

Travel Insurance made simple

Combined Financial Services Guide (FSG)
and Product Disclosure Statement (PDS)
including policy wording



Effective 1st May 2019

Sales and General Enquiries
1300 409 322
fastcover.com.au

Claims Enquiries
1300 409 322
fastcover.com.au/claims

fastcover
Travel Insurance made simple

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Contacting us

To get the most out of your policy when you are travelling, contact us:


For General Enquiries

 fastcover.com.au

 1300 409 322 (9am to 6pm Sydney time weekdays)

 info@fastcover.com.au

In an Emergency 24/7

 In Australia: (02) 8320 7999

 From overseas: +61 2 8320 7999


 emergency@fastcover-assist.com.au

For Non-Emergency Claims

 fastcover.com.au/claims

 claims-fch@fastcover.com.au

 In Australia: 1300 409 322 (9am to 5pm Sydney time weekdays)

 From overseas: +61 2 8215 7239

Before you buy this policy there are 7 things you must know

Travel insurance is there to protect **you** against unexpected circumstances like medical emergencies, **trip** cancellation and lost baggage.

Each travel insurance policy is different, and **we** want to ensure **you** understand how **our** travel insurance **policies** work so that **you** can choose the right cover for **your** circumstances.

1. Cover is only available if:

- ✓ **You** are an Australian citizen or **permanent resident** of Australia, who has resided in Australia for at least 200 days of the 12 months immediately preceding **your trip**, and hold a current Australian Medicare card which is not a visitor Medicare card; and
- ✓ **You** purchase **your policy** before **you** commence **your trip** or **you** satisfy all of the requirements for purchasing a **policy** while **you** are already **overseas**; and
- ✓ **Your trip** ends in Australia; and
- ✓ **You** are aged 89 years and under.

For temporary residents of Australia, cover is available, however, only if:

- ✓ **You** are a non-permanent resident who holds a valid Medicare card or are covered by an Australian Private Health Insurance policy that satisfies the government health insurance requirements for **your** visa type; and
- ✓ **You** have a **home** in Australia to which **you** intend to return; and
- ✓ **Your trip** starts and ends in Australia; and
- ✓ **You** hold a return ticket to Australia; and
- ✓ **You** are aged 89 years and under.

For all travellers on this **Policy**:

- In the event of a medical repatriation from overseas, **we** will return **you** to Australia.
- Medical expenses incurred once **you** have returned to Australia are not covered on this **policy**.
- It is therefore important that **you** ensure **you** have access to long term medical care in Australia.

2. If you are already overseas

If **you** left Australia without travel insurance or if **your** travel insurance **policy** (even if issued by another insurer) has expired, **we** may be able to help. **You** can purchase **our** Standard Saver, Comprehensive and Snow Sport Plus policies if **you** are already **overseas**, provided **you** meet all of the following requirements:

- **You** have
 - been **overseas** for less than 14 days, or
 - have been insured under a travel insurance policy since **you** left Australia that is current or has been expired for no more than 14 days; and
- **You** are an Australian resident normally residing in Australia; and
- **You** have a **home** in Australia to which **you** intend to return; and
- **Your trip** ends in Australia; and
- **You** are aged 74 years and under at time of purchase; and
- **You** advise **us** at the time of purchase that **you** are already **overseas** (this will be noted on **your** Certificate of Insurance).

You cannot purchase a Basics Policy or Frequent Traveller Saver Policy if **you** are already **overseas**.

Policies purchased while **you** are already **overseas** are subject to:

- a 48-hour waiting period for all benefits (there is no cover under any section of the **policy** for the first 48 hours).
- a \$500 **excess** for all claims.

3. It's your responsibility to read this Product Disclosure Statement (PDS) and decide whether this policy suits your needs

You should (and **we** rely on **you** to) read the PDS before purchasing this insurance. **Your policy** is made up of this PDS, the Certificate of Insurance and any other change to the terms of the **policy**

otherwise advised by **us** in writing (such as an endorsement or a Supplementary PDS) which may vary or modify the above documents. Together they form **our** agreement with **you**. All benefits are subject to the **policy** terms, conditions, exclusions and limits of cover described in this PDS.

4. Your medical history affects your cover

Please consider your medical history carefully. This includes any condition at any time in your entire life that **you** (including your dependants travelling with **you**) have:

- been diagnosed with, or
- taken or take medication for, or
- seen a **medical practitioner** for (GP, physiotherapist, nutritionist, etc.), or
- had an operation/procedure for, or
- had a test for (x-ray, blood test, scan, etc.), or
- received or currently receive any form of treatment.

Travel insurance policies provide cover for unexpected sudden illnesses or **injuries**. Our travel insurance includes cover for 43 **Pre-existing Medical Conditions** but only if **you** have not been hospitalised for the condition in the past 24 months and **your** medications for the condition have remained unchanged for the past 6 months prior to purchase and departure. The 43 **Pre-existing Medical Conditions** that **we** cover are listed on pages 28 to **Error! Bookmark not defined.**

If you have a Pre-existing Medical Condition that is not included in this list, then it is not covered, and we will not pay for any claims where your medical history is a contributing factor.

Refer to "[Pre-existing Medical Conditions](#)" (page 26) for guidelines on cover for Pre-existing Medical Conditions.

5. You must take all care to protect your possessions

There are times when **we** will not pay if **you** have not looked after **your luggage and personal effects**. For example, **we** will not pay if **you** transport **your** jewellery, computer or certain other items in the cargo hold of the airplane or other modes of transportation. Similarly, **we** will not pay if **your** items are left **unsupervised** in a **public place** or in a motor vehicle overnight. This is not a complete list of circumstances when **we** will not pay if **you** do not protect **your** possessions. See [Benefit 14 – Luggage and Personal Effects](#) (page 47) for other ways **you** must protect **your** possessions.

You must report a theft within 24 hours to the police or an office of the bus line, airline, shipping line or rail authority **you** were travelling on when the theft occurred. **You** must prove that **you** made a report by providing **us** with a written statement from whomever **you** reported it to.

6. Money Back Guarantee: You can cancel your policy within 14 days and receive a full refund

You have a full 14 days from the purchase date of the **policy** (as set out in the Certificate of Insurance) to make sure **you** are happy with every aspect of **your policy**. This is known as the “cooling off” period. During this time, **you** may cancel the **policy** simply by writing to **us** and **we** will give **you** a full refund.

You cannot cancel any portion of **your policy** if **you** have exercised any of **your** rights or powers under the **policy** (e.g. **you** have made a claim) or if the travel departure date (shown on **your Certificate of Insurance**) has passed within the 14-day cooling off period.

7. Your policy is issued by Hollard Insurance

The Hollard Insurance Company Pty Ltd ABN 78 090 584 473 AFSL 241436 (Hollard) is the insurer and the issuer of this PDS. Hollard is also responsible for the assessment and payment of all claims.

Hollard is authorised by the Australian Prudential Regulation Authority and holds an Australian Financial Services Licence issued by the Australian Securities and Investment Commission.

Words with Special Meaning

In this PDS certain words have the special meaning explained below. These words will always appear bolded.

Accompanying

means a person travelling with **you** for 100% of the **trip**.

Advanced Terrain

means areas and terrain designated for expert skiers and snowboarders. Only applies to skiing or snowboarding.

Age-related limits

means the limits that apply to **your** cover based on **your** age at the time of **policy** purchase.

AICD/ICD

means an implantable cardioverter-defibrillator (ICD), also known as an automated implantable cardioverter- defibrillator (AICD).

Approved bicycle lock

means a keyed armoured cable lock, or a keyed chain lock set or a keyed D-lock.

Arise, Arises or Arising

means directly or indirectly arising from, attributable to or in any way connected with.

Backcountry

means any area inside or outside a ski resort's boundaries that is NOT monitored or patrolled by resort authorities.

Bicycle

means any cycle, tricycle or tandem powered predominantly by human pedalling. This includes road bikes, mountain bikes, track bikes, BMX, recumbent bicycles and electric 'pedal assist' bicycles not exceeding 300 watts. A bicycle includes a standard set of components necessary to render the bicycle functional (i.e. frame, wheels, handle bars, saddle, group-set, etc.).

Bicycle accessories

means **your bicycle** helmet, shoes, clothing, protective equipment, water bottles and hydration systems, computer, pump, spare components and travelling case.

Carrier

means an aircraft, vehicle, train, tram, **cruise ship**, ferry, vessel or any other public transport operated under a license for the purpose of transporting passengers. The definition excludes taxis.

Chronic

means a persistent and lasting condition in medicine. **We** do not consider that **chronic** pain has to be constant pain. In many situations it has a pattern of relapse and remission. The pain may be long-lasting, recurrent (occurred on more than 2 occasions) or characterised by long suffering.

Complications of Pregnancy and Childbirth

means anything **you** have been diagnosed with or treated for in the past, including but not limited to the following:

- Toxemia (toxins in the blood)
- Gestational diabetes (diabetes arising because of pregnancy)
- Gestational hypertension (high blood pressure arising because of pregnancy)
- Pre-eclampsia (where **you** develop high blood pressure, carry abnormal fluid and have protein in **your** urine during the second half of pregnancy)
- Ectopic pregnancy (a pregnancy that develops outside of the uterus)
- Molar pregnancy or hydatidiform mole (a pregnancy in which a tumour develops from the placental tissue)
- Post-partum haemorrhage (excessive bleeding following childbirth)
- Retained placenta membrane (part or all the placenta is left behind in the uterus after delivery)
- Placental abruption (part or all the placenta separates from the wall of the uterus)
- Hyperemesis gravidarum (excessive vomiting because of pregnancy)
- Placenta previa (when the placenta is in the lower part of the uterus and covers part or all the cervix)
- Stillbirth
- Miscarriage
- Emergency caesarean section
- A termination needed for medical reasons

Cruise ship

means a commercially operated ocean-going vessel that is licensed to carry paying passengers, has on-board accommodation and trained medical staff.

Dependant and dependants

means **your** children or grandchildren or children or grandchildren of whom **you** are the legal guardian, not in full time employment who are aged 20 and under and travelling together with **you** for 100% of the **trip**.

Dollar or \$

means Australian dollars.

Downhill Mountain Biking

means mountain biking where **you** travel (usually by ski lift or car) to the top of a hill or mountain with the specific intent of riding a marked or unmarked downhill trail. The descent is on steep, rugged and challenging terrain with obstacles such as rocks, boulders, jumps, drops, tree roots and other vegetation.

Drone

means any unmanned aircraft or ship that is guided remotely.

Epidemic

means a sudden development and rapid spreading of a contagious disease in a region where it developed in a simply endemic state or within a previously unscathed community.

Excess

means the amount which **you** must first pay for each claim **arising** from the one event before a claim can be made under **your policy**.

Family

means:

- **you, your** spouse (or someone legally recognised in Australia as **your** de facto partner) and **your** dependants; or
- **you, your** spouse (or someone legally recognised in Australia as **your** de facto partner) and **your** grandchildren; or
- **you, your** son or daughter and **your** grandchildren.

General Exclusion

means events or situations in which **you** would not have cover under any benefit.

Home

means the place where **you** permanently live in Australia and is the base from where **you** carry out the ordinary course (day to day activities) of **your** life for the purposes of **family**, employment, living and financial considerations.

Hospital

means an established hospital registered under any legislation that applies to it, that provides in-patient medical care.

Injure, injured or injury

means bodily **injury** caused solely and directly by violent, accidental, visible and external means, which happens at a definite time and place during **your period of insurance** and does not result from any illness, **sickness**, disease, or self-harm.

Injury date

means the date **you** are **injured** and will be deemed to be the earlier of:

- the date **your medical practitioner** reasonably diagnoses as the most likely date of the **injury**;
- the date **our medical practitioner** reasonably diagnoses as the most likely date of the **injury**;
- the date **you** first became aware of the **injury** or a **reasonable** person in the circumstances would have been aware of the **injury**;
- the date **you** first received medical treatment for the **injury**; and
- the date the **injury** is first diagnosed by a **medical practitioner**.

Locked storage compartment

means, but not limited to a glove box, enclosed centre console, or concealed cargo area of a car, station wagon, hatchback, van or motorhome. For a **motorcycle, moped** or **scooter** this means but not limited to, storage units, saddlebags, and under seat storage.

Lost

means any personal items owned by **you**, that are no longer in **your** possession and cannot be found or recovered.

Luggage and personal effects

means any personal items owned by **you** and that **you** take with **you**, or buy, on **your trip** and which are designed to be worn or carried about with **you**. This includes items of clothing, personal jewellery, photographic and video equipment, personal computers, electrical devices or portable equipment. However, it does not mean a **bicycle**, any business sample, passports, travel documents, cash, bank notes, currency notes, unset precious or semi-precious stones, watercraft of any type (except surfboards), furniture, furnishings, household appliances, hired items or items that **you** intend to trade.

Medical practitioner

means a qualified doctor of medicine or dentist registered to provide the relevant service in the place where **you** receive the services acting within the scope of their registration and pursuant to the relevant laws.

Mental illness

means any **sickness**, disorder or condition recognised or provided for in the latest edition of the Diagnostic and Mental Illness Statistical Manual of Mental Disorders.

Moped or scooter

means any two-wheeled or three-wheeled motor vehicle with an engine capacity of not greater than 50cc.

Motorcycle

means any two-wheeled or three-wheeled motor vehicle with an engine capacity greater than 50cc.

Natural disaster

means an extraordinary natural phenomenon such as floods, earthquakes, tsunamis, landslides, volcanic eruptions, atypical cyclonic storms, falling objects from space and aerolites, and in general any extraordinary atmospheric, meteorological, seismic or geological phenomenon.

Overseas

means in any country other than Australia.

Off-piste

means any area away from prepared ski runs that:

- a. is outside of resort boundaries; and
- b. is where skiing or snowboarding is allowed.

Pandemic

means a geographically widespread outbreak of an infectious disease that causes serious illness in humans.

Permanent disability and permanently disabled

means:

- **you** have totally lost all of the sight in one or both eyes; or the use of a hand or foot at or above the wrist or ankle; and
- the loss is for at least 12 months; and
- in **our** opinion after consultation with an appropriate medical specialist, will continue indefinitely.

Permanent resident

means **you** are not a citizen of Australia, however, **you** have a valid Australian Permanent Residency Visa which allows **you** to live, work and study without restrictions in Australia.

Period of insurance

is the period **you** are insured for as described under the heading "[period of insurance](#)" on page 78.

Policy

means this document, the Certificate of Insurance and any other change to the terms of the policy otherwise advised by **us** in writing (such as endorsement).

Pre-existing Medical Condition

has the meaning set out in "[What is a Pre-existing Medical Condition?](#)" on page 27.

Professional Snow Sport Instructor

means the holder of an Alpine Level 4 certification recognised by the International Ski Instructors Association (ISIA) or the holder of a Canada Ski Guide (CSGI) Level 3 Certification (or ISIA recognised equivalent). Such guides have a minimum of 2 years' experience as a trainee guide and have completed the required training to lead groups in **backcountry** areas without supervision. They have been trained in all aspects of **backcountry** and avalanche safety and are familiar with the

areas they are guiding and instructing in. They hold the required insurances and permits to guide groups in **backcountry** areas on a commercial basis.

Public place

means any place that the public has access to, including but not limited to planes, trains, trams, **cruise ships**, taxis, buses, air or bus terminals, stations, wharves, streets, museums, galleries, hotels, hotel foyers and grounds, beaches, restaurants, private car parks, public toilets and general access areas.

Reasonable

means, for medical or dental expenses, the standard level of care given in the country **you** are in or, for other expenses, the equivalent level **you** have booked and pre-paid for the rest of **your trip** or, as determined by **us**.

Recreational all-terrain vehicle

means a small, open motor vehicle having three or more wheels fitted with large tyres designed chiefly for recreational use over Roadless terrain. They are sometimes referred to as quad-bikes, trikes or buggies.

Recreational mountain biking

means riding a bike in a forest and on mountain trails, up and down hills, but not competing, racing or jumping or **downhill mountain biking**.

Relative

means any of the following who is aged 84 and under, and who is resident in Australia or New Zealand: **you** or **your travelling companion's** spouse, de facto partner, parent, parent-in-law, daughter, son, daughter-in-law, son-in-law, brother, sister, brother-in-law, sister-in-law, uncle, aunt, niece, nephew, grandchild, grandparent, step-parent, step-son, step-daughter, fiancé or fiancée, first cousin or guardian.

Rental vehicle

means a sedan, hatchback or station wagon, four-wheel drive or mini bus/people mover, or a campervan/motorhome that does not exceed 4.5 tonnes, rented from a licensed motor vehicle rental company.

Resident of Australia

means someone who currently resides in Australia and holds a current Australian Medicare card which is not a visitor Medicare card.

Sick or sickness

means a medical condition, not being an **injury**, which first occurs or first manifests during **your period of insurance**. **Sickness** includes **mental illness**.

For the purposes of this definition a **sickness** that first manifests itself on the earlier of:

- the date **your medical practitioner** reasonably diagnoses as the most likely date the **sickness** or symptoms of the **sickness** first occurred or manifested, whichever is the earlier;
- the date **our medical practitioner** reasonably diagnoses as the most likely date the **sickness** or symptoms of the **sickness** first occurred or manifested, whichever is the earlier;

- the date **you** first became aware of the **sickness** or symptoms of the **sickness**, whichever is the earlier;
- the date a **reasonable** person in the circumstances would have been aware of the **sickness** or symptoms of the **sickness**, whichever is the earlier; or
- the date the **sickness** or symptoms of the **sickness**, were first diagnosed by a **medical practitioner**, whichever is the earlier.

Snow sports

means recreational skiing and snowboarding; big foot skiing and snowboarding; cat skiing and snowboarding; cross-country skiing and snowboarding (along a designated cross-country ski route only); glacier skiing and snowboarding; heli-skiing and snowboarding (provided by a commercial operator and available to the general public only); ice hockey (not competitive); ice skating; lugeing (on ice and provided by a commercial operator and available to the general public only); mono skiing; **off-piste** skiing and snowboarding; **backcountry** skiing and snowboarding; snowmobiling; snowshoeing; **terrain park** skiing or snowboarding; tobogganing.

Important: Cat skiing and snowboarding, glacier skiing and snowboarding, heli-skiing and snowboarding, **off-piste** skiing and snowboarding and **backcountry** skiing and snowboarding must be done with a **professional snow sport instructor**.

Snow sports equipment

means skis, poles, ski boots and bindings, ski helmets, snowboards, snowboard boots and bindings

Sound and Natural Teeth

means whole or properly restored teeth with fillings only, where there is no other impairment to the teeth or periodontal disease, and are not in need of treatment other than for accidental dental injury.

Special Events

means pre-booked, pre-paid and pre-arranged wedding, funeral, conference, sporting event, cruise or tour package.

Specified High Value Items

means **luggage and personal effects** that have been listed as covered on **your** Certificate of Insurance with a nominated sum insured.

Stopover

means a planned stay at a destination not longer than 48 hours where **you** leave the airport for the duration of **your** stopover, while **you** are on **your** way to **your** main destination or on **your** way to **your** home.

Surface water activity

body boarding, body surfing, paddle boarding, surfing, skim boarding, windsurfing.

Terrain Park

means an area containing terrain that allows skiers and snowboarders to perform tricks.

Terrorism

means any act which may or may not involve the use of, or threat of, force or violence where the purpose of the act is to further a political, religious, ideological aim or to intimidate or influence a government (whether lawfully constituted or not) or any section of the public.

Transit

means any connection between flights where **you** need to change aircraft to enable **you** to continue to **your** planned destination, and where **you** do not leave the airport.

