

Teachers Health Fund Group Travel Insurance

Combined Product Disclosure Statement
(including Policy Wording) and Financial
Services Guide

Effective: 18 April 2016



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PART 1 - PRODUCT DISCLOSURE STATEMENT

A Product Disclosure Statement (**PDS**) is a document required by the Corporations Act 2001 (Cth) and contains information designed to help **you** decide whether to buy this product and to compare it with other products **you** may be considering.

This **PDS** sets out the cover available and the terms and conditions which apply. Please note that any recommendations or opinions in this document are of a general nature only and do not take into account **your** objectives, financial situation or needs.

If **we** are unable to offer **you** the cover **you** seek, it will be because the particular product offered is not designed to cover a particular risk or risks including, but not limited to, some geographical regions, some **pre-existing medical conditions** or some ages.

This **PDS**, together with the **Certificate of Insurance** and any written document we tell **you** forms part of **your policy**, make up **your** contract with Allianz. Please retain these documents in a safe place.

UNDERSTANDING THIS PRODUCT AND ITS IMPORTANT TERMS AND CONDITIONS

To properly understand this product's significant features, benefits, limits, conditions and exclusions **you** need to carefully read:

- **PURCHASING THIS PRODUCT** – this contains important information on who can purchase this product, age limits and cover types available to **you**; on applicable excesses, the period of cover and extensions of cover;
- About the cover, and limits on the amount **we** will pay, that applies to each plan in the **TABLE OF BENEFITS**, when **we** will pay a claim under each section applicable to the cover **you** choose (**YOUR POLICY COVER**), any options purchased by **you** under **ADDITIONAL OPTIONS** (remember, certain words have defined meanings – see **OUR DEFINITIONS**);
- **IMPORTANT MATTERS** - this contains important information on **your** Duty of Disclosure (including how the duty applies to **you** and what happens if **you** breach the duty), **our** privacy notice and dispute resolution process, the Financial Claims Scheme, when **you** can choose **your** own doctor, when **you** should contact **Allianz Global Assistance** concerning 24 hour medical assistance, overseas hospitalisation or medical evacuation, and more;
- When **we** will not pay a claim under each section applicable to the cover **you** choose (**YOUR POLICY COVER**) and **GENERAL EXCLUSIONS APPLICABLE TO ALL SECTIONS** (which provides details of the general exclusions that apply to all covers and benefits); and
- **CLAIMS** - this sets out important information about how **we** will pay claims. It also sets out certain obligations that **you** and **we** have. If **you** do not meet them **we** may refuse to pay a claim.

APPLYING FOR COVER

When **you** apply for **your policy**, **we** will confirm with **you** things such as the period of cover, **your** premium, what cover options and **excess** will apply, and whether any standard terms are to be varied (this may be by way of a written notice **we** give **you**).

These details will be recorded on the **Certificate of Insurance** issued to **you**.

This **PDS** sets out the cover **we** are able to provide **you** with. **You** need to decide if the benefit limits, type and level of cover are appropriate for **you** and will cover **your** potential loss. If **you** have any queries, want further information about this product or want to confirm a transaction, please use the contact details on the back cover of this **PDS**.

ABOUT YOUR PREMIUM

You will be told the premium payable for **your policy** when **you** apply. In calculating the premium, **we** take into account a number of risk factors including **your** destination(s), length of **journey**, the number of persons and age of persons to be covered under the **policy** and the plan type **you** select. The amount of any **excess** payable, cover for additional options and cover for agreed **pre-existing medical conditions** is also included in the calculation of **your** premium.

Your total premium reflects the amount **we** calculate to cover these risks as well as any relevant government charges, taxes or levies (such as stamp duty or GST) in relation to **your** policy. These amounts are included in the total amount payable by **you** as shown in **your Certificate of Insurance**.

COOLING-OFF PERIOD

Even after **you** have purchased **your policy**, **you** have cooling-off rights.

If **you** decide that **you** do not want **your policy**, **you** may cancel it within 14 days after **you** are issued **your Certificate of Insurance**. **You** will be given a full refund of the premium **you** paid, provided **you** have not started **your journey** or **you** do not want to make a claim or to exercise any other right under **your policy**.

After this period **you** can still cancel **your policy** but **we** will not refund any part of **your** premium if **you** do.

WHO IS YOUR INSURER?

This product is underwritten by Allianz Australia Insurance Limited (Allianz) ABN 15 000 122 850 AFS Licence No. 234708, 2 Market Street, Sydney 2000.

WHO IS ALLIANZ GLOBAL ASSISTANCE?

Allianz Global Assistance is a trading name of AGA Assistance Australia Pty Ltd ABN 52 097 227 177 AFS Licence No. 245631. **Allianz Global Assistance** has been authorised by Allianz to enter into the **policy** and deal with and settle any claims under it, as the agent of Allianz, not as **your** agent. **Allianz Global Assistance** acts under a binder which means that it can do these things as if it were the insurer. It administers all emergency assistance services and benefits of this insurance. **You** may contact **Allianz Global Assistance** in an emergency 24 hours a day, 7 days a week.

UPDATING THE PDS

We may need to update this **PDS** from time to time if certain changes occur where required and permitted by law. We will issue you with a new **PDS** or a supplementary **PDS** to update the relevant information except in limited cases. Where the information is not something that would be materially adverse from the point of view of a reasonable person considering whether to buy this product, **Allianz Global Assistance** may issue you with notice of this updated information (you can get a paper copy free of charge by calling the contact number shown on the back cover of this **PDS**).

PREPARATION DATE

The preparation date of this **PDS** is 29 March, 2016.

OUR DEFINITIONS

When the following words and phrases appear in this **PDS**, your **Certificate of Insurance** or any other document we tell you forms part of **your policy**, they have the meanings given below. The use of the singular shall also include the use of the plural.

Accident

means an unexpected event caused by something external and visible.

AICD/ICD

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

Allianz Global Assistance

means AGA Assistance Australia Pty Ltd ABN 52 097 227 177, AFSL 245631.

Arise, arises or arising

means directly or indirectly arising or in any way connected with.

Bicycles

means any bicycle, tricycle, tandem, trailer cycle or push scooter that is powered by human pedalling and/or a battery.

Carrier

means an aircraft, vehicle, train, tram, vessel or other public transport operated under a licence for the purpose of transporting passengers. However, it does not mean a taxi.

Certificate of Insurance

is the document we give you which confirms that we have issued a **policy** to you and sets out details of your cover.

Concealed storage compartment

means a boot, trunk, glove box, enclosed centre console, or concealed cargo area of a sedan, station wagon, hatchback, van or motorhome.

Depreciation

means the deduction from the original purchase price of an amount calculated to be the reduction in value because of wear and tear and the passing of time.

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 deduction we will make from the amount otherwise payable under **your policy** for each claimable incident or event. (For example a couple insured by the same **policy** who both have personal possessions stolen from their bag at different times and both incur a medical expense for **sickness** during the same **journey**, but in separate events, will have a total of four excesses deducted. Two of these will be for the two claims under **SECTION 4.1 LUGGAGE & PERSONAL EFFECTS** and two of these will be for the two claims under **SECTION 1.2 OVERSEAS MEDICAL & HOSPITAL EXPENSES**).

Funeral expenses

mean the costs charged by a funeral director for arranging **your** funeral service and by a cemetery for **your** burial or a crematorium for **your** cremation. It does not include the cost of memorialisation.

Home

means the place where **you** normally live in Australia.

Hospital

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

Individual

means **you** only and does not include any other person.

Injure or 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 cover and does not result from any illness, **sickness** or disease.

Insolvency or insolvent

means bankruptcy, provisional liquidation, liquidation, appointment of a receiver, manager or administrator, entry into any official or unofficial scheme of arrangement, statutory protection, restructuring or composition with creditors, or the happening of anything of a similar nature under the laws of any jurisdiction.

Jewellery

means a form of personal adornment, such as brooches, rings, necklaces, earrings, and bracelets. It does not include watches or items of clothing.

Journey

means a trip that takes place during the period of cover which begins when **you** leave **home** or **your** place of business to commence **your** travel and ends when **you** arrive back **home** or at a **hospital** or nursing home in Australia (if **you** are evacuated or repatriated), whichever is earlier.

Legal costs

means fees, costs and expenses (including any applicable taxes and charges) which **we** agree to pay for **you** in connection with a legal action. It also means any costs which **you** are ordered to pay by a court or arbitrator (other than any fine or penalty, or aggravated, punitive, exemplary or liquidated damages) or any other costs **we** agree to pay.

Luggage and personal effects

means **your** suitcases, trunks and similar containers including their contents and articles worn or carried by **you** including **your valuables, musical instruments or sporting equipment**. It does not mean any **business samples** or items that you intend to trade, passport or travel documents, cash, bank notes, currency notes, cheques, negotiable instruments, watercraft of any type (other than surfboards), furniture, furnishings, household appliances, hired items or any other item listed as excluded on **your Certificate of Insurance**.

Medical adviser

means a qualified doctor or dentist, other than **you** or a **relative**, holding the necessary certification in the country in which they are currently practising.

Moped or scooter

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

Motorcycle

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

Musical instrument

means any device created for the sole purpose of making musical sounds and which can be carried about by **you**.

Overseas

means outside of Australia and its territories.

Pandemic

means a form of an **epidemic** that extends throughout an entire continent, even the entire human race.

PDS

means Product Disclosure Statement.

Policy and Group policy

means this Product Disclosure Statement, **Certificate of Insurance** and any written document **we** tell **you** forms part of **your policy**.

Pre-existing medical condition

means a medical condition of which **you** were aware of:

1. prior to the time of the policy being issued that involves:
 - a] **your** heart, brain, circulatory system/blood vessels, or
 - b] **your** lung or **chronic** airways disease, or
 - c] cancer, or
 - d] back pain requiring prescribed pain relief medication, or
 - e] surgery involving any joints, the back, spine, brain or abdomen requiring at least an overnight stay in **hospital**, or
 - f] Diabetes Mellitus (Type 1 or Type 2), OR
 2. in the 2 years prior to the time of the policy being issued:
 - a] for which **you** have been in hospital or emergency department or day surgery, or
 - b] for which **you** have been prescribed a new medication or had a change to your medication regime, or
 - c] requiring prescription pain relief medication;
- For the purposes of this clause, "medical condition" includes a dental condition; OR
3. prior to the time of the policy being issued that is:
 - a] pregnancy, or
 - b] connected with your current pregnancy or participation in an IVF program; OR
 4. for which, prior to the time of the policy being issued:
 - a] **you** have not yet sought a medical opinion regarding the cause; or
 - b] **you** are currently under investigation to define a diagnosis; or
 - c] **you** are awaiting specialist opinion.

