Medical Conditions Claim Cap'.

3. We don't cover you when...

- ✘ **You should have known there could be a problem**

We won't cover you if you buy your policy, or make travel arrangements, after a reasonable person in your situation would have known that their travel plans could be affected by the incident that led to your claim.
- ✘ **They weren't taking reasonable care of themselves**

If your travelling companion, close relative or someone at home wasn't taking reasonable care of themselves, or put themselves in a situation where a reasonable person would have known that an injury or illness was likely to happen, you won't be covered.
- ✘ **Your travelling companion, close relative or someone at home was taking part in a sport or activity** and didn't satisfy or comply with our conditions
See **Cover for sports and activities** on page 20.
- ✘ **The claim relates to the pregnancy of your travelling companion**, where they are more than 26 weeks pregnant for single pregnancies (or 19 weeks for multiple pregnancies).
- ✘ **Your claim arises from an act or threat of terrorism**
- ✘ **The medical condition isn't one we cover**

There are some medical conditions we can't provide cover for. See **Specific medical situations we will never cover** in **Things we'll never cover** on page 92.

i Always read the entire PDS in order to fully understand the conditions and exclusions that apply. In particular, see **Things we'll never cover** on page 92 and **Claiming on your policy** on page 95.

4.7.2 - A one-off performance or function, such as a wedding, is cancelled or rescheduled



You're on your way to a special event – a wedding, sports game, or concert – when you hear that the whole thing has been called off. Luckily you have travel insurance!

1. You're covered when...

The sole purpose of your trip was to attend a one-off performance or function which is unforeseeably cancelled or rescheduled for circumstances beyond your control by the organiser – when you are already on your trip – and, as a result, you have no alternative but to cancel or rearrange the rest of your trip.

A 'one-off performance or function' means any of the following:

 Wedding OR	 Prepaid sporting event OR	 Prepaid training course or conference OR
 Prepaid concert or festival OR	 Graduation OR	 Funeral



Here's what to do if this event has happened to you:
See page 74.

2. What you can claim

If we agree you're covered under this event, you can claim for the following expense type up to the trip limit shown below:

Expense type	Trip limit
<p>Cancellation costs</p> <p>We'll cover the value of any unused, pre-booked accommodation, prepaid transport, prepaid tours and prepaid tickets to public events, less any refunds received and/or due to you. See Cancellation, rearrangement and extra trip costs on page 99 for more detail on what is covered.</p>	As shown on your COI as 'cancellation related expenses'

More information: See **Expenses and benefits explained** on page 98.

Excess: An excess is deducted from any claim paid under this event. See **Will you have to pay an excess?** on page 97 for more details.

3. We don't cover you when...

- ✘ **You should have known there could be a problem**
We won't cover you if you buy your policy, or make travel arrangements, after a reasonable person in your situation would have known that their travel plans could be affected by the circumstances that led to your claim.
- ✘ **The one-off performance or function that was cancelled or rescheduled was your own wedding**
- ✘ **The one-off performance or function was cancelled due to insolvency or financial collapse**
- ✘ **Your claim arose from an act or threat of terrorism**
- ✘ **The one-off performance or function is cancelled or rescheduled due to insufficient numbers**
- ✘ **There was a mistake or omission in the booking**
This exclusion applies regardless of who made the error, and whether the error was with your specific booking or a booking made by the organisers of the relevant one-off performance or function.
- ✘ **Your claim arose from fraudulent activity**



Always read the entire PDS in order to fully understand the conditions and exclusions that apply. In particular, see **Things we'll never cover** on page 92 and **Claiming on your policy** on page 95.

4.7.3 - Your destination is declared a 'Do Not Travel' zone



Your dream destination has turned into a nightmare, and been declared too dangerous for travel. We've got the cover you need to get to safety or come home.

1. You're covered when...

You are on your trip and your current location - or planned destination - is unforeseeably declared a 'Do Not Travel' zone by the Australian Government's Department of Foreign Affairs and Trade (DFAT) and, as a result, you have no alternative but to rearrange all or part of the rest of your trip.

To be covered the alert level must have changed to 'Do Not Travel' after the later of:



when you bought
your policy

OR



when you last made
travel arrangements
such as booking flights or
accommodation

What countries are on the 'Do Not Travel' list?

You can find out which countries and regions aren't safe for travel on the DFAT website at smartraveller.gov.au.



Here's what to do if this event has happened to you:

See page 74.

2. What you can claim

If we agree you're covered under this event, you can claim for the following expense type up to the trip limit shown below:

Expense type	Trip limit
Extra trip costs We'll pay any extra accommodation, transport, tour or tourist visa costs, over and above what you would have had to pay had your trip been undertaken as originally planned — less any compensation given or due to you by anyone else (for example, the airline). See Cancellation, rearrangement and extra trip costs on page 99 for more detail on what is covered.	Unlimited

More information: See **Expenses and benefits explained** on page 98.

Excess: An excess is deducted from any claim paid under this event. See **Will you have to pay an excess?** on page 97 for more details.

3. We don't cover you when...

- ✘ You should have known there could be a problem**
 We won't cover you if you buy your policy, or make travel arrangements, after a reasonable person in your situation would have known that their travel plans could be affected by the circumstances that led to your claim.
- ✘ You make further travel bookings after the 'Do Not Travel' warning is issued** or after you became aware that country or region's alert level was likely to change to 'Do Not Travel'.
- ✘ The country or region you are travelling to is declared a 'Do Not Travel' zone as a result of war or armed conflict** (whether or not war has been declared).



Always read the entire PDS in order to fully understand the conditions and exclusions that apply. In particular, see **Things we'll never cover** on page 92 and **Claiming on your policy** on page 95.

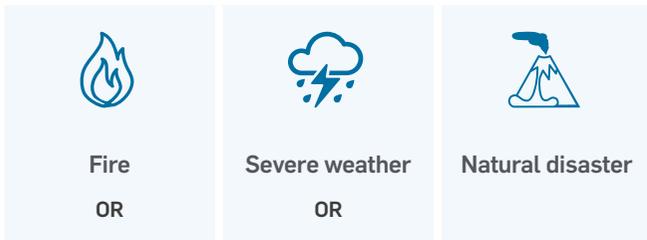
4.7.4 - You can no longer stay at your accommodation



Cyclones, earthquakes, fire – fortunately, they are relatively rare. But if you're already travelling and your accommodation is affected by one, it's good to know you have cover.

1. You're covered when...

You can no longer stay at your current or up-coming pre-booked accommodation due to one of the following incidents occurring while you are on your trip and, as a result, you have no alternative but to cancel or rearrange all or part of the rest of your trip:



To be covered you must have bought your policy prior to the earlier of you becoming aware of the severe weather, natural disaster or fire, or it being reported in the mass media.



Here's what to do if this event has happened to you:
See page 75.

2. What you can claim

If we agree you're covered under this event, you can claim for the following expense types up to the trip limits shown below:

Expense types	Trip limit
Cancellation costs We'll cover the value of any unused, pre-booked accommodation, prepaid transport, prepaid tours and prepaid tickets to public events, less any refunds received and/or due to you. See Cancellation, rearrangement and extra trip costs on page 99 for more detail on what is covered.	As shown on your COI as 'cancellation related expenses'
Extra trip costs We'll pay any extra accommodation, transport, tour or tourist visa costs, over and above what you would have had to pay had your trip been undertaken as originally planned — less any compensation given or due to you by anyone else (for example, the airline). See Cancellation, rearrangement and extra trip costs on page 99 for more detail on what is covered.	Unlimited

More information: See **Expenses and benefits explained** on page 98.

Excess: An excess is deducted from any claim paid under this event. See **Will you have to pay an excess?** on page 97 for more details.

3. We don't cover you when...

- ✘ You should have known there could be a problem**
 We won't cover you if you buy your policy, or make travel arrangements, after a reasonable person in your situation would have known that their travel plans could be affected by the circumstances that led to your claim.
- ✘ You didn't comply with official warnings or warnings in the media - and failed to take appropriate action as a result**
 For example, if you hear that a cyclone has hit your next destination, and you don't check that everything is OK with your accommodation until the day before you travel there, you won't be covered if doing something earlier would have minimised or reduced your expenses.
- ✘ Your claim arises from an act or threat of terrorism**



Always read the entire PDS in order to fully understand the conditions and exclusions that apply. In particular, see **Things we'll never cover** on page 92 and **Claiming on your policy** on page 95.

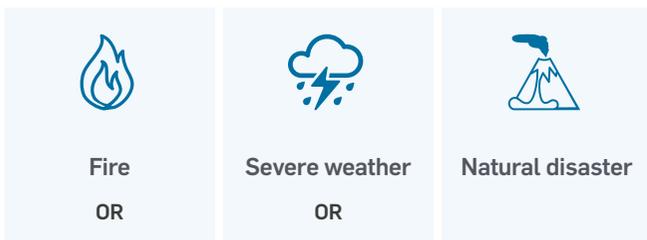
4.7.5 - You have to return home early because your home is severely damaged



When you're away from home on your trip, a news report of a bushfire or flood in your area may make you anxious. But if your home is actually damaged or destroyed while you're on your trip, we can help.