Travelling companion

means a person with whom **you** have made arrangements to travel with for at least 75% of **your** trip before **your** policy was issued.

Trip

means for all policies other than policies purchased while **you** are **overseas**, the time when **you** leave **your home** to go directly to the place **you** depart from on **your** travels, and ends when **you** return to **your home**, provided however that for Domestic Plus policies **you** must be more than 200 kms from **your home**. For policies purchased while **you** are **overseas**, **trip** means **your** travel from the time when the **policy** is issued when **you** are **overseas** to the time when **you** return to **your home**.

Unattended motor vehicle

means **your** vehicle, **your** rental vehicle, or **your** travel companion's vehicle, that **you** or **your** travelling companion are not inside.

Unspecified items

means **luggage and personal effects** that have not been listed as covered on **your** Certificate of Insurance with a nominated sum insured.

Unsupervised

means:

- when **you** do not leave **your luggage and personal effects** in a secure place; or
- leaving **your luggage and personal effects** with a person **you** did not know prior to commencing **your trip**; or
- leaving **your luggage and personal effects** with a person not named on **your certificate of insurance** or who is not a **travelling companion**; or
- leaving **your luggage and personal effects** where they can be taken without **your** knowledge, including but not limited to on the beach, poolside while **you** swim, in the seat pocket of **your** plane seat and includes if **you** are asleep and **your** belongings are taken without **you** knowing; or
- leaving **your luggage and personal effects** at such a distance from **you** that **you** are reasonably unable to prevent them from being taken; or
- forgetting or misplacing **your luggage and personal effects**, leaving them behind or walking away from them.

We, our and us

means The Hollard Insurance Company Pty Ltd.

You and your

means the person(s) whose name(s) are set out on the Certificate of Insurance, and if **you** have a Single or Family cover type, **your dependants**.

Our Policies Explained

Fast Cover believes in making insurance fast and simple while providing **our** travellers with great cover and value. **We've** put together a range of policies that can cover a year-long adventure in Canada down to a weekend road **trip** in Australia.

If **you're** the kind of person who likes to have broad cover, the **Comprehensive Policy** offers **our** highest level of cover. For travellers who are more budget conscious but still want a high level of cover, **our Standard Saver Policy** is a great choice. If **you** just want the essentials, then **our Basics Policy** provides the necessary emergency assistance and medical cover with the option of adding luggage cover.

For travellers who love to ski and snowboard, **our Snow Sports Plus Policy** includes automatic cover for **advanced terrain, off-piste**, cat skiing, heli-skiing, **backcountry** & snow mobiling. Some limits apply, see the [Snow Sports](#) section (page 23) for a full description.

If **you** are travelling in Australia **our Domestic Plus Policy** covers Cancellation, Luggage and Rental Vehicle Excess. It also covers **you** for **snow sports** in Australia.

If **you** travel multiple times a year **our Frequent Traveller Saver Policy** allows **you** to take an unlimited number of trips in a 12-month period up to a specified number of days for each **trip**. **You** can choose from 15, 25, 40 or 63 days and **you** have the option of adding cover for **your** spouse and **dependant** children. Cover for travelling on **cruise ships** is automatically included with the **Frequent Traveller Saver Policy**.

Age Limits

We offer cover to travellers up to 89 years of age. However, **your** age may affect which Policies **you** can purchase, the amount of cover **you** have and the excesses that apply to **you**. All **age-related limits** are based on **your** age as at the date **you** purchase **your** policy.

Which Policies and Optional Covers you can purchase

Comprehensive & Standard Saver	Available to travellers up to 89 years of age if purchased before departing Australia. Available to travellers aged 74 years and under at time of purchase if purchased after departing Australia.
Basics	Available to travellers up to 89 years of age if purchased before departing Australia.
Domestic Plus	Available to travellers up to 89 years of age.
Snow Sports Plus	Available to travellers aged 69 years and under at time of purchase.
Frequent Traveller Saver	Available to travellers aged 64 years and under at time of purchase.
Adventure Pack	Available to travellers aged 74 years or under at time of purchase (see page 63 for eligible policy types).

Benefit limits and excesses for travellers 80-89 years of age

If you purchase a Comprehensive, Standard Saver Policy, Basics Policy or Domestic Plus Policy and are between 80-89 years of age at the time of policy purchase, your policy is subject to the following conditions:

- A \$2,000 **excess** applies for all claims including Trip Cancellation claims arising from, related to or associated with **your injury or sickness**.
- For claims not related to **your injury or sickness** a \$200 **excess** applies unless you reduce it.

Travellers 90 years of age and over

There is no cover for travellers aged 90 and over unless you were 89 at the time the policy was purchased.

Geographical Regions

The table below lists the Regions and the countries that are covered under each Region.

Cover is only available for the Region **you** have selected. If **you** are in **transit** through a higher region, **you** automatically have cover for up to 48 hours. If **you** plan to stay in a Region for more than 48 hours **you** must select that Region or a higher Region for **your** policy.

Region Name	Destinations
Worldwide	North, Central & South America (including Hawaii and the Caribbean), Africa, Middle East, Antarctica and Sub-Antarctic Islands. Automatically includes cover for the Europe, Asia, Pacific, New Zealand & Domestic Regions.
Europe	Europe, Russian Federation and United Kingdom. Automatically includes cover for Asia, Pacific, New Zealand & Domestic Regions.
Asia	Asia (including Japan and excluding the Russian Federation). Automatically includes cover for the Pacific, New Zealand & Domestic Regions.
Pacific	American Samoa, Ashmore & Cartier Islands, Bali, Cook Islands, Fiji, French Polynesia, Guam, Heard Island & McDonald Islands, Indonesia, Kiribati, Marshall Islands, Micronesia, Nauru, New Caledonia, Niue, Northern Mariana Islands, Palau, Papua New Guinea, Pitcairn, Samoa, Solomon Islands, Tokelau, Tonga, Tuvalu, Vanuatu and Wallis & Futuna Islands. Automatically includes cover for the New Zealand & Domestic Regions.
New Zealand	New Zealand. Automatically includes cover for the Domestic Region.
Domestic	Australia (including Thursday Island, Lord Howe Island, Norfolk Island, Christmas Island and Cocos (Keeling) Island).

Cover Types

You can choose one of the following cover types:

Single	Covers you and your dependants travelling with you . Limits apply to the combined total of all claims made by the travellers (including dependants) listed on the Certificate of Insurance.
Duo	Covers you and your nominated travelling companion listed in the Certificate of Insurance. You must be travelling on the same itinerary for 75% of your trip . Duo policies do not provide cover for dependants . We issue one Certificate of Insurance, however, you both have cover as if you are each insured under separate policies with Single benefit limits* per insured person. * Except for Benefit 19 – Rental Vehicle Excess
Family	Covers you , your spouse or partner or son and daughter, and dependant children travelling with you . Dependant children may be your children or your grandchildren. The benefit limits for Family Policies is equal to double the Single policy benefit limit*, and apply to the combined total of all claims made by the travellers (including dependants) listed on the Certificate of Insurance. * The benefit limit is not doubled for the following benefits and optional covers: <ul style="list-style-type: none"> • Benefit 13 – Theft of Cash • Benefit 18 – Personal Liability • Benefit 19 – Rental Vehicle Excess • Benefit 23 – Snow Resort Closure • Benefit 26 – Bicycle Pack

Luggage and Personal Effects

All **luggage and personal effects** are considered **unspecified items** unless **you** have declared them and they appear on **your** Certificate of Insurance as **Specified High Value Items**. Receipts and/or valuations must be provided in the event of a claim for all items of **luggage and personal effects**.

Unspecified Items

Cover for **unspecified items** is limited to:

- \$3,000 for personal computers, video recorders or cameras
- \$1,000 for mobile phones, smart phones, satellite phones, and other portable communication equipment
- \$1,000 for small mobile hand-held computers including tablet devices like iPads
- \$750 for all other items

Depreciation applies to [unspecified items](#) as described on page 48.

The maximum amount **we** will pay for all claims combined under Benefit 14 – Luggage and Personal Effects is shown under the [Benefit Summary](#) on page 19.

Specified High Value Items

Additional cover can be purchased for **Specified High Value Items** of **luggage and personal effects** (excluding jewellery, fragile or brittle items, **bicycles** and watercraft other than surfboards) up to \$5,000 for any single item and \$10,000 in total for all Specified High Value Items combined. The amount of additional cover **you** purchase will be shown on **your** Certificate of Insurance.

There is no depreciation on Specified High Value Items.

Please also read [General Exclusions that apply to all benefits](#) on page 69.

Sports and leisure activities

You are automatically covered for a number of sports and leisure activities. If **you** are taking a **trip** that involves more adventurous activities, **we** offer an optional [Adventure Pack](#) (page 21) that includes cover for a wide range of adventurous activities.

Automatically Covered Sports and Leisure Activities

- Aqua zorbing
- Archery
- Ballooning (*with a regulated and licensed operator*)
- Bicycling, **recreational mountain biking** and bicycle tours with a licensed tour operator (*but not racing, motor cross, BMX, cross country or **downhill mountain biking***)
- Bungee jumping or canyon swinging
- Camel, donkey or elephant riding (*under appropriate supervision*)
- Dancing
- Dog sledding
- Diving underwater using an artificial breathing apparatus at a depth no greater than 10 metres (***you** must hold an open water diving licence recognised in Australia or dive with an instructor licensed for these activities*)
- Fencing
- Fishing (*on land or within 2 nautical miles of a land mass*)
- Go-karting
- Golf
- Gym activities (*but not powerlifting*)
- Gymnastics (*but not competitions*)
- Hiking, trekking or tramping, peaking at altitudes below 3,000 metres, where specialist climbing equipment is not required. Expeditions to or on the Kokoda Track/Trail are not automatically covered. Choose the [Adventure Pack](#) option (page 21) for higher altitudes and Kokoda expeditions.
- Horse riding (*but not competitions, equestrian events, steeple chasing, jumping, or polo*)
- Ice skating on a rink (*but not including competitive skating, racing, speed skating, and tour skating*)
- Indoor rock climbing (*under appropriate supervision*)

- Jet boating (*must be with a licensed operator, no competition or racing, no stunts or jumping off ramps*).
- Leisure activities (*meaning any activities involving minimal physical exertion that is undertaken for relaxation or pleasure. For example, sight-seeing, picnics, photography and museum or art gallery visits*)
- Orienteering
- Paintball (*with eye protection*)
- Water polo
- Racing on foot for distances up to and including full marathon (*42.2 kilometres or 26.2 miles*)
- Racquet and ball sports not involving physical contact: badminton, baseball, bowling, bowls, cricket, croquet, golf, netball, snooker, soccer, softball, table tennis, tennis, touch football, volleyball.
- Rafting, kayaking or canoeing in rivers or rapids graded I, II or III under the International Scale of River Difficulty, or lakes or canals (*choose the [Adventure Pack](#) option (page 21) for rivers or rapids graded IV or V under the International Scale of River Difficulty*)
- Safari (*under appropriate supervision*) but not hunting
- Sailing up to 10 nautical miles off any land mass
- Shark cage diving (*subject to diving restrictions listed above*)
- Shooting (*fixed target only, choose the [Adventure Pack](#) option (page 21) option for shooting moving targets*)
- Skateboarding, roller skating, inline skating (*but not including vert skating or acrobatics*)
- Snorkelling
- **Surface water activities** (*other than sailing*) up to 2 nautical miles off any land mass
- Track and field athletics
- Ultimate frisbee
- Weight lifting and body building

Important

All other sports and leisure activities are excluded from cover under **your policy**, except however the adventure activities covered under the optional **Adventure Pack** if **you have** paid the additional premium for the **Adventure Pack**, and it is listed on **your** Certificate of Insurance.

From time to time **we** may add automatically covered activities. If **you** cannot see the activity **you** want cover for in this list, check the list on **our** website at fastcover.com.au/activities

Note that it is a condition of cover for all activities that **you** act in a **reasonable** way to protect **yourself**. The best way that **you** can do this is to enjoy **your** activities with a properly licensed outdoor pursuits or sports organisation and to follow their instructions.

Please also read [General exclusions that apply to all benefits](#) (page 69).

Travelling on Cruise Ships

Cover for travelling on **cruise ships** is available provided **you** specify this at the time **you** purchase **your** policy.

When **you** specify Cruise cover **your** policy includes all the benefits of a non-cruise **policy** and is extended to allow cover for certain medical expenses, transfer and repatriation benefits that **you** may need if **you** are **injured** or become **sick** and **you** have to be treated on-board or at an **overseas hospital** if that happens to be the nearest medical facility.

If **you** will be travelling on a river cruise, **you** do not need Cruise cover.

If travelling on a **cruise ship** within:

- Australian waters, the New Zealand or the Pacific Region for **1 night or more** **you** must specify Cruise cover at time of purchase.
- Asia, Europe or Worldwide Regions for **4 nights or more** **you** must specify Cruise cover at time of purchase.

Travelling only within Australia

Only certain benefits of cover are available when **you** travel within Australia. Provided that **your** destination is at least 200km from **home**, **you** have cover under the following benefits:

- Benefit 5 – Trip Cancellation Expenses
- Benefit 6 – Trip Disruption Expenses
- Benefit 7 – Trip Resumption Expenses
- Benefit 9 – Accidental Death
- Benefit 14 – Luggage and Personal Effects
- Benefit 16 – Travel Delay Expenses
- Benefit 17 – Special Event Transport Expenses
- Benefit 18 – Personal Liability
- Benefit 19 – Rental Vehicle Excess

There is no cover under any **policy** if **your** destination is less than 200km from **home**.

There is no medical cover within Australia as **your** medical expenses are covered by Medicare and/or **your** private health insurance.

Accompanying Dependants

Free cover for up to 10 **accompanying dependants** is included under the Single and Family policies. Note that the benefit limits for Single and Family cover types apply to the combined total of all claims made by the travellers (including **dependants**) listed on the Certificate of Insurance.

There is no cover for **accompanying dependants** under the Duo policies.

Cover for **accompanying dependants** is optional under the Frequent Traveller Saver policies.

Benefit Summary

The type of policy you purchase determines the level of cover you have.

- **Single Policies:** The benefit limits in the Benefit Summary apply to the combined total of all claims made by the travellers (including **dependants**) on a Single Policy that are listed on the Certificate of Insurance.
- **Duo Policies:** The benefit limits in the Benefit Summary apply separately to each traveller under a Duo Policy that is listed on the Certificate of Insurance.
- **Family Policies:** The benefit limits in the Benefit Summary are doubled for Family Policies (except as noted) and apply to the combined total of all claims made by the travellers (including **dependants**) listed on the Certificate of Insurance.

The benefits summarised below are subject to sub limits, conditions, exclusions and **age-related limits**.

Benefit name and number	Comprehensive	Standard Saver	Basics	Snow Sports Plus	Domestic Plus	Frequent Traveller Saver
1. Overseas 24/7 Emergency Medical Assistance Refer to page 30.	Unlimited	Unlimited	Unlimited	Unlimited		Unlimited
2. Overseas Emergency Medical & Hospital Expenses Refer to page 32.	Unlimited	Unlimited	Unlimited	Unlimited		Unlimited
3. Overseas Emergency Dental Refer to page 33.	\$1000	\$750	\$500	\$1000		\$1000
4. Overseas Emergency Evacuation and Repatriation Refer to page 34.	Unlimited	Unlimited	Unlimited	Unlimited		Unlimited
5. Trip Cancellation Expenses Refer to page 36.	Unlimited	\$25,000		Unlimited	Unlimited	Unlimited
6. Trip Disruption Expenses Refer to page 38.	\$50,000	\$30,000		\$50,000	\$50,000	\$50,000
7. Trip Resumption Expenses Refer to page 41.	\$3,000	\$2,000		\$3,000	\$3,000	\$3,000

Benefit name and number	Comprehensive	Standard Saver	Basics	Snow Sports Plus	Domestic Plus	Frequent Traveller Saver
8. Overseas Hospital Cash Payment Refer to page 42.	\$5,000			\$5,000		\$5,000
9. Accidental Death Refer to page 43.	\$25,000			\$25,000	\$25,000	\$25,000
10. Permanent Disability Refer to page 43.	\$50,000			\$50,000		\$25,000
11. Loss of Income Refer to page 44.	Maximum 26 weeks up to \$10,400			Maximum 26 weeks up to \$10,400		Maximum 26 weeks up to \$10,400
12. Passports, Credit Cards & Credit Card Fraud Refer to page 46.	\$5,000	\$2,000		\$5,000		\$5,000
13. Theft of Cash Refer to page 47.	\$250			\$250		\$250
14. Luggage and Personal Effects Refer to page 47.	\$15,000	\$5,000	Optional up to \$2,000	\$15,000	\$7,500	\$15,000
15. Delay of Luggage and Personal Effects Refer to page 52.	\$750			\$750		\$750
16. Travel Delay Expenses Refer to page 53.	\$2,000			\$2,000	\$2,000	\$2,000
17. Special Event Transport Expenses Refer to page 54.	\$5,000			\$5,000	\$5,000	\$5,000
18. Personal Liability Refer to page 55.	\$5 million	\$2.5 million	\$1 million	\$5 million	\$5 million	\$5 million
19. Rental Vehicle Excess Refer to page 57.	Optional up to \$8,000	Optional up to \$8,000		Optional up to \$8,000	\$5,000	Optional up to \$8,000
20. Snow Sport Equipment Refer to page 58.				\$1,500	\$1,500	

Benefit name and number	Comprehensive	Standard Saver	Basics	Snow Sports Plus	Domestic Plus	Frequent Traveller Saver
21. Snow Equipment Replacement Hire Refer to page 60.				\$1,500	\$1,500	
22. Snow Prepaid Expenses Refer to page 61.				\$750	\$750	
23. Snow Resort Closure Refer to page 62.				\$1,000	\$1,000	
Optional Add On Packs						
24. Adventure Pack Refer to page 63.	Optional	Optional		Optional	Optional	Optional
25. Motorcycle Pack Refer to page 65.	Optional	Optional	Optional	Optional		Optional
26. Bicycle Pack Refer to page 67.	Optional up to \$15,000	Optional up to \$15,000		Optional up to \$15,000	Optional up to \$15,000	Optional up to \$15,000

Optional Cover

Adventure Pack

In addition to the [Automatically Covered Sports and Leisure Activities](#) that are automatically covered (see page 16), the following listed amateur sports and activities are covered if **you** select this option.

Available for purchase with:

Comprehensive	Standard Saver	Basics	Snow Sports Plus	Domestic Plus	Frequent Traveller Saver
✓	✓		✓	✓	✓

Important

If you do not purchase the Adventure Pack and participate in the following activities, you will not have cover.

You must be aged 74 and under at the date of **policy** issue to purchase the Adventure Pack.

Refer to [Benefit 24: Adventure Pack](#) (page 63) for the full list of conditions.