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

Professional Sport

means **your** participation in any sporting event where any participant receives, or is eligible to receive, an appearance fee, wage, salary or prize money in excess of \$1,000. Participation includes training for, coaching or otherwise competing in that sporting event, regardless of whether **you** or any other participant is a professional sports person.

Public place

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

Quad bike

means a motorised vehicle designed to travel on four or more wheels, having a seat straddled by the operator and handlebars for steering control.

Reasonable

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

Redundant or redundancy

means loss of permanent paid full time employment (except voluntary redundancy), after a continuous working period of two years with the same employer if **you** are aged 18 and over or 65 and under.

Relative

means for the purposes of this **policy**, **your** or **your travelling companion's** mother, mother-in-law, father, father-in-law, step parent, step parent-in-law, sister, sister-in-law, brother, brother-in-law, wife, husband, son, son-in-law, daughter, daughter-in-law, step child, foster child, grandparent, grandchild, partner, fiancé(e), spouse or guardian only if they are under 85 years of age and resident in Australia or New Zealand. Any person related to **you** or **your travelling companion**, aged 85 years and over or who resides outside of Australia or New Zealand is not defined as a relative for the purposes of this **policy**.

Resident of Australia

means someone who currently resides in Australia and is eligible for an Australian Medicare Card.

Sick or sickness

means a medical condition, not being an **injury**, the symptoms of which first occur or manifest during **your** period of cover.

Sporting equipment

means equipment needed and used to participate in a particular sport and which can be carried about with **you**.

Total disablement

means you have lost all of the sight in one or both eyes, or the use of a hand at or above the wrist or a foot at or above the ankle.

Travelling companion

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

Unsupervised

means leaving **your luggage and personal effects**:

- with a person who is not named on **your Certificate of Insurance** or who is not a **travelling companion** or who is not a **relative**;
- with a person who is named on **your Certificate of Insurance** or who is a **travelling companion** or who is a **relative** but who fails to keep **your luggage and personal effects** under close supervision; or
- where they can be taken without **your** knowledge; or
- at such a distance from **you** that **you** are unable to prevent them being taken.

Unsupervised includes forgetting or misplacing items of **your luggage and personal effects**, leaving them behind or walking away from them.

Valuables

means **jewellery**, watches, precious metals or semi precious stones/precious stones and items made of or containing precious metals or semi precious stones/precious stones, furs, binoculars, telescopes, computer games, any kind of photographic, audio, video, computer, television, fax and phone equipment (including mobile phones), tablets, MP3/4 players, PDAs, electronic games, CDs, mini discs, DVDs, cartridges, video and audio tapes.

We, our, us

means Allianz Australia Insurance Limited ABN 15 000 122 850, AFSL 234708.

You, your and insured person

means each person named on the **Certificate of Insurance**.

PURCHASING THIS PRODUCT

IMPORTANT - PLEASE NOTE: A MAXIMUM TOTAL LIMIT APPLIES FOR ALL CLAIMS BY ALL INSURED PERSONS UNDER CERTAIN SECTIONS

You only have cover under a section if the **TABLE OF BENEFITS** shows that there is cover for the section under the Plan **you** selected.

The amount **we** will pay under Sections **1.1, 1.2.1 a]** and **2.1** is unlimited.

The amount shown in the **TABLE OF BENEFITS** is the most **we** will pay for all claims by an **insured person**. The maximum amount **we** will pay (except under Sections **1.1, 1.2.1 a], 2.1** and **5.1**) for the total of all claims made by all **insured persons** in the group, is \$5 million. **We** will not pay any amount to an **insured person** for any claim (except under Sections **1.1, 1.2.1 a], 2.1** and **5.1**) after the maximum total amount of \$5 million has been paid by **us**.

The maximum amount **we** will pay for the total of all claims made under **SECTION 5.1 PERSONAL LIABILITY** by all **insured persons** in the group is \$5 million. **We** will not pay any amount to an **insured person** for any claim under Section **5.1** after the maximum total amount of \$5 million has been paid by **us**.

WHO CAN PURCHASE THIS PRODUCT?

Cover is only available if:

- **you** are a **resident of Australia**; and
- **you** purchase **your policy** before **you** commence **your journey**; and
- **your journey** commences and ends in Australia.

AGE LIMITS

Available to travellers of all ages.

COVER TYPES

The following cover types are available:

Group - Covers **you** and the persons named on the **Certificate of Insurance**. There must be a minimum of 10 **insured persons** in the Group.

We issue one **policy** and one **Certificate of Insurance**. However, all **insured persons** are covered as if **you** are each insured under separate policies.

The amount **we** will pay under Sections **1.1, 1.2.1 a]** and **2.1** is unlimited.

The amount shown in the **TABLE OF BENEFITS** is the most **we** will pay for all claims by an **insured person**. The maximum amount **we** will pay (except under Sections **1.1, 1.2.1 a], 2.1** and **5.1**) for the total of all claims made by all **insured persons** in the group, is \$5 million. **We** will not pay any amount to an **insured person** for any claim (except under Sections **1.1, 1.2.1 a], 2.1** and **5.1**) after the maximum total amount of \$5 million has been paid by **us**.

The maximum amount **we** will pay for the total of all claims made under **SECTION 5.1 PERSONAL LIABILITY** by all **insured persons** in the group is \$5 million. **We** will not pay any amount to an **insured person** for any claim under Section **5.1** after the maximum total amount of \$5 million has been paid by **us**.

YOUR CHOICES

Whether **you** choose the:

- Comprehensive, Essentials or Domestic Plan

depends on the type of cover **you** want and are eligible to purchase.

PERIOD OF COVER

We will confirm the issue of **your policy** by providing **you** with a **Certificate of Insurance**. That Certificate forms part of **your policy**. The period **you** are insured for is set out in the Certificate.

- **For single trip cover**

Cover for **SECTION 2.1 CANCELLATION FEES & LOST DEPOSITS** begins from the issue date shown on **your Certificate of Insurance** and finishes at the end of **your journey** or on the end date shown on **your Certificate of Insurance** whichever occurs earlier. The cover for all other sections starts at the beginning of **your journey** or the start date shown on **your Certificate of Insurance**, whichever occurs later, and finishes at the end of **your journey** or on the end date shown on **your Certificate of Insurance** whichever occurs earlier.

EXTENSION OF COVER

Your cover may be extended free of charge if **you** find that **your** return to Australia has been delayed because of one or more of the following:

- a bus line, airline, shipping line or rail authority **you** are travelling on, or that has accepted **your** fare or **luggage and personal effects**, is delayed; or
- the delay is due to a reason for which **you** can claim under **your policy** (subject to **our** written approval).

If the delay is for any other reason other than as stated above, **we** must receive **your** request to extend **your** cover at least 7 days before **your** original **policy** expires if you send **your** request by post.

All other requests to extend **your** cover must be received prior to **your** original **policy** expiry date. Cover will be extended subject to **our** written approval, and **your** payment of the additional premium.

Where **we** have agreed to extend cover, **we** will issue **you** with a new **Certificate of Insurance**. The period of cover on **your** new Certificate cannot exceed 12 months from the issue date of **your** original Certificate.

Cover cannot be extended:

- for any medical 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 application for the extension **you** are aged 75 years or over.

For Group cover, extensions requested by **insured person(s)** will only be provided for all of the persons named on the original **Certificate of Insurance** as a group and will not be provided individually.

AUTOMATICALLY INCLUDED SPORTS AND ACTIVITIES

Your policy provides cover for claims arising directly from **your** participation in the following amateur sports and amateur recreational activities, subject to the terms, conditions limits and exclusions that apply to the section under which **your** claim is made and the

GENERAL EXCLUSIONS APPLICABLE TO ALL SECTIONS:

- Aqua zorbing
- Archery
- Bicycling (but not bicycle motorcross (BMX) or downhill mountain biking)
- Bungee jumping
- Camel, donkey or elephant riding (under 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 under licensed instruction)
- Fishing (on land or within 2 nautical miles of a land mass)
- Go-karting
- Golf
- Gym activities (but not powerlifting)
- Gymnastics (but not competitions)
- 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 supervision)
- 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).
- **Motorcycle, scooter or moped** riding (restrictions apply - licensing & helmet wearing)
- Orienteering

- Paintball (with eye protection)
- 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
- Regulated or licensed ballooning
- Safari (under 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)
- Skateboarding, roller skating, inline skating (but not including vert skating or acrobatics)
- Skiing and snowboarding only on groomed slopes in recognised ski resorts
- Snorkelling
- Soccer
- Surface water activities in rivers or rapids graded 1, 2 or 3, or lakes or canals
- Surface water activities (other than sailing) up to 2 nautical miles off any land mass
- Track and field athletics
- Walking, hiking, trekking or tramping, peaking at altitudes up to 3,000 metres where specialist climbing equipment is not required (but not expeditions to or on the Kokoda Track/Trail).

All other sports and activities are excluded from cover under **your policy**, subject to any additional options that have been purchased and are listed on **your Certificate of Insurance**.

EXCESS

Your standard **excess** is shown on **your Certificate of Insurance** and is the deduction **we** will make from the amount otherwise payable under **your policy** for each claimable incident or event EXCEPT where a benefit is payable under the following sections:

SECTION 1.1 OVERSEAS EMERGENCY MEDICAL ASSISTANCE

SECTION 1.5 HOSPITAL CASH ALLOWANCE

SECTION 4.2 LUGGAGE & PERSONAL EFFECTS DELAY EXPENSES

SECTION 4.4 THEFT OF CASH

An **excess** of \$250 applies to all claims for loss, theft of or accidental damage to **musical instruments** or **sporting equipment**. This means that **we** will not pay the first \$250 for any one event under sub-section **4.1.1 a]** and **4.1.1 b]** or **4.1.1 c]** for loss, theft or accidental damage to **musical instruments** or **sporting equipment**.

