

CHUBB®

Airbnb Stay Protection

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



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Travel Tips

- Pack a sufficient supply of Your regular medications in Your carry-on luggage. This way, if Your luggage is lost or delayed You won't have any concern over taking Your medication as required.
- Check the travel advice issued by the Department of Foreign Affairs and Trade (DFAT) at www.smartraveller.gov.au for Your travel destination and the countries You plan to visit on Your Trip.
- Find out the emergency services contact numbers for the destination(s) and any other countries You are travelling to. Record the numbers for police, ambulance, Your insurance provider and the nearest Australian Embassy.
- Visit Your Doctor and Dentist for a general check-up before You leave Home. Ask about any vaccinations relevant to Your destination and any other countries You intend to visit during Your Trip. Ensure Your regular vaccinations, such as the flu shot and tetanus shot, are up to date. Get Your Doctor to print a list of all Your current medications, their generic names, dosages and frequency taken. Print a spare copy and keep it separate from Your main luggage.

These travel tips are intended as general information only and do not constitute advice of any kind, nor do they take into consideration Your personal circumstances. Chubb does not accept any liability arising from any reliance upon these travel tips.

Airbnb Stay Protection

Product Disclosure Statement (PDS)

General Terms and Conditions

This Policy was prepared on: 20 November 2024.

This document contains important information and has been prepared to assist You in understanding Airbnb Stay Protection and making an informed choice about Your insurance requirements. It is up to You to choose the cover You need. It is important that You carefully read and understand this document before making a decision.

This document provides general advice only. It does not take into account Your individual objectives, financial situation or needs. You need to decide if the limits, type and level of cover are appropriate for You.

This document must be read with Your Certificate of Insurance as together they form Your Policy and confirm the cover You have purchased including the terms, conditions and exclusions. The Certificate of Insurance will show Your:

- covered plan;
- Airbnb Accommodation location;
- Issue Date of this Policy;
- Reservation Start Date and Reservation End Date;
- Airbnb Reservation Cost;
- premium payable.

Please familiarise Yourself with this Policy. We want to ensure You are clear about what it covers and what it does not cover or excludes. If You are unclear about anything in this document, please call 1800 425 586 and Our insurance team will be happy to assist You with any enquiries.

It's important to check Your Policy from time to time, particularly before You go away to remind yourself of what is and isn't covered. Some things You might consider doing whilst travelling might be dangerous and not covered (for example, jet skiing, bungee jumping or hiring a scooter if You don't have a motorcycle licence). You also need to make sure You take care of Your belongings, make sure You keep valuable possessions on You and never leave Your luggage Unattended (for example, in a car overnight).

If You need to make a claim, keep supporting documents and proof of any loss, including all police reports, sales receipts and card statements showing any purchases made.

Eligibility Criteria

To be eligible for cover under this Policy, You will need to meet the following criteria:

- a) You must be a Resident of Australia;
- b) the Policy must be purchased before Your Trip commences;
- c) You must be travelling from Australia and returning to Australia.

Plans and Coverage

The type of plan We offer will be dependent on the location of the Airbnb Accommodation. For example, if You are travelling to Thailand, the plan will be an International Trip. If You are travelling within Australia, the plan will be a Domestic Trip. The cover sections, benefits and benefits limits will vary between plans. The plans available are:

- an International Trip;
- a Domestic Trip.

The Certificate of Insurance will display the plan applicable. Not all benefits listed within each cover section are available for all plans. Please refer to the Schedule of Benefits within this Policy to confirm the cover and limits for the plan offered.

The Schedule of Benefits provides the limit(s) We will pay to the Policyholder or a Covered Person for each of the cover sections for the available plans. It includes maximum amounts payable under each section together with any applicable sub-limit, waiting period and any Excess that applies.

Start Date and End Date

It is important to understand when cover applies. Cancellation cover under Section A - Trip Cancellation and Amendment Cover starts from the Issue Date. For any cover other than the Cancellation cover under Section A - Trip Cancellation and Amendment Cover, cover only applies when you are on Your Trip, that is from the Start Date to the End Date.

Cover for non-refundable and unused transport costs under Section A - Trip Cancellation and Amendment Cover only applies where Your transport was originally scheduled to depart and arrive within Your Trip’s Start and End dates.

Start Date	<p>The Start Date is the later of:</p> <p>(a) when You leave Home or Work (whichever occurs last) to travel directly to the Airbnb Accommodation; or</p> <p>(b) 12.01 am AEST two (2) days before the Reservation Start Date, as shown on the Certificate of Insurance.</p>
End Date	<p>The End Date is the earlier of:</p> <p>(a) when You arrive Home; or</p> <p>(b) 11.59pm (in the time zone at the location of Your Airbnb Accommodation) two (2) days after the Reservation End Date.</p>

Amending or Changing Your Policy

After the Policyholder has purchased the Policy, they may in some circumstances change their coverage. Please call Us if there are any errors or mistakes in the information provided as outlined on the Certificate of Insurance.

If the Policyholder has extended or reduced the dates of the Trip on the Airbnb platform, this insurance will be automatically adjusted to cover the new dates. If the Trip has been extended, the Policyholder will need to pay to Airbnb the additional premium at the same time payment is made for the extension of the Trip. If the Trip has been reduced, then a pro-rata refund will be paid, providing that the Policyholder or a Covered Person has not started the Trip or made a claim against the Policy. We will also issue an updated Certificate of Insurance, and Your Trip Start Date and End Date will be adjusted accordingly. Note that it is not possible to extend the Period of Insurance to be longer than one hundred and eighty days (180) days from the Start Date.

Automatic End Date Extension

In the event that You are prevented from completing the return leg of a Trip within the Period of Insurance as a result of an unavoidable delay from Your Public Transport, We will automatically provide an extension without an additional premium for up to seven (7) days from the End Date.

In the event You are hospitalised as a result of an Injury or Illness covered under this Policy, during Your International Trip within the Period of Insurance, the following Cover Sections;

- (B) Overseas Medical Emergency Expenses Cover; and
- (F) Personal Baggage, Valuables, Money and Travel Documents Cover,

will automatically extend beyond the End Date until one of the following first occurs:

- a) twelve (12) months from the Issue Date; or
- b) You return to Australia; or
- c) You have been declared fit to travel by a treating Doctor or when recommended by Chubb Assistance's medical officer to return to Australia but You decide to remain overseas.

Cancellation of Your Policy

The Policyholder can request to cancel the Policy at any time through the Airbnb reservation on the online platform.

Cancelling the Policy Within Cooling Off Period

The Policyholder has up to fourteen (14) days from the time the Certificate of Insurance is issued (the Issue Date) to decide whether this Policy and cover is right for them. If the Policyholder decides that they don't want this Policy, the Policyholder may cancel it within the fourteen (14) days cooling-off period. The Policyholder will receive a full refund of the premium paid, provided that neither the Policyholder nor any Covered Person:

- a) has started their Trip; or
- b) has made a claim; or
- c) wants to make a claim or exercise any other right under the Policy.

Cancelling the Policy Outside the Cooling Off Period

We do not offer a refund if the Policyholder requests to cancel the Policy outside the cooling-off period unless the Airbnb Accommodation has been cancelled by the Host or by Airbnb. In such circumstances, the Policyholder can cancel the Policy before the Reservation Start Date, provided that neither the Policyholder nor any Covered Person:

- a) has started their Trip; or
- b) has made a claim; or
- c) wants to make a claim or exercise any other right under the Policy.

Cancellation of the Policy by Us

We may cancel the Policy by giving the Policyholder written notice to the address on file and in accordance with the *Insurance Contracts Act 1984* (Cth), including where either the Policyholder or any Covered Person has:

- a) breached the Duty of Disclosure;
- b) breached a provision of this Policy;

c) made a fraudulent claim under this Policy or any other contract of insurance.

If We cancel, We will refund the premium for the Policy less an amount to cover the period for which You were insured.

Premiums

In return for cover under this Policy, the Policyholder is required to pay a premium. The cover under this Policy only starts when the Policyholder has paid Us the required premium. The Policyholder will be told the premium payable for the Policy when they apply and the premium will also be shown on the Certificate of Insurance.

The factors that We take into account when calculating the premium are:

- the Airbnb Reservation Cost; and
- the location of Your Airbnb Accommodation.

The total premium includes government charges, taxes or levies (such as stamp duty and GST).

The Nature of a Covered Person's Right to Access Cover Under the Policy

If you are not the Policyholder, Your access to this Policy is solely by reason of the statutory operation of Section 48 of the *Insurance Contracts Act 1984* (Cth).

Covered Persons other than the Policyholder are not contracting insureds (e.g. they cannot cancel or vary the Policy - only the Policyholder can do this) and do not enter into any agreement with Us.

We do not need to provide any notices in relation to this insurance to Covered Persons other than the Policyholder as they are not a contracting party to the Policy. We only send notices to the Policyholder who is the only person with whom We have contractual obligations under the Policy.

Covered Persons other than the Policyholder are not obliged to accept any of the benefits of this insurance. If a Covered Person other than the Policyholder makes a claim under the Policy then such person will have the same obligations to Us as if they were the Policyholder and We will have the same rights against the Covered Persons as we would have against the Policyholder.

The insurance cover is subject to the terms, conditions, limitations and exclusions set out in this document.

Neither We nor the Policyholder hold anything on trust for, or for the benefit or on behalf of, Covered Persons under this insurance arrangement. The Policyholder:

- a) does not act on behalf of Us or a Covered Person in relation to the insurance;
- b) is not authorised to provide any financial product advice, recommendations or opinions about the insurance; and
- c) does not receive any remuneration or other benefits from Us.