Additional Activities Covered by the Adventure Pack

- Abseiling
- Animal conservation and handling (*under appropriate supervision*)
- Animal / Sealife encounters (*in a controlled, enclosed environment with a licensed operator, no killer whales and no free diving*)
- Battle re-enactment (*not with firearms*)
- Boxing (*basic training only, no sparring, no competition*)
- Cave/river tubing
- Caving/potholing
- Contact sports: basketball, rugby, Australian Rules football, American football, dodgeball, field hockey, water polo, hurling, Gaelic football, lacrosse, roller derby, and squash.
- Deep sea fishing
- Diving underwater using an artificial breathing apparatus at a depth no greater than 30 metres (**you must hold an open water diving licence recognised in Australia or dive with an instructor licensed for these activities**)
- Expeditions to or on the Kokoda Track/Trail
- Flying fox/zip lining
- Hiking, trekking or tramping, peaking at altitudes between 3,000 metres up to 6,000 metres (*not higher*) but only where specialist climbing equipment is not required
- Martial arts (*basic training only, no sparring, no competition*)
- Outdoor rock climbing (*with ropes and appropriate safety gear; but not free climbing*)
- Quad biking & **recreational all-terrain vehicles** (*only single rider and no jumping, racing or competition*)
- Rafting or kayaking in rivers or rapids graded IV or V under the International Scale of River Difficulty (*but no competition or racing*)
- Sandboarding
- Sailing from 11 to 15 nautical miles off any land mass (*but not competition or racing*)
- Segway tours
- Shooting moving targets, (*e.g. clay pigeons*)
- Tandem parachuting, tandem sky diving, tandem hang gliding, tandem gliding and tandem paragliding (**you must be in tandem with an instructor licensed for these activities**)
- Water skiing, jet skiing, speedboating, wakeboarding & tubing (*must be with a licensed operator; no competition or racing; no stunts or jumping off ramps*)

From time to time **we** may add additional covered activities, if **you** cannot see the activity **you** want cover for in this list check the list on **our** website at fastcover.com.au/activities.

Activities are not covered by **your** policy unless listed here or listed in the [Automatically Covered Sports and Activities](#) on page 16 or on **our** website at fastcover.com.au/activities.

Please also refer to [General Exclusions](#) 36 to 40 on pages 72 to 73.

Snow Sports

Important

If you do not purchase the Snow Sports Plus Policy and participate in the following snow sport activities, you will not have cover.

You must be aged 69 and under at the date of **policy** issue to purchase the Snow Sports Plus Policy.

The Snow Sports Plus Policy provides cover for the following activities:

- Recreational skiing and snowboarding
- Big foot skiing and snowboarding
- Cross-country skiing and snowboarding (*along a designated cross-country ski route only*)
- Ice hockey (*not competitive*)
- Ice skating
- Lugeing (*on ice provided by a commercial operator and available to the general public only*)
- Mono skiing
- Snowmobiling
- Snowshoeing
- Terrain park skiing and snowboarding (*areas available to the general public only*)
- Tobogganing

The following activities are covered but must be done with a **professional snow sports instructor**:

- **Off-piste** skiing or snowboarding
- **Backcountry** skiing and snowboarding
- Cat skiing and snowboarding
- Glacier skiing and snowboarding
- Heli-skiing and snowboarding (*provided by a commercial operator and available to the general public only*)

We will not pay any claim or loss even if **you** have purchased the Snow Sports Plus Policy:

- Related to or **arising** from ski or snowboard racing (including training); ski or snowboard acrobatics, freestyle skiing or snowboarding;
- **Backcountry**, cat, glacier or heli-skiing or snowboarding without a **professional snow sport instructor**; and
- Cross-country skiing outside of a designated cross-country ski route; bobsleighting; parascending (over snow).

- If **you** ski or snowboard in violation of the regulations published by the ski resort.
- If **you** are participating in a professional capacity.
- That **arises** outside the period 15th December to 15th April in Northern Hemisphere resorts, and 15th June to 30th September in Southern Hemisphere resorts. This exclusion will not apply to those resorts and heli-skiing operators which are open outside these time periods and have sufficient snow for normal skiing activities.

[General Exclusions](#) that apply to all benefits on pages 69 to 73 also apply if **you** purchase the Snow Sports Plus Policy.

Motorcycle Pack

The Motorcycle Pack covers **you** for being the rider or passenger on a **motorcycle, scooter or moped**. **You** must be aged 74 and under at the date of **policy** issue to purchase the Motorcycle Pack.

Available for purchase with:

Comprehensive	Standard Saver	Basics	Snow Sports Plus	Domestic Plus	Frequent Traveller Saver
✓	✓	✓	✓		✓

Important

If you do not purchase the Motorcycle Pack and are the rider or passenger on a **motorcycle, scooter or moped** you will not have cover.

You must be aged 74 and under at the date of **policy** issue to purchase the Motorcycle Pack.

Conditions apply, including restrictions for engine size, licence types, see [Benefit 25: Motorcycle Pack](#) (page 65) for the full list of conditions.

Cover is available when riding on both sealed and unsealed public roads only. There is no cover for riding off road. There is no cover for motocross, off road, jumping, racing or competition of any sort.

Bicycle Pack

Available for purchase with:

Comprehensive	Standard Saver	Basics	Snow Sports Plus	Domestic Plus	Frequent Traveller Saver
✓	✓		✓	✓	✓

Important

If **you** do not purchase the Bicycle Pack **you** will not have cover for the **bicycle(s)** that you take with **you** on **your** trip.

No cover is provided for **bicycles** under Benefit 14 – Luggage & Personal Effects.

Refer to [Benefit 26 – Bicycle Pack](#) (page 67) for the full list of conditions.

The Bicycle Pack only covers **bicycles** if, at the time the Certificate of Insurance is issued, they are:

- less than three (3) years old; and
- valued at \$1,500 or more; and
- free of defects.

The maximum amount **we** will pay for any one **bicycle** is \$5,000 and \$15,000 for all **bicycles** combined.

Please note: No cover is provided under this benefit for any **bicycle accessories** (including but not limited to tools, **bicycle** pumps, lights, helmets, etc.). These items are covered under Benefit 14 – Luggage and Personal Effects.

Rental Vehicle Excess

This benefit covers the rental vehicle **excess** component of the rental vehicle insurance that you have with **your** car hire company.

You can purchase the Rental Vehicle Excess cover for either \$5,000 or \$8,000 with the Standard Saver, Comprehensive, Snow Sports Plus, Frequent Traveller Saver policies by paying additional premium. Rental Vehicle Excess cover of \$5,000 is automatically included in the Domestic Plus Policy. This option is not available with the Basics Policy.

Important

This cover does not take the place of rental vehicle insurance and only provides cover for the **excess** component up to the applicable benefit limit.

See [Benefit 19 – Rental Vehicle Excess](#) (page 57) for the full list of conditions.

Excess Removal

An Excess applies to all claims that **you** make, unless explicitly stated under each benefit. **You** can choose to reduce or remove **your** standard **excess**.

The standard **excess** on **our** policies is as follows:

Comprehensive	Standard Saver	Basics	Snow Sports Plus	Domestic Plus	Frequent Traveller Saver
\$200	\$200	\$200	\$200	\$200	\$200

Important

By paying an additional premium **you** can reduce the **policy excess** to either \$100 or \$0. Different **excesses** apply to travellers 80 to 89 years of age. Refer to [Benefit limits and excesses for travellers 80 – 89 years of age](#) (page 13) for more information on these **excesses**. If **you** have purchased **your policy** while already **overseas**, the excess is \$500, and **you** cannot reduce this **excess**.

Frequent Traveller Saver: Cover for Spouse & Dependants

This optional cover applies to the Frequent Traveller Saver Policy only.

You can purchase this option under the Frequent Traveller Saver Policy to cover **your accompanying** spouse or partner and **your dependant** children or grandchildren, provided they are travelling with **you** for 100% of the **trip**.

The benefit limits for the Frequent Traveller Saver Policy apply to the combined total of all claims made by the travellers (including **accompanying** spouse/partner and **dependants**) listed on the Certificate of Insurance.

Pre-existing Medical Conditions

Please consider **your medical history carefully**. This includes any condition at any time in **your** entire life that **you** (including **your dependants** travelling with **you**) have:

- been diagnosed with, or
- taken or take medication for, or
- seen a medical practitioner (GP, physiotherapist, nutritionist, etc.), or
- had an operation/procedure, or
- had a test for (x-ray, blood test, scan, etc.), or
- received or currently receive any form of treatment.

Important

Travel insurance policies provide cover for unexpected sudden illnesses or **injuries**. **Pre-existing Medical conditions** are not covered unless:

- The condition is one of the 43 **Pre-existing Medical Conditions** that we automatically cover; and
- **you** have not been hospitalised for that condition in the past 24 months; and

- **your** medications for the condition have remained unchanged for the past 6 months; and
- **you** meet the age and condition-specific requirements listed below.

What is a Pre-existing Medical Condition?

Pre-existing Medical Condition means any medical or dental condition at any time prior to the purchase of the **policy** or at any time after **your** purchase of the **policy** but prior to **your** departure date:

- where investigation, tests, treatment, surgery, medical consultation and/or advice has been obtained (whether or not a formal diagnosis has been made);
- where drugs or other treatment has been prescribed;
- any **chronic** or ongoing medical condition; or
- any complications arising from such conditions referred to above whether direct or indirect.

If **you** suffer from a medical condition between the time **you** purchase the **policy** and **your** departure date, **you** are covered for Benefit 5 – Trip Cancellation Costs from the time the **policy** is issued until the diagnosis and/or treatment of the (now) **Pre-existing Medical Condition** that has resulted in the cancellation of **your trip**. This means there is no cover for Travel and Accommodation costs purchased after the date of **your** diagnosis. However, **you** are not covered under any other benefits between the time **you** purchase the **policy** and the end of **your period of insurance** for claims arising from or related to **Pre-existing Medical Conditions**.

This definition applies to **you**, **your travelling companion**, a **relative** or any other person.

How Pre-existing Medical Conditions Apply to Frequent Traveller Saver Policies

For Frequent Traveller Saver Policies **Pre-existing Medical Condition** means any medical or dental condition as defined above, at any time prior to **your** purchase of the **policy**, prior to **your** relevant departure date and prior to the time at which any part of the relevant **trip** is paid for.

If **you** suffer from a medical condition between the time **you** purchase the **policy** and **your** departure date, and after the time at which **you** purchase any part of the relevant **trip**, **you** are covered for Benefit 5 – Trip Cancellation Costs from the time the **policy** is issued. However, **you** are not covered under any other benefits for **Pre-existing Medical Conditions** suffered between the time **you** purchase the **policy** and the end of **your period of insurance**.

This definition applies to **you**, **your travelling companion**, a **relative** or any other person.

Cover is subject to the [General Exclusions](#) on pages 69 to 73 and the **policy** terms and conditions.

Automatically Covered Pre-existing Medical Conditions

The following 43 Pre-existing Medical Conditions are automatically covered, provided that:

- **You** have not been hospitalised (including Day Surgery or Emergency Department attendance) for that condition in the past 24 months; and

- **Your** medications for that condition have remained unchanged for the past 6 months.

1. Acne
2. Allergies limited to Rhinitis, Chronic Sinusitis, Eczema, Food Intolerance, Hay Fever
3. Asthma, providing that **you**:
 - have no other lung disease, and
 - are less than 60 years of age at the date of **policy** purchase
4. Bell's Palsy
5. Benign Positional Vertigo
6. Bunions
7. Carpal Tunnel Syndrome
8. Cataracts
9. Coeliac Disease
10. Congenital Blindness
11. Congenital Deafness
12. *Diabetes Mellitus (Type I), providing **you**:
 - were diagnosed over 12 months ago, and
 - have no eye, kidney, nerve or vascular complications, and
 - do not also suffer from a known cardiovascular disease, Hypertension, Hyperlipidaemia or Hypercholesterolaemia, and
 - are under 60 years of age at the date of **policy** purchase
13. *Diabetes Mellitus (Type II), providing **you**:
 - were diagnosed over 12 months ago, and
 - have no eye, kidney, nerve or vascular complications, and
 - do not also suffer from a known cardiovascular disease, Hypertension, Hyperlipidaemia or Hypercholesterolaemia
14. Dry Eye Syndrome
15. Epilepsy, providing there has been no change to **your** medication regime in the past 12 months, and **you** are not on more than one anti-convulsant medication
16. Folate Deficiency
17. Gastric Reflux
18. Goitre
19. Glaucoma
20. Graves' Disease
21. Hiatus Hernia
22. *Hypercholesterolaemia (High Cholesterol), provided **you** do not also suffer from a known cardiovascular disease and/or Diabetes
23. *Hyperlipidaemia (High Blood Lipids), provided **you** do not also suffer from a known cardiovascular disease and/or Diabetes
24. *Hypertension (High Blood Pressure), provided **you** do not also suffer from a known cardiovascular disease and/or Diabetes
25. Hypothyroidism, including Hashimoto's Disease
26. Impaired Glucose Tolerance

27. Incontinence
28. Insulin Resistance
29. Iron Deficiency Anaemia
30. Macular Degeneration
31. Meniere's Disease
32. Migraine
33. Nocturnal Cramps
34. Osteopenia
35. Osteoporosis
36. Pernicious Anaemia
37. Plantar Fasciitis
38. Raynaud's Disease
39. Sleep Apnoea
40. Solar Keratosis
41. Trigeminal Neuralgia
42. Trigger Finger
43. Vitamin B12 Deficiency

* Diabetes (Type I and Type II), Hypertension, Hypercholesterolaemia and Hyperlipidaemia are risk factors for cardiovascular disease. If **you** have history of cardiovascular disease, and it is a **Pre-existing Medical Condition**, cover for these conditions are also excluded.

If you have a **Pre-existing Medical Condition** that is not included in this list of 43 conditions, then it is not covered and we will not pay for any claims where your medical history is a contributing factor.

Pregnancy

Pregnancy is a **Pre-existing Medical Condition** that may be automatically covered depending on **your** individual circumstances. Please read this section carefully if **you** are pregnant as there are important limitations to the benefits **you** are eligible to receive.

Cover available if you are pregnant

We will pay if **your** claim **arises** from unexpected serious complications of pregnancy and childbirth that occur:

- Up to the end of the 23rd week of pregnancy if **you** are pregnant with a single child; or
- Up to the end of the 19th week of pregnancy if **you** are pregnant with twins or multiple children.

Cover is subject to the exclusions described below and all other applicable terms and conditions, exclusions and limitations of the **policy**.

Exclusions relating to claims arising from all pregnancies

We will not pay any claim or loss directly or indirectly related to or arising from:

- Childbirth at any stage of pregnancy (this means that if **you** deliver **overseas** there is no cover for costs related to the birth); or

- The health or care of a newborn child whatever the cause of the claim is (this means that if **you** deliver **overseas** for any reason, including premature birth, there is no cover for costs related to caring for the child or children); or
- **Your** pregnancy or the pregnancy of any other person after the:
 - end of the 23rd week of pregnancy with a single child; or
 - end of the 19th week of pregnancy with twins or multiple children; or
- **Your** pregnancy at any gestation or the pregnancy of any other person at any gestation:
 - Where the conception was medically assisted (including hormone therapy and In Vitro Fertilisation (IVF)); or
 - Where there have been complications of this pregnancy or complications of **your** health that **you** have been advised may adversely affect this pregnancy; or
 - Where there have been complications of any previous pregnancy; or
- Antenatal care, including medications and vitamins.

Complications means any secondary diagnosis occurring prior to, during the course of, concurrent with, or as a result of the pregnancy, which may adversely affect the pregnancy outcome.

Benefits

This section outlines what “we will pay” and what “we will not pay” under each benefit in the event of a claim.

Each benefit includes a Benefit Summary that identifies which policies the benefit applies to, sets out the benefit limits and sub limits, and details any changes to **age-related limits** and **excesses**. **Your policy** type will appear in **your** Certificate of Insurance.

Cover is only provided where the relevant covered event occurs during the **period of insurance** and is subject to the terms and conditions of the **policy**.

Benefit 1: Overseas 24/7 Emergency Medical Assistance

This benefit provides **you** with medical support services if **you** experience a medical emergency while **you** are **overseas**.

	Comprehensive	Standard Saver	Basics	Snow Sports Plus	Frequent Traveller Saver	Domestic Plus
This benefit applies to	✓	✓	✓	✓	✓	No cover
Benefit limit 64 years of age & under	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	

Benefit limit 65 to 69 years of age	Unlimited	Unlimited	Unlimited	Unlimited	Not available	
Benefit limit 70 to 89 years of age	Unlimited	Unlimited	Unlimited	Not available	Not available	
Sub limits	Funeral or cremation overseas and/or of bringing your remains back to your home in Australia: \$15,000.					
Excess 79 years of age and under*	\$200	\$200	\$200	\$200	\$200	
Excess 80 to 89 years of age^	\$2,000	\$2,000	\$2,000			
<p>* Excess applies for each claim unless you paid for the excess removal option when you purchased your policy. Your excess amount is shown on your Certificate of Insurance.</p> <p>^ Age excess cannot be removed.</p>						

We will pay

If, while on a **trip overseas**, you **injure yourself** or become **sick** we will arrange for:

- Access to a **medical practitioner** for emergency medical treatment while **overseas**.
- Any messages which need to be passed on to **your family** or employer in the case of an emergency.
- The provision of any written guarantees for payment of **reasonable** expenses for emergency hospitalisation while **overseas**.
- **Your** medical transfer or evacuation if **you** must be transported to the nearest **hospital** for emergency medical treatment **overseas** or be brought back to Australia with appropriate medical supervision.
- The return to Australia of **your dependants** if they are left without supervision following **your** hospitalisation or evacuation.
- If **you** die as a result of an **injury** or a **sickness** during **your trip**, we will pay for the **reasonable** cost of either a funeral or cremation **overseas** and/or of bringing **your** remains back to **your home** in Australia. The maximum amount **we** will pay is \$15,000 in total for each insured person named in the **policy**.

We will not pay

- For claims arising from **Pre-existing Medical Conditions** except as specified under the heading "[Automatically Covered Pre-existing Medical Conditions](#)" on pages 27 to 29.
- For medical evacuation, funeral services or cremation or bringing **your** remains back to Australia unless it has been first approved by **us**.

- If **you** decline to promptly follow **our** medical advice (and **we** also will not be responsible for subsequent medical, **hospital** or evacuation expenses).
- For medical evacuation or the transportation of **your** remains from Australia to an **overseas** country.
- For any medical costs incurred in Australia.
- For any claim under a Domestic Plus Policy.

Please also read [General Exclusions that apply to all benefits](#) on pages 69 to 73.

Benefit 2: Overseas Emergency Medical and Hospital Expenses

This benefit provides cover for **your** unexpected medical and hospital expenses incurred while **you** are **overseas**.

	Comprehensive	Standard Saver	Basics	Snow Sports Plus	Frequent Traveller Saver	Domestic Plus
This benefit applies to	✓	✓	✓	✓	✓	No cover
Benefit limit 64 years of age & under	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	
Benefit limit 65 to 69 years of age	Unlimited	Unlimited	Unlimited	Unlimited	Not available	
Benefit limit 70 to 89 years of age	Unlimited	Unlimited	Unlimited	Not available	Not available	
Excess 79 years of age and under*	\$200	\$200	\$200	\$200	\$200	
Excess 80 to 89 years of age^	\$2,000	\$2,000	\$2,000			
<p>*Excess applies for each claim unless you paid for the excess removal option when you purchased your policy. Your excess amount is shown on your Certificate of Insurance.</p> <p>^ Age excess cannot be removed.</p>						

We will pay

- Subject to the age limits set out in the Benefit Summary above, for the reimbursement of the **reasonable** medical or **hospital** expenses incurred by **you** until **you** get back to Australia if **you** are **injured** or become **sick overseas**.

The medical or **hospital** expenses must have been incurred due to a claimable event and confirmed in writing by a **medical practitioner**. **You** must make every effort to keep **your** medical or **hospital** expenses to a minimum.

If **we** determine that **you** should return to Australia for treatment and **you** do not agree to do so then **we** will pay **you** the amount that **we** determine would cover **your overseas** medical expenses and/or related costs had **you** agreed to **our** recommendation. **You** will then be responsible for any ongoing or additional costs relating to or **arising** out of the event **you** have claimed for.

We will only pay for treatment received and/or **hospital** accommodation **overseas** during the 12 months' period after the **sickness** first manifested itself or the **injury date** and within the same period of cover.