1. You're covered when...

Your home in Australia is severely damaged by one of the following incidents while you're on your trip, and as a result you have no alternative but to return home earlier than planned:



What we mean by

'Severely damaged'

We consider your home to be severely damaged if it has been declared uninhabitable in writing by;

- ▶ the fire department,
- ▶ the local council,
- ▶ your insurance company,
- ▶ a suitably registered structural engineer,
- ▶ a building surveyor,
- ▶ a building inspector, or
- ▶ a registered building practitioner.



Here's what to do if this event has happened to you:
See page 75.

2. What you can claim

If we agree you're covered under this event, you can claim for the following expense types up to the trip limits shown below:

Expense types	Trip limit
<p>Cancellation costs</p> <p>We'll cover the value of any unused, pre-booked accommodation, prepaid transport, prepaid tours and prepaid tickets to public events, less any refunds received and/or due to you. See Cancellation, rearrangement and extra trip costs on page 99 for more detail on what is covered.</p>	<p>As shown on your COI as 'cancellation related expenses'</p>
<p>Extra trip costs</p> <p>We'll pay any extra accommodation, transport, tour or tourist visa costs, over and above what you would have had to pay had your trip been undertaken as originally planned — less any compensation given or due to you by anyone else (for example, the airline). See Cancellation, rearrangement and extra trip costs on page 99 for more detail on what is covered.</p>	<p>Unlimited</p>

More information: See **Expenses and benefits explained** on page 98.

Excess: An excess is deducted from any claim paid under this event. See **Will you have to pay an excess?** on page 97 for more details.

3. We don't cover you when...

- ✘ **You should have known there could be a problem**
We won't cover you if you buy your policy, or make travel arrangements, after a reasonable person in your situation would have known that their travel plans could be affected by the circumstances that led to your claim.
- ✘ **Your claim arises from an act or threat of terrorism**
- ✘ **You, your travelling companion, a family member or someone you were in collusion with caused or contributed to the destruction of your home**

i Always read the entire PDS in order to fully understand the conditions and exclusions that apply. In particular, see **Things we'll never cover** on page 92 and **Claiming on your policy** on page 95.

4.7.6 - Your travel services provider becomes insolvent



Your travel plans are thrown into chaos when insolvency shuts down your airline. You're far away from home – but we'll help with the expense of returning to Australia.

1. You're covered when...

You have a prepaid booking with a travel services provider which becomes insolvent while you are on your trip – and as a result, you have no alternative but to cancel or rearrange the rest of your trip.

To be covered you must have made the booking prior to leaving your home in Australia. Further, news of the travel services provider's insolvency (or potential insolvency) must first have become public in the mass media after the later of the date you bought your policy or booked travel arrangements with the travel services provider.

What do we mean by

'Travel services provider'

A 'travel services provider' means any of the following:

 An airline that is scheduled and publicly available	 A hotel or resort operator	 A licensed rental vehicle company
 A scheduled and publicly available bus operator	 A scheduled and publicly available railway operator	 A scheduled and publicly available cruise line



Here's what to do if this event has happened to you:

See page 75.

2. What you can claim

If we agree you're covered under this event, you can claim for the following expense types up to the trip limits shown below:

Expense types	Trip limit
Insolvency unused arrangements We'll reimburse you for the value of any unused, pre-booked accommodation, prepaid transport, prepaid tours and prepaid tickets to public events that you can't use as a result of the insolvency – less any refunds received or due to you.	\$10,000 per primary traveller (combined limit)*#
Insolvency rearrangement costs We'll cover your cost to rearrange any pre-booked accommodation, prepaid transport, prepaid tours and prepaid tickets to public events, including bookings made with frequent flyer points.	

*We work out the trip limit for this particular expense based on the number of 'primary travellers' on the policy (and shown on your COI). All travellers, including dependants, are covered under this limit. See **How do trip limits work?** on page 99 for more details.

#**Note:** the most we'll pay for your total claim is the amount it would have cost to cancel the whole trip (OR the trip limit – whichever is less).

More information: See **Expenses and benefits explained** on page 98.

Excess: An excess is deducted from any claim paid under this event. See **Will you have to pay an excess?** on page 97 for more details.

3. We don't cover you when...

- ✘ You should have known there could be a problem**
 We won't cover you if you buy your policy, or make travel arrangements, after a reasonable person in your situation would have known that their travel plans could be affected by the incidents that led to your claim.
- ✘ The insolvency was caused directly or indirectly by war or civil commotion**
 We won't cover you if your claim arose directly or indirectly from war, acts of foreign enemies, hostilities or warlike operations (whether war was declared or not), civil war, rebellion, insurrection, civil commotion that amounts to an uprising, military or usurped power.



Always read the entire PDS in order to fully understand the conditions and exclusions that apply. In particular, see **Things we'll never cover** on page 92 and **Claiming on your policy** on page 95.

Insolvent travel services providers

We maintain a list of travel services providers who are insolvent (or at risk of insolvency) on our website – suresave.com.au/insolvency. We won't cover you under this event for any travel services provider on that list from the 'Insolvent from' date shown on our website.

Section 4.8

You are being sued (personal liability)

Your four year old throws a temper tantrum in the Apple Store in New York and knocks a box of brand new iPads off the counter. You hear the sound of shattering glass. That's tens of thousands of dollars' worth of damaged equipment. They take your details and it's not long before the lawsuit arrives.

What you need to know...



What you need to know if you are being sued

See page 85

Events – you're covered when:



4.8.1 - You are being sued

See page 86

What you need to know if you are being sued...

We've included some instructions you must follow if you are being sued, as well as some important general information. You should read these carefully.



Contact us on:

+612 9234 3113 or **+612 8256 1513**

Our Australia based team of medical professionals is available 24/7 to help you find the assistance you need.

What to do if you're being sued

Every case is different. So we prefer to work with you closely on this if something does go wrong. But regardless of the circumstances of your claim, you must always comply with the conditions listed below. If you don't, we may either not pay your claim or reduce how much we pay.

1. NEVER admit you are at fault

It may feel natural to say you're sorry when something goes wrong, but don't. If you do admit fault or accept responsibility in any way, we won't pay your claim.

2. Get contact details from all involved

You must get contact details of everyone involved in the incident that lead to your claim, including witnesses, police and other officials who attended.

3. Contact us as soon as possible

As soon as you know that there may be a claim or legal proceedings made against you, you must contact our Emergency Assistance team on +612 9234 3123. We'll then tell you what to do next.

If you don't contact us immediately and we determine that this could have influenced the outcome of your case, we may either not pay your claim or reduce how much we pay.

Things you need to know about expenses in this section

The expense types you are covered for are listed in the **What you can claim** section on the next page. We also detail the specific out-of-pocket expenses that are covered under each expense type.

You should also read **Expenses and benefits explained** on page 98 for more information about conditions that apply to all expenses and benefits as well as details about how trip limits work.

Avoiding or minimising your expenses

We only pay expenses we determine are both reasonable and necessary. So if you don't take steps to avoid unnecessary expenses, we may either not pay your claim or reduce how much we pay.

For example, if you hire legal representation without our approval or incur legal expenses which aren't relevant to the claim, we either won't pay your claim or will reduce the amount we pay

4.8.1 - You are being sued (personal liability)

You're browsing in the Venetian glass shop and forget you have a back-pack on. You turn around suddenly and knock over a whole cabinet. It's not pretty, and neither is the legal action they take against you.



1. You're covered when...

Someone (other than someone covered under your policy, a member of your family, a close relative, your significant other or a member of your travelling party) makes a claim or commences legal proceedings against you if and when your negligence on your trip caused:



Injury to them
OR



Loss or damage to their property

Claims relating to loss or damage to property

We do not cover you if your claim relates to loss or damage to property, and that property was:

- ▶ **owned by or lent to you**, a member of your family, your significant other or a member of your travelling party; or
- ▶ **in your custody or control at the time**, or in the custody or control of another member of your family, your significant other or a member of your travelling party.



Here's what to do if this event has happened to you:

See page 85.

2. What you can claim

If we agree you're covered under this event, you can claim for the following expense types up to the trip limit shown below:

Expense types	Trip limit
<p>Legal costs and expenses which we determine are reasonable</p> <p>If we determine that legal representation is required, we will appoint a legal representative and pay for their costs in defending any legal proceedings against you as well as other related legal expenses.</p> <p>We won't pay for any legal costs or expenses for a legal representative you appoint unless we determine that those costs and expenses are reasonable <i>and</i> we have previously agreed in writing to cover them.</p>	<p>\$2,500 000 (combined limit)</p>
<p>Settlement amount</p> <p>If the claim or legal proceedings filed against you is settled, we'll pay the settlement amount, provided that we have agreed to the amount in writing prior to any settlement offer being made.</p>	
<p>Damages awarded against you in court</p> <p>If damages are awarded against you in court, we'll pay the amount awarded against you, except for any portion that relates to exemplary or punitive damages, fines or penalties claimed, ordered or awarded against you, your family, your significant other or a member of your travelling party.</p>	

More information: See **Expenses and benefits explained** on page 99.