Any person who may be eligible should consider obtaining advice as to whether the benefits are appropriate or useful for their personal needs from a person who is licensed to give such advice. No advice is provided by Us that the benefits are appropriate or useful for any Covered Person's own circumstances or needs.

Nothing prevents such persons from entering into other arrangements regarding insurance.

Important Things to Know About This Policy

Examples of Settled Claims

The below examples are provided only to assist you in understanding our claims process. We assess each claim individually based on the facts relevant to the specific claim.

Where applicable, an Excess is applied for each Covered Person, for each Event.

If a claim is covered, the Excess is first deducted from the claim amount before any limits are applied to the claim amount. A claim will not be payable where the Excess amount is the same as, or more than, Your claim amount.

The Excess amount is specified in the Schedule of Benefits.

Example		
The below examples are provided for illustrative purposes only. Each claim will be assessed individually, based on the facts relative to the specific claim.		
Example A:	Example B:	Example C:
<p>Anna books Airbnb Accommodation to the Sunshiny caravan park. Her Trip with the family is in summer, which is 3 months away. A week before the start of the family Trip, her son has an accident at school and breaks his leg. Unfortunately, he needs surgery and the Doctor confirms it's best to be at home for the recovery. Anna paid \$1,200 for the Airbnb Reservation Cost and unfortunately it is non-refundable.</p> <p>a) Check the total cover limits and sub limits in the Schedule of Benefits. The amount claimable is up to 100% of Airbnb Reservation Cost</p> <p>b) No Excess applicable for Airbnb Reservation Cost</p> <p>\$1,200 claim payment.</p>	<p>Jane travels to Brazil and stays at an Airbnb Accommodation for the whole Trip. While in Brazil her laptop is stolen. She reports the theft to the police and provides Us with the required documentation. Jane paid \$8,000 for her laptop 12 months prior to this Event.</p> <p>a) Establish original purchase price of the laptop: \$8,000</p> <p>b) Apply depreciation*:</p> <ul style="list-style-type: none">2.5% per month for 12 months = 30% depreciation.30% of \$8,000 = \$2,400 total depreciation. <p>c) Establish current value of the laptop by subtracting depreciation from the purchase price of the laptop.</p> <ul style="list-style-type: none">\$8,000 - \$2,400 = \$5,600	<p>Rob and his wife travelled to France for 15 days. They stayed at an Airbnb Accommodation for the first 10 days, and at a hotel for the remaining 5 days of their holiday. On the 4th day of their holiday, Rob slips down the stairs at the restaurant. Thankfully it's not a major injury, but he did twist his ankle and needs to seek medical attention. He was billed \$500 for the Doctor's appointment including some scans and medication. On the 8th day, Rob had his laptop stolen which was worth \$1,000 when it was purchased 6 months ago. Unfortunately, when they were on their flight home on day 15, their connecting flight was cancelled by their travel provider due to adverse weather and they needed to buy new flights worth \$1900. When they return to Australia, Rob submitted a claim for the 3 Events.</p> <p>Claim 1: \$500 medical costs - \$250 Excess = \$250 claim payment.</p>

	<p>d) Check the total and per item limit shown in the Schedule of Benefits and select the lower of current value of the laptop or the item limit. The per item limit is \$4,000 which is lower than the current value \$5,600, hence We take the lower number = \$4,000</p> <p>The \$250 Policy Excess is not deducted from the \$4,000 per item limit in this instance, since Jane's loss is higher than the per item limit payable + Excess.</p> <p>\$4,000 claim payment.</p>	<p>Claim 2:</p> <p>a) Establish original purchase price of the laptop: \$1,000</p> <p>b) Apply depreciation*:</p> <ul style="list-style-type: none"> 2.5% per month for 6 months = 15% depreciation. 15% of \$1,000 = \$150 total depreciation. <p>c) Establish current value of the laptop by subtracting depreciation from the purchase price of the laptop</p> <ul style="list-style-type: none"> \$1,000 - \$150 = \$850 <p>Calculation for the amount payable:</p> <p>\$850 - \$250 Excess = \$600 claim payment.</p> <p>Claim 3: not payable since the flight was originally scheduled to arrive after the End Date of the Policy, which was 11:59pm on day 12 of their holiday (11:59 pm 2 days after the Reservation End Date).</p>
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* For depreciation details, please review Section G - Personal Baggage, Valuables, Money and Travel Documents Cover

Pre-Existing Medical Conditions

This Policy **does not cover** any Pre-Existing Medical Conditions. If You have Pre-Existing Medical Conditions, this cover may not be right for You. Before the Policyholder purchases a Policy, the Policyholder should consider whether a medical condition is considered Pre-Existing based on the Pre-Existing Medical Condition definition within this Policy.

Excluded Sports and Activities

Not everything You do on Your Trip will be covered by this Policy. Excluded Sports and Activities include:

- some popular holiday activities such as bungee jumping, jet skiing, horse riding, Snow Sports or trekking (with climbing equipment or when You ascend more than 3,000 metres from sea level);
- competitive sporting events (for example, where You may receive a fee or prize money);
- travelling on a Scheduled Cruise.

Please see the definition of 'Excluded Sports and Activities' for a full list of activities and sports which are not covered under this Policy, as well as the General Exclusions and General Conditions, which apply to all claims.

COVID-19

What is covered?

This Policy treats COVID-19 in the same way as any other Illness. This means where there is coverage for Illness related Events under the following sections, it applies to COVID-19:

1. Section A - Trip Cancellation and Amendment Cover, and
2. Section B - Overseas Medical Emergency Expenses Cover.

What is not covered?

We will not pay any benefit, loss, or costs arising from or relating to:

1. border closures or government issued "Do Not Travel" warnings arising from COVID-19 (including where the border closure or travel warning occurs after the Issue Date of your Policy); or
2. mandatory quarantine.

Pregnancy

It's important to understand how pregnancy affects Your coverage.

You will not be covered for costs associated with the actual birth of Your child or any pregnancy related medical conditions You are suffering from on the Issue Date. For more information see - **When are You Not Covered?** (below).

When does this Policy provide cover, if You are pregnant?

If You are pregnant, You are covered for claims that arise from Your pregnancy, under:

1. Section B - Overseas Medical Emergency Expenses Cover:

If, when You are on an International Trip, You have a Medical Emergency resulting from an Injury or Illness, which:

- a) occurs before the end of the 23rd week of Your pregnancy; and
- b) is not otherwise excluded within this Policy.

2. Section A - Trip Cancellation and Amendment Cover:

If You have an Injury or unforeseen Illness arising from or relating to Your pregnancy that occurs before the end of the 23rd week of Your pregnancy, and which:

- a) a treating Doctor confirms that it prevents You from going on the Trip or continuing the Trip, and
- b) is not otherwise excluded within this Policy.

How is the number of weeks of pregnancy calculated?

The number of weeks of Your pregnancy is calculated from the last known date of Your menstrual period or calculated from staging ultrasound.

When are You not covered?

You are not covered for any costs arising from or related to:

- a) any Pre-Existing Medical Condition;

- b) any past medical condition(s) relating to a previous pregnancy or if You have experienced pregnancy complications prior to the Issue Date on the Certificate of Insurance;
- c) Your pregnancy, if the costs arise after the end of the 23rd week of Your pregnancy;
- d) any costs under Section B - Overseas Medical Emergency Expenses Cover arising from childbirth or the health of a newborn child. This exclusion applies irrespective of the stage of pregnancy at which the child is born. Meaning a newborn (whether premature or otherwise) is not considered a Covered Person under the Policy if the child was born on the Trip;
- e) any costs under Section B - Overseas Medical Emergency Expenses Cover arising from or relating to an abortion, unless this is to save the life of the mother following an Injury or Illness;
- f) any costs under Section B - Overseas Medical Emergency Expenses Cover arising from fertility treatment or treatment associated with an assisted reproduction program including but not limited to, in vitro fertilisation (IVF).

Exclusions Within This Policy

As with all insurance, there are certain exclusions that apply. Some exclusions only apply to certain benefits under the Policy, while other exclusions apply to all claims. You should read the following:

- General Exclusions and General Conditions, which apply to all claims.
- Each cover section includes information about what We cover and any terms and conditions and exclusions that apply to the cover section.

To ensure You understand when We will pay for a claim, You should read each section carefully, including each benefit covered under 'What We Cover' together with any 'Terms and Conditions' and 'Exclusions' under each cover section.

Fraud

Chubb considers it important for customers to take insurance fraud seriously. Creation or submission of false documents, or exaggerating a genuine claim is considered insurance fraud. Such behaviour has a negative impact on the cost of insurance for all customers.

We utilise Our dedicated special investigations unit at Chubb to detect and investigate selected claims daily. When the evidence supports it, Chubb will report suspect claims to the police and dedicate resources to assisting any potential criminal prosecutions.

Significant Tax Implications

Generally, the premiums are not tax deductible and claims payments are not assessable income for tax purposes unless the Policyholder purchases the Policy for business purposes. This tax information is a general statement only. See your tax adviser for information about your personal circumstances.

Goods and Services Tax

Where the Policyholder is a registered entity the Policyholder may be entitled to an input tax credit for the Policyholder's premium and/or for things covered by this Policy. The Policyholder must disclose these entitlements to Us if the Policyholder makes a claim under this Policy.

If We agree to pay a claim under this Policy, We will base any claim payment on the Goods and Services Tax (G.S.T.) inclusive costs (up to the relevant Policy limit). However, We will reduce any claim payment by an input tax credit the Policyholder is, or would be, entitled to for the repair or replacement of insured property or for other things covered by this Policy.

Australian Law

This Policy is governed by the laws of New South Wales, Australia. The courts of New South Wales, Australia shall have exclusive jurisdiction to hear any dispute or action in connection with this Policy.

Australian Currency

All payments by the Policyholder or any Covered Person to Us and Us to the Policyholder or any Covered Person under this Policy must be in Australian currency.