TABLE OF BENEFITS

BENEFIT SECTION	
1.1*	Overseas Emergency Medical Assistance [^]
1.2*	Overseas Emergency Medical & Hospital Expenses [^] Emergency Dental Expenses (per person)
1.3*	Accidental Death
1.4*	Permanent Disability [^]
1.5*	Hospital Cash Allowance [^]
2.1*	Cancellation Fees & Lost Deposits
3.1*	Additional Expenses
3.2*	Travel Delay Expenses
3.3	Alternative Transport Expenses [^]
4.1*	Luggage & Personal Effects
4.2*	Luggage & Personal Effects Delay Expenses
4.3	Travel Documents, Transaction Cards & Travellers Cheques [^]
4.4	Theft of Cash
5.1	Personal Liability

PLAN A COMPREHENSIVE BENEFIT LIMIT	PLAN B ESSENTIALS BENEFIT LIMIT	PLAN C DOMESTIC BENEFIT LIMIT
Unlimited	Unlimited	---
Unlimited \$2,000	Unlimited \$2,000	---
\$25,000#	---	\$25,000#
\$25,000#	---	---
\$5,000#	---	---
Unlimited	Unlimited	Unlimited
\$50,000#	\$50,000#	\$50,000#
\$2,000#	\$2,000#	\$2,000#
\$5,000#	---	---
\$5,000#	\$5,000#	\$5,000#
\$250#	\$250#	---
\$5,000#	---	---
\$250#	---	---
\$5 million##	\$5 million##	\$5 million##

* sub-limits apply - refer to **YOUR POLICY COVER** section of the **PDS** for details.

[^] **you** do not have cover under these sections while travelling in Australia.

The above is a table that sets out the cover that is provided under each Plan and the most **we** will pay in total for all claims under each section.

TOTAL LIMIT FOR ALL CLAIMS

You only have cover under a section if the **TABLE OF BENEFITS** shows that there is cover for the section under the Plan **you** selected.

The amount **we** will pay under Sections **1.1, 1.2.1 a]** and **2.1** is unlimited.

#The amount shown in the **TABLE OF BENEFITS** is the most **we** will pay for all claims by an **insured person**. The maximum amount **we** will pay (except under Sections **1.1, 1.2.1 a], 2.1** and **5.1**) for the total of all claims made by all **insured persons** in the **Group**, is \$5 million. **We** will not pay any amount to an **insured person** for any claim (except under Sections **1.1, 1.2.1 a], 2.1** and **5.1**) after the maximum total amount of \$5 million has been paid by **us**.

##The maximum amount **we** will pay for the total of all claims made under **SECTION 5.1 PERSONAL LIABILITY** by all **insured persons** in the **Group** is \$5 million. **We** will not pay any amount to an **insured person** for any claim under Section **5.1** after the maximum total amount of \$5 million has been paid by **us**.

ADDITIONAL OPTIONS

INCREASED ITEM LIMITS FOR MUSICAL INSTRUMENTS & SPORTING EQUIPMENT

Cover is provided under sub-section 4.1.1 a] for loss, theft of or accidental damage to **musical instruments** and **sporting equipment** up to the item limit shown in sub-section 4.1.1 b] and the benefit limits shown in the **TABLE OF BENEFITS** for the Plan **you** have selected.

You can purchase increased item limit cover of \$6,000 under sub-section 4.1.1 c] for **musical instruments** and **sporting equipment**, by paying an additional premium at the time **you** purchase **your policy**.

No cover is provided under sub-sections 4.1.1 a] and 4.1.1 b] for **musical instruments** and **sporting equipment** for which **you** have purchased an increased item limit under sub-section 4.1.1 c].

*(For example: Sub-sections 4.1.1 a] & 4.1.1 b] provide cover for **musical instruments** and **sporting equipment** subject to an item limit of \$900 which is included in the benefit limit for **luggage and personal effects** shown in the **TABLE OF BENEFITS** for the Plan **you** have selected. If **you** have **musical instruments** or items of **sporting equipment**, purchased for more than \$900 each, **you** can purchase cover under sub-section 4.1.1 c] increasing the limit for **musical instruments** or **sporting equipment** to \$6,000.)*

If **you** purchase an increased item limit for **musical instruments** or **sporting equipment**, and during **your journey** any items of that particular item type are stolen or accidentally damaged or permanently lost, **we** will pay up to \$6,000 for any one item or for the total of all such items combined.

We will not pay more than the original purchase price of any item. **We** have the option to repair or replace the item instead of paying **you** or the option of paying **you** the amount it would cost **us** to repair or replace the item after allowing for any trade discounts **we** are entitled to.

Musical instruments and **sporting equipment** must be packed adequately for transport. **Musical instruments** must be transported in a hard case designed for transport. **Bicycles** must be transported in a bike case or bike box designed for transport. Golf clubs must be transported in a golf bag.

Receipts and/or valuations must be provided proving **your** ownership of and the value of any item for which **you** make a claim.

An **excess** of \$250 applies to all claims for loss, theft of or accidental damage to **musical instruments** or **sporting equipment**. This means that **we** will not pay the first \$250 for any one event under sub-section 4.1.1 a] and 4.1.1 b] or 4.1.1 c] for loss, theft of or accidental damage to **musical instruments** or **sporting equipment**.

PRE-EXISTING MEDICAL CONDITIONS

If **you** have a **pre-existing medical condition**, **we** will not pay any claims **arising** from, related to or associated with that condition. This means that **you** may have to pay for an overseas medical emergency and any associated costs, which can be prohibitive in some countries.

WHAT IS A PRE-EXISTING MEDICAL CONDITION?

A “**Pre-existing medical condition**” means a medical condition of which **you** were aware of:

1. prior to the time of the **policy** being issued that involves:
 - a] **your** heart, brain, circulatory system/blood vessels, or
 - b] **your** lung or **chronic** airways disease, or
 - c] cancer, or
 - d] back pain requiring prescribed pain relief medication, or
 - e] surgery involving any joints, the back, spine, brain or abdomen requiring at least an overnight stay in **hospital**, or
 - f] Diabetes Mellitus (Type 1 or Type 2), OR
 2. in the 2 years prior to the time of the **policy** being issued:
 - a] for which **you** have been in hospital or emergency department or day surgery, or
 - b] for which **you** have been prescribed a new medication or had a change to your medication regime, or
 - c] requiring prescription pain relief medication;
- For the purposes of this clause, “medical condition” includes a dental condition; OR
3. prior to the time of the **policy** being issued that is:
 - a] pregnancy, or
 - b] connected with your current pregnancy or participation in an IVF program; OR
 4. for which, prior to the time of the **policy** being issued:
 - a] **you** have not yet sought a medical opinion regarding the cause; or
 - b] **you** are currently under investigation to define a diagnosis; or
 - c] **you** are awaiting specialist opinion.

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

Please call the contact number on the back cover of this **PDS** for further details.

IMPORTANT MATTERS

Under **your policy** there are rights and responsibilities which **you** and **we** have. **You** must read this **PDS** in full for all details, but here are some **you** should be aware of.

CONFIRMATION OF COVER

To confirm any **policy** transaction, (if the **Certificate of Insurance** does not have all the information **you** require), call us on the contact number shown on the back cover of this **PDS**.

JURISDICTION AND CHOICE OF LAW

Your policy is governed by and construed in accordance with the law of Queensland, Australia and **you** agree to submit to the exclusive jurisdiction of the courts of Queensland. **You** agree that it is **your** intention that this Jurisdiction and Choice of Law clause applies.

YOUR DUTY OF DISCLOSURE

Before you enter into this insurance with us, you have a duty of disclosure under the Insurance Contracts Act 1984.

The Act imposes a different duty the first time you enter into a contract of insurance with us to that which applies when you vary, extend or reinstate the contract.

This duty of disclosure applies until the contract is entered into (or varied, extended or reinstated as applicable).

YOUR DUTY OF DISCLOSURE WHEN YOU ENTER INTO THE CONTRACT WITH US FOR THE FIRST TIME

When answering our specific questions that are relevant to our decision whether to accept the risk of the insurance and, if so, on what terms, you must be honest and disclose to us anything that you know and that a reasonable person in the circumstances would include in answer to the questions.

It is important that you understand you are answering our questions in this way for yourself and anyone else that you want to be covered by the contract.

YOUR DUTY OF DISCLOSURE WHEN YOU VARY, EXTEND, OR REINSTATE THE CONTRACT

When you vary, extend or reinstate the contract with us, your duty is to disclose to us every matter that you know, or could reasonably be expected to know, is relevant to our decision whether to accept the risk of the insurance and, if so, on what terms.

WHAT YOU DO NOT NEED TO TELL US

Your duty however does not require disclosure of any matter:

- that diminishes the risk to be undertaken by us; or
- that is of common knowledge; or
- that we know or, in the ordinary course of business as an insurer, ought to know; or
- as to which compliance with your duty is waived by us.

NON-DISCLOSURE

If you fail to comply with your duty of disclosure, we may be entitled to reduce our liability under the contract in respect of a claim, cancel the contract or both.

If your non-disclosure is fraudulent, we may also have the option of avoiding the contract from its beginning.

FINANCIAL CLAIMS SCHEME

In the unlikely event Allianz Australia Insurance Limited were to become insolvent and could not meet its obligations under **your 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 - for more information see the APRA website at www.apra.gov.au or call the APRA hotline on 1300 55 88 49.

GENERAL INSURANCE CODE OF PRACTICE

Allianz and **Allianz Global Assistance** proudly support the General Insurance Code of Practice.

The Code sets out the minimum standards of practice in the general insurance industry. For more information on the Code please call the contact number on the back cover of this PDS.

DISPUTE RESOLUTION PROCESS

In this section “we”, “our” and “us” means Allianz and **Allianz Global Assistance**.

If **you** have a complaint or dispute in relation to this insurance, or our services or our representatives, please call us using the contact details on the back cover of this **PDS**, or put the complaint in writing and send it to The Dispute Resolution Department, PO Box 162, Toowong, Queensland 4066. We will attempt to resolve the matter in accordance with our Internal Dispute Resolution process. To obtain a copy of our procedures, please contact us.