Excess: An excess is deducted from any claim paid under this event.
See **Will you have to pay an excess?** on page 97 for more details.

3. We don't cover you when...

- ✘ **You are charged with a criminal offence** in relation to the incident that lead to your claim
- ✘ **Your claim relates to an unlawful, wilful or malicious act** or to any act done with reckless disregard for the consequences by you, your family, your significant other or a member of your travelling party.
- ✘ **Your claim is for any exemplary or punitive damages, fines or penalties**
- ✘ **Your claim arises from a mechanically propelled vehicle, aircraft or watercraft**
There is no cover for any claims arising from a mechanically propelled vehicle, aircraft or watercraft - whether you used it, owned it or were in possession of it. The exception to this exclusion is electric wheelchairs.
- ✘ **You pass on an illness or disease to somebody else**
- ✘ **You accept responsibility, admit fault or admit liability** for what has happened without our prior written approval
- ✘ **You were taking part in a sport or activity and you don't satisfy or comply with our conditions**
See **Cover for sports and activities** on page 20.
- ✘ **You were participating in a winter sport** and:
 - You didn't add the Winter Sports Option when you bought your policy; or
 - You did add the Winter Sports Option, but don't satisfy or comply with our conditions.
See **Something goes wrong on you winter sports holiday** on page 88.

- ✘ **Your claim arises out of your trade, business, profession, employment, work agreement or volunteer activity**
- ✘ **Your claim arises from an injury or illness suffered by an employee** which arose out of or in the course of their employment with you
- ✘ **Your claims arises from your contractual liability**
There is no cover if your liability arises as a result of an agreement that you made but which would not exist without that agreement.
- ✘ **You don't contact us as soon as reasonably possible** after you become aware of a potential claim or legal proceedings against you
- ✘ **You don't comply with any instructions we give you on how to proceed with your claim**

i Always read the entire PDS in order to fully understand the conditions and exclusions that apply. In particular, see **Things we'll never cover** on page 92 and **Claiming on your policy** on page 95.

Section 4.9

Something goes wrong on your winter sports holiday – optional cover

Special holidays require special cover. That's why we've designed the Winter Sports Option – so that you can ski, snowboard or sleigh-ride with peace of mind.

What to do when...



What you need to know if something goes wrong on your winter sports holiday

See page 89

Events - you're covered when:



4.9.1 - Your winter sports holiday doesn't go to plan

See page 90

What you need to know if something goes wrong on your winter sports holiday...



We've included some instructions you must follow if something goes wrong on your winter sports holiday, as well as some important information about making a claim. You should read this information carefully.

What to do when something goes wrong on your winter sports holiday

Here are some steps you must follow if something goes wrong on your winter sports holiday and you are covered under this section. If you don't follow these steps, we may either not pay your claim or reduce how much we'll pay.

1. Piste closed?

You must get a detailed, written report from the resort management outlining the nature and dates of the closure.

2. Winter sports equipment is delayed, lost, damaged or stolen?

If your winter sports equipment was:

- **Delayed** - you must get a written report from the airline or other carrier confirming a delay occurred and how long your gear was delayed.
- **Lost or stolen** - you must report it to the police within 24 hours of discovery. In the case of hire equipment, you must also report it to the hire company as soon as possible, and keep a copy of the written report and the hire agreement.
- **Damaged** - you must report the damage as soon as possible to the airline or other transport provider, hotel or resort operator, tour operator and/or other relevant authority. Ask them to provide written confirmation of the event and the damage and any compensation they offer.
You must also get a repair quote from an authorised repairer.

See **Your luggage is lost, stolen, damaged or delayed** on page 56 for further details on what you need to do. (Only applies if you've bought the Winter Sports Option.)

Things you need to know about expenses and benefits in this section

The expense and benefit types you are covered for are listed in the **What can you claim** section within each event. We also detail the specific out-of-pocket expenses that are included under each expense type, as well as information on when any benefit types are payable and how they are calculated.

You should also read **Expenses and benefits explained** on page 98 for more information about conditions that apply to all expenses and benefits as well as details about how trip limits work.

Ready to claim?

First, work through the checklist for the event you are claiming for on the left

You should also read through **Making a claim** on page 96 for a checklist of things you need to do when you're ready to claim.

Avoiding or minimising your expenses

We only pay expenses which we determine are both reasonable and necessary. So if you don't take steps to avoid unnecessary expenses, we may either not pay your claim or reduce how much we pay.

4.9.1 - Your winter sports holiday doesn't go to plan



A trip to winter wonderland is extra special — but it can also be costly if something happens. That's why you'll want to be covered when you're skiing and snowboarding.

1. You're covered when...

You are participating in a winter sport on your trip - and you added the Winter Sports Option at the time you bought your policy (which is shown on your COI) - when one of the following incidents or events happens:

a) Snow holiday specific incidents:

 Your own ski equipment is lost, stolen or damaged OR	 Your hired equipment is lost, stolen or damaged OR	 Your winter sports equipment is delayed; OR	 The piste is closed
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b) Specific events which would otherwise exclude winter sports (under our standard cover)

To be covered for any of the following events (listed earlier in Section 4) when participating in a winter sport, you must have added the Winter Sports Option at the time you bought your policy - this will be shown on your COI:

 These medical events: <ul style="list-style-type: none"> You are injured in an accident and get medical help You get sick on your trip and get medical help Someone on your policy dies You need a dentist. Urgently. See page 43	 These luggage events: <ul style="list-style-type: none"> Your luggage is stolen or accidentally lost Your luggage is accidentally damaged See page 61	 As well as the following events: <ul style="list-style-type: none"> Your passport or other travel documents are lost, damaged or stolen. See page 70. Your credit cards are lost or stolen, or your cash is stolen. See page 72. You are being sued. See page 84.
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No Winter Sports Option – No cover for....

Just so we're clear, if you don't add the Winter Sports Option when you buy your policy, there is no cover under any of the events listed above while you're participating in a winter sport. (See **Winter Sports Option** on page 23 for further details.)

'Winter sports' means:

- ▶ **Snow skiing and snowboarding (on-piste and off-piste)** within the resort and terrain park boundaries on groomed and ungroomed runs and marked trails which are patrolled or monitored by resort authorities
- ▶ **Back-country skiing and snowboarding** including heli-skiing and cat skiing; only when on a guided tour with a licensed tour operator
- ▶ **Sleigh riding and dog sledding** when on a guided tour with a licensed tour operator
- ▶ **Snowmobiles** when provided by the recognised piste authority for transport to and from areas designed for recreational skiing within resort boundaries, or when on a guided tour with a licensed tour operator
- ▶ **Tobogganing** on marked trails, on-piste only
- ▶ **Cross-country skiing** on groomed and ungroomed runs and marked trails which are patrolled or monitored by resort authorities
- ▶ **Ice or glacier walking** up to 3,000 metres and when on a guided tour with a licensed tour operator
- ▶ **Telemark skiing** on groomed and ungroomed runs and marked trails which are patrolled or monitored by resort authorities

You will only be covered for the winter sports listed above if you have bought the Winter Sports Option (and it is shown on your COI).

To be covered when participating in any of these sports, you must stay in areas that a resort, tour operator or relevant local authority has designated as safe.

2. What you can claim

a) For snow holiday specific incidents

If we agree you're covered under one of the snow holiday specific incidents listed on the previous page in paragraph 1a) **Snow holiday specific events**, you can claim for the following expense and benefit types up to the trip limits shown below:

Expense types	Trip limit	
<p>Hire equipment costs — if your equipment is lost, stolen or damaged</p> <p>We'll pay for you to hire snow sports equipment if your own is accidentally permanently lost, stolen or accidentally damaged. To be covered, your lost, stolen or damaged equipment must be covered under the Your luggage is lost, stolen, damaged or delayed section (see page 56).</p>	\$1,500 per primary traveller (combined limit)*	
<p>Hire equipment costs — if your equipment is delayed</p> <p>We'll pay the cost of hiring snow sports equipment if your own equipment is delayed in arriving at the snow venue by more than 24 hours.</p>		
<p>Hire penalty costs — if your hire equipment is lost, stolen or damaged</p> <p>We'll pay the costs charged by the hire company if your hired snow sports equipment is stolen, accidentally permanently lost or accidentally damaged. The maximum we'll pay for any item is \$700 (see What is an 'item'? on page 59). To be covered, you must have a written hire agreement with a licensed hire company.</p>	\$2,000 per primary traveller*	
Benefit types	Amount	Trip limit
<p>Piste closure benefit</p> <p>We'll pay you a daily benefit for each primary traveller* for each day the skiing facilities (at the pre-booked resort where you're staying) are completely closed due to adverse snow conditions, including the absence of snow. To be covered:</p> <ul style="list-style-type: none"> • the closure must be during the usual ski season for that resort; • the ski facilities must be at least 1,000 metres above sea level; and • you must obtain a detailed written report from the resort management in support of your claim. 	\$100 per day	\$1,000 per primary traveller*

*We work out the trip limit for this particular expense (or benefit) based on the number of 'primary travellers' on the policy (and shown on your COI). All travellers, including dependants, are covered under this limit. See **How do trip limits work?** on page 99 for details.