Updating Our Product Disclosure Statement (PDS)

We may update the information contained in Our PDS when necessary. A paper copy of any updated information is available to You at no cost by calling Us on **1800 425 586**.

We will issue the Policyholder with a new PDS or a supplementary PDS where the update is to rectify a misleading or deceptive statement from the point of view of a reasonable person deciding whether to buy this product.

Preparation Date

This PDS was prepared on 20 November 2024.

PDS Code

CAH-AUABSP-PDS-1124

About Chubb Insurance Australia Limited

Chubb Insurance Australia Limited (ABN 23 001 642 020, Australian Financial Service (AFS) Licence No. 239687) (Chubb) is the insurer and issuer of this product. In this PDS, “We”, “Us”, “Our” means Chubb.

Chubb is an Australian financial services licensee (Licensee) authorised to deal in and provide advice in relation to general insurance products. Our contact details are:

ABN: 23 001 642 020

AFS Licence Number: 239687

Head Office: Grosvenor Place, Level 38, 225 George Street, Sydney NSW 2000

Postal address: GPO Box 4907, Sydney NSW 2001

O +61 2 9335 3200

F +61 2 9335 3497

E CustomerService.AUNZ@chubb.com

General Enquiries

If You have any questions about this Policy, You can either:

Email Chubb at airbnb.au@chubb.com

Write to Chubb at GPO Box 4907, Sydney NSW 2001

Call Chubb on **1800 425 586** (Monday to Friday 8:30am-5:00pm AEST)

Chubb Assistance (In the Event of an Emergency)

Emergency Assistance Around the World

In the event of a medical or similar emergency whilst overseas simply phone **+61 2 8907 5666** to get immediate help locating medical assistance in Your local area.

For all non-emergency matters, contact Chubb Customer Service on **1800 425 586**.

Where Your claim is excluded or falls outside the Policy coverage, the provision of emergency assistance by Chubb Assistance will not in itself be an admission of liability or constitute acceptance of any claim.

Considerable effort is made to locate, assess and reassess medical facilities and other services worldwide. However, the medical standards, sanitary conditions, reliability of telephone systems and facilities for medical services differ from country to country and accordingly, it is not always possible to have control over these factors. In the circumstances, responsibility for any loss, medical complication or death resulting from any factor reasonably beyond Our control, cannot be accepted by Chubb Assistance or Us.

Definitions

The following words when used with capital letters in this document have the meaning given below.

Accidental Death means death occurring as a result of an Injury.

Adult means a Covered Person who is not a Dependent Child.

Airbnb means Airbnb Ireland UC (Company Registration Number IE 511825).

Airbnb Accommodation means the accommodation that the Policyholder has booked via Airbnb and in relation to which the Policyholder has chosen to purchase this Policy. The accommodation must be used for the purpose of temporary overnight lodging for which a fee is paid and reservations are required.

Airbnb Reservation Cost means the amount the Policyholder has paid to book the Airbnb Accommodation (including the relevant ancillaries costs such as cleaning fee and Airbnb service fee, and taxes).

Cancellation means You do not start Your Trip at all. 'Cancel' and 'Cancelled' have the same meaning as Cancellation.

Certificate of Insurance means the document We issue to the Policyholder, which confirms You being covered after the Policyholder has paid for the insurance.

Chubb means Chubb Insurance Australia Limited (ABN 23 001 642 020, AFS Licence No. 239687) of Grosvenor Place, Level 38, 225 George Street, SYDNEY NSW 2000 (Chubb).

Chubb Assistance means the service provider acting on behalf of Chubb assistance.

Close Relative means Your Spouse, parent, parent-in-law, step-parent, child, brother, half-brother, step-brother, brother-in-law, sister, half-sister, step-sister, sister-in-law, daughter-in-law, son-in-law, niece, nephew, uncle, aunt, grandparent or grandchild.

Covered Person means a person who meets the eligibility criteria of this Policy and who stays, or who intends on staying, at least one night at the Airbnb Accommodation and in respect of whom premium has been paid.

COVID-19 means Coronavirus Disease, an infectious disease caused by the SARS-CoV-2 virus, or any variation or mutation of that virus.

Curtailment means You have started Your Trip and You have had to return to Your Home in Australia. 'Curtail' and 'Curtailed' have the same meaning as Curtailment.

Dentist means a dentist or dental surgeon who is registered or licensed to practice dentistry under the laws of the country in which they practice, other than You or Your Close Relative, unless approved by Chubb Assistance, approval of which will not unreasonably be withheld.

Dependent Child(ren) means any child (including stepchild or legally adopted child) of an Adult who is primarily dependent upon the Adult for maintenance and support and the child is:

- a) eighteen (18) years of age or younger; or
- b) twenty-four (24) years of age or younger and;
 - i. a full-time student of an accredited institution of higher learning; or
 - ii. permanently mentally or physically incapable of self-support, as confirmed by medical evidence from a Doctor.

Doctor means a medical practitioner or specialist (an expert in a specific area of medicine) who is registered or licensed to practice medicine under the laws of the country in which they practice, other than You or Your Close Relative, unless approved by Chubb Assistance, which will not unreasonably be withheld.

Domestic Trip means a trip where Your Airbnb Accommodation is located within Australia, starting on the Start Date and ending on the End Date.

Electronic Equipment means any computers (including laptops, notebooks and tablets), mobile phones including Smartphone, global positioning devices (excluding baggage tracking devices such as Apple Airtags), personal music/recording/gaming devices, audio equipment or devices, cameras, wearable electronic devices and other electronic items of a similar nature, which are intended for either personal or business use.

End Date means the earlier of:

- a) when You arrive Home; or
- b) 11.59pm (in the time zone at the location of Your Airbnb Accommodation) two (2) days after the Reservation End Date as shown on the Certificate of Insurance.

Event(s) means an occurrence that could give rise to a claim for a benefit under this Policy. Any one occurrence or series of occurrences attributable to one source or originating cause is deemed to be one Event.

Excluded Sports and Activities means boxing; cave diving; horse jumping; horse riding; hunting and hunting on horseback; professional sports; canyoning; caving; diving; mountain-climbing; steeple chasing; any form of motor racing; speed, performance or endurance tests; abseiling; American football; bob sleigh; bungee jumping; base jumping; canoeing; clay pigeon shooting; deep sea fishing; four-wheel driving adventures; go-karting; hang gliding; heli-skiing; hot air ballooning; ice hockey; jet biking and jet skiing; martial arts; micro-lighting; mountain biking off tarmac; mountaineering; parachuting; paragliding; parascending; paraskiing; polo; quad biking; rock climbing; SCUBA diving deeper than thirty (30) metres; skidoo; ski-jumping; ski-racing; ski-stunting; Snow Sports, tour operator safari (where You or any tourist will be carrying guns); trekking requiring climbing equipment and/or ascending above 3,000 metres from sea level; ultra-marathons, biathlons and triathlons; war games/paint ball; white water rafting; yachting more than twenty (20) nautical miles from the nearest coastline.

Excess means the amount specified in the Schedule of Benefits that is payable by each Covered Person for each claimable Event, when indicated. This means that if such claim is covered, the Excess will be deducted from Your claim amount before any limits have been applied to the amount being claimed. For example, if the excess is \$250 and Your claim is accepted, and You are claiming \$500 (where no depreciation is applied), the calculation is: \$500 - \$250 (the excess) = \$250.

Forcible Entry means unlawful entry by forcible and violent means, as evidenced by a broken window, damaged or picked lock, broken hinge or door handle.

Home means Your usual place of residence in Australia (where You live).

Illness means a sickness or disease (including COVID-19) which requires Treatment by a Doctor or a Dentist. An Illness is not a Pre-Existing Medical Condition and is not an Injury.

Immediate Family means Your Spouse, parent, step-parent, child, brother, half-brother, step-brother, sister, half-sister, step-sister.

Injury means an accidental bodily injury resulting solely and directly from:

- a) a sudden, external and identifiable Event that happens by chance and could not have been expected from the perspective of the Covered Person; and
- b) which occurs independently of any Illness or any other cause; and
- c) causes a loss within twelve (12) months of the accident.

It does not mean an Illness or any Pre-Existing Medical Condition.

Insolvency means bankruptcy, provisional liquidation, liquidation, insolvency, appointment of a receiver or administrator, entry into a scheme of arrangement, statutory protection stopping the payment of debts or the happening of anything of a similar nature under the laws of any jurisdiction.

International Trip means a trip where Your Airbnb Accommodation is located outside of Australia, starting on the Start Date and ending on the End Date.

Issue Date means the date We agree to provide insurance under the Policy as shown on the Certificate of Insurance.

Manual Work means paid work which involves the installation, assembly, maintenance or repair of electrical, mechanical or hydraulic plant (other than in a purely managerial, supervisory, sales or administrative capacity). It also means manual labour of any kind including, but not restricted to, hands-on work such as a plumber, electrician, lighting or sound technician, carpenter, painter, decorator or builder.

Medical Emergency means an Injury, sudden and unforeseen Illness or dental issue, You suffered by a Covered Person while on an International Trip (except when in Australia), which results in Your immediate need for Treatment which cannot be reasonably delayed until You return to Australia without causing discomfort or risk of potential aggravation in the opinion of a local treating Doctor or by Chubb Assistance.

Money means currency, travellers' cheques, hotel and other redeemable holiday vouchers and petrol coupons. It does not mean cryptocurrency.

Natural Disaster means volcanic eruption, flood (more than 20,000 square metres of normally dry land), tsunami, earthquake, landslide, hurricane, cyclone, typhoon, tornado or bushfire. It does not mean any infectious or contagious disease or virus regardless of transmission (including pandemic or epidemic).