We will not pay

- For claims **arising** from **Pre-existing Medical Conditions** except as specified under the heading "[Automatically Covered Pre-existing Medical Conditions](#)" on pages 27 to 29.
- For planned medical procedures, cosmetic treatments, or other non-emergency medical treatments or for any complications or other claims **arising** from such procedures or treatments.
- For more than the applicable limits set out in the Benefit Summary above.
- When **you** have not notified **us** as soon as practical of **your** admittance to **hospital**.
- If **you** do not take **our** advice.
- After 2 weeks of treatment by a chiropractor or physiotherapist unless approved by **us**.
- For any costs incurred in Australia.
- For routine medical check-ups.
- If **you** have received medical care that is covered by a Reciprocal Health Care Agreement between Australian and another country. The list of countries that Australian has a Reciprocal Health Care Agreement with can be found at www.smartraveller.gov.au.

Please also read [General Exclusions that apply to all benefits](#) on pages 69 to 73.

Benefit 3: Overseas Emergency Dental

This benefit provides cover for unexpected dental expenses while **you** are **overseas**.

	Comprehensive	Standard Saver	Basics	Snow Sports Plus	Frequent Traveller Saver	Domestic Plus
This benefit applies to	✓	✓	✓	✓	✓	No cover
Benefit limits all ages	\$1,000	\$750	\$500	\$1,000	\$1,000	
Excess*	\$200	\$200	\$200	\$200	\$200	
* Excess applies for each claim unless you paid for the excess removal option when you purchased your policy . Your excess amount is shown on your Certificate of Insurance.						

We will pay

- Up to the limits set out in the Benefit Summary above, for the cost of **overseas** emergency dental treatment for dental costs incurred which the treating dentist certifies in writing is for the relief of sudden and acute pain to **sound and natural teeth**.

We will not pay

- For claims **arising** from **Pre-existing Medical Conditions** except as specified under the heading "[Automatically Covered Pre-existing Medical Conditions](#)" on pages 27 to 29.
- For planned medical procedures, cosmetic treatments, or other non-emergency medical treatments or for any complications or other claims **arising** from such procedures or treatments.
- For damage to dental prostheses, bridges or crowns.
- For dental treatment involving the use of precious metals.
- For any costs after 2 weeks of treatment by a dentist unless approved by **us**.
- For any costs incurred in Australia.
- For routine dental check-ups.
- For more than the applicable limits set out in the Benefit Summary above.

Please also read [General Exclusions that apply to all benefits](#) on pages 69 to 73.

Benefit 4: Overseas Emergency Medical Evacuation and Repatriation

This benefit provides for **your** medical evacuation to a medical facility and repatriation to Australia if **you** are seriously **injured** while **overseas**.

	Comprehensive	Standard Saver	Basics	Snow Sports Plus	Frequent Traveller Saver	Domestic Plus
This benefit applies to	✓	✓	✓	✓	✓	No cover
Benefit limit 64 years of age & under	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	
Benefit limit 65 to 69 years of age	Unlimited	Unlimited	Unlimited	Unlimited	Not available	
Benefit limit 70 to 89 years of age	Unlimited	Unlimited	Unlimited	Not available	Not available	
Excess 79 years of age and under*	\$200	\$200	\$200	\$200	\$200	
Excess 80 to 89 years of age^	\$2,000	\$2,000	\$2,000			
<p>* Excess applies for each claim unless you paid for the excess removal option when you purchased your policy. Your excess amount is shown on your Certificate of Insurance.</p> <p>^ Age excess cannot be removed.</p>						

We will pay

- Up to the limits set out in the Benefit Summary above, for **your overseas** medical transfer, evacuation (medivac) or repatriation if **you** must be transported to the nearest **hospital** for emergency medical treatment or be brought back to Australia with appropriate medical supervision.

We will not pay

- If **you** decline to promptly follow **our** medical advice (and **we** also will not be responsible for subsequent medical, **hospital** or evacuation expenses).
- For medical evacuation or the transportation of **your** remains from Australia to an **overseas** country.
- For more than the applicable limits set out in the Benefit Summary above.

Please also read [General Exclusions that apply to all benefits](#) on pages 69 to 73.

Benefit 5: Trip Cancellation Expenses

This benefit reimburses **you** for **your** pre-booked travel arrangements (e.g. flights, accommodation or tours) if **you** need to unexpectedly cancel **your trip** due to reasons outside of **your** control.

	Comprehensive	Standard Saver	Snow Sports Plus	Domestic Plus	Frequent Traveller Saver	Basics
This benefit applies to	✓	✓	✓	✓	✓	No cover
Benefit limit 64 years of age & under	Unlimited	\$25,000	Unlimited	Unlimited	Unlimited	
Benefit limit 65 to 69 years of age	Unlimited	\$25,000	Unlimited	Unlimited	Not available	
Benefit limit 70 to 89 years of age	Unlimited	\$25,000	Not available	Unlimited	Not available	
Sub limits	Travel agent's cancellation fees: \$1,500 Relatives with a Pre-existing Medical Condition: \$2,000					
Excess*	\$200	\$200	\$200	\$200	\$200	
Excess 80 to 89 years of age [^]	\$2,000	\$2,000		\$2,000		
<p>* Excess applies for each claim unless you paid for the excess removal option when you purchased your policy. Your excess amount is shown on your Certificate of Insurance.</p> <p>[^] Age excess cannot be removed.</p>						

Important Cover Conditions

Cover under this benefit is subject to the following conditions:

- Once a claim is made under this benefit for the Comprehensive, Standard Saver, Snow Sports Plus and Domestic Plus policies, **your policy** ends, and another travel insurance **policy** will need to be purchased for a new **trip**.
- Wherever claims are made by **you** under this benefit and Benefit 6 – Trip Disruption Expenses for cancelled or alternative travel arrangements for the same or similar expense, we will pay for the greater of the two amounts, not both.

We will pay

Up to the limits set out in the Benefit Summary above, for the unexpected cancellation of **your** pre-booked and pre-paid **trip** bookings which are cancelled or shortened at any time through circumstances neither expected nor intended by **you** and outside **your** control. **We** will pay the cost of:

- **Your** cancellation, rescheduling fees and lost deposits for travel and accommodation arrangements that **you** have paid in advance and cannot recover in any other way. **We** will pay the lesser of cancellation or rescheduling.
- The travel agent's cancellation fees up to \$1,500 where all monies have been paid or the maximum amount of the deposit has been paid at the time of the cancellation. However, **we** will not pay more than the level of commission or service fees normally earned by the agent, had **your trip** not been cancelled. **We** will require written evidence of the travel agent's fee.
- **Your** cancellation, rescheduling fees and lost deposits for travel and accommodation arrangements that **you** have paid in advance and cannot recover in any other way if **You**, **your relative** or **travelling companion** are a member of the armed forces, police, fire, nursing or ambulance services and **you** must stay in Australia because of an emergency or **you** are posted **overseas** unexpectedly.
- **Your** loss of frequent flyer or similar air travel points **you** used to purchase an airline ticket following the cancellation of that airline ticket, if **you** cannot recover the lost points from any other source. **We** calculate the amount **we** pay **you** as follows:
 - the cost of an equivalent class airline ticket based on the quoted retail price at the time the ticket was issued, less **your** financial contribution; multiplied by:
 - the total value of the points lost, divided by the total number of points used to obtain the ticket.
- the reimbursement of the **reasonable** cost of **your** return to Australia if **you** cancel **your overseas trip** because **your relative** is hospitalised in Australia or New Zealand or dies in Australia or New Zealand after the **policy** is issued as a result of a **Pre-existing Medical Condition**, provided however only if at the time of **policy** issue **you** could not reasonably be aware of the likelihood of such hospitalisation or death. The most **we** will pay under this benefit and Benefit 6 – Trip Disruption in total is \$2,000.

We will not pay

- If **you** were aware of any reason, before **your period of insurance** commenced, that causes **your trip** to be cancelled, abandoned or shortened.
- As a result of the death, **injury** or **sickness** of any person who resides outside of Australia or New Zealand.
- As a result of **you** or **your travelling companion** changing plans or deciding not to continue with the intended **trip**.
- If **your** claim relates to the financial collapse of any **carrier** or tour or accommodation provider.

- As a result of a tour operator or wholesaler being unable to complete arrangements for any tour because there were not enough people to go on the tour.
- For any claim or loss **arising** out of any business, financial or contractual obligations. This exclusion does not apply to claims where **you** or **your travelling companion** are made redundant from full-time employment in Australia provided **you** or they were not aware that the redundancy was to occur before **you** purchased **your policy**.
- As a result of delays or rescheduling by a bus line, airline, shipping line or rail authority unless it is due to a strike, riot, hijack, civil protest, severe weather or **natural disaster**.
- As a result of the breakdown of any means of transport.
- As a result of an act or threat of **terrorism**.
- If **you** can claim **your** additional travel and accommodation expenses from anyone else.
- For costs which **you** have paid on behalf of any other person, unless that person is also an insured person named on **your** Certificate of Insurance.
- As a result of **mental illness** (including depression, anxiety, stress, mental or nervous conditions) suffered by **you**, a **relative** or another person unless:
 - a **mental illness** diagnosis has been made by a psychiatrist or psychologist that is a registered and certified mental health professional; and
 - the registered psychiatrist or psychologist certifies that the **mental illness** prevents **you** from starting or finishing **your trip**; and
 - the **mental illness** has first occurred or first manifested during **your** Period of Insurance.
- For more than the applicable limits set out in the Benefit Summary above.

Please also read [General Exclusions that apply to all benefits](#) on pages 69 to 73.

Benefit 6: Trip Disruption Expenses

This benefit reimburses **you** for reasonable additional travel and accommodation expenses which **you** incur whilst **you** are still on **your trip**, if it is interrupted due to circumstances out of **your** control.

	Comprehensive	Standard Saver	Snow Sports Plus	Domestic Plus	Frequent Traveller Saver	Basics
This benefit applies to	✓	✓	✓	✓	✓	No cover
Benefit limit all ages	\$50,000	\$30,000	\$50,000	\$50,000	\$50,000	

Sub limits	Cost of your return to Australia if you shorten your overseas trip because your relative is hospitalised in Australia or New Zealand or dies in Australia or New Zealand after the policy is issued as a result of a Pre-existing Medical Condition , and at the time of policy issue you were unaware of the likelihood of such hospitalisation or death: \$2,000.					
Excess*	\$200	\$200	\$200	\$200	\$200	
* Excess applies for each claim unless you paid for the excess removal option when you purchased your policy . Your excess amount is shown on your Certificate of Insurance.						

Important Cover Conditions

Cover under this benefit is subject to the following conditions:

- If **you** need to return to Australia and did not have a return ticket booked to Australia before the circumstances giving rise to a claim under this benefit happened, **we** will reduce the amount of **your** claim by the price of the fare to Australia from the place **you** planned to return to Australia from. The fare will be at the same fare class as the one **you** left Australia on.
- Wherever claims are made by **you** under this benefit and Benefit 5 – Trip Cancellation Expenses for cancelled or alternative travel arrangements for the same or similar expense, **we** will pay for the greater of the two amounts, not both.
- The claim **arises** during **your trip**.

We will pay

- Up to the limits set out in the Benefit Summary above, for the reimbursement of the **reasonable** additional travel and accommodation expenses if a disruption to **your trip** (whether domestic or **overseas**) **arises** from the following reasons:
 - **your** scheduled or connecting transport is cancelled, delayed, shortened or diverted because of a strike, riot, hijack, civil protest, severe weather or **natural disaster**. The event must have begun after **we** issued the Certificate of Insurance.
 - **you** unknowingly break any quarantine rule.
 - **you** lose **your** passport, travel documents or credit cards or they are stolen.
 - An accident occurs involving **your** mode of transport. **You** must have written confirmation of the accident from an official body in the country where the accident happened.
 - **your home** is rendered uninhabitable by fire, explosion, earthquake or flood.
- Up to the limits set out in the Benefit Summary above, for the reimbursement of the **reasonable** additional accommodation and travel expenses if **you** cannot travel because of an **injury** or **sickness** which occurred or first manifested itself while on the **trip** and which needs immediate treatment from a **medical practitioner** who certifies that **you** are unfit to

travel. We will also reimburse **your reasonable** additional accommodation and travel expenses for **you** to be with **your travelling companion** if they cannot continue their **trip** for the same reason.

- Up to the limits set out in the Benefit Summary above, for the reimbursement of the **reasonable** accommodation and travel expenses of **your travelling companion** or a **relative** to travel to **you**, stay near **you** or escort **you** if **you** cannot travel because of an **injury** or **sickness** which occurred or first manifested itself while on the **trip**. If **you** are in **hospital** suffering from a life-threatening or other serious condition, or are evacuated for medical reasons. They must travel, stay with **you** or escort **you** on the written advice of a **medical practitioner** and with **our** prior approval.
- Up to the limits set out in the Benefit Summary above, for the reimbursement of the **reasonable** cost of **your** return to Australia if it is medically necessary for **you** to shorten **your overseas trip**. **You** must obtain written advice from a **medical practitioner**. **We** will only pay the cost of the fare class that **you** had planned to travel at (unless otherwise authorised by **us**) and **you** must take advantage of any pre-arranged return travel to Australia.
- Up to the limits set out in the Benefit Summary above, for the reimbursement of the **reasonable** additional accommodation and travel expenses if, during **your overseas trip**, **your travelling companion** or a **relative** in Australia or New Zealand if either of **you**:
 - dies unexpectedly;
 - is disabled by an **injury**; or
 - becomes seriously **sick** and requires hospitalisation (except **arising** out of a **Pre-existing Medical Condition**).

We will only pay the cost of the fare class **you** had planned to travel at.

- Up to the limits set out in the Benefit Summary above, for the reimbursement of the **reasonable** cost of **your** return to Australia if **you** shorten **your overseas trip** because **your relative** is hospitalised in Australia or New Zealand or dies in Australia or New Zealand after the **policy** is issued as a result of a **Pre-existing Medical Condition**, and at the time of **policy** issue **you** were unaware of the likelihood of such hospitalisation or death. The most **we** will pay under this benefit and Benefit 5 –Trip Cancellation in total is \$2,000.

We will not pay

- If **you** were aware of any reason, before **your period of insurance** commenced, that may cause **your trip** to be cancelled or disrupted or delayed.
- If the death, **injury** or **sickness** of **your relative** arises from a **Pre-existing Medical Condition**, except as specified above.
- As a result of **you** or **your travelling companion** changing plans or deciding not to continue with the intended **trip**.
- If **your** claim relates to the financial collapse of any transport, tour or accommodation provider.
- If **you** can claim **your** additional travel and accommodation expenses from anyone else.

- For costs which **you** have paid on behalf of any other person, unless that person is also an insured person named on **your** Certificate of Insurance.
- As a result of delays or rescheduling by a bus line, airline, shipping line or rail authority unless it is due to a strike, riot, hijack, civil protest, severe weather or **natural disaster**.
- Any additional expenses caused by planned medical procedures, cosmetic treatments, or other non-emergency medical treatments.
- Additional expenses relating to telephone calls and mobile data (other than calls to notify **us** of **your** emergency).
- For more than the applicable limits set out in the Benefit Summary above.

Please also read [General Exclusions that apply to all benefits](#) on pages 69 to 73.

Benefit 7: Trip Resumption Expenses

This benefit provides cover for **you** to continue **your trip** after it was interrupted due to circumstances out of **your** control.

	Comprehensive	Standard Saver	Basics	Snow Sports Plus	Domestic Plus	Frequent Traveller Saver
This benefit applies to	✓	✓	No cover	✓	✓	✓
Benefit limit all ages	\$3,000	\$2,000		\$3,000	\$3,000	\$3,000
Excess*	\$200	\$200		\$200	\$200	\$200

* **Excess** applies for each claim unless **you** paid for the **excess** removal option when **you** purchased **your** policy. **Your excess** amount is shown on **your** Certificate of Insurance.

We will pay

- Up to the limits set out in the Benefit Summary above, to reimburse the **reasonable** airfares for **you** to return to the place **you** were when **your overseas trip** was interrupted if:
 - during **your trip** **your relative** in Australia dies unexpectedly or is hospitalised following a serious **injury** or a **sickness** (except **arising** from a **Pre-existing Medical Condition**); and
 - it is possible for **your trip** to be resumed; and
 - at the date **you** return to Australia there is more than 14 days remaining of the **period of insurance**, as noted on **your** Certificate of Insurance; and
 - **you** resume **your trip** within 6 months of **your** return to Australia.

If **your relative** is hospitalised in Australia or New Zealand or dies in Australia or New Zealand after the **policy** is issued as a result of a **Pre-existing Medical Condition**, and at the

time of **policy** issue **you** were unaware of the likelihood of such hospitalisation or death, then the most **we** will pay under this benefit in total is \$1,500.

We will not pay

- If the death, **injury** or **sickness** of **your relative** arises from a **Pre-existing Medical Condition**, except as specified above.
- If **you** were aware of any reason, before **your period of insurance** commenced, that may cause **your trip** to be cancelled or disrupted or delayed.
- For more than the applicable limits set out in the Benefit Summary above.

Please also read [General Exclusions that apply to all benefits](#) on pages 69 to 73.

Benefit 8: Overseas Hospital Cash Payment

This benefit reimburses **you** for **your** out-of-pocket non-medical expenses (e.g. taxi fares or phone calls) if **you** have been admitted to a hospital during **your overseas trip**.

	Comprehensive	Standard Saver	Basics	Snow Sports Plus	Domestic Plus	Frequent Traveller Saver
This benefit applies to	✓	No cover	No cover	✓	No cover	✓
Benefit limit all ages	\$5,000			\$5,000		\$5,000
Excess	\$0			\$0		\$0

We will pay

- Up to the limits set out in the Benefit Summary above, if **you** suffer an **injury** or **sickness** on an **overseas trip**, \$50 for each 24-hour period **you** are in **hospital** after **you** are in **hospital** for more than 48 continuous hours.

We will not pay

- For the first 48 continuous hours **you** are in **hospital**.
- If **you** cannot claim for **overseas** medical expenses in Benefit 2 (Overseas Emergency Medical and Hospital Expenses).
- For more than the applicable limits set out in the Benefit Summary above.

Please also read [General Exclusions that apply to all benefits](#) on pages 69 to 73.

Benefit 9: Accidental death

This benefit pays a lump sum payment to **your** estate if **you** pass away during **your** trip due to an unexpected injury.

	Comprehensive	Snow Sports Plus	Domestic Plus	Frequent Traveller Saver	Standard Saver	Basics
This benefit applies to	✓	✓	✓	✓	No cover	No cover
Benefit limit 79 years of age and under	\$25,000	\$25,000	\$25,000	\$25,000		
Benefit limit 80 to 89 years of age	\$20,000	\$20,000	\$20,000	\$20,000		
Sub limits	Death of any one accompanying dependant: \$5,000					
Excess all ages	\$0	\$0	\$0	\$0		

We will pay

- **Your** estate, up to the limits set out in the Benefit Summary above, if:
 - **You** are **injured** during **your** trip and **you** die because of that **injury** within 12 months of the **injury** date; or
 - During **your** trip, the mode of transport **you** are travelling on disappears, sinks or crashes and **you** are presumed dead and **your** body is not found within 12 months.

We will not pay

- For death caused by suicide or for any reason other than caused by **injury** as defined under "Words With Special Meaning" on pages 4 to 12.
- For more than the applicable limits set out in the Benefit Summary above.

Please also read [General Exclusions that apply to all benefits](#) on pages 69 to 73.

Benefit 10: Permanent Disability

This benefit pays **you** a lump sum payment if **you** become **permanently disabled** due to an **injury** sustained on **your** overseas trip.