More information: See **Expenses and benefits explained** on page 98.

Excess: An excess is deducted from any claim paid under this event. See **Will you have to pay an excess?** on page 97 for details.

b) For specific events which would otherwise exclude winter sports (under our standard cover)

When you buy the Winter Sports Option (which will be shown on your COI) you have cover under the events listed on the previous page in paragraph 1b) when you are participating in a winter sport. For example, if you have an accident skiing or your wallet is stolen in the chairlift queue, these events will be covered as if you weren't on the slopes. For information on the specific expense and benefit types you can claim, as well as any other conditions that apply, refer to the specific event. (Page numbers are provided in paragraph 1b) on the previous page.)

3. We don't cover you when...

✘ You haven't bought the Winter Sports Option

If you haven't bought the Winter Sports Option, you won't be covered. If you've bought this option, it will be noted on your COI.

✘ You don't satisfy or comply with our conditions for taking part in a sport or activity

See **Cover for sports and activities** on page 17.

✘ You weren't taking reasonable care of your winter sports equipment

If you don't take reasonable care of your winter sports equipment, or you put your winter sports equipment in a situation where a reasonable person would have known that theft, loss or damage was likely to happen, you won't be covered.

✘ The event occurred outside the normal dates for the ski season at the resort

i Always read the entire PDS in order to fully understand the conditions and exclusions that apply. In particular, see **Things we'll never cover** on page 92 and **Claiming on your policy** on page 95.

Section 5.0

Things we'll never cover

There are certain general exclusions that apply to all events.



Things we'll never cover

To help keep your insurance at an affordable price, we can't cover absolutely everything that might happen to you. The exclusions in this section apply to all events in this policy.



We won't cover you under any event where your claim arises from the following:

Here's a summary of the things we'll never cover. Unless otherwise indicated, these general exclusions apply to all sections of your policy.



1. Things that are unlawful, illegal or reckless

We expect you to keep within the law and take good care of yourself and your luggage.



2. Specific medical situations

Some medical situations are just too risky for us to cover.



3. Claims and expenses you can't prove

Like all insurance companies, we need to protect our business from fraud, so we'll only pay claims where you can provide us with enough proof to support your claim.



4. Epic disasters and global danger zones

It's common sense that you should avoid these, but we like to spell it out anyway.

1. Things that are unlawful, illegal or reckless

We won't cover you under any event if your claim arises when you, a member of your travelling party, someone at home or someone you were in collusion with:

- ✘ **Commits an unlawful, dishonest, malicious, fraudulent or criminal act**
For example, if you get injured while trying to run out on a restaurant bill.
- ✘ **Doesn't follow official laws or warnings – from the government, airport officials or any other relevant or local authorities**
For example, if the ski slopes are closed due to a blizzard and you get injured skiing into a tree you can't see, or you ignore signs saying not to dive in a specific spot, and you dive anyway – and injure yourself.
- ✘ **Is under the influence of, or are addicted to, alcohol or drugs (legal or otherwise) – except where the drug is taken in accordance with your doctor's advice**
For example, if you get drunk and pretend to be a tightrope walker and fall off the railing of your hotel balcony.
- ✘ **Is delayed or detained, or have your luggage, passport or other travel documents, credits cards or cash seized or confiscated by Customs or other officials.**

2. Specific medical situations

We won't cover you under any event arising from or relating to:

- ✘ **When you (or a member of your travelling party) travel against medical advice or without a written medical confirmation**
If you (or a member of your travelling party) have any medical condition before starting your trip which may affect your ability to travel, you must get your doctor's written confirmation that you (or your travelling companion) are fit to travel before departing on your trip. If you don't, we won't cover you for any claim arising from that medical condition.
- ✘ **When you (or a member of your travelling party) fail to comply with a directive, recommendation or warning of the World Health Organisation (WHO)**
For example, WHO has a list of vaccinations it recommends for different countries. If you don't have those vaccinations and then contract a disease that could have been prevented by that vaccination, there is no cover under your policy.
- ✘ **Specific medical conditions and other medical situations we don't cover**
We will not cover you for any mental, emotional or nervous conditions; sexually transmitted diseases; elective surgery or cosmetic surgery (and any complications that arise from elective or cosmetic surgery); gastric banding and gastric bypass surgery; suicide or self-harm; fertility treatment and any resulting complications (unless pre-approved by us); elective pregnancy terminations; and any existing medical conditions that aren't automatically covered.

3. Claims and expenses you can't prove

We won't cover you under any event when:

✘ **You aren't completely truthful with us**

If you don't answer our questions honestly or don't disclose something that is relevant to your policy or any claim you make, then we won't pay your claim. See **Your Duty of Disclosure** on page 13 for more details.

✘ **You act fraudulently in any way or encourage anyone else to give us fraudulent information in relation to your policy or claims**

✘ **You can't give us evidence of the event or expenses you're claiming for**

Depending on what's happened, we may need different types of evidence to support your claim – we'll let you know what we need when you claim. We'll generally need to see:

- documents that independently verify the facts, such as medical reports, proof of travel, airline confirmation of delays and cancellations, and police reports; and
- your original receipts, repair quotes and other documents supporting the expenses you're claiming.

✘ **You have already been (or could be) reimbursed by someone else for the expenses you're claiming**

For example, if your airline pays to put you up in a hotel after cancelling your flight, you can't also claim the hotel cost from us.

4. Disasters and global danger zones

Because of the inherent risk involved, we won't cover you under any event if your claim arises when:

✘ **You are travelling to a country or region that the Australian government has listed as a 'Do Not Travel' zone**

Go to the Department of Foreign Affairs' Smart Traveller website for a list of 'Do Not Travel' zones. See **Your destination is declared a 'Do Not Travel' zone** on page 80 for details on what to do if your destination has been declared a 'Do Not Travel' zone.

✘ **You or a member of your travelling party do not comply with any official advice or warnings**

For example, if you don't follow advice or warnings in the mass media issued by a government, or a government body (such as the police or Bureau of Meteorology) or a governmental organisation (such as the UN, World Health Organisation):

- Against travel to specific locations within a country;
- About a contagious disease, epidemic or pandemic (whether likely or actual);
- About bad weather or a natural disaster;
- About a war, riot, terrorist act or civil commotion (whether likely or actual).

✘ **You or a member of your travelling party put yourselves in harm's way when there's a riot, strike or similar event**

Specifically, you're not covered if:

- You or a member of your travelling party take part in a rebellion, riot, strike, civil commotion or terrorist attack;
- You or a member of your travelling party travel to (or are present at) the site of a rebellion, revolution, riot, insurrection or military/political coup.

✘ **War, pandemic or epidemic breaks out**

We won't cover any claims that arise from acts of war (whether declared or not), rebellion, revolution, insurrection or taking of power by the military or that arise from an epidemic or pandemic breaking out.

✘ **Nuclear materials, weapons of mass destruction, biological or chemical weapons**

We won't cover any claims that arise from:

- A nuclear reaction or contamination from nuclear weapons or radioactivity;
- Biological and/or chemical materials, substances, compounds or the like used directly or indirectly for the purpose to harm or to destroy human life and/or create public fear.

✘ **A claim that would expose us to sanctions**

We won't cover you if the event you are claiming under - or a liability to pay a claim under an event - would expose us and/or our reinsurer(s) to any:

- Sanction, prohibition or restriction under United Nations Security Council; or
- Sanctions, laws or regulations of the European Union, United Kingdom or the United States of America.



Section 6.0

Claiming on your policy

If you've found your way to this section, it probably means you need to claim. We're sorry to hear that things didn't go to plan. Follow the checklist and steps in this section to help make your claim hassle-free.

Making a claim	96
Will you have to pay an excess?	97
Expenses and benefits explained	98
How do trip limits work?	99
Cancellation, rearrangement and extra trip costs explained	99



Making a claim

A step-by-step guide about how to make a claim.



What to do if you need to claim

- ▶ **Identify what event you're covered under** – check **Events (when you're covered)** on page 26 for a list of all the events covered under your policy and identify the event that matches what's happened to you. For example, if you fell ill on your trip, go to **You suddenly get sick on your trip and get medical help** on page 45.
- ▶ **Read through the event and any related sections** – to understand when you're covered, what expenses (and/or benefits) you can claim, and any conditions that apply.
- ▶ **Follow the 'What to do when' checklist** for each event.
- ▶ **Keep your receipts, itineraries, reports, booking and cancellation confirmations** – including details of any refunds received or due to you for any affected transport, accommodation, tours or events. If you don't do this, we may either not pay your claim or reduce how much we'll pay.
- ▶ **Go to suresave.com.au/claims** – to download and print a claim form. It may contain more instructions.
- ▶ **Collect together your documents and complete the claim form** – once you're done, you can email them to us at claims@suresave.com.au or post them to the address shown on the form.