Non-Scheduled Flight means a flight on an aircraft whose flights are not conducted in accordance with fixed flying schedules, over specific air routes, to and from fixed terminals. For example, a privately hired, rented or chartered air transport (such as a private jet or plane or helicopter).

Pair or Set means a number of items used together, associated as being similar or corresponding (including attached and unattached accessories) and being regarded as one (1) unit.

Period of Insurance means the period between the Issue Date and End Date specified on the Certificate of Insurance.

Permanent Disability means a loss caused by an Injury which results in the:

- a. complete and permanent severance of a foot at or above the ankle joint; or
- b. complete and permanent severance of a hand at or above the wrist; or
- c. irrecoverable loss of the entire sight of an eye.

Personal Baggage means items of necessity, ornament, personal convenience or personal use for Your individual use during the Trip, including clothing, toiletries, and personal effects worn or carried by You within a suitcase (or similar). It does not include Valuables.

Policy means this document, the Product Disclosure Statement (PDS) and any Supplementary Product Disclosure Statements (SPDS), including the Certificate of Insurance.

Policyholder means the named person stated as the Policyholder in the Certificate of Insurance who made the booking for Airbnb Accommodation and with whom We enter into the Policy. They are the contracting insured.

Pre-Existing Medical Condition means any illness, injury, dental condition or disability which:

- 1) in the two-year period before the Issue Date of this Policy:
 - a) You were aware of or a reasonable person in the circumstances could be expected to be aware of; and
 - b) Such condition:
 - i. manifested itself, worsened, became acute or exhibited symptoms which would have caused a reasonable person in the circumstances to seek diagnosis, care or treatment; or
 - ii. required any of the following:

- 1) medication prescribed by a Doctor (whether for treatment, management or prevention);
 - 2) check-ups, consultations or ongoing reviews (other than those recommended by a Doctor to review a previous condition that is considered by a Doctor at the Issue Date to be cured or in complete remission); or
 - 3) involved treatment at a hospital emergency department, out-patient clinic or being admitted as an inpatient in hospital;
 - 4) required or requires surgery, a specialist appointment or consultation; or
 - iii. is currently either under investigation or pending diagnosis or test results; or
 - iv. tests or further investigation had been recommended by a Doctor; or
 - v. was either treated or recommended treatment by a Doctor.
- 2) Any of the below medical conditions which You had diagnosed in the five-year period before the Issue Date of this Policy:
- a) Heart conditions, including any cardiovascular or coronary heart disease or any condition related to your blood or heart vessels;
 - b) Any condition that involves your brain, your circulatory or respiratory systems;
 - c) Kidney conditions and kidney disease;
 - d) Conditions involving the neck or back;
 - e) Reduced or deficient immune system; or
 - f) Any type of cancer.

Public Place means, but is not limited to, shops, buses, planes, trains, taxis, airports, bus depots, hotel foyers, restaurants, cafes, beaches, entertainment venues and any place that is accessible by the public.

Public Transport means an air, land, water or rail passenger transport that operates to a published timetable or schedule and is available to the public. It does not mean privately hired, rented or chartered air, land or water transport (such as a taxi, Uber, Limousines, helicopter, private jet or plane).

Rental Agreement means the contract of hire between the Rental Company and You in respect of a Rental Vehicle, including the contractual terms of insurance for loss or damage to the Rental Vehicle.

Rental Company means a company or agency that hires Rental Vehicles and is fully licensed with the regulatory authority of the Country, state or local authority where the Rental Vehicle is collected.

Rental Vehicle means any sedan, station wagon, hatchback or sports utility vehicle (SUV) rented under a Rental Agreement on a daily or weekly basis from a Rental Company. It does not mean trucks, mini buses, buses, trailers, caravans, campervans, motorcycles, mopeds, motorbikes, motor homes, scooters or bicycles.

Rental Vehicle Excess means the excess amount payable by You for each and every claim when you have insurance for loss or damage to the Rental Vehicle as part of the Rental Agreement.

Repatriation/Evacuation means Your:

1. transportation to the nearest hospital, if transportation is not provided free of charge in the country of incident; or
2. evacuation to the nearest adequately equipped hospital in the event that local medical facilities consider they cannot adequately treat You or where Chubb Assistance's medical officer considers local medical facilities to be inadequate; or
3. repatriation directly to Australia when permitted by the local treating Doctor or when recommended by Chubb Assistance's medical officer; or
4. return to Australia after hospitalisation, provided that You are deemed to be medically fit for travel by a treating Doctor or by Chubb Assistance's medical officer, and that Your original means of transportation cannot be used.

Reservation End Date means the check-out date at the Airbnb Accommodation, as shown on the Certificate of Insurance.

Reservation Start Date means the check-in date at the Airbnb Accommodation, as shown on the Certificate of Insurance.

Resident of Australia means an Australian citizen, holder of an Australian permanent residency visa, partner/spouse visa, Australian skilled migrant visa (including 457 and Temporary Skill Shortage (TSS) visa), or a student visa:

- a) with a right to entry into Australia in accordance with their citizenship, residency or visa;
- b) with access to long-term medical care in Australia;
- c) who has a permanent Australian residential address; and
- d) who currently resides in Australia.

Scheduled Airline means airline passenger transport that operates to a published timetable or schedule and is available to the general public. It does not mean privately hired, rented or chartered air transport (such as private jet or plane or helicopter).

Scheduled Cruise means passenger transport that operates to a published timetable or schedule and is available to the general public. It does not mean privately hired, rented or chartered sea transport (such as water taxi, private boat, cruising on a cargo ship).

Scheduled Flight means a flight in an aircraft on a Scheduled Airline.

Schengen Visa means a valid visa that enables You to enter, freely travel within, and leave any of the Schengen member countries within Europe.

Secure Area means the locked dashboard, glove compartment, boot or luggage compartment of a motor vehicle including the locked luggage compartment of a hatchback or station wagon, the fixed storage units of a motorised or towed caravan, or a locked luggage box locked to a roof rack locked to the vehicle, providing that, in each case, all items are out of sight.

Smartphone means an electronic device used for mobile telecommunications over a cellular network (including but not limited to, Apple, Samsung, Huawei or similar). Smartphone does not mean tablets or smart watches.

Snow Sports means snow skiing, snowboarding, tobogganing or snowmobiling.

Spouse means Your husband or wife and includes a de-facto and/or life partner with whom You have continuously lived with for a period of three (3) months or more at the time of Event.

Start Date means the later of:

- a) when You leave Home or Work (whichever occurs last) to travel directly to the Airbnb Accommodation; or
- b) 12.01 am AEST two (2) days before the Reservation Start Date as shown on the Certificate of Insurance.

Terrorism means activities against persons, organisations or property of any nature:

- a) that involves the following or preparation for the following:
 - i. use of, or threat of, force or violence;
 - ii. commission of, or threat of, force or violence; or
 - iii. commission of, or threat of, an act that interferes with or disrupts an electronic, communication, information, or mechanical system; and
- b) when one (1) or both of the following applies:
 - i. the effect is to intimidate or coerce a government of the civilian population or any segment thereof, or to disrupt any segment of the economy; and/or
 - ii. it appears that the intent is to intimidate or coerce a government, or to further political, ideological, religious, social or economic objectives or to express (or express opposition to) a philosophy or ideology.

Terminal Illness means a medical condition for which a terminal prognosis has been given by a qualified Doctor and which is likely to result in death.

Travel Documents means travel tickets, passports, visas and driving licence.

Travelling Companion means any person other than a Covered Person or the Policyholder who has booked to travel with You on a Trip and who shares the same itinerary as You.

Treatment means surgical or medical procedures performed by a Doctor or Dentist where the sole purpose of which is to cure or relieve Illness or Injury.

Trip means:

1. a Domestic Trip; or
2. an International Trip.

Trip Change means where You have started Your Trip and You must make changes to the planned Trip, but do not have to return any earlier than intended.

Unattended means when Your Personal Baggage, Valuables, Money or Travel Documents are not:

- a) worn or carried by You; or
- b) under Your observation within three (3) metres of You.

Valuables means jewellery; furs; articles containing precious metals or precious stones; watches; binoculars; Electronic Equipment; personal organisers.

We/Our/Us means Chubb.

Work means Your usual place of work within Australia having a fixed physical address.

You/Your means a Covered Person or the Policyholder, as appropriate.

Coverage Summary

The coverage summary table below can be used as a quick reference to understand key coverage elements to each cover section. For a full understanding of what is covered, when You are covered and where cover does not apply, please refer to the individual section including the General Exclusions within this Policy. The benefits provided are subject to the terms, conditions and exclusions contained within this Policy.

This Policy is made up of the Certificate of Insurance and this document. The Certificate of Insurance may amend the standard terms, conditions and exclusions contained within this Policy.