	Comprehensive	Snow Sports Plus	Frequent Traveller Saver	Standard Saver	Basics	Domestic Plus
This benefit applies to	✓	✓	✓	No cover	No cover	No cover
Benefit limit 79 years of age and under	\$50,000	\$50,000	\$25,000			
Benefit limit 80 to 89 years of age	\$20,000	\$20,000	\$20,000			
Sub limits	Permanent disability of any one accompanying Dependents: \$5,000					
Excess all ages	\$0	\$0	\$0			

We will pay

- Up to the limits set out in the Benefit Summary above, if **you** are **injured** during **your trip**; and if because of the **injury**, **you** become **permanently disabled** within 12 months of the **injury date**.

We will not pay

- For permanent disability caused by any reason other than **injury**.
- For **injury** caused by self-harm.
- For more than the applicable limits set out in the Benefit Summary above.

Please also read [General Exclusions that apply to all benefits](#) on pages 69 to 73.

Benefit 11: Loss of income

This benefit is a weekly payment **you** receive for up to 26 weeks after **you** return from **your overseas trip**, if **you** are unable to return to **your** usual occupation in Australia, because **you** are disabled due to an **injury** that **you** sustain on **your overseas trip**.

	Comprehensive	Snow Sports Plus	Frequent Traveller Saver	Standard Saver	Basics	Domestic Plus
This benefit applies to	✓	✓	✓	No cover	No cover	No cover
Benefit limit all ages	\$10,400	\$10,400	\$10,400			
Sub limits	Per week up to 26 weeks: \$400					
Excess	\$0	\$0	\$0			

Important Cover Conditions

Cover under this benefit is subject to the following conditions:

You must:

- Obtain a medical report from **your medical practitioner overseas** regarding the nature of **your injury** and confirming **your** disablement.
- Obtain a medical report from **your medical practitioner** in Australia once **you** return **home** outlining the treatment plan for **your** return to **your** usual occupation in Australia, the expected return to work date or length of expected disablement.
- Provide **us** with satisfactory evidence of **your** employment in Australia and **your** scheduled return to work date after **your trip**, confirming that **you** had work to return to in Australia.
- Provide **us** with satisfactory evidence of **your** lost income by providing us with **your** recent payslips.
- **We** will only pay if **you** cannot perform **your** normal or suitable alternative work and **you** lose all **your** income.

We will pay

- Up to the limits set out in the Benefit Summary above, if **you** are **injured** during **your trip** and become disabled within 30 days of the **injury date** because of the **injury**, and
- The disablement continues for more than 30 days after **your** return to **your home** (**your** "waiting period"),
- **We** will pay **you** up to \$400 per person, per complete week of continued disability following the waiting period for a period of up to 26 weeks to replace **your** lost income that meets the cover conditions above.

We will not pay

- For the first 30 days of **your** disablement from the time **you** return to **your home**.
- For the loss of income of **dependants**.
- For loss of income for any job which **you** held while **overseas**.
- For more than the applicable limits set out in the Benefit Summary above.
- For any **sickness you** develop from **your trip**

Please also read [General Exclusions that apply to all benefits](#) on pages 69 to 73.

Benefit 12: Passports, Credit Cards & Credit Card Fraud

This benefit reimburses **you** for expenses **you** incur to replace **your** travel documents if they are lost, stolen or damaged while **you** are on **your overseas trip**.

	Comprehensive	Standard Saver	Basics	Snow Sports Plus	Domestic Plus	Frequent Traveller Saver
Benefit limit applies to	✓	✓	No cover	✓	No cover	✓
Benefit limit all ages	\$5,000	\$2,000		\$5,000		\$5,000
Excess	\$0	\$0		\$0		\$0

We will pay

- Up to the limits set out in the Benefit Summary above, to reimburse **you** the replacement costs (including communication costs) of **your** travel documents, including passports, credit / debit cards or travellers cheques **you** lose or which are stolen from **you** or destroyed during **your trip**.
- Up to the limits set out in the Benefit Summary above, for any loss resulting from the fraudulent use of any credit / debit card held by **you** following the loss of the card during **your trip**. **We** will only cover those amounts not covered by any guarantee given by the bank or issuing company to **you** as the cardholder covering such losses.

We will not pay

- If **you** do not report the theft within 24 hours to the police and, in the case of credit / debit cards and travellers cheques, to the issuing bank or company in accordance with the conditions under which the cards or cheques were issued; and
- If **you** cannot prove that **you** made a report to the above relevant persons by providing **us** with a written statement from them.

- If **your** passports, credit / debit cards or travellers cheques are not carried on **your** person when using transport providers.
- If **your**, passports, credit / debit cards or travellers cheques are lost or stolen from **your** accommodation where a safe or locker has been provided and **you** fail to use it.
- For more than the applicable limits set out in the Benefit Summary above.

Please also read [General Exclusions that apply to all benefits](#) on pages 69 to 73.

Benefit 13: Theft of Cash

This benefit reimburses **you** for cash that is stolen from **your** person while **you** are on **your** overseas trip.

	Comprehensive	Standard Saver	Basics	Snow Sports Plus	Domestic Plus	Frequent Traveller Saver
Benefit limit applies to	✓	No cover	No cover	✓	No cover	✓
Benefit limit all ages	\$250			\$250		\$250
Excess	\$0			\$0		\$0

We will pay

Up to the limit set out in the Benefit Summary above, for theft of cash, bank notes, currency notes, postal orders or money orders that have been forcibly and violently stolen from **you** whilst on **your** person during **your** trip.

We will not pay

- If **you** do not report the theft within 24 hours to the police or an office of the bus line, airline, shipping line or rail authority **you** were travelling on when the theft occurred. **You** must prove that **you** made a report by providing **us** with a written statement from whoever **you** reported it to.
- The cash, bank notes, currency notes, postal orders or money orders were not on **your** person at the time they were stolen.
- For more than the applicable limits set out in the Benefit Summary above.

Please also read [General Exclusions that apply to all benefits](#) on pages 69 to 73.

Benefit 14: Luggage and Personal Effects

This benefit provides cover for damage, loss or theft of **your** own personal items which **you** take with **you** on **your** trip.

	Comprehensive	Standard Saver	Basics	Snow Sports Plus	Domestic Plus	Frequent Traveller Saver
Benefit applies to	✓	✓	Optional	✓	✓	✓
Benefit limit for all unspecified items combined	\$15,000	\$5,000	\$2,000	\$15,000	\$7,500	\$15,000
Sub limits for any single unspecified item or set	Personal computers, video recorders & cameras: \$3,000 Mobile phones and other portable communication equipment: \$1,000 Small mobile hand-held computers including tablet devices like iPads: \$1,000 Any other unspecified item or set: \$750					
Benefit limit for all Specified High Value items combined	\$10,000	Not available	Not available	\$10,000	\$10,000	\$10,000
	Sub limit for any single Specified High Value Item or set: \$5,000					
Excess*	\$200	\$200	\$200	\$200	\$200	\$200
* Excess applies for each claim unless you paid for the excess removal option when you purchased your policy . Your excess amount is shown on your Certificate of Insurance.						

Unspecified items

Your luggage and personal effects which are covered as per the benefit limits below are referred to as **unspecified items**. You do not need to declare **your unspecified items**.

Limits for unspecified items

The maximum **we** will pay for all **unspecified items** combined depends on **your policy** as described in the Benefit Summary above. The maximum **we** will pay for any single **unspecified item** or set is:

- \$3,000 for personal computers, video recorders or cameras
- \$1,000 for mobile phones, satellite phones, and other portable communication equipment
- \$1,000 for small mobile hand-held computers including tablet devices like iPads;
- \$750 for any other **unspecified item** or set.

All **luggage and personal effects** are considered **unspecified items** unless **you** have declared them and they appear on **your** Certificate of Insurance as **Specified High Value Items**.

Specified Items

Under this benefit, **you** have the option to declare and protect **your** eligible **unspecified items** by increasing the value of these items for the payment of additional premium. These declared items are called **Specified high value items**.

Limits for Specified High Value Items

The maximum **we** will pay for all **Specified High Value Items** combined is \$10,000. The maximum **we** will pay for any single **Specified High Value Item** or set is \$5,000.

Important Cover Conditions

Cover under this benefit is subject to the following conditions:

- **You** must take care to protect and secure **your luggage and personal effects** at all times. This means:
 - **You** must not leave **your luggage and personal effects** behind in any mode of transport, for example, in the airplane or taxi.
 - **You** must not leave **your luggage and personal effects** unsupervised or in a **public place**, for example at the restaurant table while you go to the restroom, the beach while you go in the water or in the hotel lobby while you wait to check in.
 - **You** must not leave **your luggage and personal effects** in an **unattended motor vehicle**:
 - overnight under any circumstances (this includes even in a locked boot or **locked storage compartment**).
 - during the daylight hours other than obscured from view in a locked boot or **locked storage compartment**.
 - **You** must not transport **your** jewellery, mobile phone, camera, video camera, personal computer, computer equipment or their accessories in the cargo hold of any **carrier**.
 - **You** must carry **your** jewellery, watches, mobile phones, and travel documents on **your** person when using transport providers.
 - **You** must use the safe or locker provided to **you** by **your** accommodation to store **your** jewellery or travel documents.
- Where a claim is for the loss or theft of, or damage to, **luggage and personal effects**, **you** must:
 - report the loss or theft within 24-hours to the police or an office of the bus line, airline, shipping line or rail authority **you** were travelling on when the loss or theft occurred.

- provide **us** with a copy of the written report to the police or office of the bus line, airline, shipping line or an office of the bus line, airline, shipping line or rail authority **you** were travelling on.
- If a claim relates to a mobile phone or device with phone capabilities, **you** must supply **us** the IMEI (International Mobile Equipment Identity) number. **You** must also block the IMEI number with your telecommunications provider.

We will pay

- Up to the limits set out in the Benefit Summary above, if during **your trip**, **you** have complied with the conditions of cover listed above and an item of **your luggage and personal effects** is permanently lost, stolen or accidentally damaged, **we** will, at **our** option:
 - Repair the item
 - Replace the item, or
 - Pay **you** the amount it would cost **us** to repair or replace the item.

The most **we** will pay if **your luggage and personal effects** are stolen from **your** vehicle during daylight hours, provided **you** have complied with the conditions of cover, is \$200 for each item, and \$2,000 in total for all stolen items, even if **you** have purchased Specified High Value Item Cover.

Subject to the item sub limits set out on the Benefit Summary above, the most **we** will pay is the original purchase price of the item less any depreciation that applies. Depreciation will be calculated as detailed under the heading [Depreciation](#) on page 76.

No depreciation will be applied to **luggage and personal effects** purchased duty free prior to **your** departure, **luggage and personal effects** purchased during **your trip**, or **Specified High Value Items** listed on **your** Certificate of Insurance.

Where an item is part of a pair or set, **we** will pay no more than the value of the lost, damaged or stolen part, regardless of any special value that the item may have had as part of a pair or set.

A pair or related set of items are considered as only one item and the appropriate single item limit will be applied. For example, but not limited to:

- a camera, lenses (attached or not), tripod and accessories; or
- a matching pair of earrings.

We will not pay

- If **your luggage and personal effects** were left **unsupervised** in a **public place**.

- If the loss, theft or damage is to items left behind in any accommodation, hotel or motel room after **you** have checked out or items left behind in any aircraft, **cruise ship**, ferry, train, tram, taxi or bus or **rental vehicle**.
- For the loss, theft, or damage of jewellery, mobile phone, camera, video camera, personal computer, computer equipment or their accessories that were transported in the cargo hold of any **carrier**.
- For the loss, theft or damage of jewellery, watches, mobile phones, cash, bank cards or travel documents not carried on **your** person when using transport providers.
- If **your** jewellery, watches, mobile phones, camera, video camera, personal computer, computer equipment, are lost or stolen from **your** accommodation where a safe or locker has been provided and **you** fail to use it.
- For the loss, theft or damage to items left **unsupervised** in a motor vehicle, unless the items are taken from a locked boot or a **locked storage compartment** and were obscured from view, (including obscured from view if the cargo area of the vehicle is not concealed) ,between sunrise and sunset local time, and there is evidence of damage or forced entry which is confirmed by a police report.
- If the **luggage and personal effects** were left with a **motorcycle, moped or scooter**, even if they were obscured from view in the locked boot or **locked storage compartment**.
- If the **luggage and personal effects** were being sent unaccompanied or by post, courier or under a freight contract.
- If **you** do not report the loss, theft or misplacement of the **luggage and personal effects** within 24 hours to the police or an office of the bus line, airline, shipping line or rail authority **you** were travelling on when the loss, theft or misplacement occurred. **You** must prove that **you** made such report by providing **us** with a written statement from whoever **you** reported it to.
- If the loss relates to a mobile phone or device with phone capabilities and **you** are unable to supply the IMEI (International Mobile Equipment Identity) number. **You** are also required to block the IMEI number with your telecommunications provider of the stolen or lost mobile phone or device. **We** will not pay if the IMEI has not been blocked.
- If the loss or damage is to, or of, sporting equipment (including **bicycles** and surfboards) while in use.
- The loss, theft or damage is to or of **bicycles** unless **you** have purchased the optional Bicycle Cover and it is listed on the Certificate of Insurance.
- The loss, theft or damage is to household equipment, mobile phone prepaid minutes **you** have not used, mobile rental charges or payments, motor vehicles and accessories, or items of a perishable nature (meaning items that can decay or rot and will not last for long).
- The loss, theft or damage is to watercraft of any type (other than surfboards).
- The loss, theft or damage is to a Segway or a hovercraft.
- The loss or damage **arises** from any process of laundering, cleaning, repair or alteration.
- The loss or damage **arises** from ordinary wear and tear, deterioration, atmospheric or weather conditions, insects, rodents or vermin.
- The loss or damage **arises** from an electrical or mechanical breakdown.

- If the loss or damage is to, or of, fragile items made of glass or other brittle materials (such as glassware, china, ceramics, pottery, etc) or is an electronic component which is broken or scratched, unless either:
 - it is the lens of spectacles, binoculars or photographic or video equipment; or
 - the breakage or scratch was caused by a crash involving a vehicle in which **you** were travelling.
- **You** are entitled to be reimbursed by the bus line, airline, shipping line or rail authority **you** were travelling on when the loss, theft, or damage occurred. However, if **you** are not reimbursed the full amount of **your** claim, **we** will pay the difference between the amount of **your** loss and what **you** were reimbursed, up to the limit of **your** cover (allowing for depreciation due to age, wear and tear).
- For more than the applicable limits set out in the Benefit Summary above.
- For damage to a **drone** while in use or confiscation of a **drone** by authorities whether in use or not.
- If the loss, theft or damage is to items that do not belong to **you**.

Please also read [General Exclusions that apply to all benefits](#) on pages 69 to 73.

Benefit 15: Delay of Luggage and Personal Effects

This benefit reimburses **you** for expenses **you** incur if **you** have to purchase necessary clothing and personal items (e.g. tooth brush and pjs) because **your luggage and personal effects** are delayed, misdirected or misplaced.

	Comprehensive	Standard Saver	Basics	Snow Sports Plus	Domestic Plus	Frequent Traveller Saver
Benefit limit applies to	✓	No cover	No cover	✓	No cover	✓
Benefit limit all ages	\$750			\$750		\$750
Excess*	\$200			\$200		\$200
* Excess applies for each claim unless you paid for the excess removal option when you purchased your policy. Your excess amount is shown on your Certificate of Insurance.						

Important Cover Conditions

Cover under this benefit is subject to the following conditions:

- **You** must obtain written confirmation of delay, misdirection, or misplacement from the **carrier** who was responsible for **your luggage and personal effects**, the length of the

delay, and details of any compensation provided to **you**. We will deduct any amount we pay **you** under this benefit for any subsequent claim for permanently lost **luggage and personal effects**.

We will pay

- Limits set out in the Benefit Summary above, if any items of **your luggage and personal effects** are delayed, misdirected or misplaced by the **carrier** for more than 12 hours whilst **you** are on **your trip**, and in **our** opinion, it was **reasonable** for **you** to purchase essential items of clothing or other personal items.

We will not pay

- If **you** are entitled to compensation from the bus line, airline, shipping line or rail authority **you** were travelling on for the relevant amount claimed. However, if **you** are not reimbursed the full amount, and **your** loss is coverable under **your policy**, **we** will pay the difference between the amount of **your** expenses and what **you** were reimbursed up to the limit of **your** cover.
- If **your luggage and personal effects** are delayed on the final return leg of **your trip home**.
- Once **you** return to **your home** or after the **period of insurance**.
- For more than the applicable limits set out in the Benefit Summary above.

Please also read [General Exclusions that apply to all benefits](#) on pages 69 to 73.

Benefit 16: Travel Delay Expenses

This benefit reimburses **you** for additional expenses **you** incur, because **your** pre-booked transport is delayed for more than 6 hours from **your** scheduled departure time.

	Comprehensive	Snow Sports Plus	Domestic Plus	Frequent Traveller Saver	Standard Saver	Basics
Benefit limit applies to	✓	✓	✓	✓	No cover	No cover
Benefit limit all ages	\$2,000	\$2,000	\$2,000	\$2,000		
Sub limit	For each 24-hour period of delay: up to \$200					
Excess	\$0	\$0	\$0	\$0		

We will pay

- Up to the limits set out in the Benefit Summary above, to reimburse up to \$200 for each traveller (excluding dependants travelling with their parents or grandparents on Single or Family policies) listed on the Certificate of Insurance for **the reasonable** additional meals and accommodation expenses if a delay to **your trip**, for at least 6 hours from the time **your carrier** was scheduled to depart, **arises** from circumstances outside **your** control.
- Up to the limits set out in the Benefit Summary above, to reimburse up to \$200 for each traveller (excluding dependants travelling with their parents or grandparents on Single or Family policies) listed on the Certificate of Insurance for each subsequent full 24-hour period that the delay continues beyond the initial 6-hour delay from the time **your carrier** was scheduled to depart.

We will not pay

- If the delay to **your trip** arises from:
 - the financial collapse of any transport, tour or accommodation provider; or
 - an act or threat of **terrorism**.
- If **you** can claim **your** additional meals and accommodation expenses from anyone else.
- If **you** have not checked in for **your trip** at or before the recommended time.
- If **you** did not get a written statement from the appropriate transport company or authority confirming the reason for the delay and how long it lasted.
- For more than the applicable limits set out in the Benefit Summary above.

Please also read [General Exclusions that apply to all benefits](#) on pages 69 to 73.

Benefit 17: Special Event Transport Expenses

This benefit provides cover if **your** scheduled transport is unable to convey **you** to **your special event** on time.

	Comprehensive	Standard Saver	Basics	Snow Sports Plus	Domestic Plus	Frequent Traveller Saver
Benefit limit applies to	✓	No cover	No cover	✓	✓	✓
Benefit limit all ages	\$5,000			\$5,000	\$5,000	\$5,000
Excess*	\$200			\$200	\$200	\$200

* **Excess** applies for each claim unless **you** paid for the **excess** removal option when **you** purchased **your policy**. **Your excess** amount is shown on **your** Certificate of Insurance.