Documentation to support your claim

The steps above as well as the checklist in **What to do when...** for each event set out the documentation you need to submit with your claim. Depending on the circumstances of your claim, we may also need you to provide additional documents. We'll tell you what we need when you make your claim.

What events can you claim for?

Your policy covers you for certain events such as when **You're injured in an accident and get medical help** or when **You miss your flight, other transport or tour (and it's really not your fault)**. See **Events (when you're covered)** on page 26 for details of what events you're covered for and what you can claim for if they happen.

There are general conditions and exclusions that apply to all events (for example, see **Things we'll never cover** on page 92) - and there are also specific conditions that apply to each event which determine when you're covered – and when you're not.

If you can't find an event that describes what happened to you but you want to double-check, contact us for help.

No event – no cover

Your policy covers you for expenses arising from the most common events that happen to travellers, but like most insurance policies, we don't cover absolutely everything that can go wrong, as to do so would dramatically increase premiums. If you're not covered under one of the events in the **Events (when you're covered)** section on page 26, there is no cover under your policy.

For example, if you change your mind about travelling to Bali because a good friend just got back and had a bad experience with Bali belly, there's no event that covers you changing your mind, and therefore there's no cover under your policy if you decided to cancel.

What evidence will you need to provide?

The documents you need to provide to support your claim will vary, depending on the event and expense and benefit types you're claiming for. We've listed the main evidence we'll need in the **What to do when...** section for each event — but we may also ask you for extra documents or information when you make your claim.

If the documents you provide aren't in English, we may ask you to translate them. And if you submit your claim electronically, you must keep the originals of all documents that you attach to your claim, as we may need you to send them to us later.

Any costs incurred as part of making a claim (for example, postage, translation, getting a repair quote) will be at your expense.

When can you submit a claim?

You can claim as soon as something happens. But if that's not practical, claim as soon as you reasonably can. It should go without saying – but you can only claim for events that happen after you buy your policy and until either the return date on your policy or the time you return to your home in Australia (whichever is earlier).

How will we pay you?

All claims are calculated in Australian dollars. If you claim for expenses in a foreign currency, we'll calculate the Australian dollar equivalent using the exchange rate on the date you incurred the expense. There is no cover for any changes in the value of any expense due to currency fluctuations.

We, at our complete discretion, will pay you in one of the following ways - unless we agree with you to pay someone else:

- ▶ deposit allowances or expense reimbursements directly into your Australian bank account (in AUD);
- ▶ pay for the repair of any damaged items;
- ▶ give you a gift card to use for replacing any items of luggage; or
- ▶ replace any luggage items with the nearest identical item.

In the case of medical claims, we may choose to pay some or all of your expenses directly to the person or company where the expenses were incurred (for example, hospital bills).

What about my frequent flyer points?

If you paid for part or all of a claimable expense using frequent flyer points, we'll reimburse their value when we pay your claim. To find out how we calculate the value of your frequent flyer points, go to suresave.com.au/frequentflyerpoints.

Your responsibility to claim from somebody else

In some circumstances, you may be able to claim your expenses from someone else before making a claim with us. For example, if an airline loses your luggage, they may reimburse you for all or part of your loss. Or if you have insurance with somebody else as well, you may also be able to claim from them.

In these types of situations, you must:

1. **Let us know if there's anyone else you can claim from**
2. **Claim from the other person or company first:**
 - If there's a difference between what they'll pay you and the amount we work out that you're entitled to receive under your policy, then we'll pay the difference (provided your claim is approved). If you're having trouble claiming from them, we can help you with this.
 - We may also, at our discretion, undertake control and settlements of any legal proceedings to recover compensation or secure indemnity from the other person or company in your name, and on your behalf in respect of anything covered by this policy. This is known as 'subrogation'.
 - If the other company you can claim from is an insurance company, we may write to them on your behalf to ask them to contribute towards your claim. This includes, but is not limited to, any insurance available through or as part of your contract with your credit card provider. Please make sure you provide us with details of this as part of your claim.
3. **Give us any information we ask for to help recover money from the other person or company**
 - You must assist us and give permission for us to use any means possible to recover compensation or secure indemnity from the other person or company to which we may become entitled or subrogated upon us paying your claim under this policy, even if we have yet to pay your claim, and whether or not the amount we pay you is less than full compensation for your loss. If we pay you for stolen or damaged property and you later recover the property or it's replaced by a third party, you must pay us the amount of the claim we paid you.

Will you have to pay an excess?

An excess is your contribution towards your out-of-pocket expenses when you make a claim, and it's shown on your COI. If you claim under an event where an excess applies, we deduct the excess amount from what we pay.

When you buy your policy, you can choose to pay an additional premium to reduce the standard excess to nil. See **Excess Buy-out Option** on page 25 for more information.

You pay one excess for each separate incident you claim for, even if you can claim for more than one event. So if you smash into a tree skiing and break a leg as well as both your skis, only one excess is applicable. But if you go to the doctor for gastro and then later your wallet gets stolen, these are two separate incidents — so you must pay an excess for each incident.

Specified medical conditions - additional excess

If you add a specified medical condition to your policy, we may also add an additional excess to the standard excess on related medical claims. The amount of any additional excess will be shown on your COI (and/or in any related documents about your specified medical conditions). This excess is not removed if you add the Excess Buy-out Option.

When don't you need to pay an excess?

Most of the claims you make will relate to unexpected expenses you incur when something goes wrong — like Overseas medical expenses or Cancellation costs. But in some cases, we may pay you a benefit or allowance — a cash payment that's not directly related to any particular expense you incur (for example, an In-hospital allowance or Accidental death benefit).

If you only make a claim for a benefit (rather than an expense), then there's no excess for that claim. If you make a claim for both an expense and a benefit related to a specific event, then you must pay an excess.

There are also certain events to which an excess will not apply — like when **Your luggage is delayed** or **Your rental vehicle is in an accident, damaged or stolen**. Whether or not an excess may apply to an event is noted at the end of the **What you can claim** column within each specific event.

Further, if your combined expenses for any one event are less than the excess, we will not reimburse you for those expenses.

Expenses and benefits explained



If we agree that you are covered under one of the events in the **Events (when you're covered)** section, the amount we pay you will be made up of the expense and/or benefit types that you are eligible to claim for. Here's what we mean:

<p>Expenses</p> 	<p>Means an out-of-pocket cost you have incurred that can be claimed under a specific event. Expenses must arise directly from the specific event, and are listed in the What you can claim table for each event in Section 4.0. Examples include Overseas medical costs and Cancellation costs.</p>
<p>Benefits</p> 	<p>Means a cash amount paid to you under your policy when you satisfy certain criteria related to a specific event occurring. The amount is not necessarily directly related to any expense that you incur.</p> <p>An example is the 'In-house Hospital Allowance' which is a daily amount paid after you've been in hospital for more than 48 hours to cover incidentals like movies and internet connection.</p>

Which expenses and benefits can you claim?

Each event lists the expenses and benefits that you can claim if we agree that you are covered under a specific event. These are detailed within each event in the **What you can claim** column along with any specific conditions that apply if you are claiming for those expenses or benefits.

There is no cover for any expenses or benefits other than those listed for each specific event.

General conditions that apply to all expense and benefit types

The general conditions below apply to all expense types (and, where relevant, benefit types):

- ▶ **You can only claim for listed expenses**
You can only claim for the expenses listed in the **What you can claim** column for a specific event. Even if other expenses arise directly or indirectly from a specific event — but they're not in the list — you're not covered.
- ▶ **You can only claim for listed expenses that arise directly from the event**
You can only claim for the listed expense types that arise directly and unavoidably from the event that you are claiming.
- ▶ **You need to show evidence of all expenses that you are claiming**
For every expense claimed, you must provide us with the original receipt (or invoice) as proof of purchase and/or ownership. In limited circumstances, we may accept alternatives to the original receipt as proof of purchase. Contact us if you're unable to provide original receipts.
- ▶ **All expenses must have been incurred within 12 months after the event**
This condition doesn't apply if your claim is made under the event **You are being sued (personal liability)** on page 84.
- ▶ **You must submit your claim as soon as is reasonably possible**
If you don't do this, and this affects either the total value of your claim or our ability to recoup money from someone else (for example, an airline), then we may either not pay your claim or reduce how much we'll pay.
- ▶ **We won't pay expenses you've already been reimbursed for**
For example, if your airline pays for your hotel after a flight delay, you can't also claim the hotel cost from us. If, however, they only pay for half your hotel costs, you may be able to claim the difference from us.
- ▶ **You can only claim for each individual expense once**
If you incur an expense that could be claimed under more than one event or expense type, you can only claim for it once. So if you break your leg on the last day of your trip and have put back flying home for two days — and at the same time bad weather means your flight is cancelled — we'll only cover any Extra trip costs or Cancellation costs once for that two day period.
- ▶ **We won't pay for any search and rescue charges**
We provide cover for Medical evacuation and Medical repatriation expenses for certain events listed in **You need medical help on your trip** on page 40. But we won't cover search and rescue charges that arise under any event in this policy.
- ▶ **We won't pay for any consequential loss, including (but not limited to) loss of enjoyment**
Insurance can help protect your finances if something goes wrong, but it's not about protecting your dreams. So if you break your leg on the first day of a ski trip due to an accident and have to sit around the lodge, we'll cover your Overseas medical costs, reimburse you for your unused ski passes and even give you a room service supplement if you get stuck in your hotel room for more than two days. But we won't compensate you because you didn't get to have fun skiing every day as planned.