Cover Section	Cover Description	Key Exclusions and Limitations
Section A	<p>Trip Cancellation and Amendment Cover</p> <p>Provides cover in the event You must Cancel, Curtail or require a Trip Change for the following reasons:</p> <ul style="list-style-type: none"> You or Your Travelling Companion, in the opinion of a treating Doctor, being unfit to begin or continue Your Trip due to an Injury, suffering an unforeseen Illness or dying before or during Your Trip a member of Your Immediate Family or the Immediate Family of a Travelling Companion, having an Injury, suffering an unforeseen Illness or dying before or during Your Trip a Natural Disaster has caused devastation to the destination You were intending to travel as a result of a Natural Disaster, an Australian State, Territory, or the Australian Federal Government or an Australian government agency (such as DFAT - Department of Trade and Foreign Affairs) have issued, or upgraded a travel warning to 'Do Not Travel' or have closed its borders, to the destination You were intending to travel, and the government warning was published or the borders were closed after: 	<ul style="list-style-type: none"> You or any other person having a change in mind and deciding not to start a Trip, continue with the Trip or any other disinclination to travel; Cancellation, Curtailment or Trip Change due to Pre-Existing Medical Conditions; circumstances where Cancellation, Curtailment or Trip Change was foreseeable, avoidable, unnecessary or within Your control prior to the Issue Date on the Certificate of Insurance (for Cancellation) or prior to the Start Date (for Curtailment or Trip Change); additional costs incurred due to Your failure to notify the carrier or travel agent as soon as reasonably practicable that Your Trip is to be Cancelled or Curtailed; loss arising from epidemic, pandemic or outbreak of an infectious disease or virus (except for loss arising from COVID-19 which is covered under specified Event 1 and 2 of Section A);

Cover Section	Cover Description	Key Exclusions and Limitations
	<ul style="list-style-type: none"> the Issue Date on the Certificate of Insurance in the case of a Cancellation claim; or the Start Date in the case of a Curtailment or Trip Change claim. <p>Cover varies depending on the plan type.</p> <p>What is covered?</p> <p>Non-refundable deposits, unused:</p> <ul style="list-style-type: none"> transport costs You have paid in advance to travel directly to and from the Airbnb Accommodation; and Airbnb Reservation Costs the Policyholder has paid in advance. 	<ul style="list-style-type: none"> any government regulation, conditions, prohibition or restriction, including but not limited to: <ul style="list-style-type: none"> mandatory quarantine; border closures and/or government travel advisories, except where You have a necessary and unavoidable Cancellation, Curtailment or Trip Change due to specified Event 9 of Section A; transport which was originally scheduled to depart before the Start Date or arrive after the End Date.
Section B	<p>Overseas Medical Emergency Expenses Cover</p> <p>Provides cover for Repatriation/ Evacuation, cost of overseas emergency medical Treatment, emergency dental Treatment and reasonable extra accommodation costs in the event of a Medical Emergency while You are on an International Trip and transportation of Your remains or burial expenses following Your death while on an International Trip.</p>	<ul style="list-style-type: none"> Your Pre-Existing Medical Conditions; costs arising from Your participation in Excluded Sports and Activities; medical costs if You do not make reasonable attempts to contact Chubb Assistance where You were reasonably able to do so; costs arising from or related to Trips where the following advice has been provided prior to starting Your Trip:

Cover Section	Cover Description	Key Exclusions and Limitations
		<ul style="list-style-type: none"> ○ an Australian State or Territory or the Australian Federal Government or an Australian government agency (such as DFAT) has issued a travel advisory warning, advising You to 'Do Not Travel' or that borders are closed, for the destination You planned to travel to; or ○ a Doctor advised You not to travel. ● loss arising from epidemic, pandemic or outbreak of an infectious disease or virus (except for loss arising from COVID-19 which is first diagnosed by a Doctor while You are on Your Trip).
Section C	<p>Accidental Death Cover</p> <ul style="list-style-type: none"> ● Cover in the event an Injury results in Your Accidental Death whilst on a Trip, or ● Accidental Death due to disappearance while travelling on Public Transport. 	<ul style="list-style-type: none"> ● death caused by Illness, a Pre-Existing Medical Condition or natural causes.
Section D	<p>Permanent Disability Cover</p> <ul style="list-style-type: none"> ● Cover in the event You suffer an Injury whilst on a Trip which results Your Permanent Disability within 12 months of the Injury. 	<ul style="list-style-type: none"> ● Permanent Disability caused by Illness, a Pre-Existing Medical Condition or natural causes.

Cover Section	Cover Description	Key Exclusions and Limitations
Section E	<p>Trip Delay Cover</p> <p>Provides cover whilst on a Trip for:</p> <ul style="list-style-type: none"> Delayed flight departure of six (6) hours or more, flight cancellation, denied flight boarding; twenty-four (24) hours or more delay of Personal Baggage checked-in on Scheduled Flight. <p>The amount of cover varies for each benefit.</p>	<ul style="list-style-type: none"> Personal Baggage delay when checked-in on the Scheduled Flight that returns You Home; the purchase of clothing and toiletries which are not necessary for the Covered Person's Trip, and <ul style="list-style-type: none"> a) not essential for emergency use within 24 hours of the Personal Baggage delay, and b) not reasonable for emergency use within 48 hours in the case of extended Personal Baggage delay; costs if You fail to notify the transport provider or carrier about delayed or missing luggage or You do not obtain a luggage incident report from them or show You have taken reasonable steps to obtain one; any delay or cancellation of a Scheduled Flight as a result of COVID-19. Scheduled Flights which were originally scheduled to depart before the Start Date or arrive after the End Date.
Section F	<p>Missed Connection Cover</p> <p>Provides cover whilst on a Trip if Your onward connecting Scheduled Flight is missed at the transfer point due to the late arrival of Your incoming connecting Scheduled Flight.</p> <p>The amount of cover varies for each benefit.</p>	<ul style="list-style-type: none"> any costs that relates to any other person for whom You have paid who that is not a Covered Person; where a claim has been paid under any other section of this Policy for the same Event; any delay or cancellation of a Scheduled Flight as a result of COVID-19;

Cover Section	Cover Description	Key Exclusions and Limitations
		<ul style="list-style-type: none"> onwards connecting Scheduled Flights which were originally scheduled to depart before the Start Date or arrive after the End Date.
Section G	<p>Personal Baggage, Valuables, Money and Travel Documents Cover</p> <p>Provides cover for damaged, destroyed, lost, stolen Personal Baggage, Valuables, Money and Travel Documents during Your Trip.</p>	<ul style="list-style-type: none"> Valuables or Money within Your Personal Baggage checked-in or stowed in the luggage hold of an airplane, ship, bus or train; Valuables and/or Money that are left Unattended in a motor vehicle; Items left Unattended in a Public Place (unless You have no option other than to leave the items Unattended due to an emergency medical, security or evacuation situation); claims where You do not obtain a report from local police, the carrier, tour or transport operator or accommodation provider and You have not taken reasonable steps to obtain one either; deductions will be applied for depreciation (wear and tear), as explained in Section G; We will not be liable to pay or reimburse You for any loss, theft or damage to Money, Travel Documents or Smartphone that are incurred in Australia.
Section H	Rental Vehicle Excess Cover	<ul style="list-style-type: none"> the rental of trucks, mini buses, buses, trailers, caravans, campervans, motorcycles, mopeds, motorbikes, motor homes, scooters or bicycles;

Cover Section	Cover Description	Key Exclusions and Limitations
	<p>Provides cover for the excess for which You would be liable to pay when You hire a Rental Vehicle for any part of the Trip (and for not more than thirty (30) days in total) and Your Rental Vehicle is:</p> <ul style="list-style-type: none"> a) damaged in a motor vehicle collision; or b) damaged by fire; or c) maliciously damaged; or d) stolen; <p>whilst in Your control or custody.</p>	<ul style="list-style-type: none"> the operation of the Rental Vehicle which violates the terms of the Rental Agreement; costs where You are not a nominated driver or specified driver under the Rental Agreement; costs where You do not have an appropriate and a valid driving licence giving You legal rights to drive; anyone who is not a Covered Person; costs where You do not have insurance for loss or damage to the Rental Vehicle.

Schedule of Benefits

Please note that amounts quoted are in Australian dollars, unless otherwise noted. The limits to the benefits we pay under each section are payable per Covered Person, except for Section A item a and Section C, items 1 and 2.

Section	Cover (per Covered Person unless otherwise stated)	Domestic Trip	International Trip	Excess applies
Section A	Trip Cancellation and Amendment Cover			
	a. Airbnb Reservation Cost (Policy limit for all Covered Persons)	Up to 100% Airbnb Reservation Cost	Up to 100% Airbnb Reservation Cost	NIL
	b. transport costs	Up to \$1,000	Up to \$5,000	\$250
Section B	Overseas Medical Emergency Expenses Cover 1. In The Event Of A Medical Emergency (section limit)	Not Covered	Unlimited	\$250
	2. Emergency Dental (sub-limit)		Up to \$2,000	
	3. Repatriation/Evacuation (sub-limit)		Unlimited	
	4. Incidental expenses each 24 hours (sub-limit)		Up to \$50 per 24-hour period to a maximum of \$2,000	
	5. Extra accommodation (room only) for the Covered Person and any person providing support or care (sub-limit)		Up to \$250 per 24-hour period to a maximum of \$2,500	
	6. a. Return economy airfare for a friend or Close Relative if the Covered Person is travelling alone (sub-limit)		Up to \$1,000	

Section	Cover (per Covered Person unless otherwise stated)	Domestic Trip		International Trip		Excess applies
Section B	6. b. Extra accommodation (room-only) for a friend or Close Relative if the Covered Person is travelling alone (sub-limit)	Not Covered		Up to \$100 per night to a maximum of \$1,000		\$250
	2. In The Event Of Your death (Repatriation/Funeral/Burial Costs)	Up to \$15,000		Up to \$15,000		
	In the event of Your death in a Schengen member state	Not Covered		Up to 30,000 EUR		
Section C	Accidental Death Cover	Adult	Child	Adult	Child	NIL
	Policy Limit (for all Covered Persons)	\$250,000		\$1,000,000		
	1. Accidental Death due to Injury	Up to \$25,000	Up to \$10,000	Up to \$100,000	Up to \$10,000	
	2. Accidental Death due to disappearance while travelling as a passenger on Public Transport					
Section D	Permanent Disability Cover	\$25,000		\$100,000		NIL
Section E	Trip Delay Cover					NIL
	1. Delayed, cancelled or overbooked flight	Up to \$250, after 6 hours		Up to \$250, after 6 hours		

Section	Cover (per Covered Person unless otherwise stated)	Domestic Trip	International Trip	Excess applies
Section E	2. Extended delayed, cancelled or overbooked flight	Up to \$250, after 30 hours	Up to \$250 per 24-hour period (first payable after 30 hours) to a maximum of \$1,750	NIL
	3. Delay of Personal Baggage checked-in on Scheduled Flight	Up to \$500 per 24-hour period to a maximum of \$1,000	Up to \$500 per 24-hour period to a maximum of \$1,000	
Section F	Missed Connection Cover	Not Covered	Up to \$10,000	\$250
Section G	Personal Baggage, Valuables, Money and Travel Documents Cover (section limit)	Up to \$5,000	Up to \$5,000	\$250
	a. Money and Travel Documents (sub-limit) - overseas only	Not Covered	Up to \$500	
	b. one (1) Smartphone (sub-limit) - overseas only	Not Covered	Up to \$1,500	
	c. any other single or Pair or Set of Electronic Equipment excluding Smartphone (sub-limit)	Up to \$4,000	Up to \$4,000	
	d. any other single item or Pair or Set of items (sub-limit).	Up to \$1,500	Up to \$1,500	
Section H	Rental Vehicle Excess Cover	Up to \$5,000	Up to \$5,000	\$250

Section A - Trip Cancellation and Amendment Cover

Please refer to the Schedule of Benefits within this Policy to confirm the cover and limits under this section.