A dispute can be referred to the Financial Ombudsman Service Australia (FOS), subject to its terms of reference. The FOS provides a free and independent dispute resolution service for consumers who have general insurance disputes falling within its terms. The contact details for the FOS are:

Financial Ombudsman Service Australia (FOS)

GPO Box 3, Melbourne Victoria 3001

Phone: 1800 367 287

Fax: (03) 9613 6399

Website: www.fos.org.au

Email: info@fos.org.au

IN THE EVENT OF A CLAIM

Immediate notice should be given to **Allianz Global Assistance** using the contact details on the back cover of this **PDS**.

Please note: For claims purposes, evidence of **your** ownership and the value of the property insured and of the amount of any loss must be kept.

SAFEGUARDING YOUR LUGGAGE & PERSONAL EFFECTS

You must take all reasonable precautions to safeguard **your luggage and personal effects**. If **you** leave **your luggage and personal effects unsupervised** in a **public place** we will not pay **your** claim.

CLAIMS

Allianz Global Assistance will consider **your** claim within 10 business days of receiving a completed claim form and all necessary documentation. If they need additional information, a written notification will be sent to **you** within 10 business days.

PRIVACY NOTICE

To arrange and manage **your** travel insurance, we (in this Privacy Notice “we”, “our” and “us” includes AGA Assistance Australia Pty Ltd trading as **Allianz Global Assistance** and its duly authorised representatives) collect personal information including sensitive information from **you** and those authorised by **you** such as **your** family members, **travelling companions**, **your** doctors, **hospitals**, as well as from others we consider necessary including our agents.

Any personal information provided to us is used by us to evaluate and arrange **your** travel insurance. We also use it to administer and provide the insurance services and manage **your** and our rights and obligations in relation to those insurance services, including managing, processing and investigating claims. We may also collect, use and disclose it for product development, marketing, research, IT systems maintenance and development, recovery against third parties and for other purposes with **your** consent or where authorised by law.

This personal information may be disclosed to third parties involved in the above process, such as travel agents and consultants, travel insurance providers and intermediaries, authorised representatives, reinsurers, claims handlers and investigators, cost containment providers, medical and health service providers, overseas data storage and data handling providers, legal and other professional advisers, **your** agents and our related and group companies including Allianz. Some of these third parties may be located in other countries such as France and India to name just two. **You** agree that while those parties will often be subject to confidentiality or privacy obligations, they may not always follow the particular requirements of Australian privacy laws.

Unless **you** opt out, we may contact you on an ongoing basis by telephone, mail, electronic messages (including email), online and via other means with promotional material and offers of products or services that we consider may be relevant and of interest to you (including financial and insurance products and roadside and other assistance services). If you do not want to receive such offers from us (including product or service offerings from us on behalf of our agents, intermediaries and/or our business partners) or do not want us to disclose **your** personal information to our related and group companies and business partners for marketing purposes, you can opt out at any time by calling us on 1800 023 767.

When **you** provide personal information about other individuals, we and our agents rely on **you** to have made or make them aware:

- that **you** will or may provide their personal information to us;
- of the types of third parties to whom the personal information may be provided to;
- of the relevant purposes we and the third parties we will disclose it to, will use it for;
- of how they can access it; and
- of the other matters in this Privacy Notice.

We rely on **you** to have obtained their consent on these matters. If **you** do not, **you** must tell us before **you** provide the relevant information.

You can seek access to and correct **your** personal information by contacting us. **You** may not access or correct personal information of others unless **you** have been authorised by their express consent or otherwise under law, or unless they are **your** dependants under 16 years of age.

If **you** have a complaint about **your** privacy, please contact: Privacy Officer, Allianz Global Assistance, PO Box 162, Toowong, QLD 4066 or **you** can contact the Privacy Commissioner at the Office of The Australian Information Commissioner, GPO Box 2999, Canberra, ACT 2601.

For more information about our handling of personal information, including further details about access, correction and complaints, please see our privacy policy available on request or via www.allianz-assistance.com.au.

If **you** do not agree to the above or will not provide us with personal information, we may not be able to provide **you** with our services or products or may not be able to process **your** application nor issue **you** with a **policy**. In cases where we do not agree to give **you** access to some personal information, we will give **you** reasons why.

OVERSEAS HOSPITALISATION OR MEDICAL EVACUATION

For emergency assistance anywhere in the world at any time, **Allianz Global Assistance** is only a telephone call away. The team will help with medical problems, locating nearest medical facilities, **your** evacuation **home**, locating nearest embassies and consulates, as well as keeping **you** in touch with **your** family and work in an emergency.

If **you** are hospitalised, **you**, or a member of **your** travelling party, **MUST** contact **Allianz Global Assistance** as soon as possible. If **you** do not, then to the extent permissible by law, **we** will not pay for these expenses or for any evacuation or airfares that have not been approved or arranged by **Allianz Global Assistance**.

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 **Allianz Global Assistance**.

Please note that we will not pay for any hospital or medical costs incurred in Australia.

YOU CAN CHOOSE YOUR OWN DOCTOR

Unless **you** are treated under a Reciprocal Health Agreement **you** are free to choose **your** own **medical adviser** or, if **you** ask them to, **Allianz Global Assistance** can appoint an approved **medical adviser** to see **you**.

You must, however, advise **Allianz Global Assistance** 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, **Allianz Global Assistance** can assist **you** but neither Allianz nor **Allianz Global Assistance** are liable for anything that results from that.

GENERAL EXCLUSIONS APPLICABLE TO ALL SECTIONS

The Exclusion column is a summary for reference only and does not affect interpretation.

We will not pay under any circumstances if:

NO.	EXCLUSION	WORDING
A.1	Acting intentionally or recklessly	You intentionally or recklessly act in a way that would reasonably pose a risk to your safety or the safety of your luggage and personal effects , except in an attempt to protect the safety of a person or to protect property.
A.2	Loss mitigation	You do not do everything you can to reduce your loss as much as possible.
A.3	Consequential loss	Your claim is for consequential loss of any kind including loss of enjoyment.
A.4	Change of plans	Your claim arises as a result of you or your travelling companion changing plans, or the breakdown or dissolution of any personal or family relationship.
A.5	Aware of circumstances	At the time of purchasing this product, you were aware of something that would give rise to you making a claim under your policy .
A.6	Workers compensation	Your claim is for 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.
A.7	Manual work	Your claim arises directly or indirectly from, or is in any way connected with, you engaging in manual work in conjunction with any profession, business or trade during your journey . For the purpose of this exclusion, manual work includes: <ul style="list-style-type: none">• the use of plant, machinery, or power tools,• work in the building trades, security, professional sports, emergency services, extracting, manufacturing, forestry, alcohol or entertainment industries, or• working at sea or as aircrew.

NO.	EXCLUSION	WORDING
A.8	Errors or omissions	Your claim arises from errors or omissions in any booking arrangements or failure to obtain relevant visa, passport or travel documents.
A.9	Insolvency	Your claim arises from the refusal, failure or inability of any person, company or organisation (including but not limited to any airline, or other transportation provider, hotel, car rental agency, tour or cruise operator, travel wholesaler, booking agent or other provider of travel or tourism related services, facilities or accommodation), to provide services, facilities or accommodation, by reason of their own insolvency or the insolvency of any person, company or organisation with whom or with which they deal.
A.10	Illegal acts	Your claim arises because you breach any government prohibition or regulation, including visa requirements or intentionally act illegally.
A.11	Invitees	Your claim arises directly or indirectly from, or is in any way connected with, the conduct of someone who enters your accommodation with your consent, or whose accommodation you choose to enter.
A.12	Government confiscation	Your claim arises from a government authority confiscating, detaining or destroying anything.
A.13	Vehicles	Your claim arises directly or indirectly from, or is in any way connected with: <ul style="list-style-type: none"> you driving a motor vehicle or riding a moped or scooter without a current Australian drivers licence or drivers licence valid for the country you are driving or riding in. This applies even if you are not required by law to hold a licence in the country you are driving or riding in; you riding a motorcycle without a current Australian motorcycle licence or motorcycle licence valid for the country you are riding in. This applies even if you are not required to hold a motorcycle licence because you hold a drivers licence, or a motorcycle licence is not required by law in the country you are riding in; you riding or travelling as a passenger on a motorcycle with an engine capacity greater than 250cc;

NO.	EXCLUSION	WORDING
	Vehicles (continued)	<ul style="list-style-type: none"> you travelling as a passenger on a motorcycle, moped or scooter that is control of a person who does not hold a current motorcycle or drivers licence valid for the vehicle being ridden and for the country you are riding in; you riding, or travelling as a passenger, on a motorcycle, moped or scooter without wearing a helmet; you riding, or travelling as a passenger, on a quad bike.
A.14	Epidemic/pandemic	<p>Your claim arises from, is related to or associated with:</p> <ul style="list-style-type: none"> an actual or likely epidemic or pandemic; or the threat of an epidemic or pandemic. <p>Refer to www.who.int and www.smarttraveller.gov.au for further information on epidemics and pandemics.</p>
A.15	Government warning	<p>Your claim arises from, or is associated with, travel to countries or parts of a country for which:</p> <ul style="list-style-type: none"> a travel advisory has been released by the Australian Government Department of Foreign Affairs and Trade, the mass media, or any other government or official body, and the travel advisory risk rating is “Reconsider your need to travel” or “Do not travel” or constitutes a general advice against all travel or all non-essential travel to or in that location, or advises 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). <p>Circumstances include but are not limited to strike, riot, bad weather, civil protest or contagious disease (including an epidemic or pandemic).</p>
A.16	War	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.