How do trip limits work?

The 'trip limit' – or total sum insured – is the maximum you can claim for a particular expense or benefit type for any and all events in the aggregate that relate to your trip. The trip limit for each expense (or benefit) type is shown in the section **What you can claim** under each event.

Some trip limits are flat dollar amounts, some are unlimited, and some are calculated based on the number of primary travellers (all travellers other than dependants) on your policy.

Trip limits expressed as 'per primary traveller'

Where a trip limit is expressed as a dollar amount 'per primary traveller', this means we calculate that trip limit based on the number of primary travellers shown on the COI. Primary travellers are all travellers shown on your COI other than dependants. Even though dependants aren't factored into the calculation of the amount of such trip limits, they're still covered by and subject to the trip limit (unless otherwise indicated for the specific expense type). Further, any expenses you claim for a dependant count towards all trip limits.

Example - how the 'per primary traveller' trip limit works

Alex and Chris are taking their two kids (Marcus, aged 6, and Louise, aged 8) to Disneyland. Alex and Chris are listed on their Certificate of Insurance (COI) as 'primary travellers'. Marcus and Louise are shown as dependants.

Unfortunately Louise likes the rock candy at Disneyland a little too much and ends up chipping a tooth. Alex and Chris take her to the local dentist the next day, who puts in a temporary filling to relieve her pain and tide Louise over until they can get her home to her regular dentist. Dental appointments in the US can be expensive, and this costs \$600.

The trip limit for dental expenses on their policy is calculated as follows: there are two primary travellers, so the trip limit is 2 x \$1,000 for a total of \$2,000. Alex and Chris selected the Excess Buy-out Option at the time they bought their policy, so there is no excess payable, and they are entitled to a full refund of the \$600.

This leaves \$1,400 that they can still claim against the policy for any emergency dental treatment the rest of the family might need on the trip.

What we mean by 'combined limits'

Some expense types share a single trip limit with other expense types. These trip limits are marked as having a 'combined limit'. This means that the maximum you can claim for the expense types grouped under that combined limit for any and all events is the combined limit shown.

Are there any other limits that affect how much you are covered for?

Yes. There are item limits for individual pieces of luggage, which limit how much you can claim. There are also sub-limits for certain categories of expenses.

For example, luggage claims have a trip limit of \$6,000 per primary traveller. However, within the luggage expense type, you can only claim up to a sub-limit of \$2,100 for jewellery. Any item limits or sub-limits are referenced in the **What you can claim** section within each event.

Cancellation, rearrangement and extra trip costs explained

Many of the events under your policy may allow you to claim for Cancellation costs as well as Rearrangement or Extra trip costs (see **Summary of cover** on page 6). Here's what we mean by these expense types and some conditions that apply:

Cancellation costs

This is the value of any unused, pre-booked accommodation, prepaid transport, prepaid tours and prepaid public events (such as a concert or play), including the cost of reimbursing frequent flyer points, less any refunds you received or are due to receive. It also includes cancellation fees (for example, travel agent cancellation fees) and up to \$2,000 for tuition or course fees (less any refunds you received or are due to receive).

Claiming travel agent cancellation fees

If you are claiming for travel agent cancellation fees as part of your Cancellation costs, we'll pay up to 10% of the amount paid to the travel agent or \$2,500 per primary traveller (whichever is less) when you've either paid in full or paid the maximum deposit at the time of the cancellation. We won't pay any travel agent's cancellation fees above the level of commission or service fees normally earned by the agent.

Rearrangement costs

This is the value of any costs to rearrange any pre-booked accommodation, prepaid transport or prepaid tours, including bookings made with frequent flyer points, prior to leaving on your trip. The cost to rearrange your trip (including any cancellation costs related to the same event) must be the same or less than what it would have cost to cancel your remaining plans. If it's more than this, we may either not pay your claim or reduce how much we pay.

Real life example

It's the day before you leave on your trip and your flight to Bangkok is delayed by 24 hours due to a hurricane. You have to cancel your first night's accommodation at the last minute, and the hotel won't give you a refund. The amount you've prepaid for that night's accommodation is a cancellation cost. If you also have to pay a fee to rearrange a connecting flight from Bangkok to Phuket, this is a rearrangement cost.

Extra trip costs

This is the difference between what you paid or would have paid for your transport, tours, accommodation and tourist visas — if your trip had been undertaken by you as originally planned — and what your trip actually costs due to the occurrence of an event. We'll also cover any extra meals, but only where the expense is incurred on or after your planned trip return date. For all extra trip costs, we'll only cover an expense covered by your policy if you're actually out of pocket. So if the airline gives you a meal voucher, you're not out of pocket.

What's an extra trip cost?

If the expense happens	Within the dates of your original trip	On or after your planned return date
<p>You can claim for</p>	<p>Any reasonable and necessary extra transport, tour and accommodation costs, over and above what you would have had to pay if your trip had been undertaken by you as originally planned. It includes any fees you may be charged to change a booking as well as any extra tourist visa costs.</p> <p>There is no cover for meals within the dates of your original trip.</p>	<p>All reasonable and necessary extra transport, accommodation, tourist visa and meal costs including any costs to change any pre-booked transport home. We'll also reimburse the full cost of extra accommodation and meals.</p> <p>But remember, we will only reimburse you at a similar level of cost to that which you incurred on your trip prior to the event.</p>
<p>For example</p>	<p>On your way to Edinburgh from Melbourne via London a strike has grounded all planes out of Heathrow. You have to spend your first night in London, instead of Edinburgh.</p> <p>You're able to cancel the first night at your Edinburgh hotel (which would have cost you \$250) without penalty. But the only comparable hotel room you can find in London is \$350. You can claim the extra \$100 for your first night's hotel cost, as it's more than what you had originally budgeted to pay for the night.</p> <p>The strike continues for a second day, so you decide to cancel your flight and catch the train to Edinburgh instead. Your flight would have cost you \$400, and the airline gives you a full refund for this.</p> <p>The rail ticket costs \$300. So because this is less than the \$400 you had budgeted to pay for your flight from London to Edinburgh, there are no extra costs to claim.</p>	<p>You're in New York, enjoying the Big Apple, when Snowmageddon hits!</p> <p>You were due to fly home to Perth the following day, but all airports are closed.</p> <p>You end up spending an extra three nights in New York, beyond what you had planned. Luckily, the hotel you were in is able to extend your stay.</p> <p>We cover the full cost of your extra three nights' accommodation, plus any extra meals you eat after the time you would have originally left for the airport.</p>

Other conditions you need to know that may impact or affect any claim for extra trip costs and extra accommodation costs are:

- ▶ **Transport costs must be at the same (or lesser) fare** class, and accommodation must be at the same (or lesser) standard as the remainder of your trip. If it's not, we may decline your claim or reduce how much we pay.
- ▶ **You can only claim for the reasonable cost of meals** that occur after the time you were originally to have departed for your home in Australia — that is, after your trip originally should have ended.
- ▶ **If you didn't have accommodation or transport arranged**, and these costs are incurred during the original dates of your trip, there is no cover for those particular expenses. The only exception is when your claim is for an event that involves returning to Australia earlier than your originally planned return date where you didn't have a flight back to Australia already booked. In that instance we'll deduct from your total claim the cost you would have normally paid for an economy class airfare at the carrier's regular published rate for the journey home or our actual cost incurred, whichever is less.
- ▶ **You may claim for the cost of phone calls** while you're on your trip, but only for calls to our Emergency Assistance team or calls to carry out the actions in the **'What to do when...'** instructions in the event you're claiming for. We don't cover data charges, so be careful with global roaming.
- ▶ **If you receive or are due to receive any other compensation to cover your extra trip costs** — such as from an airline — we'll deduct this from the amount we pay you.
- ▶ **Cover for transport costs under this expense type** doesn't include the cost of resuming your trip from Australia if you have returned home earlier than planned. However, you may be covered for a Resumption of trip costs expense if you have to return home from your trip earlier than planned and your claim is made under the event **Someone at home or your travelling companion is sick or injured or dies**.



Section 7.0

Additional information



Changing your policy

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Changing your policy

When you buy a policy from us, we'll set out the terms of your cover on your Certificate of Insurance (COI). But we understand your trip plans may change. If they do, contact us and we'll tell you what to do next. Here are some things you need to know about some common changes that people make to their policies.