Under this Section A, and subject to the relevant provisions of this Section A, only the Policyholder can claim for any loss of the Airbnb Reservation Cost that is *unused* and *non-refundable*. The Airbnb Reservation Costs will not be deemed to be “unused” where the Policyholder, a Covered Person, or any other person with the Policyholder or the Covered Person’s consent, stays in the Airbnb Accommodation after the Cancellation, Curtailment of Trip Change takes place.

You can claim for loss of non-refundable and unused transport costs that You have paid in advance, subject to the relevant provisions of this Section A.

What We Cover

If during the Period of Insurance,

1. the Policyholder incurs loss of Airbnb Reservation Cost; or
2. You incur loss of transport costs;

following the necessary and unavoidable Cancellation, Curtailment or Trip Change of Your Trip due to one of the following unforeseen specified Events:

1. You or Your Travelling Companion, as confirmed in writing by a treating Doctor, being unfit to begin or continue Your Trip due an Injury, suffering an unforeseen Illness or dying before or during the Trip;
2. a member of Your or Your Travelling Companion’s Immediate Family; having an Injury, suffering an unforeseen Illness (as confirmed in writing by a treating Doctor) or their death (as confirmed by a death certificate) before or during Your Trip;
3. Your redundancy which qualifies for redundancy payments under current legislation;
4. You being in the Australian armed services (military, naval or air service) or emergency services (police, fire, ambulance) and Your leave is revoked;
5. You being called for jury service or being subpoenaed as a witness other than in a professional or advisory capacity;
6. Your paid transport has been cancelled by your transport provider as a result of:
 - a. riot, strike, civil commotion;
 - b. adverse weather (including a Natural Disaster);
 - c. mechanical breakdown of the transport You planned to travel on;

provided that there had been no reporting in the media or notice displayed on Our website, prior to the Issue Date on the Certificate of Insurance, that any such Event had occurred or was likely to occur;

7. there is a Natural Disaster, or a Natural Disaster has recently occurred or is reasonably expected to occur at Your Trip destination, and no official warning was published before the Issue Date on the Certificate of Insurance;
8. there is a Natural Disaster or an imminent risk of one at Your Home in Australia, which requires You to Cancel or Curtail the Trip, provided the Australian Government (State, Territory, or Federal Government) or an Australian government agency (such as National Emergency Management Agency or state-based equivalent) issues an official warning of the Natural Disaster or the imminent risk of one;

9. As a result of a Natural Disaster, the Australian Government (State, Territory or Federal Government) or an Australian government agency (such as the Department of Trade and Foreign Affairs (DFAT)) issues, or upgrades a travel advisory warning that advises 'Do Not Travel' to the destination You planned to travel to, or that destination's borders are closed, and the warning was published or the borders closed after:
 - a. the Issue Date, if the claim is for Cancellation; or
 - b. the Start Date, if the claim is for a Curtailment or Trip Change;

We will pay:

- a) the Policyholder, the non-refundable and unused Airbnb Reservation Costs that the Policyholder has paid in advance up to the maximum Policy limit as shown in the Schedule of Benefits;
- b) You, the non-refundable and unused transport costs that You have paid in advance to travel directly to and from the Airbnb Accommodation, providing that such travel was originally scheduled to depart and arrive within the duration of Your Trip, up to the maximum relevant cover section limit inclusive of sub-limits as shown in the Schedule of Benefits.

Terms and Conditions Applicable to Trip Cancellation and Amendment Cover

1. Claims for Injury or Illness will require confirmation in writing by a treating Doctor confirming You or Your Travelling Companion are unfit to begin or continue the Trip as a result of Injury or Illness. If a written confirmation is not provided, You must provide evidence that You have taken reasonable steps to obtain the written confirmation, such as emails, call logs or other reasonable evidence.
2. Claims for death will require a death certificate confirming death. If a death certificate is not provided, You or Your legal representative must provide evidence that You or Your legal representative have taken reasonable steps to obtain the death certificate, such as emails, call logs or other reasonable evidence.
3. Where the purchase of an airplane, ship, bus or train ticket (or part thereof) was done so using membership rewards points or similar points and the loss of such points cannot be recovered from any other source (within a reasonable timeframe and after reasonable efforts have been made to seek recovery), We will calculate the loss by using the retail price associated with the travel provider of the issued ticket at the time the ticket was purchased.
4. You must take reasonable steps to recover any refund, credit note or voucher You are entitled to. Where You have received or been offered a refund, credit note or voucher for the cost of a booking, whether partially or in full, the amount offered or received is to be considered refundable. You are only eligible for cover under this cover section for non-refundable and unused costs.
5. Under this Section A, and subject to the relevant provisions of this Section A, only the Policyholder can claim for any loss of the Airbnb Reservation Cost that is *unused* and *non-refundable*. The Airbnb Reservation Costs will not be deemed to be "unused" where the Policyholder, a Covered Person, or any other person with the Policyholder or the Covered Person's consent, stays in the Airbnb Accommodation after the Cancellation, Curtailment or Trip Change takes place.

Exclusions Applicable to Trip Cancellation and Amendment Cover

Please also refer to the General Exclusions applicable to All Sections within this Policy.

We will not pay for or reimburse any costs arising from or relating to:

1. You or any other person having a change in mind and deciding not to start a Trip, continue with the Trip or any other disinclination to travel;
2. Pre-Existing Medical Conditions (whether Yours, Your Travelling Companion's, Your or Your Travelling Companion's Immediate Family's) except when You make a Cancellation, Curtailment or Trip Change due to the death of a Travelling Companion or member of Your or Your Travelling Companion's Immediate Family and provided the death was not as a result of a Terminal Illness;

3. costs where a refund, credit-note or voucher has been received or offered for the cost of the booking;
4. additional costs incurred due to Your failure to notify the carrier or travel agent as soon as reasonably possible that Your Trip is to be Cancelled or Curtailed;
5. any government regulation, conditions, prohibition or restriction, including but not limited to:
 - a. Your failure to hold or obtain a valid passport, visa, or other required documentation prior to commencing Your Trip;
 - b. mandatory quarantine;
 - c. border closures and/or government travel advisories (except where You have a necessary and unavoidable Cancellation, Curtailment or Trip Change due to specified Event 9 of Section A);
6. where You do not meet the vaccination protocols required by a transport provider, or an Australian State or Territory, or the Australian Federal Government, or the government of any destination You had planned to travel to, before they allow You to board the Public Transport;
7. Your failure to check-in at the required time for any flight, sea crossing, train or bus journey which is within of Your control;
8. Cancellation caused by Your work commitments, or amendment of Your entitlement by Your employer, unless You are a member of the Australian armed services (military, naval or air service) or emergency services (police, fire, ambulance) and the expense or cost was incurred as a result of Your leave being revoked;
9. travel or accommodation costs for anyone that is not a Covered Person;
10. Your financial circumstances or any contractual or business obligation;
11. the failure of Your travel agent to pass on monies to operators or to deliver promised services;
12. a Cancellation due to a lack in the number of persons required to commence any tour, conference, accommodation or travel arrangements or due to the negligence (such as failed booking) of a wholesaler or operator;
13. the refusal, failure or inability of any person, company or organisation, including but not limited to a travel agent, tour operator, accommodation provider, airline or other carrier, vehicle rental agency or any other travel or tourism services provider to provide services or accommodation due to their Insolvency or the Insolvency of any person, company or organisation they deal with;
14. additional transportation or accommodation expenses which are payable under another section or benefit of this Policy;
15. any circumstances that were foreseeable, avoidable, unnecessary or within Your control:
 - a) before the Issue Date on the Certificate of Insurance in the case of a claim for Cancellation, or
 - b) before the Start Date in the case of a claim for Curtailment or Trip Change.
16. transport which was originally scheduled to depart before the Start Date or arrive after the End Date.

Excess Applicable to Trip Cancellation and Amendment Cover

As noted in the Schedule of Benefits.

Section B - Overseas Medical Emergency Expenses Cover

This Section B only applies to International Trips and to Medical Emergencies occurring outside of Australia. Please refer to the Schedule of Benefits within this Policy to confirm the cover and limits for the applicable Trip.