NO.	EXCLUSION	WORDING
A.17	Nuclear	Your claim arises from a nuclear reaction or contamination from nuclear weapons or radioactivity.
A.18	Chemical/ biological	Your claim arises from biological and/ or chemical materials, substances, compounds or the like used directly or indirectly for the purpose to harm or to destroy human life and/or create public fear.
B.1	Pre-existing medical	Your claim arises directly or indirectly from, or is in any way connected with, any pre-existing medical condition suffered by you, your travelling companion, a relative or any other person.
B.2	Signs and symptoms	Your claim arises from, is related to or associated with any signs or symptoms that you were aware of before cover commenced, but: a] you had not yet sought a medical opinion regarding the cause; or b] you were currently under investigation to define a diagnosis; or c] you were waiting specialist opinion.
B.3	Travel against medical advice	Your claim is in respect of travel booked or undertaken against the advice of any medical adviser .
B.4	Metastatic/ terminal prognosis	Your claim arises from any medical condition where a metastatic or terminal prognosis was made prior to the issue of your Certificate of Insurance .
B.5	Pregnancy	Your claim arises directly or indirectly out of pregnancy, childbirth or related complications. In any event we will not pay medical expenses for: <ul style="list-style-type: none"> regular antenatal care; childbirth at any gestation; or care of the newborn child.
B.6	Treatment for addiction	Your claim involves a hospital or clinic where you are being treated for addiction to drugs or alcohol, or are using it as a nursing, convalescent or rehabilitation place.
B.7	Medication already in use	Your claim involves the cost of medication in use at the time the journey began or the cost for maintaining a course of treatment you were on prior to the start of the journey .

NO.	EXCLUSION	WORDING
B.8	Mental/nervous conditions	Your claim arises from or is in any way related to mental illness as described by the treating Medical Adviser or by the Diagnostic and Statistical Manual of Mental Disorders, including: a] dementia, depression, anxiety, stress or other mental or nervous condition; or b] conditions that have resulted in behavioural issues; or c] a therapeutic or illicit drug or alcohol addiction.
B.9	Suicide	Your claim arises from suicide or attempted suicide.
B.10	STD	Your claim arises directly or indirectly from a sexually transmitted disease.
B.11	Under the influence	Your claim arises directly or indirectly from, or is in any way connected with you being under the influence of any intoxicating liquor or drugs except a drug prescribed to you by a medical adviser , and taken in accordance with their instructions.
B.12	Private medical treatment	Despite the advice given following your call to Allianz Global Assistance , you received private hospital or medical treatment where public funded services or care is available in Australia or under any Reciprocal Health Agreement between the Government of Australia and the Government of any other country.
B.13	AICD/ICD	Your claim arises from any medical procedures in relation to Automated Implantable Cardioverter-Defibrillator/ Implantable Cardioverter- Defibrillator (AICD/ICD) insertion during overseas travel. 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 cover and not directly or indirectly related to a pre-existing medical condition , we will exercise our right based on medical advice, to organise a repatriation to Australia for this procedure to be completed.

NO.	EXCLUSION	WORDING
B.14	85 and over	Your claim arises from or is any way related to the death or hospitalisation of any person aged 85 years and over, who is not listed on the Certificate of Insurance , regardless of the country in which they may live.
B.15	Elective surgery	Your claim arises from, is related to or associated with elective surgery, or treatment.
B.16	Complications	Your claim arises , or is a consequence of complications from medical, surgical or dental procedures or treatments that are not for an injury or sickness that would be otherwise be covered by this policy .
B.17	Health insurance	Your claim arises from, or is in any way related to or associated with any loss, damage, liability, event, occurrence, injury or sickness 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) or where Allianz does not have the necessary licenses or authority to provide such cover.
C.1	Sports & activities	Your claim arises from, or is in any way connected with you participating in any sports or recreational activities not listed in the AUTOMATICALLY INCLUDED SPORTS AND ACTIVITIES list in the PURCHASING THIS PRODUCT section.
C.2	Racing	Your claim arises directly or indirectly from, or is in any way connected with, you participating in any race, speed or time trial, or endurance event except for racing on foot in races for distances up to and including the full marathon (42.2 kilometres or 26.2 miles).
C.3	Diving	Your claim arises because you dive underwater, greater than 10 metres, using an artificial breathing apparatus. There is no cover under this policy if an incident or event occurs while you are diving alone.
C.4	Air supported device	Your claim arises from travel in any air supported device other than as a passenger in a fully licensed aircraft operated by an airline or charter company. This exclusion does not apply to regulated or licensed ballooning.

NO.	EXCLUSION	WORDING
C.5	Protective gear	Your claim arises directly or indirectly from, or is in any way connected with, you not wearing the appropriate protective clothing and head protection for the sport or activity you are participating in.
C.6	Ignoring safety warnings	Your claim arises directly or indirectly from, or is in any way connected with, you not observing all safety warnings and advice about adverse weather and terrain conditions.
C.7	Professional sport	Your claim arises from you or your travelling companion participating in professional sport of any kind.
C.8	Protective gear	Your claim arises directly or indirectly from, or is in any way connected with, you not wearing the appropriate protective clothing and head protection for the sport or activity you are participating in.
C.9	Ignoring safety warnings	Your claim arises directly or indirectly from, or is in any way connected with, you not observing all safety warnings and advice about adverse weather and terrain conditions.
C.10	Professional sport	Your claim arises from you or your travelling companion participating in professional sport of any kind.

YOUR POLICY COVER

The maximum amount we will pay for all claims combined under each section is shown in the **TABLE OF BENEFITS** for the Plan **you** have selected. **Your Certificate of Insurance** will also show the **ADDITIONAL OPTIONS** **you** have purchased and paid for. **You** must also check **GENERAL EXCLUSIONS APPLICABLE TO ALL SECTIONS** for reasons why **we** will not pay.

You only have cover under a section if the **TABLE OF BENEFITS** shows that there is cover for the section under the Plan **you** selected.

The amount **we** will pay under Sections **1.1, 1.2.1 a]** and **2.1** is unlimited.

The amount shown in the **TABLE OF BENEFITS** is the most **we** will pay for all claims by an **insured person**. The maximum amount **we** will pay (except under Sections **1.1, 1.2.1 a], 2.1** and **5.1**) for the total of all claims made by all **insured persons** in the group, is \$5 million. **We** will not pay any amount to an **insured person** for any claim (except under Sections **1.1, 1.2.1 a], 2.1** and **5.1**) after the maximum total amount of \$5 million has been paid by **us**.

The maximum amount **we** will pay for the total of all claims made under **SECTION 5.1 PERSONAL LIABILITY** by all **insured persons** in the group is \$5 million. **We** will not pay any amount to an **insured person** for any claim under Section **5.1** after the maximum total amount of \$5 million has been paid by **us**.

SECTION 1.1 OVERSEAS EMERGENCY MEDICAL ASSISTANCE

Allianz Global Assistance will help **you** with any **overseas** medical emergency (see **OVERSEAS HOSPITALISATION OR MEDICAL EVACUATION** contained in the section **IMPORTANT MATTERS**). **You** may contact them at any time 7 days a week.

1.1.1 ALLIANZ GLOBAL ASSISTANCE WILL ARRANGE FOR THE FOLLOWING ASSISTANCE SERVICES IF YOU INJURE YOURSELF OVERSEAS, OR BECOME SICK WHILE OVERSEAS:

- a] Access to a **medical adviser** for emergency medical treatment while **overseas**.
- b] Any messages which need to be passed on to **your** family or employer in the case of an emergency.
- c] Provision of any written guarantees for payment of **reasonable** expenses for emergency hospitalisation while **overseas**.
- d] **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.
- e] The return to Australia of **your** children or grand-children, under the age of 18 years and travelling with **you** on **your journey** 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 journey**, **we** will pay for **your reasonable funeral expenses** incurred **overseas** or the cost of bringing **your** remains back to **your home**. The maximum amount **we** will pay is \$15,000 per person.

*Please note that **we** will not pay for any costs incurred in Australia except the **reasonable** cost of transporting **your** remains from the inbound port or airport to **your home** or nominated funeral home.*

1.1.2 WE WILL NOT PAY

We will not pay:

- a] for any expenses for medical evacuation, **funeral expenses** incurred **overseas** or bringing **your** remains back to Australia unless it has been first approved by **Allianz Global Assistance**.
- b] if **you** decline to promptly follow the medical advice **we** have obtained, and **we** will not be responsible for subsequent medical, **hospital** or evacuation expenses.
- c] for medical evacuation or the transportation of **your** remains from Australia to an **overseas** country.

SECTION 1.2 OVERSEAS EMERGENCY MEDICAL & HOSPITAL EXPENSES

1.2.1 WE WILL PAY

- a] **We** will reimburse the reasonable medical or **hospital** expenses **you** incur until **you** get back to Australia if **you** **injure** yourself **overseas**, or become **sick** while **overseas**. The medical or **hospital** expenses must have been incurred on the written advice of a **medical adviser**. **You** must make every effort to keep **your** medical or **hospital** expenses to a minimum.

If **we** determine on medical advice that **you** should return **home** to Australia for treatment and **you** do not agree to do so, **we** will pay **you** the amount which **we** determine would cover **your** 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 during the 12 month period after the **sickness** first showed itself or the **injury** happened.

- b] **We** will also pay the cost of emergency dental treatment up to limit shown in the **TABLE OF BENEFITS** for the Plan selected 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. This sub limit does not apply to dental costs **arising** from any **injury** that is covered under sub-section **1.2.1 a]**.

Please note that we will not pay for any costs incurred in Australia.

1.2.2 WE WILL NOT PAY

We will not pay for expenses:

- a] when **you** have not notified **Allianz Global Assistance** as soon as practicable of **your** admittance to **hospital**.
- b] incurred after 2 weeks treatment by a chiropractor, physiotherapist or dentist unless approved by **Allianz Global Assistance**.
- c] if **you** do not take the advice of **Allianz Global Assistance**.
- d] if **you** have received medical care under a reciprocal national health scheme. Please visit www.dfat.gov.au for details on Reciprocal Health Agreements with Australia.
- e] for damage to dentures, dental prostheses, bridges or crowns.
- f] relating to dental treatment involving the use of precious metals or for cosmetic dentistry.
- g] for dental treatment caused by or related to the deterioration and/or decay of teeth.
- h] for preventative dental treatment.
- i] arising from **pre-existing medical conditions**.

SECTION 1.3 ACCIDENTAL DEATH

1.3.1 WE WILL PAY

We will pay the death benefit, to **your** estate, if:

- a] **you** are **injured** during **your journey** and **you** die because of that **injury** within 12 months of the **injury**; or
- b] during **your journey**, something **you** are travelling on disappears, sinks or crashes and **you** are presumed dead and **your** body is not found within 12 months.

The maximum amount **we** will pay for the total of all claims made under this section is the benefit limit for the Plan **you** have selected.