We will pay

- For **special events** occurring **overseas** during **your trip**, we will pay **your reasonable** additional travel expenses, up to the limits set out in the Benefit Summary above, to reach the **special event** on time if **your** scheduled transport is cancelled, delayed, shortened or diverted during **your overseas trip** and that means **you** would not arrive on time.
- For **special events** occurring in Australia:
 - If **you** are returning from an **overseas trip** and the **special event** is scheduled to start more than 72 hours after the scheduled return from **your overseas trip**, we will pay **your reasonable** additional travel expenses, up to the limits set out in the Benefit Summary above, to reach the **special event** on time if **your** scheduled transport is cancelled, delayed, shortened or diverted during **your overseas trip** and that means **you** would not arrive on time.
 - If **you** have purchased a Domestic Plus policy, we will pay **your reasonable** additional domestic travel expenses, up to the limits set out in the Benefit Summary above, to reach the **special event** on time if **your** scheduled transport is cancelled, delayed, shortened or diverted during **your domestic trip** and that means **you** would not arrive on time.

We will not pay

- If the cancellation, delay, shortening or diversion of **your** scheduled transport **arises** from the financial collapse of any transport, tour or accommodation provider.
- If **your** claim **arises** from an act or threat of **terrorism**.
- For more than the applicable limits set out in the Benefit Summary above.

Please also read [General Exclusions that apply to all benefits](#) on pages 69 to 73.

Benefit 18: Personal liability

The Personal Liability benefit provides cover for expenses incurred when **you** cause bodily injury, and/or property damage in an accident, or series of accidents during **your trip**.

	Comprehensive	Standard Saver	Basics	Snow Sports Plus	Domestic Plus	Frequent Traveller Saver
Benefit limit applies to	✓	✓	✓	✓	✓	✓

Benefit limit all ages	\$5,000,000	\$2,500,000	\$1,000,000	\$5,000,000	\$5,000,000	\$5,000,000
Excess*	\$200	\$200	\$200	\$200	\$200	\$200
* Excess applies for each claim unless you paid for the excess removal option when you purchased your policy. Your excess amount is shown on your Certificate of Insurance.						

Important Cover Conditions

Cover under this benefit is subject to the following conditions:

- You must not admit fault or liability for the claim, or incur any legal costs without our prior written approval.

We will pay

- Your** legal liability, up to the limits set out in the Benefit Summary above, for payment of compensation in respect of:
 - death or bodily **injury**; and/or
 - physical loss of, or damage to, property
 which is caused by an accident or a series of accidents attributable to one source or originating cause that occurs during **your trip**.
- Your reasonable** legal expenses, up to the limits set out in the Benefit Summary above, for settling or defending the above claim made against **you** where the claim is covered by the **policy**.

We will not pay

For anything **you** have to pay because of a legal claim against **you** for causing bodily **injury**, death or loss or damage to, or of, property, if the claim **arises** out of or is for:

- Injury to you, your travelling companion**, or to a **relative** or employee of either of **you**.
- Damage to property belonging to **you**, or in **your** care or control, or belonging to, or in the care or control of, **your relative**, or **your travelling companion**, or to an employee of either of **you**.
- An unlawful, wilful or malicious act by **you**.
- The ownership, custody or use of any mechanically propelled vehicle, including but not limited to any motor vehicle, motor cycle, scooter, moped, quad bike/**recreational all-terrain vehicle**, jet ski, motor boat, hoverboard, hovercraft, Segway, electric bicycle, or power assisted bicycle.
- The ownership, custody or use of any firearm or weapon, aerial device, or watercraft.
- The conduct of a business, profession or trade.

- Any loss, damage or expenses which are covered or should have been covered under a statutory or compulsory insurance policy, statutory or compulsory insurance or compensation scheme or fund, or under workers' compensation legislation, an industrial award or agreement, or accident compensation legislation.
- Any fine or penalty or aggravated, punitive, exemplary, liquidated damages and any other damages resulting from the multiplication of compensatory damages.
- Disease that is transmitted by **you**.
- Any relief or recovery other than monetary amounts.
- A contract that imposes on **you** a liability which **you** would not otherwise have;
- Assault and/or battery committed by **you** or at **your** direction.
- Conduct intended to cause **injury**, property damage or liability with reckless disregard for the consequences of **you** or any person acting with **your** knowledge, consent or connivance.
- For more than the applicable limits set out in the Benefit Summary above.
- Operation of a **drone**.

Please also read [General Exclusions that apply to all benefits](#) on pages 69 to 73.

Benefit 19: Rental Vehicle Excess

This benefit covers the rental vehicle **excess** component of the rental vehicle insurance that **you** have with **your** car hire company.

	Comprehensive	Standard Saver	Snow Sports Plus	Domestic Plus	Frequent Traveller Saver	Basics
Benefit limit applies to	Optional	Optional	Optional	✓	Optional	No cover
Benefit limit all ages	Up to \$8,000	Up to \$8,000	Up to \$8,000	\$5,000	Up to \$8,000	
Excess*	\$200	\$200	\$200	\$200	\$200	
* Excess applies for each claim unless you paid for the excess removal option when you purchased your policy. Your excess amount is shown on your Certificate of Insurance.						

Important Cover Conditions

Cover under this benefit is subject to the following conditions:

- **You** only have this benefit if **you** purchased the optional Rental Vehicle Excess cover in connection with an eligible **policy**. The amount of **your** cover will be listed on **your** Certificate of Insurance.

- This cover does not take the place of **rental vehicle** insurance and only provides cover for the **excess** component that **you** become liable to pay in the event of collision or theft.

We will pay

- Up to the amount listed on **your** Certificate to reimburse the **rental vehicle** insurance **excess** or the cost of repairing the vehicle, whichever is the lesser, if a **rental vehicle** you have rented from a licensed rental company during **your trip** is involved in a motor vehicle accident while **you** are driving, or is damaged or stolen while in **your** custody. **You** must provide a copy of the repair account and/or quote. There is no cover relating to any other costs, including the costs to independently fix the damage.
- Up to \$500 for the cost of returning **your rental vehicle** to the nearest depot if **your** attending **medical practitioner** certifies in writing that **you** are unfit to do so during **your trip**.

We will not pay

- For the theft or damage to **your rental vehicle** if:
 - the **rental vehicle** is operated or used in violation of the rental agreement, including by any person not designated in the **rental vehicle** contract as an authorised driver and by any person not named on **your** Certificate of Insurance;
 - **you** were operating the **rental vehicle** while affected by alcohol or any other drug in a way that is against the law of the place **you** are in;
 - **you** were operating the **rental vehicle** without a licence for the purpose that **you** were using it; or
 - the vehicle does not meet the definition of **rental vehicle** in this policy.

Please also read [General Exclusions that apply to all benefits](#) on pages 69 to 73.

Benefit 20: Snow Sports Equipment

This benefit provides cover for **your** ski or snowboard equipment, if they are lost, stolen or accidentally damaged.

	Comprehensive	Standard Saver	Basics	Snow Sports Plus	Domestic Plus	Frequent Traveller Saver
Benefit limit applies to	No cover	No cover	No cover	✓	✓	No cover

Benefit limit all ages				\$1,500	\$1,500	
Excess*				\$200	\$200	
* Excess applies for each claim unless you paid for the excess removal option when you purchased your policy . Your excess amount is shown on your Certificate of Insurance.						

Important Cover Conditions

Cover under this benefit is subject to the following conditions:

- There is no cover while **snow sports equipment** is in use.
- **You** must take care to protect and secure **your snow sports equipment** at all times. This means:
 - **You** must not leave **your snow sports equipment** **unsupervised** or in a **public place** or at any time in the passenger compartment of an **unattended motor vehicle**.
 - **You** must not store **your snow sports equipment** in an **unattended motor vehicle** overnight.
 - **You** must, when **you** are transporting **your snow sports equipment** by aircraft, securely pack it in a ski or snowboard case or other container designed for **snow sports equipment**.
 - **You** must, when transporting your **snow sports equipment** by motor vehicle, only leave it obscured from view in the locked boot or **locked storage compartment**.
- Limits apply if **your snow sports equipment** is stolen from an **unattended motor vehicle**.
- Where a claim is for the loss or theft of, or damage to, **snow sports equipment**, **you** must:
 - report the loss or theft within 24-hours to the police or an office of the bus line, airline, shipping line or rail authority **you** were travelling on when the loss or theft occurred.
 - provided **us** a copy of the written report to the police or office of the bus line, airline, shipping line or an office of the bus line, airline, shipping line or rail authority **you** were travelling on.

We will pay

- Up to the limits set out in the Benefit Summary above, if during **your trip**, **snow sports equipment** owned by **you** is permanently lost, stolen, accidentally damaged, **we** will, at **our** option:
 - Repair the item
 - Replace the item, or
 - Pay **you** the amount it would cost **us** to repair or replace the item.

Subject to the limits shown in the Benefit Summary above, the most **we** will pay is the original purchase price of the item less any depreciation that applies. Depreciation will be calculated as detailed under the heading Depreciation on page 76.

No depreciation will be applied to **snow sports equipment** purchased duty free prior to **your** departure, **snow sports equipment** purchased during **your** trip.

Where an item is part of a pair or set, **we** will pay no more than the value of the lost, damaged or stolen part, regardless of any special value that the item may have had as part of a pair or set.

If **your snow sports equipment** is stolen from an **unattended motor vehicle** then the most **we** will pay under any circumstances is \$200 for each item, pair or set, and \$1,000 in total for all stolen items.

We will not pay

- if the loss or damage is to, or of, **snow sports equipment** while it is in use.
- if the **snow sports equipment** was left **unsupervised** in a **public place**.
- If **you** leave **your snow sports equipment** in any aircraft, **cruise ship**, ferry, train, tram, taxi or bus or in any hotel or motel room after **you** have checked out.
- If the **snow sports equipment** was left in an **unattended motor vehicle while being transported**, unless it was obscured from view in the locked boot or **locked storage compartment** of a motor vehicle.
- If the **snow sports equipment** was left in an **unattended motor vehicle** overnight, even if it was obscured from view in the locked boot or **locked storage compartment** of a motor vehicle.
- If the **snow sports equipment** was being sent unaccompanied or under a freight contract.
- If the loss or damage **arises** from any process of cleaning, repair or alteration.
- If the loss or damage **arises** from ordinary wear and tear, deterioration, atmospheric or weather conditions, insects, rodents or vermin.
- If the **snow sports equipment** suffers an electrical or mechanical breakdown.
- If **you** are entitled to be reimbursed by the bus line, airline, shipping line or rail authority **you** were travelling on when the loss, theft or damage occurred. However, if **you** are not reimbursed the full amount of **your** claim, **we** will pay the difference between the amount of **your** loss and what **you** were reimbursed, up to the limit of **your** cover (allowing for depreciation due to age, wear and tear).
- If **you** do not report the loss, theft or damage within 24-hours to the police or an office of the bus line, airline, shipping line or rail authority **you** were travelling on when the loss, theft or damage occurred. **You** must prove that **you** made such report by providing **us** with a written statement from whoever **you** reported it to.
- for more than the applicable limits set out in the Benefit Summary above

Please also read [General Exclusions that apply to all benefits](#) on pages 69 to 73.

Benefit 21: Snow Equipment Replacement Hire

This benefit reimburses **you** for the cost to hire **snow sports equipment** if **your** own **snow sports equipment** has been misdirected, delayed, damaged, lost or stolen.

	Comprehensive	Standard Saver	Basics	Snow Sports Plus	Domestic Plus	Frequent Traveller Saver
Benefit limit applies to	No cover	No cover	No cover	✓	✓	No cover
Benefit limit all ages				\$1,500	\$1,500	
Excess*				\$200	\$200	
* Excess applies for each claim unless you paid for the excess removal option when you purchased your policy . Your excess amount is shown on your Certificate of Insurance.						

We will pay

Up to the limits set out in the Benefit Summary above, for hiring replacement **snow sports equipment** that is necessary to continue with **your** original itinerary if **snow sports equipment** owned by **you** has been misdirected or delayed for a period of more than 24-hours.

We will not pay

- Unless **we** accept a claim by **you** under Benefit 20 – Snow Sports Equipment for accidental loss, theft of, or damage to **snow sports equipment** owned by **you**.
- For more than the applicable limits set out in the Benefit Summary above.

Please also read [General Exclusions that apply to all benefits](#) on pages 69 to 73.

Benefit 22: Snow Prepaid Expenses

This benefit reimburses **you** for the unused portion of **your** pre-booked and pre-paid lift passes, **snow sports equipment** hire or lessons, if **you** are unable to participate in **snow sports** because **you** are **injured** or become **sick** during **your trip**.

	Comprehensive	Standard Saver	Basics	Snow Sports Plus	Domestic Plus	Frequent Traveller Saver
Benefit limit applies to	No cover	No cover	No cover	✓	✓	No cover
Benefit limit all ages				\$750	\$750	
Excess*				\$200	\$200	

* **Excess** applies for each claim unless **you** paid for the **excess** removal option when **you** purchased **your** policy. **Your excess** amount is shown on **your** Certificate of Insurance.

Important Cover Conditions

Cover under this benefit is subject to the following conditions:

- **You** must provide **us** with written confirmation from the **medical practitioner** of the nature of **your injury** or **sickness**.

We will pay

- Up to the limits set out in the Benefit Summary above, if **you** are **injured** or become **sick** during **your trip** and are unable to utilise the full duration of **your** pre-booked and pre-paid lift passes, **snow sports equipment** hire, or lessons, **we** will reimburse **you** the percentage amount of the unused portion for each insured person.

We will not pay

- If the claim **arises** from activities not defined as **Snow Sport**.
- If the claim **arises** outside the period 15th December to 15th April in northern hemisphere resorts and 15th June to 30th September in southern hemisphere resorts. This exclusion will not apply to those resorts which are open outside these time periods and have sufficient snow for normal skiing activities.
- For more than the applicable limits set out in the Benefit Summary above.

Please also read [General Exclusions that apply to all benefits](#) on pages 69 to 73.

Benefit 23: Snow Resort Closure

This benefit reimburses **you** for the cost of transport and lift passes at an alternate ski resort if the ski resort **you** had originally planned to attend is closed for more than 24-hours because there is not enough/too much snow, bad weather and power failure.

	Snow Sports Plus	Domestic Plus	Comprehensive	Standard Saver	Basics	Frequent Traveller Saver
Benefit limit applies to	✓	✓	No cover	No cover	No cover	No cover
Benefit limit all ages	\$1,000	\$1,000				

Sub limits	Up to \$100 in total per 24-hour period for up to 10 days					
Excess*	\$200	\$200				
* Excess applies for each claim unless you paid for the excess removal option when you purchased your policy. Your excess amount is shown on your Certificate of Insurance.						

Important Cover Conditions

Cover under this benefit is subject to the following conditions:

- If **you** have a claim under this benefit **you** must get written confirmation from the management of the resort stating the reason for the closure and how long the closure lasted.

We will pay

- Up to the limits set out in the Benefit Summary above, if during **your** stay at **your** pre-booked and pre-paid holiday resort all ski lift systems are closed for more than 24-hours because there is not enough snow, too much snow, bad weather or a power failure, **we** will reimburse:
 - the cost of transport to the nearest open resort;
 - the cost of lift passes at the alternate resort.

We will not pay

- If the claim **arises** outside the period 15th December to 15th April in Northern Hemisphere resorts and 15th June to 30th September in Southern Hemisphere resorts. This exclusion will not apply to those resorts which are open outside these time periods and have sufficient snow for normal skiing activities.
- The claim relates to resorts that do not have skiing facilities greater than 1,000 metres above sea level.
- For more than the applicable limits set out in the Benefit Summary above.

Please also read [General Exclusions that apply to all benefits](#) on pages 69 to 73.

Benefit 24: Adventure Pack

This benefit provides optional cover for the adventurous activities listed below.

	Comprehensive	Standard Saver	Basics	Snow Sports Plus	Domestic Plus	Frequent Traveller Saver
This benefit applies to	Optional	Optional	No cover	Optional	Optional	Optional
Excess*	\$200	\$200		\$200	\$200	\$200
* Excess applies for each claim unless you paid for the excess removal option when you purchased your policy . Your excess amount is shown on your Certificate of Insurance.						

Important Cover Conditions

Cover under this benefit is subject to the following conditions:

- **You** only have this benefit if **you** purchased the Adventure Pack in connection with an eligible **policy**.
- **You** must be aged 74 and under at the date of **policy** issue to purchase the Adventure Pack.
- **You** must comply with the participation limitations and conditions of Adventure Activities **you** participate in. These limitations and conditions are provided in italics following each activity they apply to.
- Cover for all Adventure Activities is limited to amateur participation.

We will pay

For claims that are covered by the benefits of **your policy** (except not Benefit 10 – Permanent Disability, Benefit 11 – Loss of Income or Benefit 18 – Personal Liability) if **you** have purchased the Adventure Pack and the claim **arises** out of **your** amateur participation in the following Adventure Activities:

- Abseiling
- Animal conservation and handling (*under appropriate supervision*)
- Animal / Sealife encounters (*in a controlled, enclosed environment with a licensed operator, no killer whales and no free diving*)
- Battle re-enactment (*not with firearms*)
- Boxing (*basic training only, no sparring, no competition*)
- Cave/river tubing
- Caving/potholing
- Contact sports: basketball, rugby, Australian Rules football, American football, dodgeball, field hockey, water polo, hurling, Gaelic football, lacrosse, roller derby, and squash.
- Deep sea fishing

- Diving underwater using an artificial breathing apparatus at a depth no greater than 30 metres (*you must hold an open water diving licence recognised in Australia or dive with an instructor licensed for these activities*)
- Expeditions to or on the Kokoda Track/Trail
- Flying fox/zip lining
- Hiking, trekking or tramping, peaking at altitudes between 3,000 metres up to 6,000 metres (*not higher*) but only where specialist climbing equipment is not required
- Martial arts (*basic training only, no sparring, no competition*)
- Outdoor rock climbing (*with ropes and appropriate safety gear; but not free climbing*)
- Quad biking (*only single rider and no jumping, racing or competition*)
- Rafting or kayaking in rivers or rapids graded IV or V under the International Scale of River Difficulty (*but no competition or racing*)
- Sandboarding
- Sailing from 11 to 15 nautical miles off any land mass (*but not competition or racing*)
- Segway tours
- Shooting moving targets, (*e.g. clay pigeons*)
- Tandem parachuting, tandem sky diving, tandem hang gliding, tandem gliding and tandem paragliding (*you must be in tandem with an instructor licensed for these activities*)
- Water skiing, jet skiing, speedboating, wakeboarding & tubing (*must be with a licensed operator; no competition or racing; no stunts or jumping off ramps*)

We will not pay

- If **you** do not comply with the participation conditions described in italics after certain Adventure Activities.
- If **you** were 75 years of age or older at the date of **policy** issue.
- If **you** participate in any Adventure Sports other than as an amateur.
- If **you** participate in any Adventure Sports in a race or timed format.
- The claim or loss is for is for permanent disability under Benefit 10, loss of income under Benefit 11, or personal liability under Benefit 18.
- For any medical expenses incurred in Australia.

Please also read [General Exclusions that apply to all benefits](#) on pages 69 to 73.

Benefit 25: Motorcycle Pack

This benefit provides optional cover for riding or being a passenger on a **motorcycle, scooter or moped**.

	Comprehensive	Standard Saver	Basics	Snow Sports Plus	Domestic Plus	Frequent Traveller Saver
Benefit limit applies to	Optional	Optional	Optional	Optional	No Cover	Optional
Excess*	\$200	\$200	\$200	\$200		\$200
* Excess applies for each claim unless you paid for the excess removal option when you purchased your policy . Your excess amount is shown on your Certificate of Insurance.						