What We Cover

1. In The Event of a Medical Emergency

If during the Period of Insurance, You are on an International Trip (except when You are in Australia) and You have a Medical Emergency resulting from an Injury or Illness, which is not a Pre-Existing Medical Condition, We will pay or reimburse the reasonable expenses for:

1. Your emergency medical Treatment and hospital costs;
2. Your emergency dental Treatment to natural teeth;
3. Your Repatriation/Evacuation costs if approved by Chubb Assistance (such approval not to be unreasonably withheld or delayed) following consultation with the treating Doctor;
4. Your incidental expenses, such as food and toiletries expenses, which You may incur as a result of being hospitalised as an in-patient for each complete twenty-four (24) hour period;
5. reasonable extra accommodation costs (room-only) for You and any person who stays or travels with You to provide support or care, as reasonably agreed by Chubb Assistance;
6. if You are travelling alone, We will pay the reasonable costs for:
 - a) a return economy airfare; and
 - b) extra accommodation (room-only);

for Your friend or Close Relative to stay with You as reasonably agreed by Chubb Assistance.

The maximum We will pay or reimburse under the Overseas Medical Emergency Expenses Cover is the maximum relevant cover section limit inclusive of sub-limits as shown in the Schedule of Benefits. However, We will stop paying costs and expenses prior to that limit being reached if one of the following first occurs:

- (i) twelve (12) months have elapsed from the date of the Injury or Illness; or
- (ii) You return to Australia; or
- (iii) You have been declared fit to travel by a treating Doctor, or when recommended by Chubb Assistance's medical officer to return to Australia, but You decide to remain overseas.

2. In The Event of Your Death

If You die during Your Trip, Chubb Assistance will organise, arrange and pay for the reasonable costs up to the maximum relevant cover section inclusive of sub-limits as shown in the Schedule of Benefits for:

- a) transportation of Your remains to an airport of Your Home's State or Territory in Australia; or
- b) cremation and subsequent transportation of Your remains to an airport of Your Home's State or Territory in Australia; or
- c) local (in the country of Your death) burial.

If You hold a valid Schengen Visa and in the event of Your death in a Schengen member state during Your International Trip, the maximum amount We will pay in total will not exceed 30,000 EUR for expenses incurred in that Schengen member state for Your burial or cremation.

Terms and Conditions Applicable to Overseas Medical Emergency Expenses Cover

1. We will not be liable to pay or reimburse You for any medical Treatment, hospital costs, dental Treatment or any other ancillary Treatment (i.e. physiotherapy) that are incurred in Australia.
2. You must take all reasonable measures to avoid or minimise any claim, to follow all applicable care and safety procedures notified to You by a treating Doctor or Chubb Assistance's medical officer, to obtain help or assistance as soon as reasonably possible and avoid danger, except in an attempt to save human life.
3. You must make all reasonable attempts to call (demonstrated in call logs) Chubb Assistance before seeking Treatment for a Medical Emergency. If Your medical condition prevents You from calling, if possible, someone else should call on Your behalf, such as a relative, another Covered Person, a Travelling Companion, a nurse or a Doctor. If You did not make reasonable attempts to call Chubb Assistance before seeking emergency medical Treatment, or You chose to seek Treatment from a medical service provider not approved by Chubb Assistance, You may be responsible for Your medical expense costs to the extent that those medical expenses could otherwise have been reduced through preferred medical providers arranged by Chubb Assistance.
4. In the event of an overseas Medical Emergency, We will arrange Your transportation to the nearest hospital or evacuate You to the nearest adequately equipped hospital in the event that local medical facilities are inadequate (in the opinion of staff at the local medical facility or Chubb Assistance's medical officer).
5. If Your original means of transportation cannot be used, We will repatriate You directly to Australia when You are deemed medically fit to travel by the local treating Doctor or by Chubb Assistance's medical officer.
6. To understand the extent of Your Injury or Illness and what Treatment or Repatriation/Evacuation, if any, is required, we may seek a second independent Doctor or Dentist to review and confirm what medical Treatment, expenses or Repatriation/Evacuation is appropriate.
7. We will repatriate or evacuate You to Australia by the quickest and most direct route as determined by the treating Doctor or as recommended by Chubb Assistance's medical officer. However, if You chose to be repatriated or evacuated without first discussing this with Chubb Assistance, You may be responsible for any costs to the extent that those Repatriation/Evacuation costs could otherwise have been reduced through preferred medical providers arranged by Chubb.
8. If You do not hold a return airline ticket, an amount equal to the cost of an economy class one (1) way ticket to Australia from the location of the incident will be deducted from Your claim for Repatriation/Evacuation expenses.
9. Claims for death will require a death certificate confirming the cause of death. If it is not reasonably practical to obtain a death certificate, You or Your legal representative must provide reasonable evidence in support of why a death certificate cannot be obtained, such as emails, call logs demonstrating You or Your legal representative's attempt to obtain the death certificate.
10. Benefits will be paid in Australian dollars to Your estate following death.

Exclusions Applicable to Overseas Medical Emergency Expenses Cover

Please also refer to the General Exclusions Applicable to All Sections within this Policy.

We will not pay for or reimburse any costs arising from or relating to:

1. Your Pre-Existing Medical Condition(s);
2. any medical Treatment, hospital costs, Repatriation/Evacuation costs, dental Treatment or any other ancillary Treatment (i.e. physiotherapy) that are incurred in Australia (including where such costs are incurred within the territorial waters of Australia);

3. costs that are incurred twelve (12) months after the date of the Injury or Illness first occurs;
4. Your failure to make any reasonable attempt to contact Chubb Assistance where You were reasonably able to do so;
5. Your participation in Excluded Sports and Activities;
6. participation in a sporting event where You receive, or are 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;
7. dental Treatment caused by or related to the deterioration and/or decay of teeth or associated tissue;
8. dentures, crowns and orthodontics;
9. routine medical or dental Treatment or prenatal visits;
10. Treatment or prescription medication (including medication and ongoing immunisations) started prior to Your International Trip;
11. Treatment performed by Close Relatives, except in a life-threatening emergency;
12. You remaining overseas after Chubb Assistance confirms, based on medical evidence from the treating Doctor, that You are fit to travel and can return to Australia;
13. any expenses incurred in relation to Treatment that can reasonably be delayed until You return to Australia;
14. an International Trip involving pre-planned Treatment, or for the purpose of obtaining Treatment, and Treatment for cosmetic reasons. Unless Chubb Assistance's medical officer agrees that such Treatment is necessary as a result of any covered accident;
15. You engaging in Manual Work;
16. Diagnostic or routine screening tests, unless recommended by a Doctor as part of Your emergency medical Treatment;
17. any costs incurred in a destination where an Australian State, Territory, or the Australian Federal Government or an Australian government agency (such as DFAT) have issued or upgraded a travel advisory warning, advising You to 'Do Not Travel' or that borders are closed, for the destination You planned to travel to and this occurred prior to the Start Date. This exclusion applies even if You have been granted a travel exemption by an Australian State or Territory, the Australian Federal Government or an Australian government agency (such as DFAT) to travel.

Excess Applicable to Overseas Medical Emergency Expenses Cover

As noted in the Schedule of Benefits.

Section C - Accidental Death Cover

Please refer to the Schedule of Benefits within this Policy to confirm the cover and limits for the applicable Trip.

What We Cover

1. Accidental Death due to Injury

If during the Period of Insurance and whilst You are on a Trip, You suffer an Injury that results in Your Accidental Death within twelve (12) months of the date of the Injury, We will pay Your estate the applicable benefit amount for an Adult or Dependent Child as shown in the Schedule of Benefits.

2. Accidental Death due to disappearance while travelling as a passenger on Public Transport

If during the Period of Insurance and whilst You are on a Trip, You disappear due to the disappearance, sinking or wrecking of the Public Transport on which You were travelling, and Your body has not been found within twelve (12) months, You will be deemed to have died at the time of Your disappearance and We will pay the applicable benefit amount for an Accidental Death for an Adult or Dependent Child as shown in the Schedule of Benefits.

Terms and Conditions Applicable to Accidental Death Cover

1. We will only pay benefits under this Section to Covered Persons.
2. Benefits will be paid in Australian dollars to Your estate.
3. Claims for Accidental Death will require a death certificate confirming the cause of death. In the case of disappearances on Public Transport, a Covered Person or Your legal representative must provide reasonable evidence that the Covered Person's body was not found within 12 months.
4. In the event that more than one claim is made under this Section which in aggregate exceeds the Policy Limit noted in the Schedule of Benefits, We shall reduce the payments made with respect to each Covered Person in such manner as We may reasonably determine. If claims made under the Policy do not exceed the maximum Policy Limit, but We have reduced payments under this condition, We will make additional payments to each affected Covered Person to reimburse the reduction in payments proportional to the remaining maximum Policy Limit.

Exclusions Applicable to Accidental Death Cover

Please also refer to the General Exclusions Applicable to All Sections within this Policy.

We will not pay for or reimburse any costs arising from or relating to:

1. the Accidental Death or disappearance of a person that is not a Covered Person;
2. death caused by Illness, a Pre-Existing Medical Condition or natural causes.

Excess Applicable to Accidental Death Cover

As noted in the Schedule of Benefits.

Section D - Permanent Disability Cover

Please refer to the Schedule of Benefits within this Policy to confirm the cover and limits for the applicable Trip.

What We Cover

If during the Period of Insurance and whilst on a Trip, You suffer an Injury that results in Your Permanent Disability within twelve (12) months of the date of the Injury, We will pay You the applicable benefit amount as shown in the Schedule of Benefits

Terms and Conditions Applicable to Permanent Disability Cover

1. You must obtain and follow advice and treatment given by a Doctor as soon as possible after suffering an Injury;
2. You must obtain confirmation in writing by a treating Doctor as soon as reasonably possible. Medical certificates must be provided at your own cost;
3. If You suffer an Injury that results in Your Permanent Disability and subsequently results in Your Accidental Death, We will only pay the highest benefit amount that You could claim under either Section C - Accidental Death Cover or Section D - Permanent Disability Cover. We will not pay benefits under both Sections.