1.3.2 WE WILL NOT PAY

You must check **GENERAL EXCLUSIONS APPLICABLE TO ALL SECTIONS** for reasons why **we** will not pay.

SECTION 1.4 PERMANENT DISABILITY

1.4.1 WE WILL PAY

- a] if **you** are **injured** during **your journey**; and
- b] because of the **injury**, **you** suffer **total disablement** within 12 months of the **injury**; and
- c] **your total disablement** continues for at least 12 consecutive months and at the expiry of that period, in the opinion of an appropriate medical specialist, is beyond hope of improvement.

The maximum amount **we** will pay for the total of all claims made under this section is the benefit limit for the Plan **you** have selected.

1.4.2 WE WILL NOT PAY

You must check **GENERAL EXCLUSIONS APPLICABLE TO ALL SECTIONS** for reasons why **we** will not pay.

SECTION 1.5 HOSPITAL CASH ALLOWANCE

1.5.1 WE WILL PAY

We will pay **you** \$50 for each day **you** are in **hospital** if **you** are in **hospital** for more than 48 continuous hours while **you** are **overseas**.

1.5.2 WE WILL NOT PAY

We will not pay:

- a] for the first 48 continuous hours **you** are in **hospital**.
- b] if **you** cannot claim for **overseas** medical expenses connected with the hospitalisation under **SECTION 1.2 OVERSEAS MEDICAL & HOSPITAL EXPENSES**.

Section 2.1 CANCELLATION FEES & LOST DEPOSITS

If **you** think that **you** may have to cancel **your journey** or shorten **your journey** **you** must tell **us** as soon as possible - for more information see under the headings **CLAIMS** or call the contact number (or if overseas the **24 HOUR EMERGENCY ASSISTANCE** number) shown on the back cover of this **PDS**.

2.1.1 WE WILL PAY:

If **your journey** is cancelled, rescheduled or shortened because of circumstances that are not expected or intended by **you** and are outside **your** control then **we** will pay:

- a] **your** cancellation fees and lost deposits on unused travel and accommodation arrangements that **you** have paid in advance and cannot recover in any other way.
- b] **your** travel agents cancellation fees. **We** will only pay these fees if at the time the circumstances causing **your** claim happened **you** had already paid at least the full deposit. The most **we** will pay is the lesser of the travel agent's cancellation fees and any commission or service fees retained by **your** travel agent up to the amount of commission or service fees that **your** travel agent would have earned had **your journey** not been cancelled, or \$1,500.
- c] for the value of frequent flyer points, air miles, loyalty card points, redeemable vouchers or other similar schemes lost by **you** as a result of cancelling the services paid for with those points, air miles, vouchers or schemes, but only if **you** cannot recover **your** loss in any other way. **We** calculate the amount **we** pay **you** as follows:
 - i] for frequent flyer points, air miles or loyalty card points:
 - the cost of an equivalent booking based on the same advance booking period as **your** original booking less any payment **you** made toward the booking,

multiplied by

- the total number of points or air miles lost,

divided by the total number of points or air miles used to make the booking.

- ii] for vouchers, the face value of the voucher or current market value of an equivalent booking whichever is the lesser.

- d] **your** reasonable costs of rescheduling **your journey**. The most **we** will pay for rescheduling **your journey** is the cost of cancellation fees and lost deposits that would have been payable under 2.1.1 a], b] and c] had **your journey** been cancelled. **We** will not pay a claim under 2.1.1 d] in addition to a claim under 2.1.1 a], b] and c] for the same services/ facilities.

2.1.2 WE WILL NOT PAY

We will not pay your claim if:

- a] **you** were aware before **your policy** was issued of any reason that may cause **your journey** to be cancelled, rescheduled or shortened.
- b] caused by the death, **injury** or illness of any person, including a **relative** or **travelling companion**, not listed on **your Certificate of Insurance** who resides outside of Australia or New Zealand or who is aged 85 years and over.
- c] the death, **injury** or illness of **you**, **your travelling companion**, a **relative** or any other person **arises** from a **pre-existing medical condition**.
- d] caused by **you** or **your travelling companion** changing plans, or by the breakdown or dissolution of any personal or family relationship.
- e] caused by any business, financial or contractual obligations. This exclusion does not apply to claims where **you** or **your travelling companion** are made **redundant** in Australia provided **you** or **your travelling companion** were not aware before **you** purchased **your policy** that the redundancy was to occur.
- f] a tour operator or wholesaler is unable to complete arrangements for any tour because there were not enough people to go on the tour. This exclusion does not apply to prepaid travel arrangements bought separately to reach the departure point for the tour or for other travel arrangements.
- g] caused by delays or rescheduling by a bus line, airline, shipping line or rail authority.
- h] caused by the financial collapse or **insolvency** of any travel agent, transport, tour or accommodation provider.
- i] caused by the mechanical breakdown of any means of transport.
- j] caused by an act or threat of terrorism.
- k] **you** are a full-time permanent employee and **your** pre-arranged leave is cancelled by **your** employer unless **you** are a full-time member of the Australian Defence Force or of federal, state or territory emergency services.

SECTION 3.1 ADDITIONAL EXPENSES

3.1.1 WE WILL PAY

- a] **We** will reimburse any **reasonable** additional accommodation and travel expenses if you cannot travel because of an **injury** or **sickness** which needs immediate treatment from a **medical adviser** who certifies in writing 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 he or she cannot continue their **journey** for the same reason.

We will also reimburse 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** are in **hospital** suffering from a life threatening or other serious condition, or are evacuated for medical reasons. He or she must travel, stay with **you** or escort **you** on the written advice of a **medical adviser** and with the prior approval of **Allianz Global Assistance**.

- b] If **you** shorten **your journey** and return to Australia on the written advice of a **medical adviser** approved by **Allianz Global Assistance**, **we** will reimburse the **reasonable** additional cost of **your** return to Australia. **We** will only pay the cost of the fare class that **you** had planned to travel at and **you** must take advantage of any pre-arranged return travel to Australia.

- c] If, during **your journey**, **your travelling companion** or a **relative** of 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 reimburse the **reasonable** additional cost of **your** return to Australia. **We** will only pay the cost of the fare class **you** had planned to travel at.

- d] **We** will reimburse **you** up to a maximum amount of \$3,000 for airfares for **you** to return to the place **you** were when **your journey** was interrupted, if **you** return to **your home** because:

- during **your journey**, a **relative** of yours 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 journey** to be resumed; and
- there is more than 14 days remaining of the period of cover, as noted on **your Certificate of Insurance**; and
- **you** resume **your journey** within 12 months of **your** return to Australia.

- e] In addition, **we** will reimburse **your reasonable** additional travel and accommodation expenses if a disruption to **your journey** **arises** from any of the following reasons:

- **your** scheduled or connecting transport is cancelled, delayed, shortened or diverted because of a strike, riot, hijack, civil protest, weather or natural disaster.
- **you** unknowingly break any quarantine rule.
- **you** lose **your** passport, travel documents or transaction cards or they are stolen.
- an incident involving **your** mode of transport. **You** must have written confirmation of the incident from an official body in the country where the incident happened.
- **your** home is rendered uninhabitable by fire, explosion, earthquake or flood.

If **you** do not have a return ticket booked to Australia before **you** were **injured** or became **sick**, **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.

Whenever claims are made by **you** under this section and **SECTION 2.1 CANCELLATION FEES & LOST DEPOSITS** for cancelled services/ facilities or alternative arrangements for the same or similar services/ facilities, **we** will pay for the higher of the two amounts, not both.

3.1.2 WE WILL NOT PAY

We will not pay:

- a] if **you** were aware of any reason, before **your** period of cover commenced, that may cause **your journey** to be cancelled, disrupted or delayed.
- b] if the death, **injury** or illness of **you**, **your travelling companion**, a **relative** or any other person **arises** from a **pre-existing medical condition**.
- c] if **you** can claim **your** additional travel and accommodation expenses from anyone else.
- d] if **your** claim relates to the financial collapse or **insolvency** of any travel agent, tour wholesaler, tour operator or booking agent.
- e] for delays or rescheduling by a bus line, airline, shipping line or rail authority unless it is due to a strike, riot, hijack, civil protest, weather or natural disaster.
- f] if **you** operate a **rental vehicle** in violation of the rental agreement.
- g] as a result of **you** or **your travelling companion** changing plans, or by the breakdown or dissolution of any personal or family relationship.

SECTION 3.2 TRAVEL DELAY EXPENSES

3.2.1 WE WILL PAY

We will reimburse the cost of **your reasonable** additional meals and accommodation expenses if a delay to **your journey**, for at least 6 hours, arises from circumstances outside **your** control.

We will pay up to \$200 at the end of the initial 6 hour period. In addition **we** will pay up to \$200 for each full 24 hour period that the delay continues beyond the initial 6 hour delay.

3.2.2 WE WILL NOT PAY

We will not pay if a delay to **your journey arises** from any of the following reasons:

- a] the financial collapse or **insolvency** of any travel agent, tour wholesaler, tour operator or booking agent;
- b] an act or threat of terrorism.

Nor will **we** pay if:

- c] **you** can claim **your** additional meals and accommodation expenses from anyone else.

SECTION 3.3 ALTERNATIVE TRANSPORT EXPENSES

3.3.1 WE WILL PAY

We will pay **your reasonable** additional travel expenses to reach a wedding, funeral, conference, sporting event or prepaid travel/ tour arrangements on time if **your** scheduled transport is cancelled, delayed, shortened or diverted and that means **you** would not arrive on time.

3.3.2 WE WILL NOT PAY

We will not pay:

- a] if the cancellation, delay, shortening or diversion of **your** scheduled transport **arises** from the financial collapse or **insolvency** of any travel agent, tour wholesaler, tour operator or booking agent.
- b] if **your** claim **arises** from an act or threat of terrorism.

SECTION 4.1 LUGGAGE & PERSONAL EFFECTS

4.1.1 WE WILL PAY

- a] If, during **your journey**, **your luggage and personal effects** are stolen, accidentally damaged or are permanently lost **we** will pay the lesser of:
 - the repair cost, or
 - the replacement cost, or
 - the amount it would cost **us** to repair or replace the item(s) allowing for any trade discounts **we** are entitled to; or
 - the original purchase price; or
 - the depreciated value after allowing for age, wear and tear.