Important Cover Conditions

Cover under this benefit is subject to the following conditions:

- **You** only have this benefit if **you** purchased the Motorcycle Pack.
- **You** must be aged 74 and under at the date of **policy** issue to purchase the Motorcycle Pack.
- There is no cover for motocross, jumping, racing or competition of any sort.
- There is no cover for riding off road, cover is available when riding on either sealed or unsealed public roads only.
- There is no cover under the Benefit 19 – Rental Vehicle Excess for **motorcycles, scooters & mopeds**.
- There is no cover under the Benefit 14 – Luggage & Personal Effects for items left with a **motorcycle, scooter or moped**, even in a **locked storage compartment**.
- If **you** are the rider of a **motorcycle, scooter or moped** with an engine capacity of 50cc or less **you** must hold a current Australian Drivers Licence and a licence valid for the country that **you** are riding in.
- If **you** are the rider of a **motorcycle, scooter or moped** with an engine capacity greater than 50cc **you** must hold a current Australian Motorcycle Licence valid for the same class of motorcycle, regardless of the local laws and a licence valid for the country that **you** are riding in.
- If **you** are the passenger on a **motorcycle, scooter or moped** the person in control must hold a current licence valid for the same class of **motorcycle, scooter or moped** that is valid for the country that **you** are riding in.
- If **you** hold a Provisional Australian Driver’s Licence **you** must comply with the restrictions of this type of license, regardless of the local laws.

We will not pay

- If **you** were under the influence of drugs or alcohol.
- If **you** were not wearing a helmet.
- If **you** were acting in an unlawful manner.

- If **you** are the rider of a **motorcycle, scooter** or **moped** with an engine capacity of 50cc or less and do not hold a current Australian Drivers Licence and a licence valid for the country that **you** are riding in.
- If **you** are the rider of a **motorcycle, scooter** or **moped** with an engine capacity greater than 50cc and do not hold a current Australian Motorcycle Licence valid for the same class of motorcycle, regardless of the local laws and a licence valid for the country that **you** are riding in.
- If **you** are the passenger on a **motorcycle** and the person in control does not hold a current licence valid for the same class of **motorcycle** valid for the country that **you** are riding in.
- If **you** are riding or are the passenger on a **motorcycle, scooter** or **moped** being ridden off road or on a closed road.

Please also read [General Exclusions that apply to all benefits](#) on pages 69 to 73.

Benefit 26: Bicycle Pack

This benefit provides optional cover for bicycle loss, theft or damage.

	Comprehensive	Standard Saver	Snow Sports Plus	Domestic	Frequent Traveller Saver	Basics
Benefit limit applies to	Optional	Optional	Optional	Optional	Optional	No cover
Benefit limit all ages	Up to \$15,000	Up to \$15,000	Up to \$15,000	Up to \$15,000	Up to \$15,000	
	\$5,000 for any one bicycle					
Excess*	\$200	\$200	\$200	\$200	\$200	
* Excess applies for each claim unless you paid for the excess removal option when you purchased your policy . Your excess amount is shown on your Certificate of Insurance.						

Important Cover Conditions

Cover under this benefit is subject to the following conditions:

- **You** only have this benefit if **you** purchased the Bicycle Pack in connection with an eligible **policy**.
- There is no cover while a **bicycle** is in use.
- **Your bicycle** must be less than 3 years old and have a value of at least \$1,500.
- The most **we** will pay per **bicycle** is \$5,000, and up to \$15,000 in total for all **bicycles**.
- The most **we** will pay for **bicycle accessories** is \$750 as **luggage and personal effects**. **You** may choose to cover additional **bicycle accessories** under **Specified High Value Items**.

- **You** must take care to protect and secure **your bicycle** at all times. This means:
 - **You** must, whenever **your bicycle** is **unsupervised** in a **public place**, secure the **bicycle** frame and wheels to a fixed object with an **approved lock**.
 - **You** must not store **your bicycle** outside overnight (including in a motor vehicle, in a **locked storage compartment**, or on a **bicycle** rack).
 - **You** must, when **you** are transporting **your bicycle** by aircraft, securely pack it in a bike case or other container designed for **bicycles**.
 - **You** must, when **you** are transporting **your bicycle** by motor vehicle, keep it obscured from view inside the locked boot or **locked storage compartment**, or locked and secured to a properly fixed **bicycle** rack via the lockable security provision of the **bicycle** rack.
- Where a claim is for the loss or theft of, or damage to, a **bicycle**, **you** must:
 - report the loss or theft within 24-hours to the police or an office of the bus line, airline, shipping line or rail authority **you** were travelling on when the loss or theft occurred.
 - provide **us** with a copy of the written report to the police or office of the bus line, airline, shipping line or an office of the bus line, airline, shipping line or rail authority **you** were travelling on.
 - provide **us** with evidence of the broken lock or securing device or forced entry into a boot or **locked storage compartment**.

We will pay

If, during **your trip**, a **bicycle** owned by **you** is permanently lost, stolen, or accidentally damaged **we** will at **our** option:

- Repair the item; or
- Replace the item; or
- Pay **you** the amount it would cost **us** to repair or replace the item.

Subject to the limits shown in the Benefit Summary above, the most **we** will pay is the original purchase price of the item less any depreciation that applies. Depreciation will be calculated as detailed under the heading [Depreciation](#) on page 76.

No depreciation will be applied to **bicycles** purchased duty free prior to **your** departure or during **your trip**.

Where an item is part of a pair or set, **we** will pay no more than the value of the lost, damaged or stolen part, regardless of any special value that the item may have had as part of a pair or set.

We will not pay

- If the **bicycle** is more than 3 years old at the time the Certificate of Insurance was issued.
- If the **bicycle** has a value of less than \$1,500.
- If the loss or damage is to, or of, a **bicycle** while in use.

- If the **bicycle** was left **unsupervised** in a **public place** unless the **bicycle** frame and wheels were secured to a fixed object with an **approved lock**.
- If the **bicycle** is damaged while being transported by aircraft and **you** have not securely packed it in a bike case or other container designed for **bicycles**.
- If the **bicycle** is lost, stolen or damaged while being transported by motor vehicle unless it has been obscured from view inside the locked boot or **locked storage compartment** or locked and secured to a properly fixed **bicycle** rack via the lockable security provision of the **bicycle** rack.
- If the **bicycle** is lost, stolen or damaged while stored outside overnight (including in a motor vehicle, in a **locked storage compartment**, or on a **bicycle** rack).
- If the **bicycle** has a mechanical, electrical or electronic breakdown.
- For damage **arising** from or caused whilst **your bicycle** is being transported on a motor vehicle mounted **bicycle** rack.
- For damage **arising** from or caused by **your bicycle** being driven over by a motor vehicle.
- For scratching or denting or any cosmetic damage that does not impair the function and performance of the **bicycle**.
- If **you** leave **your bicycle** in any aircraft, **cruise ship**, ferry, train, tram, taxi or bus, or in any hotel or motel room after **you** have checked out.
- For repairing pre-existing or old damage, faulty workmanship, or incomplete repairs that existed at the time the Certificate of Insurance was issued.
- For crushing, cracking or deformation of **your bicycle** caused by tightening or clamping.
- For loss or damage that **arises** from ordinary wear and tear or deterioration.
- If the loss or damage **arises** from any process of cleaning, repair or alteration.
- If the loss or damage **arises** from atmospheric or weather conditions, insects, rodents or vermin.
- If the **bicycle** was being sent unaccompanied or under a freight contract.
- If **you** are entitled to be reimbursed by the bus line, airline, shipping line or rail authority **you** were travelling on when the loss, theft or damage occurred. However, if **you** are not reimbursed the full amount of **your** claim, **we** will pay the difference between the amount of **your** loss and what **you** were reimbursed, up to the limit of **your** cover (allowing for depreciation due to age, wear and tear).
- If **you** do not report the loss, theft or damage within 24-hours to the police or an office of the bus line, airline, shipping line or rail authority **you** were travelling on when the loss, theft or damage occurred. **You** must prove that **you** made such report by providing **us** with a written statement from whoever **you** reported it to.
- For more than the applicable limits set out in the Benefit Summary above.

Please also read [General Exclusions that apply to all benefits](#) on pages 69 to 73.

General Exclusions that apply to all benefits

To the extent permissible by law, **we** will not pay under any circumstances if:

1. **You** do not act in a responsible way to protect **yourself** and **your** property.
2. **You do not do** everything **you** can to reduce **your** loss as much as possible.

3. **Your claim arises** from consequential loss of any kind, including but not limited to financial loss, loss of enjoyment, or the devaluation or depreciation of currency.
4. **Your claim arises** from **you** being aware at the time of purchasing the **policy** of something that would give rise to **you** making a claim under this **policy**.
5. **Your claim arises** from a loss which is recoverable by compensation under any workers compensation or transport accident laws or by any government sponsored fund, plan, or medical benefit scheme, or any other similar type legislation required to be effected by or under a law.
6. **Your claim arises** from errors or omissions in any booking arrangements, failure to obtain relevant visa, passport or travel documents, or being rejected access to a country on arrival for any reason.
7. **Your claim arises** from **you** acting unlawfully or breaking any government prohibition, laws or regulation including visa requirements.
8. **Your claim arises** from a government authority detaining anyone, or confiscating or destroying anything.
9. **Your claim arises** from any government prohibition, regulation or intervention.
10. **Your claim arises** from
 - a. **you** participating in motocross, off road, jumping, racing or competition of any sort even if **you** have purchased the Adventure Pack or Motorcycle Pack;
 - b. the use of a two-wheeled or three-wheeled motor vehicle unless **you** as the driver or a passenger are wearing a crash helmet (this is irrespective of the law in the country **you** are in).
11. **Your claim arises** from **you** being in control of a motor vehicle without a current Australian driver's licence.
12. **Your claim arises** from **you** being:
 - a. in control of a **motorcycle, moped or scooter**:
 - i. without a current Australian motorcycle licence valid for the same class of bike (motorcycle)
 - ii. without a current Australian driver's licence (scooters & mopeds)
 - iii. without a licence valid for the country that **you** are riding in
 - b. a passenger on a **motorcycle, moped or scooter** that is in the control of a person:
 - i. without a current licence valid for the same class of bike (motorcycle)
 - ii. without a current driver's licence (scooters & mopeds)
 - iii. without a licence valid for the country that **you** are riding in
13. **Your claim arises** from **you** being in control of a **recreational all-terrain vehicle** (including but not limited to quad-bikes, trikes and buggies) or are a passenger on a **recreational all-terrain vehicle** unless **you**:
 - a. are under the direct supervision of a properly licensed recreational organisation, and;
 - b. are obeying all relevant safety codes; and
 - c. are wearing protective gloves and a motorcycle rider's helmet
14. **Your claim arises** from or is related to or is associated with:
 - a. an actual or likely **epidemic** or **pandemic**; or
 - b. the threat of an **epidemic** or **pandemic**.

Refer to who.int and smartraveller.gov.au for further information on **epidemics** and **pandemics**.

15. **Your claim arises** from **you** not following advice in the mass media or any government or other official body's warning:
- of a strike, riot, bad weather, civil protest or contagious disease (including an **epidemic** or **pandemic**); or
 - against travel to a particular country or parts of a country, including where an advice or warning has been released by the Australian Government Department of Foreign Affairs and Trade indicating "Do not travel" or warning to "Reconsider **your** need to travel" or otherwise advising against all non-essential travel to or in that location or advising against specific transport arrangements or participation in specific events or activities; and
 - you** did not take appropriate action to avoid or minimise any potential claim under **your policy** (including delay of travel to the country or part of the country referred to in the warning).

Refer to who.int and smartraveller.gov.au for further information.

16. **Your claim arises** from any act of war, whether war is declared or not, or from any rebellion, revolution, insurrection or taking of power by the military.
17. **Your claim arises** from a nuclear reaction or contamination from nuclear weapons or radioactivity.
18. **Your claim arises** from a 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.
19. **Your claim arises** from any search and rescue costs charged to **you** by a government, regulated authority or private organisation connected with finding and rescuing an individual.
20. **Your claim arises** from or is related to or is associated with any **Pre-existing Medical Condition**, except as described under the heading "Automatically Covered Pre-existing Medical Conditions" on pages 26 to 29 or to the extent specifically contemplated under Benefit 5 – Trip Cancellation Expenses, Benefit 6 – Trip Disruption Expenses, or Benefit 7 – Trip Resumption Expenses.
21. **Your claim arises** from **you** taking a blood-thinning prescription medication, including but not limited to Warfarin (also known under the brand names Coumadin, Jantoven, Marevan, and Waran).
22. **Your claim arises** from or is in respect of travel booked or undertaken against the advice of any **medical practitioner**.
23. **Your claim arises** from any **injury** or **sickness** where a diagnosis of metastatic cancer (spreading malignant cancer) was given or terminal prognosis was made prior to the issue of the Certificate of Insurance.
24. **Your claim arises** from or is associated with pregnancy, childbirth or related complications except as specified under "Pregnancy" on page 29.


25. **Your claim arises** from or involves a **hospital** where **you** are being treated for addiction to drugs or alcohol, or are using it as a nursing, convalescent or rehabilitation place.
26. **Your claim arises** from or involves the cost of medication in use at the time the **trip** began or the cost for maintaining a course of treatment **you** were on prior to the **trip**.
27. **Your claim arises** from:
 - a. **your, your** spouse or partner, **relative** or **your travelling companion's** suicide or attempted suicide; or
 - b. **your, your** spouse or partner, **relative** or **your travelling companion** injuring yourself deliberately or putting yourself in danger (unless **you** are trying to save a human life).
28. **Your claim arises** from a sexually transmitted disease.
29. **Your claim arises** directly or indirectly from **you, your** partner, or **your travelling companion** using alcohol or drugs (unless the drugs have been prescribed by **your medical practitioner**).
30. **Your claim arises** from or is complicated by **you, your** partner, or **your travelling companion** being affected by or exposed to Acquired Immune Deficiency Syndrome (AIDS) or AIDS related complex (ARC) or Human Immunodeficiency Virus (HIV).
31. **You** receive private **hospital** or medical treatment where **we** have advised **you** that there is:
 - a. Public funded services or care available at **your** destination; or
 - b. There is a Reciprocal Health Agreement between the Government of Australia and the government at **your** destination.
32. **We** determine that **you** should return to Australia for treatment and **you** do not agree to do so. Under this circumstance **we** will pay **you** the amount that **we** determine would cover **your overseas** medical expenses and/or related costs had **you** agreed to **our** recommendation. **You** will then be responsible for any ongoing or additional costs relating to or **arising** out of the event **you** have claimed for.
33. **Your claim arises** from any medical procedures in relation to AICD/ICD insertion during **overseas trip**. **We** will exercise **our** right to organise a repatriation to Australia for this procedure to be completed if **you, your travelling companion** or a **relative** (as listed on **your** Certificate of Insurance) requires this procedure due to sudden and acute onset which occurs for the first time during **your period of insurance** and it is not directly or indirectly related to a **Pre-existing Medical Condition**.
34. **Your claim arises** from or is any way related to the death, terminal diagnosis or hospitalisation of any person aged 85 years and over at the time of the claimable event (other than the insured), regardless of the country in which they live.
35. **Your claim arises** from or relates to any event or occurrence where providing such cover would result in **us** contravening the Health Insurance Act 1973 (Cth), the Private Health Insurance Act 2007 (Cth) or the National Health Act 1953 (Cth) (as amended or superseded).
36. **Your claim arises** from **you** racing or participating in any race or timed activity (other than on foot).
37. **Your claim arises** from **you** participating in any **snow sports** unless **you** have purchased the Snow Sport Plus Policy if travelling internationally or the Domestic Plus Policy if travelling within Australia.


38. Your claim arises from you participating in any sports or recreational activities not listed in the Automatically Covered Sports and Leisure Activities list (page 16), except as provided under the Adventure Pack (page 21) if you have purchased the Adventure Pack option.
39. Your claim arises from you participating in professional sport in a professional capacity of any kind.
40. Your claim arises from you participating in downhill mountain biking even if you have purchased the Adventure Pack or Bike Pack.
41. Your claim arises from an event where a Travel Alert for that event was issued by us prior to the issue of your Certificate of Insurance. Events include (but is not limited to): strike, riot, hijack, civil protest, severe weather, natural disaster or contagious disease.

Help and emergencies

When you have an emergency

In the event of an overseas emergency, contact us immediately. Our helpful emergency and claims teams will be there 24 hours a day, 7 days a week to assist you when you need us most.

 In Australia: (02) 8320 7999

 From overseas: +61 2 8320 7999

 emergency@fastcover-assist.com.au

If you are hospitalised

Then you or a member of your travelling party, must contact us as soon as possible. Our emergency assistance team is available 24 hours a day every day. They can help you with medical problems, locating the nearest medical facilities, bringing you home if medically necessary, locating embassies and consulates and liaising with loved ones and work colleagues if necessary.

If you do not contact us when you require emergency assistance, then to the extent permissible by law, we may not pay for these expenses or for any evacuation or airfares that have not been approved or arranged by us.

If you are not hospitalised but you are being treated as an outpatient and the total cost of such treatment will exceed \$2,000 you must contact us.

You are free to choose your own medical practitioner or we can appoint an approved medical practitioner to see you, unless you are treated under a Reciprocal Health Agreement. You must, however, advise us of your admittance to hospital or your early return to Australia based on written medical advice. If you do not get the medical treatment you expect, we can assist you, however we (the Insurer) and the agents of the insurer, are not liable for any problems that result from you choosing your own medical practitioner.


How to claim

For general claims **you** must give **us** notice of **your** claim within 30 days of **your** return home by contacting **us** on:

 fastcover.com.au/claims

 claims-fch@fastcover.com.au

 In Australia: 1300 409 322 (9am to 5pm Sydney time weekdays)

 From overseas: +61 2 8215 7239

You will be asked to complete and return **our** claim form. If the claim form is not fully completed by **you**, **we** will not be able to process **your** claim. **We** can reduce **your** claim by the amount of any prejudice **we** suffered because of any delay by **you** in submitting a completed claim form.

What you need to do when making a claim

For medical, hospital or dental claims

Contact **us** as soon as possible so that **we** may assist in **your** care and pre-approve expenses.

For other claims

You must notify **us** and submit full details in writing within 30 days of **your** return.

For loss or theft of your luggage and personal effects

Report it immediately to the police and obtain a written notice of **your** report.

For damage or misplacement of your luggage and personal effects

Caused by the airline or any other operator or accommodation provider, report the damage or misplacement to an appropriate official within 24 hours of discovering the loss and obtain a written report, including any offer of settlement that they may make.

For all liability claims

Do not admit fault or liability or offer or promise to pay any money, or become involved in litigation, without **our** approval.

For all claims

You must give **us** any information, at **your** expense, that **we** reasonably ask for to support **your** claim. Information such as but not limited to police reports, valuations, medical reports, original receipts or evidence of ownership will be required. **You** must do this within the timeframes requested. **We** may ask **you** to provide **us** with translations into English, if required, of such documents to enable **us** to carry out **our** assessment of **your** claim. **We** are under no obligation to pay claims without proof of ownership and proof of event.

You must agree to have a blood alcohol and/or breath analysis where local laws permit, where it is necessary for **us** to assess **your** claim.

We choose how **we** settle claims. It is the decision of **our** claims department to repair or replace damaged / lost / stolen items or cash settle the claim, whichever is the lesser. **We** will repair or depreciate depending on the age and condition of the item or replace with the equivalent in today's market based on the original items specifications. Claim payments to **you** will be made in Australian dollars to **your** nominated Australian bank account. The rate of currency exchange that will apply is the rate on the date **you** incurred the expense or suffered the loss, as applicable.

Excess

This refers to the amount(s) **you** are required to pay or bear **yourself** when **you** make a claim under **your** policy. **Your** policy excess is listed on **your** Certificate of Insurance. If **you** are claiming for more than one incident, this will be treated as a separate claim and the **excess** is applicable to each incident claimed.

Claims processing

We will process **your** claim within 10 business days of receiving a completed claim form and all necessary supporting documentation. If **we** need additional information, a written notification will be sent to **you** within 10 business days.