Staying longer? Or need to change your travel dates?

Extend or buy a new policy?

Depending on your circumstances, if you want to change the dates of your cover, you'll either need to extend your policy or buy a new one (for the additional days). Here's when you can extend your policy:

- ▶ **if all travellers are currently within the plan age limits** – such as if you are travelling with a dependant who is still under 25;
- ▶ **if you haven't claimed and don't intend to claim** under an event that has already occurred;
- ▶ **if your health (and any other relevant circumstances that might foreseeably lead to a claim) haven't changed;** and
- ▶ **if you don't have any specified medical conditions** on your current policy.

If you don't satisfy all these criteria, don't worry; you can apply to buy a new policy for the additional dates.

If you don't qualify for an extension and have to buy a new policy to cover your additional travel days, the Product Disclosure Statement (PDS) in use at the time you buy your new policy will apply.

Already travelling?

It can be hard to say goodbye – so we'll usually extend your policy if you're not ready to come home from your trip.

But make sure you do this before it expires (at 11.59pm AET) to avoid the 72-hour waiting period on a new policy.

You can only extend a policy up to a maximum of 12 months from the original start date shown on your COI.

Bringing the kids?

If you decide you want to bring the kids along after all, simply contact us, and you may be able to add them to your policy.

If your children (and grandchildren) travel with you for the majority of your trip, we'll cover them under your policy as dependants at no extra charge, provided that:

- ▶ **they are under 25** at the time you buy your policy;
- ▶ **they don't have a full time job;** and
- ▶ **you haven't claimed and don't intend to claim** under an event that has already occurred.

To be covered all dependants must be listed on your COI as Insured Dependants.

Changed your mind? Your money-back guarantee.

You have 14 days from the day you buy your policy to decide if the cover is right for you. If it's not, you can cancel your policy within this 'cooling-off period' – and we'll give you a full refund of your premium provided that:

- ▶ **you haven't started your trip;**
- ▶ **you haven't made a claim;** and
- ▶ **you don't intend to make a claim** or exercise any other right under the policy.

When cancelling your policy outside the cooling-off period, we will not refund any part of your premium.

The legal stuff you need to know

In this section you can find information about your legal rights and obligations as prescribed by law. If anything in this section is confusing or unclear, contact us and we'll be happy to explain it to you.

About the way we do business

General Insurance Code of Practice

We have adopted the General Insurance Code of Practice developed by the Insurance Council of Australia. The Code is designed to promote good relations and insurance practice between insurers, authorised representatives and consumers. The Code sets out what we must do when dealing with you. Contact us if you would like a copy of the Code of Practice.

Privacy

We take your privacy and the privacy of any information you provide to us very seriously. We comply with the Privacy Act 1988 and the Health Records and Information Privacy Act 2002 and have developed a Privacy Policy that governs our handling of personal and health information. See our website at suresave.com.au/privacy to view our most up-to-date privacy policy.

Preventing Fraud

Insurance fraud places additional costs on honest policyholders. Fraudulent claims force insurance premiums to rise. We encourage the community to assist in the prevention of insurance fraud. All information will be treated as confidential and protected to the full extent under law. You can help report insurance fraud by contacting us.

Other important matters

Handling complaints

We will respond to your complaint within 15 business days. If more time is needed to collect necessary information or complete any further investigation required, we will agree with you a reasonable alternative timeframe.

For more information on how we handle complaints about this insurance or the services provided to you by the underwriters, Cerberus or SureSave, see our website at suresave.com.au/complaints.

Jurisdiction and Choice of Law

This policy is governed by and construed in accordance with the law of New South Wales, Australia. You agree to submit to the exclusive jurisdiction of the courts of New South Wales under this 'Jurisdiction and Choice of Law' clause.

Updating the Combined FSG and PDS

This Combined FSG and PDS is current for the period of insurance outlined on your COI. From time to time, we may need to update this document or issue a Supplementary PDS or Supplementary FSG if certain changes occur, where required and permitted by law. If the changes materially affect the policy you currently have with us, we'll issue you a new PDS or new FSG to update the relevant information. We ask that you read the new documents in full to ensure that you understand the changes, as they may affect your decision to purchase this insurance product with us.

Where the information is not something that would be materially adverse from the point of view of a reasonable person considering whether to buy this product, the updated information will be available at suresave.com.au. You can get a paper copy free of charge by contacting us.

Date this PDS was prepared

29 January 2016

Definitions

Here's a list of the defined terms used in this PDS, along with their definitions. To help you understand these defined terms and their special meanings when used in your policy, we've made them bold and light grey. Where a definition listed below is used in different forms (for example, in the plural, as adjectives, in past tense), it has the same meaning as those shown below. These defined words form part of the terms and conditions of your policy.

Term	Meaning
accident	Means an unexpected, unintended, unforeseeable incident.
arise	Means directly or indirectly caused by, resulting from, related to or in any way associated with.
automatically accepted, automatically covered	Means that the medical condition referred to is an automatically accepted condition.
automatically accepted condition	See Automatically Accepted Conditions on page 16 for details.
benefit, benefit type	See Expenses and benefits explained on page 98 for details.
cancellation related expenses	See Extra cancellation cover on page 25 for details.
carer	Means any individual who has sole, full-time care of your children while you are on your trip. The children must be under the age of 16 years, normally reside with you but not be travelling with you on your trip.
cash	Means coins and notes which are current legal tender in any country in which you are travelling on your trip. It also includes travel money cards and traveller's cheques. It specifically excludes gift cards, gift vouchers, poker tokens, lottery tickets or any similar items used in gambling, as well as any other financial instruments (such as bonds and bills of exchange).
child	Means your children and grandchildren, including newborn children, adopted children, step-children, children in your foster care, and children being cared for by you under legal guardianship arrangements.
chronic	Means a persistent and lasting medical condition. Some examples include: constant pain; a pattern of relapse and remission; or a condition that is characterised as long-lasting, recurrent or long suffering.
close relative	Means your relative (or a relative of a member of your travelling party) who is residing in Australia or New Zealand. It includes only these relations: spouse or de facto partner; parent, parent-in-law, de facto parent and de facto parent-in-law; child, daughter-in-law, son-in-law; brother, sister, brother-in-law and sister-in-law; grandchild and grandparent; step-parent, step-son and step-daughter; fiancé and fiancée; or your legal guardian.

Term	Meaning
COI	Means your Certificate of Insurance
depreciated value	Means the current value of an item at the time the event you are claiming under occurs - which is calculated by deducting an amount determined by us for wear, tear and age from the original purchase price of the item.
dependant	Means your children (and grandchildren), not in a full time job, who are under the age of 25 at the date of policy issue, travelling with you on the majority of the trip and are shown on your COI as Insured Dependants.
essential item	See What's an 'essential item'? in the Luggage section on page 63 for details.
event	Means certain circumstances or incidents that happen before you travel and/or while you are on your trip. For details of the events covered under your policy, see Events (when you're covered) on page 26.
excess	See Will you have to pay an excess? on page 97 for details.
existing medical condition	See Travelling with an existing medical condition on page 14 for details.
expense, expense type	See Expenses and benefits explained on page 98 for details.
full time job	Means full-time permanent employment in Australia of at least 30 hours per week.
grandchild	Means the child of one of your children.
home	Means your main place of permanent residence in Australia. It specifically excludes secondary residences (for example, holiday homes), PO boxes and other mailbox rental addresses, and business addresses.

Term	Meaning
incapacitated	Means that a doctor has certified in writing that due to a medical condition, the affected person is unable to perform the majority of the following day-to-day tasks without assistance from a third party: <ul style="list-style-type: none"> ▶ Washing themselves; ▶ Getting dressed; ▶ Cooking or preparing meals (where it was something the affected person normally did); ▶ Shopping for food and groceries (where it was something the affected person normally did).
incident	Means an occurrence or chain of occurrences which has caused an event. For example, if there is a cyclone which causes your flight to be cancelled, the incident is the cyclone (considered to be severe weather) which leads to the event Your flight, other scheduled transport or tour is delayed - and it's not the operator's fault on page 52.
injury, injured	Means a bodily injury caused solely and directly by a violent, visible, external accident which necessitates going to a doctor for treatment and which does not result from any sickness or disease.
insolvent, insolvency	Means bankruptcy, provisional liquidation, liquidation, appointment of a receiver or administrator, entry into a scheme of arrangement, statutory protection, stopping the payment of debts, or anything of a similar nature under the laws of any jurisdiction relevant to the event.
item	Means a single article or unit in a collection. An individual item also includes a pair of items or related set of items. This means that a single item limit applies to a pair or related set. Examples of individual items include but are not limited to: <ul style="list-style-type: none"> ▶ A camera plus a single lens, tripod and other accessories (attached or not); ▶ A matching pair of earrings; ▶ A set of skis with bindings.
jewellery	Means necklaces, pendants, bracelets, bangles, rings, watches, broaches, earrings (or anything else worn as an ornament in any piercing anywhere on your body), anklets, tie pins, cuff-links and any other personal ornament which contains precious metal and/or gems.
luggage	See What is Luggage? in the Luggage section on page 58 for details.