We have the option to repair or replace the **luggage and personal** effects instead of paying **you**.

- b] The maximum amount **we** will pay for any item (i.e. the item limit) is:
 - \$3,000 for personal computers, video recorders or cameras

- \$1,000 for mobile phones (including PDAs and any items with phone capabilities)
- \$900 for **musical instruments** or **sporting equipment**
- \$750 for all other items

A pair or related set of items, for example (but not limited to):

- a camera, lenses (attached or not), tripod and accessories;
- a matched or unmatched set of golf clubs, golf bag and buggy;
- a matching pair of earrings;

are considered as only one item for the purpose of this insurance, and the appropriate single item limit will be applied.

No cover is provided under sub-sections **4.1.1 a]** and **4.1.1 b]** for **musical instruments** or any item(s) of **sporting equipment** for which **you** have purchased cover under **ADDITIONAL OPTION - INCREASED ITEM LIMITS**. Cover is then provided for any **musical instruments** or item(s) of **sporting equipment** under sub-section **4.1.1 c]**.

c] If **you** purchase optional cover for **musical instruments** or **sporting equipment** which, during **the journey**, are stolen or accidentally damaged or are permanently lost, **we** will pay up to \$6,000 for any one item subject to a maximum amount payable of \$6,000 for all items combined.

Receipts and/or valuations must be provided proving **your** ownership of and the value of any item for which **you** make a claim.

d] **Luggage and personal effects** left in a motor vehicle are only covered during daylight hours and must have been left in a **concealed storage compartment** of a locked motor vehicle, and forced entry must have been made.

The most **we** will pay if **your luggage and personal effects** are stolen from the **concealed storage compartment** of a locked motor vehicle during daylight hours is \$200 for each item, and \$2,000 in total for all stolen items.

No cover applies if **luggage and personal effects** are left unattended in the passenger compartment of a motor vehicle, or if the **luggage and personal effects** have been left in a motor vehicle overnight.

Please note sub-section **4.1.1 d]** applies to all **luggage and personal effects** even if **you** have purchased the **ADDITIONAL OPTION - INCREASED ITEM LIMITS**.

The maximum amount **we** will pay for all claims combined under sub-sections **4.1.1 a]** and **4.1.1 b]** is shown under the **TABLE OF BENEFITS** for the Plan **you** have selected. The maximum amount **we** will pay for sub-section **4.1.1 c]** is \$6,000.

4.1.2 WE WILL NOT PAY

To the extent permitted by law, **we** will not pay a claim in relation to **your luggage and personal effects** if:

- a]** **you** do not report the loss, theft or misplacement 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.
- b]** **your valuables** or their accessories are checked in to be transported in the cargo hold of any aircraft, ship, train, tram or bus (including any loss from the point of check in until collection by **you** from the baggage carousel or collection area at the end of **your** flight, voyage or trip).
- c]** the loss, theft or damage is to, or of, electronic data, software or any other intangible asset.
- d]** the loss, theft, or damage is to, or of, cash, bank notes, currency notes, cheques or negotiable instruments.
- e]** the loss, theft or damage is to, or of, items left behind in any hotel or motel room after **you** have checked out, or items left behind in any aircraft, ship, train, tram, taxi or bus.
- f]** the loss, theft or damage is to, or of, watercraft of any type (other than surfboards).
- g]** the **luggage and personal effects** were being sent unaccompanied or under a freight contract.
- h]** the loss or damage **arises** from any process of cleaning, repair or alteration.
- i]** the loss or damage **arises** from ordinary wear and tear, deterioration, atmospheric or weather conditions, insects, rodents or vermin.
- j]** the **luggage and personal effects** were left **unsupervised** in a **public place**.
- k]** the loss theft or damage is to, or of, **valuables** left unattended in a motor vehicle at any time.
- l]** the **luggage and personal effects** were left unattended in a motor vehicle, unless they were left in a **concealed storage compartment** of a locked motor vehicle.
- m]** the **luggage and personal effects** were left overnight in a motor vehicle, even if they were left in a **concealed storage compartment** of a locked motor vehicle.
- n]** the **luggage and personal effects** have an electrical or mechanical breakdown.
- o]** the **luggage and personal effects** are fragile, brittle or an electronic component 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** are travelling.

- p] **you** are entitled to be reimbursed by the bus line, airline, shipping line or rail authority **you** were travelling on when the loss, theft, misplacement 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).
- q] the loss or damage is to, or of, **sporting equipment** while in use (including surfboards).
- r] the loss, theft or damage is to, or of, furniture, furnishings or household appliances.

SECTION 4.2 LUGGAGE AND PERSONAL EFFECTS DELAY EXPENSES

4.2.1 WE WILL PAY

We will reimburse **you** if any items of **your luggage and personal effects** are delayed, misdirected or misplaced by the **carrier** for more than 12 hours, and in **our** opinion it was necessary for **you** to purchase essential items of clothing or other personal items.

You must provide written proof from the **carrier** who was responsible for **your luggage and personal effects** that they were delayed, misdirected or misplaced.

We will deduct any amount **we** pay **you** under this Section for any subsequent claim for lost **luggage and personal effects** (Section 4.1).

4.2.2 WE WILL NOT PAY

We will not pay if **you** are entitled to compensation from the bus line, air line, shipping line or rail authority **you** were travelling on for the relevant amount claimed. However, if **you** are not reimbursed the full amount, **we** will pay the difference between the amount of **your** expenses and what **you** were reimbursed, up to the limit of **your** cover.

SECTION 4.3 TRAVEL DOCUMENTS, TRANSACTION CARDS & TRAVELLERS CHEQUES

Cover under this section is provided subject to the following:

If **your** essential travel documents/credit cards/debit cards/travel money cards/travellers cheques are lost or stolen **you** must report the loss or theft as soon as possible and no later than within 24 hours to the police and, in the case of credit cards, debit cards, travel money cards and travellers cheques, to the issuing bank or company in accordance with the conditions under which the credit cards, debit cards, travel money cards or travellers cheques were issued. **You** must prove that **you** made such a report by providing **us** with a written statement from whosoever **you** reported it to:

4.3.1 WE WILL PAY

- a] If any essential travel documents (including passports), credit cards, debit cards, travel money cards or travellers cheques are lost by **you**, stolen from **you** or destroyed during **your journey**, then **we** will pay the issuer's fees for the replacement costs (including communication costs) of the items lost, stolen or destroyed.
- b] If during **your journey**, **your** credit card, debit card, travel money card or travellers cheques are lost or stolen, then **we** will pay for any loss resulting from the fraudulent use of the credit card, debit card, travel money card or travellers cheques.

4.3.2 WE WILL NOT PAY

- a] To the extent permissible by law **we** will not pay if **you** do not report the loss or theft within 24 hours to the police and, in the case of credit cards, debit cards, travel money cards or travellers cheques, to the issuing bank or company in accordance with the conditions under which the credit cards, debit cards, travel money cards or travellers cheques were issued. **You** must prove that **you** made such report by providing **us** with a written statement from whoever **you** reported it to.
- b] **We** will not pay for any amounts covered by any guarantee given by the bank or issuing company to **you** as the holder of the credit card, debit card, travel money card or travellers cheques.

SECTION 4.4 THEFT OF CASH

4.4.1 WE WILL PAY

We will pay for cash, bank notes, currency notes, postal orders or money orders stolen from **your** person during **your journey**.

4.4.2 WE WILL NOT PAY

- a] To the extent permitted by law, **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.
- b] **We** will not pay if the cash, bank notes, currency notes, postal orders or money orders were not on **your** person at the time they were stolen.

SECTION 5.1 PERSONAL LIABILITY

If **you** are renting any vehicle during **your journey** **you** must make sure that **you** obtain the necessary insurance from the rental company. Any liability **arising** from the operation, possession or use of any motorised vehicle is not covered by this section of this **policy**.

5.1.1 WE WILL PAY

If **you** become legally liable to pay compensation for:

- death or bodily **injury** to someone else, or
- physical loss of, or damage to, someone else's property

as a result of an accident, or a series of accidents **arising** out of the one event, that happens during **your journey**, then **we** will cover **you** for:

- the compensation (including **legal costs**) awarded against **you**, and
- any **reasonable legal costs** incurred by **you** for settling or defending a claim made against **you**, providing **you** have approval in writing from **Allianz Global Assistance** before incurring these costs.

We must be told as soon as **you** or **your** personal representatives are aware of a possible prosecution, inquest, fatal injury, **accident** or incident which might lead to a claim against **you**.

You must not pay or promise to pay, settle with, admit or deny liability to anyone who makes a claim against **you** without **our** written consent.

5.1.2 WE WILL NOT PAY

We will not pay any amount **you** become legally liable to pay if the liability **arises** directly or indirectly from, or is in any way connected with, or is for:

- a] bodily **injury** to **you**, **your travelling companion** or to a **relative** or employee of any of **you**;
- b] damage to property belonging to, or in the care, custody or control of **you**, **your travelling companion**, a **relative** or an employee of any of **you**;
- c] the ownership, custody, control or use of any firearm or weapon, aerial device, watercraft or motorised vehicle;
- d] the conduct of, or employment in any business, profession, trade or occupation;
- e] 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;
- f] any fine or penalty, or aggravated, punitive, exemplary or liquidated damages;
- g] illness, **sickness** or disease that is transmitted by **you**;
- h] any relief or recovery other than monetary amounts;
- i] a contract that imposes on **you** a liability which **you** would not otherwise have;
- j] assault and/or battery committed by **you** or at **your** direction;
- k] any act intended to cause bodily **injury**, property damage or liability done by **you** or any person acting with **your** knowledge, connivance or consent.

CLAIMS

First check that **you** are covered by **your policy** by reading the appropriate section in the **PDS** and the **GENERAL EXCLUSIONS APPLICABLE TO SECTIONS** to see exactly what is, and is not covered, noting particularly any conditions, limitations and exclusions.

HOW TO MAKE A CLAIM

You must give **Allianz Global Assistance** notice of **your** claim as soon as possible by completing a claim form and sending it to Locked Bag 3038, Toowong DC, QLD 4066, or by calling the contact number shown on the back cover of this **PDS**. **You** can also submit a claim online via www.travelclaims.com.au.