Depreciation

Depreciation will be applied to claims for **luggage and personal effects** as follows:

Depreciation Table for Unspecified Luggage and Personal Effects <i>(not applicable to Specified High Value Items or items purchased whilst on your trip)</i>			
Luggage or Personal Effects Item Claimed	Types of items <i>(but not limited to the below examples)</i>	Depreciation amount applied from the date of purchase. <i>(Applied for each month you have owned the item)</i>	Maximum depreciation applicable (% of original purchase cost)
Toiletries	Cosmetics, moisturiser, skin care, make-up, perfume, hair products and medications	3% per month	Maximum of 80%
Computers and Electrical Devices	Personal Computers, video recorders, cameras, photographic equipment, mobile phones, tablets, personal computers, and electronics devices or equipment	1.75% per month	Maximum of 60%
Clothing, Shoes, Luggage and Books	Your clothing (including sporting clothing), shoes, suitcase, handbags, jackets, underwear, accessories <i>(but not jewellery)</i> , Prescription eye glasses and sun glasses.	1.75% per month	Maximum of 80%
Camping, Sporting and Snow Sports equipment, musical and leisure equipment (but not clothing)	Skis, snowboards, guitars, bicycles , tennis racket, golf clubs.	1% per month	Maximum of 60%
Jewellery	Earrings, Ring, Necklace, Bracelet	0.25% per month	Maximum of 25%
All other items		1.25% per month	Maximum of 60%

If you can claim from another party

If you can make a claim against another party in relation to a loss or expense covered under this policy and they do not pay you the full amount of your claim, we will only make up the difference. You must claim from them first.

Other insurance

If any loss, damage or liability covered under this **policy** is covered by other insurance **policy(ies)**, **you** must give **us** details. **We** may seek contribution from **your** other insurer. **You** must give **us** any information **we** reasonably ask for to help **us** make a claim from **your** other insurer.

Assistance with recovery

If **you** are aware of any third party that **you** or **we** may recover money from, **you** must inform **us** of such third party.

We may, at **our** discretion undertake in **your** name and on **your** behalf, control and settle proceedings for **our** own benefit to recover compensation or secure indemnity from any party in respect of anything covered by this **policy**. **You** are to assist and permit to be done, all acts and things as required by **us** for the purpose of recovering compensation or securing indemnity from other parties to which **we** may become entitled or subrogated, upon **us** paying **your** claim under this **policy** regardless of whether **we** have yet paid **your** claim and whether or not the amount **we** pay **you** is less than full compensation for **your** loss.

Once **we** pay **your** total loss **we** will keep all money left over. If **we** pay **you** for lost or damaged property and **you** later recover the property or it is replaced by a third party, **you** must pay **us** the amount of the claim **we** paid **you**.

Salvage

If required, **you** must send **our** claims department any damaged items for evaluation. After a claim has been settled, any salvage **you** have sent into **our** claims department will become **our** property.

Goods and Services Tax

How GST affects your claim if you are a business traveller

If **you** are entitled to claim an input tax credit in respect of a cost for which a claim is made, or would be entitled to an input tax credit if **you** were to incur the relevant cost (i.e. in replacing a lost or stolen item), the amount **we** would otherwise pay will be reduced by the amount of that input tax credit.

Travel within Australia only

If **you** are entitled to claim an input tax credit in respect of **your** premium **you** must inform **us** of the amount of that input tax credit (as a percentage) at the time **you** first make a claim. If **you** fail to do so, **you** may have a liability for GST if **we** pay **you** an amount under this **policy**.

Fraudulent claims and misleading conduct

Submitting an insurance claim that is not true, correct, did not occur, is misleading or exaggerated is a criminal offence under Australian Law and can lead to prosecutions. If **you** submit a claim which is fraudulent, or false in any respect, or there is a material alteration in the risk, **we** may deny part of, or all of the claim, to the extent permitted by law. If **you**, or someone authorised and acting for **you**, submits to **us** any false or misleading information **you** may be prosecuted. Additionally, **your policy** may be cancelled by **us** under the law and no refund of premium will be made.

Insurance fraud and fraudulent claims force the cost of **your** insurance to increase. For the community and **your** benefit, **we** encourage **you** to assist in reducing insurance fraud by reporting it to:

✉ info@fastcover.com.au

☎ 1300 409 322 (9am to 6pm Sydney time weekdays)

💻 fastcover.com.au/contact

All information will be treated with full confidentiality and protected to the full extent of the law.

Important matters

Under **your policy** there are rights and responsibilities that **you** and **we** have. Here are some **you** should be aware of.

Your Certificate of Insurance

When **you** take out Travel Insurance with Fast Cover **you** will be issued with a Certificate of Insurance. The Certificate of Insurance forms part of **your policy**. It will, amongst other things, detail the insured travellers and **dependants**, the type of **policy** **you** have purchased, **your** destination and dates of travel, any Optional Benefits selected by **you**, including any **Specified High Value Items** that **you** choose to cover, the premium, and any variations to the standard terms and conditions that apply specifically to **you** or **your policy**.

Period of insurance

The period **you** are insured for is set out in the Certificate of Insurance and varies depending on the length of **your trip** and the **policy** type that **you** have purchased.

If **you** have purchased **your policy** before **you** departed Australia:

For Comprehensive, Snow Sports Plus, Standard Saver and Domestic policies:

- The cover for Benefit 5 – Trip Cancellation Expenses begins from the time the **policy** is issued.
- Cover for all other benefits begins on the date of departure as stated on **your** Certificate of Insurance.

For Basics policies:

- Cover for all benefits begins on the date of departure as stated on **your** Certificate of Insurance.

For Frequent Traveller Saver policies:

- The cover for Benefit 5 – Trip Cancellation Expenses begins from the start date as specified on **your** Certificate of Insurance.
- Cover for all other benefits begins on the date of departure for each **trip**.

If **your policy** was purchased while **you** are already **overseas**:

- There is no cover under any benefit for the first 48 hours from the time the **policy** is issued. This is **your** “waiting period”. This means there is no cover **arising** from events that happen within the waiting period. Cover for all benefits begins immediately following **your** waiting period.

For all policies:

- Cover ends on the date of return set out on **your** Certificate of Insurance, or the time the **policy** otherwise ends in accordance with its terms, whichever happens first. The state listed on **your Certificate of Insurance** determines the time zone **we** use to determine **your** policy's purchase date, departure date and end date.
- If **you** return **home** early for any reason, cover from **your policy** will be suspended from the time **you** return to **your home** until the time **you** leave **your home** to continue **your trip**. **You** must have 14 days remaining of the **period of insurance** as noted on **your** Certificate of Insurance. Following the resumption of **your trip your policy** will remain valid until the end date shown on **your** Certificate of Insurance or **your** permanent return **home**, whichever comes first. **We** will not pay any costs in relation to **your** return to Australia unless the costs are covered by this **policy**.
- If **you** return **home** early for any reason and do not intend to do any further travel, **we** will not refund the unused portion of **your policy**.

Extending your cover

Except as described below, **you** can apply to extend **your** cover by contacting **us** on or before **your** original **policy** expiry date. Extension of cover is subject to **our** written approval and **your** payment of the additional premium.

Where **your trip** is necessarily extended due to an event that entitles **you** to make a claim under this **policy**, **we** will extend **your** cover free of charge until **you** are able to travel **home** by the quickest and most direct route or for a period of six (6) months, whichever happens first. Please contact **us** (see below) to notify **us** of the event and extension.

Cover cannot be extended:

- for any **Pre-existing Medical Condition**, unless it is listed under the heading “[Automatically Covered Pre-Existing Medical Conditions](#)” on pages 27 to 29 and **you** have not been hospitalised (including Day Surgery or Emergency Department attendance) for that condition in the past 24 months; or
- for conditions **you** suffered during the term of **your** original **policy**; or
- where **you** have not advised **us** of any circumstances that have given (or may give) rise to a claim under **your** original **policy**; or
- where at the time of extension **you** are aged 80 years or over.

Where **we** have agreed to extend cover, **we** will issue **you** with a new Certificate of Insurance. The **period of insurance** on **your** new Certificate of Insurance cannot exceed a maximum combined period of 24 months.

You can extend **your policy**:

fastcover.com.au/your-policy

info@fastcover.com.au

☎ 1300 409 322 (9am to 6pm Sydney time weekdays)

☎ +61 2 8215 7239 (from overseas)

Your Duty of Disclosure

You have a legal duty of disclosure to **us** whenever **you** apply for or change a **policy**.

What you must tell us

If **we** ask **you** questions that are relevant to **our** decision to insure **you** and on what terms, **you** must tell **us** everything that **you** know, or could reasonably be expected to know, is relevant to **our** decision whether to insure **you**, and if **we** do on what terms. **You** have this duty until **we** agree to insure **you**. **Your** duty does not require **you** to disclose anything:

- that reduces the risk to be undertaken by **us**;
- that is generally well known;
- that **we** know or, in the ordinary course of **our** business, ought to know; or
- in respect of which **we** have waived **your** duty.

If you do not tell us

If **you** do not answer **our** questions honestly or do not properly disclose to **us**, **we** may reduce or refuse to pay a claim and/or may cancel the **policy**. If **you** act fraudulently in answering **our** questions or not disclosing to **us**, **we** may refuse to pay a claim or treat the **policy** as never having existed.

Your general duty applies to changes

Your general duty applies in full when **you** change or reinstate the **policy**.

Your general duty is limited for new Policies

When **you** apply for a new **policy** **your** duty of disclosure applies, but **you** do not need to disclose something to **us** unless **we** specifically ask **you** about it. However, **you** must be honest in answering any questions **we** ask **you**. **You** have a legal duty to tell **us** anything **you** know, and which a **reasonable** person in **your** circumstances would include in answering the questions. **We** will use the answers in deciding whether to insure **you** and anyone else to be insured under the same **policy**, and on what terms.

Who needs to tell us

It is important that **you** understand **you** are disclosing to **us** and answering **our** questions for **yourself** and anyone else **you** want to be covered by the **policy**.

What you pay

The premium **you** pay is shown on the Certificate of Insurance. It is calculated when **you** purchase the **policy** and if **you** vary or extend cover. The premium is calculated based on a number of factors, including the **policy** **you** have chosen, **your** age, where **you** are going to, the length of **your** trip, the time between purchase and departure plus any options **you** have chosen. The amount **you** pay includes allowances for government fees, taxes and charges (including stamp duty and GST) and may include administration fees, which, if charged, will be listed on the Certificate of Insurance.

Cooling off period

You have a full 14 days from the purchase date of the **policy** (as set out in the Certificate of Insurance) to make sure **you** are happy with every aspect of **your** Fast Cover Travel Insurance **policy**. This is known as the “cooling off” period. During this time **you** may cancel the **policy** simply by contacting **us** and **we** will give **you** a full refund.

You cannot cancel **your** **policy** if **you** have exercised any of **your** rights or powers under the **policy** (e.g. **you** have made a claim) or if the travel departure date (shown on **your** Certificate of Insurance) has passed within the 14 day cooling off period.

Jurisdiction and governing law

The **policy** is governed by and construed in accordance with the law of New South Wales, Australia and **you** agree to submit to the exclusive jurisdiction of the courts of New South Wales. **You** agree that it is **your** intention that this Jurisdiction and Governing law clause applies.

Changes to the PDS

From time to time and where permitted by law, **we** may change parts of the **policy**. If **we** do so, any updates which are not materially adverse to **you** from the point of view of a **reasonable** person deciding whether to buy this insurance, may be found on the Fast Cover Travel Insurance website at fastcover.com.au/pds. Should **you** wish to receive a paper copy of the latest PDS please contact **us** at fastcover.com.au/contact and **we** will send **you** a copy. Should **we** substantially amend this PDS, **we** will issue **you** a Supplementary Product Disclosure Statement (SPDS) which will provide details of these amendments.

General advice

Any advice provided in this PDS is general only and does not take into account **your** individual needs, objectives or financial situation. **You** should carefully read this document before buying to decide if the product is right for **you**.

Financial Claims Scheme and Compensation Arrangements

In the unlikely event Hollard were to become insolvent and could not meet its obligations under the **policy**, a person entitled to claim may be entitled to payment under the Financial Claims Scheme. Access to the Scheme is subject to eligibility criteria and for more information see APRA website at fcs.gov.au and the APRA hotline on 1300 55 88 49. Hollard is an insurance company authorised under the Insurance Act 1973 (Cth).

Because of this it is not subject to the Australian Financial Services licensee Corporations Act 2001 (Cth) requirement to have compensation arrangements in place to compensate retail clients for loss or damage suffered because of breaches by the licensee or its representatives of Chapter 7 of that Act. Hollard has compensation arrangements in place that are in accordance with the Insurance Act.

The General Insurance Code of Practice

Hollard is a member of the Insurance Council of Australia and also a signatory to the General Insurance Code of Practice. The objectives of the Code are to:

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

You can obtain a copy of the Code from the Insurance Council of Australia website at insurancecouncil.com.au

Dispute Resolution

If you have a complaint

We hope that you never have a complaint, but if you do **we** will do our best to work with you to resolve it through the following process:

Our internal complaints process

Step 1: Call 1300 409 322

Please contact one of our Claims Assessors, who will try to resolve **your** complaint straight away.

Step 2: Talk to the manager

If **we** have not been able to resolve **your** complaint, then you can discuss **your** concerns with one of our managers, also available on 1300 409 322.

Step 3: Contact Internal Dispute Resolution Committee

If you are still not satisfied and **your** complaint is not yet resolved, you can contact our Internal Dispute Resolution Committee at:

Mail: Fast Cover Claims Locked Bag 2010, St Leonards NSW 1590
Email: resolution@hollard.com.au
Phone: 02 9253 6600

Your concerns will be investigated by an officer with full authority to deal with the complaint and **we** will inform you of the outcome within 15 working days of receiving **your** complaint.

Step 4: Where we have not resolved your complaint

If **we** have been unable to resolve **your** concerns once you have been through our Internal Dispute Resolution process, or **your** complaint has not been resolved within 45 days, you may contact the Australian Financial Complaints Authority (AFCA).

You can contact AFCA at:

Mail: GPO Box 3, Melbourne VIC 3001
Email: info@afca.org.au
Phone: 1800 931 678
Website: afca.org.au

A decision by AFCA is binding on **us** but is not binding on you. **You** have the right to seek further legal assistance. The AFCA service is provided to you free of charge.

Financial Services Guide (FSG)

Fast Cover is responsible for this FSG. This FSG provides **you** with information about the financial services that they provide in relation to Fast Cover Travel Insurance (to help **you** decide whether or not to use those services) as well as information on how they are remunerated in relation to the services, how they deal with complaints and how they can be contacted.

In this FSG references to:

Hollard

means The Hollard Insurance Company Pty Ltd ABN 78 090 584 473, AFSL 241436.

Fast Cover

means Fast Cover Pty Ltd ABN 98 143 196 098, AR 381399.

You and Your

means the person(s) whose name(s) are set out on the Certificate of Insurance, and if **you** have a Single or Family cover type, **your dependants**.

Fast Cover Travel Insurance is promoted by Fast Cover and insured by Hollard. Details about these companies are given in this document. The Fast Cover Travel Insurance PDS (PDS) including the Policy Terms and Conditions are set out in this document. The PDS contains information on the benefits and significant characteristics of the product and is aimed to assist **you** in making an informed decision about whether to buy it or not. Before **you** acquire the product, **you** should read the PDS carefully and use it to decide whether to purchase the product.

About us

Fast Cover

Fast Cover is an Authorised Representative of Hollard that permits it to deal in and provide general advice on behalf of Hollard regarding certain general insurance products issued by Hollard, including Fast Cover Travel Insurance.

Fast Cover promotes Fast Cover Travel Insurance. Fast Cover is not the insurer.

Hollard is the insurer and issuer of Fast Cover Travel Insurance Policies.

Fast Cover does not act for **you** and does not provide personal advice about Fast Cover Travel Insurance. Only Hollard can issue, vary and cancel Fast Cover Travel Insurance Policies, which it does through an arrangement with Fast Cover.

Important information you should know

The above persons and organisations have not and will not consider whether Fast Cover Travel Insurance is appropriate for **your** personal objectives, financial situation or needs as they do not provide such services to **you**. Therefore, **you** need to consider the appropriateness of any information given to **you**, having regard to **your** personal circumstances before buying Fast Cover Travel Insurance. **You** need to read the PDS (Benefits 1 – 26 of this document) including the **policy** terms, conditions and General Exclusions that apply to all benefits to determine if the product is right for **you**. If **you** require personal advice, **you** need to obtain the services of a suitably qualified adviser.

Remuneration

When **you** purchase a Fast Cover Travel Insurance Policy **you** pay the premium to Hollard for the product. This amount is agreed with **you** before the product is purchased. Fast Cover may be compensated for the services it provides. Fast Cover's compensation is included in the total amount **you** pay. Fast Cover receives a portion of the insurer's premium for promoting Fast Cover Travel Insurance policies.

How we protect your privacy

We value **your** privacy. Our Privacy Policy, available at fastcover.com.au/privacy, sets out how we protect **your** personal information. Fast Cover Pty Ltd and The Hollard Insurance Company Pty Ltd are subject to the privacy principles under the Privacy Act 1988.

In connection with Fast Cover Travel Insurance:

- Personal information is collected directly from the person involved or, where that is not reasonably practical, from other sources;
- Personal information is collected for processing insurance applications; administering policies; assessing and paying claims under the **policy**; considering any other application which may be made to a recipient and performing administrative operations (including for example accounting, risk management and staff training);
- Hollard and those with whom it has alliance and service arrangements may receive personal information for primary purposes of planning, researching and developing and identifying products and services that may interest **you** and (unless **you** ask it not to) telling **you** about products and services offered by Hollard, its related bodies corporate and alliance arrangements.

Personal information may be disclosed to third parties in connection with the above purposes, including to reinsurers, related companies, advisers, persons involved in claims, medical and emergency repatriation service providers, external claims data collectors and verifiers, **our**

employees, agents and other persons where required by law. By applying for cover, **you** consent to the above. **Your** consent applies whether **you** become or remain the insured; and

We may from time to time disclose personal information to **overseas** recipients and where practically possible disclose details of such recipients at **your** request.

To access personal information (including correcting or updating it), make a complaint about a breach of privacy or if **you** have any other query relating to privacy, contact details are set out in this document.

Dispute Resolution

If you have a complaint

We hope that **you** never have a complaint, but if **you** do **we** will do **our** best to work with **you** to resolve it. Please follow **our** [complaints process](#) detailed on page 82.

Authorised for issue

This FSG was prepared by Fast Cover (as it relates to the financial services provided by it) and Hollard has authorised the distribution of this FSG by Fast Cover.

Date of issue: 1 May 2019

Fast Cover

Call: 1300 409 322

Email: info@fastcover.com.au

Fast Cover Pty Ltd

ABN 98 143 196 098

AR No. 381399

My policy number:

24 Hour Emergency Assistance

Overseas: +61 2 8320 7999

In Australia: 02 8320 7999

fastcover
Travel Insurance made simple

My policy number:

24 Hour Emergency Assistance

Overseas: +61 2 8320 7999

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Visit fastcover.com.au/5-off
Phone 1300 409 322

*Not to be used in conjunction with any other offer. Please note some discounts (Original Discount) may have already been applied to premiums when a product is purchased through a certain channel (for example, online). In such a case, the greater of the discount offered in this offer and the Original Discount will be applied. You must have an existing policy or refer to an existing policy holder to be eligible for discount. Discount only available if you tell us the name of the existing Fast Cover traveller either when you call us or visit the above URL.

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