Term	Meaning
medical aids	Means: <ul style="list-style-type: none"> ▶ Communication aids (e.g. hearing aids) ▶ Mobility aids (e.g. walkers, crutches, wheel chairs) ▶ Prosthetic limbs, medical grade footwear and orthotics ▶ Sight aids (e.g. prescription glasses) ▶ Dental aids (e.g. dentures, dental prostheses)
medical condition	Means any disease, illness or injury - but does not include any mental, emotional or nervous conditions.
medically necessary	See What you need to know... in the Medical section on page 42 for details.
medical practitioner	Means someone registered and board certified by the National and/or State Health Board either in Australia or in the country in which you are travelling while on your trip, and who is licensed to provide treatment, medication/prescriptions and medical opinions and reports – for example, doctors, physiotherapists and dentists. A medical practitioner does not include anyone who is related to you or a member of your travelling party.
mental, emotional or nervous conditions	Means the following conditions, whether they arise independently or are secondary to other medical conditions: <ul style="list-style-type: none"> ▶ Psychiatric, mental, nervous, emotional and personality disorders. Examples include phobias (such as fear of flying), stress, dementia, anxiety and depression; ▶ Physical, mental or emotional exhaustion – for example, jet lag; ▶ Therapeutic or illicit drug or alcohol addiction; ▶ Eating disorders.
one-off performance or function	See What we mean by in the event A one off performance or function is cancelled or rescheduled on page 36.
on the person	See What we mean by... in the Travel docs or cash section on page 69.
operator	Means a company that is providing transport or tour services such as an airline.
overnight tour	See What we mean by... in the Cancel or rearrange pre-trip section on page 30.
part-time permanent job	Means a period of employment of at least 24 hours (or three full days) a week. It does not include casual work.
pregnancy complication	Means a medical condition in respect of which the diagnosis is distinct from pregnancy but is caused by or adversely affected by pregnancy.
primary traveller	Means all travellers shown on your COI as Insured Primary Travellers. It does not include dependants.

Term	Meaning
public event	Means any event or function for which the general public can purchase tickets and attend. It includes, but is not limited to, sporting events, concerts, shows and festivals. It specifically excludes privately organised events and events where no fee is paid to attend such as weddings, birthday parties, anniversaries or athletics carnivals.
public place	Means any place that the public has access to – including, but not limited to, planes, trains, cruise ships, taxis, buses, air or bus terminals, stations, wharves, streets, museums, galleries, hotels, hostels, dormitories and other shared accommodation (unless it is a private, locked room occupied only by you and/or your travelling party), foyers, grounds and common areas, campgrounds, beaches, restaurants, cafes, private car parks, public toilets and general access areas.
reasonable	Means: <ul style="list-style-type: none"> ▶ For events: reasonable means what a prudent person would do or expect in a similar circumstance. ▶ For overseas medical expenses: the standard level of care given in the country you are in, including the use of the public health care system where there is a Reciprocal Health Care Agreement in place with the Government of Australia. ▶ For luggage claims: when used in relation to value, refers to the level of quality (and/or performance) as compared to items of a similar age, style, brand and use, or as determined by us. ▶ For the standard of travel or accommodation expenses: we will take into account the level at which you travelled for the majority of your trip. ▶ For all other expenses: we will take into account the general standard of travel for the majority of your trip in determining what reasonable or reasonably means.
rental vehicle	See Your rental vehicle is in an accident, damaged or stolen on page 66 for details.
scheduled and publicly available	See What we mean by... in Cancel or rearrange pre-trip on page 30.
scheduled transport	See What we mean by... in Cancel or rearrange pre-trip on page 30.
significant other	Means your spouse, de facto partner, boyfriend or girlfriend or anyone else that you have an established romantic or sexual relationship with.

Term	Meaning
someone at home	Means either: <ul style="list-style-type: none"> ▶ your close relative (or the close relative of your travelling companion); ▶ the person managing your business interests while you are travelling on your trip (where you are a sole trader, owner in a family business or a partner in a partnership); or ▶ the sole, full-time carer of your children (under age 16), where the children normally live with you in Australia and who are not travelling with you on your trip.
specified medical condition	Means an existing medical condition that we have agreed in writing to cover under your policy and for which you have paid an additional premium. The additional premium will be shown on your COI. See Travelling with an existing medical condition on page 14 for details.
sports and leisure equipment	Means any equipment, excluding clothing (but including protective clothing) used in a sporting or recreational activity – for example, helmets, bicycles, skis, golf clubs, fishing rods.
standard cover	See Summary of cover on page 10 for details.
travel documents	See What we mean by: in the Travel docs or cash section on page 70.
travelling companion, travelling party	Means Insured Primary Travellers and any Insured Dependents (shown on your COI), as well as any other person who has made arrangements to accompany you for at least 50% of your trip.
travel services provider	See What do we mean by... in Your travel services provider becomes insolvent on page 39.
trip	Means the period of travel to the destinations shown on your COI that starts and/or ends at your home in Australia. It must be overnight or longer and you must travel more than 100 kilometres from your home in Australia.
trip limit	See Making a claim page 96 for details.
unfit to travel	Means that your medical practitioner has advised you, prior to the departure date shown on your COI, that you are unfit to travel on your trip for medical reasons.
valuables, valuable items	See What we mean by... in the Luggage section on page 60.
we, our, us, ourselves	Means certain underwriters at Lloyd's who deal with you through their agent, Cerberus Special Risks Pty Limited, and SureSave Pty Limited.
winter sports	See Your winter sports holiday doesn't go to plan on page 90 for details.
you, your, yourself, yourselves	Means the insured shown on your COI as Insured Primary Travellers and Insured Dependents.

Financial Services Guide

In this section you can find information about who SureSave is, and the financial services we provide to you. It aims to help you make an informed decision about the services SureSave offers and how we are paid for those services. You can also find out about how we deal with any complaints and disputes.

About SureSave

Your insurance is underwritten by certain underwriters at Lloyd's (the insurer) – giving you the security of a policy issued by one of the world's largest specialist insurance markets.

SureSave Pty Ltd ABN 82 137 885 262, AR 339902 (SureSave), is an authorised representative of Cerberus Special Risks Pty Ltd, ABN 81 115 932 173, AFSL 308461 (CSR) and is authorised by CSR to distribute and issue travel insurance policies online. SureSave may also provide you with general advice about the travel insurance product.

CSR acts as the underwriting agent of the insurer under a binding authority from the insurer which means it can issue, vary, renew or cancel your insurance on their behalf. CSR is authorised to provide general financial product advice and deal in general insurance products and also handles and settles any claims you make. CSR receives a percentage of the premiums you pay to the insurer for the services it provides. CSR pays a percentage of its commission to SureSave for its role. CSR may also receive a profit-based commission from the insurer, based on the profitability and performance of all insurances placed by CSR, if the insurer makes an underwriting profit in any given year.

SureSave's employees are paid an annual salary and may be paid a bonus based on business performance. SureSave pays commissions to entities that refer clients to them, which are calculated as a percentage of the premiums paid.

For more information on commissions or remuneration paid for financial services provided, contact SureSave either before you buy your insurance or within a reasonable time of receiving this Combined FSG and PDS.

Feedback, complaints and disputes

If you have any feedback about our service – positive or negative – we would like you to share it with us. You can either call us on 1300 787 376, or email us at info@suresave.com.au. If you wish to lodge a complaint or dispute, we'll manage it by following our Internal Disputes Process. You can find details of this on our website or by calling us.

If your complaint or dispute is not satisfactorily resolved by our Internal Disputes Process, you can request that the matter be reviewed by the Financial Ombudsman Service (FOS) in accordance with our External Disputes Process. FOS is an independent body that operates nationally in Australia and aims to resolve certain insurance disputes. For more information on our External Disputes Process, go to our website or call us on 1300 787 376.

Other information about us

- ▶ **Your privacy.** We take your privacy seriously and adhere to the Privacy Policy detailed on our website at suresave.com.au/privacy.
- ▶ **Professional Indemnity Insurance.** CSR has professional indemnity insurance arrangements that cover errors and mistakes relating to its insurance services. The policy complies with the requirements of the Corporations Act and provides cover for claims relating to the conduct of CSR, SureSave and its employees even after a person ceases to be employed or authorised by them, provided that the claim is properly notified to the professional indemnity insurer and within the relevant policy period.

Where this insurance is provided to you by one of CSR's and SureSave's partners, that partner is required to hold professional indemnity insurance arrangements that cover errors and mistakes relating to its insurance services. The policy complies with the requirements of the Corporations Act and provides cover for claims relating to the conduct of the partner and its employees even after a person ceases to be employed or authorised by them, provided that the claim is properly notified to the professional indemnity insurer and within the relevant policy period.

- ▶ **This document.** CSR is responsible for this FSG, which was prepared on 29 January 2016.