If there is a delay in claim notification, or **you** do not provide sufficient detail to process **your** claim, **we** can reduce **your** claim by the amount of prejudice **we** have suffered because of the delay.

You must give any information **Allianz Global Assistance** reasonably asks for to support **your** claim at **your** expense, such as but not limited to police reports, valuations, medical reports, original receipts or proof of purchase and ownership. If required they may ask **you** to provide them with translations into English of any such documents to enable their assessment of **your** claim.

You must co-operate at all times in relation to providing supporting evidence and such other information that may reasonably be required.

- a] If **you** think that **you** may have to cancel **your journey** or shorten **your journey** **you** must tell **us** as soon as possible. Contact **Allianz Global Assistance** using the contact number, or if **overseas** the **24 HOUR EMERGENCY ASSISTANCE** number, shown on the back cover of this **PDS**.
- b] For medical, **hospital** or dental claims, contact **Allianz Global Assistance** as soon as practicable.
- c] For loss or theft of **your luggage and personal effects**, report it immediately to the police and obtain a written notice of **your** report.
- d] 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 and obtain a written report, including any offer of settlement that they may make.
- e] Submit full details of any claim in writing within 30 days of **your** return **home**.

CLAIMS ARE PAYABLE IN AUSTRALIAN DOLLARS TO YOU

We will pay all claims in Australian dollars. **We** will pay **you** unless **you** tell **us** to pay someone else. The rate of currency exchange that will apply is the rate at the time **you** incurred the expense.

Payment will be made by direct credit to an Australian bank account nominated by **you**.

YOU MUST NOT ADMIT FAULT OR LIABILITY

You must not admit that **you** are at fault, for any accident, incident or event causing a claim under **your policy**, and **you** must not offer or promise to pay any money, or become involved in legal action, without the approval of **Allianz Global Assistance**.

YOU MUST HELP US TO RECOVER ANY MONEY WE HAVE PAID

If **we** have a claim against someone in relation to the money **we** have to pay or **we** have paid under **your policy**, **you** must do everything **you** can to help us do that in legal proceedings. If **you** are aware of any third party that **you** or **we** may recover money from, **you** must inform **us** of such third party.

IF YOU CAN CLAIM FROM ANYONE ELSE, WE WILL ONLY MAKE UP THE DIFFERENCE

If **you** can make a claim against someone 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 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 another insurance policy, **you** must give **us** details. If **you** make a claim under one insurance policy and **you** are paid the full amount of **your** claim, **you** cannot make a claim under the other policy. If **you** make a claim under another insurance policy and **you** are not paid the full amount of **your** claim, **we** will make up the difference, up to the amount this **policy** covers **you** for, provided **your** claim is covered by this **policy**. **We** may seek contribution to amounts **we** have paid, or must pay, from **your** other Insurer. **You** must give **us** any information **we** reasonably ask for to help **us** make a claim from **your** other Insurer.

SUBROGATION

We may, at **our** discretion undertake in **your** name and on **your** behalf, control and settlement of proceedings for **our** own benefit in **your** name 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, everything 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. These rights exist regardless of whether **your** claim is paid under a non-indemnity or an indemnity clause of this **policy**.

RECOVERY

We will apply any money **we** recover from someone else under a right of subrogation in the following order:

1. To **us**, our costs (administration and legal) arising from the recovery.
2. To **us**, an amount equal to the amount that **we** paid to **you** under your policy.
3. To **you**, your uninsured loss (less **your excess**).
4. To **you**, your excess.

Once **we** pay **your** total loss **we** will keep all money left over.

If **we** have paid **your** total loss and **you** receive a payment from someone else for that loss or damage, **you** must pay **us** the amount of that payment up to the amount of the claim **we** paid **you**.

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**.

BUSINESS TRAVELLERS – HOW GST AFFECTS YOUR CLAIM

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 **your policy**.

FRAUD

Insurance fraud places additional costs on honest policyholders. Fraudulent claims force insurance premiums to rise. **We** encourage the community to assist in the prevention of insurance fraud.

You can help by reporting insurance fraud by calling **Allianz Global Assistance** on 1800 453 937. All information will be treated as confidential and protected to the full extent under law.

PART 2 - FINANCIAL SERVICES GUIDE

This Financial Services Guide (FSG) has been designed to help you make an informed decision about the financial services that the Teachers Federation Health Ltd (Teachers Health Fund) and Allianz Global Assistance can provide to you. It also contains information about how they and others are remunerated for providing these financial services and how your complaints are dealt with.

The distribution of this FSG has been authorised by Allianz Global Assistance.

Where they arrange an insurance policy for you, they will give you a Product Disclosure Statement (PDS) when required. The PDS is designed to provide important information on the significant features and benefits of the policy and is designed to assist you in making an informed decision about whether to buy the product. It may consist of more than one document.

Any advice that is provided to you is general in nature and does not take into account your individual objectives, financial circumstances or needs. Before you make any decisions about the product, you should read the PDS carefully to ensure that it is suitable for you.

ABOUT ALLIANZ GLOBAL ASSISTANCE

Allianz Global Assistance (a trading name of AGA Assistance Australia Pty Ltd ABN 52 097 227 177 AFS Licence No 245631) of 74 High Street, Toowong, Queensland 4066 Telephone 1300 667 132 is an Australian Financial Services Licensee authorised to deal in and provide general advice on general insurance products. Allianz Global Assistance has been authorised by the insurer, Allianz Australia Insurance Limited (Allianz) ABN 15 000 122 850 AFS Licence No 234708 of 2 Market Street, Sydney, New South Wales, 2000 Telephone 13 26 64, to act on its behalf to deal in and provide general advice and handle and settle claims in relation to travel insurance products underwritten by Allianz.

Allianz Global Assistance has a binding authority which means it can enter into, vary or cancel these insurance products and handle and settle claims without reference to Allianz provided it acts within the binding authority. When providing these services, Allianz Global Assistance acts for Allianz and does not act on your behalf.

ABOUT TEACHERS FEDERATION HEALTH LTD (TEACHERS HEALTH FUND)

Teachers Federation Health Ltd (Teachers Health Fund) ABN 86 097 030 414 Authorised Representative No. 270604 of Tower A, Level 4, 260 Elizabeth Street, Surry Hills, NSW 2010, Telephone 1300 727 538 is an authorised representative of Allianz Global Assistance. Teachers Health Fund is the authorised representative that provides the financial services when you purchase this product.

Teachers Health Fund is authorised by Allianz Global Assistance to deal in and provide general advice on travel insurance products underwritten by Allianz. Teachers Health Fund acts for Allianz Global Assistance and does not act on your behalf. The distribution of this FSG has been authorised by Allianz Global Assistance.

REMUNERATION

The premium for this travel insurance policy is payable to Allianz as the insurer.

Teachers Health Fund receives a commission (inclusive of GST) which is paid monthly and is up to 30% of the premium you pay for a travel insurance policy issued to you. It is only paid if you buy a policy.

Allianz Global Assistance is also remunerated by Allianz for providing services on behalf of Allianz. This is a percentage (exclusive of GST) of the premium that you pay for an insurance policy and is only paid if you buy a policy. Employees and representatives of Teachers Health Fund and Allianz Global Assistance receive an annual salary, which may include bonuses and/or other incentives, which can be based on performance or other criteria.

Teachers Health Fund will receive an additional payment (inclusive of GST) of 5% of gross written premiums paid towards marketing and may also qualify for a profit share payment if certain requirements are met.

The above remuneration is included in the premium you pay.

If you would like more information about the remuneration that Teachers Health Fund, or employees and representatives of Teachers Health Fund or Allianz Global Assistance, receives please ask them. This request should be made within a reasonable time after this FSG is provided to you and before the financial services are provided to you.

PROFESSIONAL INDEMNITY INSURANCE ARRANGEMENTS

Allianz Global Assistance and its representatives (including its authorised representatives) are covered under professional indemnity insurance that complies with the requirements of section 912B of the Corporations Act. The insurance (subject to its terms and conditions) will continue to cover claims in relation to Allianz Global Assistance's representatives/employees who no longer work for it (but who did at the time of the relevant conduct).

IF YOU HAVE A COMPLAINT

Should you have a complaint or dispute arising out of this insurance, or our employees, authorised representatives or service providers, please call Allianz Global Assistance on 1300 725 154 or put the complaint in writing and send it to 74 High Street, Toowong, Queensland 4066.

A dispute may also be referred to the Financial Ombudsman Service Australia (FOS), which is an independent external dispute resolution body. For more information or to access the FOS process please call 1300 780 808. Alternatively you can write to the FOS at GPO Box 3, Melbourne Victoria 3001. Access to the FOS is free.

PRIVACY STATEMENT

Allianz Global Assistance and Teachers Health Fund are committed to ensuring the privacy and security of your personal information. They adhere to the privacy terms set out in **IMPORTANT MATTERS** in the PDS.

Sales and general enquiries

Online: www.teachershealth.com.au

Phone: 1300 728 188 (within Australia)

Phone: +617 3360 7831 (reverse charge from Overseas)

Email: travel@teachersHealth.com.au

Post: Allianz Global Assistance

PO Box 162

Toowong, QLD 4066

Claims

Online: www.travelclaims.com.au

Phone: 1800 447 684 (within Australia)

Phone: +617 3305 7495 (reverse charge from Overseas)

Email: travelclaims@allianz-assistance.com.au

Post: Allianz Global Assistance

Locked Bag 3038

Toowong DC, QLD 4066

24 hour Emergency Assistance

Allianz Global Assistance

Phone: 1800 010 075 (within Australia)

Phone: +61 7 3305 7499 (reverse charge from overseas)

This insurance is issued and managed by

AGA Assistance Australia Pty Ltd

trading as Allianz Global Assistance

ABN 52 097 227 177

AFS Licence No. 245631

74 High Street, Toowong QLD 4066

This insurance is underwritten by

Allianz Australia Insurance Limited

ABN 15 000 122 850

AFS Licence No. 234708

2 Market Street, Sydney NSW 2000

Teachers Federation Health Ltd ABN 86 097 030 414 AR No. 270604
Tower A, Level 4, 260 Elizabeth Street, Surry Hills, NSW 2010
provides general advice and arranges the product as an Authorised
Representative of AGA Assistance Australia Pty Ltd trading as Allianz
Global Assistance.