Exclusions Applicable to Permanent Disability Cover

Please also refer to the General Exclusions Applicable to All Sections within this Policy.

We will not pay for or reimburse any costs arising from or relating to:

1. Permanent Disability of a person that is not a Covered Person;
2. Permanent Disability caused by Illness, a Pre-Existing Medical Condition or natural causes.

Excess Applicable to Permanent Disability Cover

As noted in the Schedule of Benefits.

Section E - Trip Delay Cover

Please refer to the Schedule of Benefits within this Policy to confirm the cover and limits for the applicable Trip.

What We Cover

1) Delayed, cancelled or overbooked flight

If during the Period of Insurance and while on the Trip, Your Scheduled Flight is:

- a) delayed or cancelled for six (6) hours or more; or
- b) You are denied boarding of the aircraft due to over-booking, and no alternative flight is made available to You within six (6) hours of the scheduled departure time of such flight;

We will reimburse You for additional hotel accommodation (room only) up to the maximum relevant cover section limit inclusive of sub-limits as shown in the Schedule of Benefits.

2) Extended Delayed, cancelled or overbooked flight

If You have a claim under 1) Delayed, cancelled or overbooked flight, We will also reimburse You for additional accommodation expenses (room only) for each full 24-hour period that the delay continues beyond the initial six (6) hour delay up to the maximum relevant cover section limit inclusive of sub-limits as shown in the Schedule of Benefits.

3) Delay of Personal Baggage checked-in on Scheduled Flight

If during the Period of Insurance and while on the Trip, Your accompanying Personal Baggage which is checked in on the Scheduled Flight is not delivered to You by the airline provider within twenty-four (24) hours of Your arrival at the scheduled destination point, We will reimburse You for the purchase of essential emergency clothing and toiletries for each twenty-four (24) hours of the Personal Baggage delay up to the maximum relevant cover section limit inclusive of sub-limits as shown in the Schedule of Benefits.

There is no cover under this section for loss arising from Personal Baggage delay when checked-in on the Scheduled Flight that returns You Home.

Terms and Conditions Applicable to Trip Delay Cover

1. In the event of a claim, You must provide Us with invoices and/or receipts.
2. Claims for lost or delayed Personal Baggage must be reported to the transport provider or carrier and a property irregularity report (such as a luggage incident report) obtained where reasonably possible. If a property irregularity report or incident report is not provided, You must provide evidence that You have taken reasonable steps to obtain a report, such as emails, call logs or other reasonable evidence. A copy of any property irregularity report obtained from the airline must be supplied to Us together with the following information:
 - a. full details of the flight (airline, flight numbers, departure airport, destination, scheduled flight times and arrival airport);
 - b. details of the delay or loss incurred; and
 - c. full details of expenses for which reimbursement is claimed.
3. We will deduct all credits, refunds and allowances provided or offered to You by the transport provider or carrier from the amount we pay or reimburse.

Exclusions Applicable to Trip Delay Cover

Please also refer to the General Exclusions Applicable to All Sections within this Policy.

We will not pay for or reimburse any costs arising from or relating to:

1. the confiscation or requisition by any customs agency or other government authorities;
2. the purchase of clothing and toiletries which are not required for use within 24 hours of the Personal Baggage delay and are not necessary for Your Trip;
3. any lost or delayed Personal Baggage where a property irregularity report (such as a luggage incident report) is not provided and where You are unable to provide evidence that You have taken reasonable steps to obtain one. Such evidence includes emails and call logs to the transport provider or other reasonable evidence;
4. Personal Baggage delay when checked-in on the Scheduled Flight that returns You Home;
5. any costs that relates to any other person for whom You have paid who is not a Covered Person;
6. where a claim has been paid under any other section of this Policy for the same Event;
7. any delay or cancellation of a Scheduled Flight as a result of COVID-19;
8. Scheduled Flights which were originally scheduled to depart before the Start Date or arrive after the End Date.

Excess Applicable to Trip Delay Cover

As noted in the Schedule of Benefits.

Section F - Missed Connection Cover

Please refer to the Schedule of Benefits within this Policy to confirm the cover and limits for the applicable Trip.

What We Cover

If during the Period of Insurance and while on the Trip, Your onward connecting Scheduled Flight is missed at the transfer point due to the late arrival of Your incoming connecting Scheduled Flight, and no alternative onward flight is made available to You within 6 hours of the actual arrival time of the incoming flight,

We will reimburse You for the reasonable additional Scheduled Flight cost up to the maximum relevant cover section limit inclusive of sub-limits as shown in the Schedule of Benefits.

Terms and Conditions Applicable to Missed Connection Cover

1. In the event of a claim, You must provide Us with invoices and/or receipts.
2. We will deduct all credits, refunds and allowances provided or offered to You by the transport provider or carrier from the amount we pay or reimburse.
3. Your onwards connecting Scheduled Flight must have been originally scheduled to depart and arrive within the Start Date and End Date.

Exclusions Applicable to Missed Connection Cover

Please also refer to the General Exclusions Applicable to All Sections within this Policy.

We will not pay for or reimburse any costs arising from or relating to:

1. any costs that relates to any other person for whom You have paid who is not a Covered Person;
2. where a claim has been paid under any other section of this Policy for the same Event;
3. any delay or cancellation of a Scheduled Flight as a result of COVID-19;
4. onwards connecting Scheduled Flights which were originally scheduled to depart before the Start Date or arrive after the End Date.

Excess Applicable to Missed Connection Cover

As noted in the Schedule of Benefits.

Section G - Personal Baggage, Valuables, Money and Travel Documents Cover

Please refer to the Schedule of Benefits within this Policy to confirm the cover and limits for the applicable Trip.

What We Cover

If during the Period of Insurance and whilst on Your Trip You:

1. Personal Baggage, Valuables or Travel Documents are accidentally damaged or destroyed; or
2. Personal Baggage or Travel Documents are lost or stolen when they have been checked in or stowed in the luggage hold of an airplane, ship, bus or train, where You had no access to that Personal Baggage until the end of the transport; or
3. Personal Baggage, Valuables, Money or Travel Documents are lost or stolen when they have been stowed in a specially designated area (such as overhead compartment, luggage rack or hotel storage room) on an airplane, ship, bus or train transport or with an accommodation provider; or
4. Personal Baggage, Valuables, Money or Travel Documents are stolen from Your locked accommodation (excluding motor vehicle accommodation) where the accommodation was reasonably able to be locked; or
5. Personal Baggage (excluding Valuables or Money) or Travel Documents left Unattended are stolen from a motor vehicle, where:
 - a. items were locked out of sight in a Secure Area and
 - b. Forcible Entry has been used by an unauthorised person to gain entry to the vehicle and
 - c. evidence of such Forcible Entry is available; or
6. Personal Baggage, Valuables, Money or Travel Documents which are:
 - a. carried by You; or
 - b. under Your observation and within three (3) metres of You;are lost or stolen;

We will, after We deduct the Excess from Your claim, do one of the following:

- pay You the reasonable costs for the item to be repaired if it is practical and economic for the item to be repaired;
- if it is not practical and economic to repair the item, We will pay You the lesser of:
 - i) the original purchase price of the item minus depreciation (wear and tear); or
 - ii) the current replacement cost of the item with the same or nearest type if the item is available (i.e. make and model);

up to the maximum relevant cover section limit inclusive of sub-limits as shown in the Schedule of Benefits.

Terms and Conditions Applicable to Personal Baggage, Valuables, Money and Travel Documents Cover

1. We will not be liable to pay or reimburse You for any loss, theft or damage to Money, Travel Documents or Smartphone that are incurred in Australia.
2. Any payment will be based on the item's depreciated value, repair cost (to the condition before the loss) or current replacement cost, as outlined directly above.
3. You must take all reasonable precautions for the safety and supervision of Your Personal Baggage, Valuables, Money and Travel Documents.

4. Any claims to a Pair or Set, if You agree to surrender the undamaged item(s) of the Pair or Set to Us and We agree to accept them, We will pay You the current replacement cost of the entire Pair or Set. If You do not agree to surrender the undamaged items, We will only be liable for the value of that part of a Pair or Set which has been lost, stolen, damaged or destroyed. For example, if one earring is stolen We will only pay 50% of the cost of replacement earrings.
5. If We ask, You must send to Us any damaged or undamaged items and pay for postage.
6. Theft of Personal Baggage (excluding Valuables or Money) or Travel Documents left Unattended in a motor vehicle is subject to the following:
 - a) items must be locked out of sight in a Secure Area, and
 - b) Forcible Entry must have been used by an unauthorised person to gain entry to the vehicle, and
 - c) evidence of such entry is available.
7. To support all claims, You must supply a copy of the item's original purchase receipt or invoice or an alternative written or printed proof of the purchase price or value.
8. You must report loss, theft or criminal damage to the:
 - a) local police; or
 - b) appropriate issuing authority (in the case of Travel Documents),and a written report obtained where reasonably possible. If a written report is not provided, You must provide evidence that You have taken reasonable steps to report the loss, theft or criminal damage including details of the time and place You made the report, and the name and contact details of who You reported the loss, theft or criminal damage to (to the extent such details are within Your power to provide).
9. Claims for damaged items in transit must be reported to the carrier, tour, transport or accommodation provider and a written report obtained where reasonably possible. If a written report is not provided, You must provide evidence that You have taken reasonable steps to obtain a report, such as emails, call logs or other reasonable evidence to the travel or accommodation provider.
10. Benefits will not be payable under more than one section or benefit of this Policy as a result of one Event. We will, however, pay the benefit type with the highest benefit amount.

Depreciation Applicable to Personal Baggage, Valuables, Money and Travel Documents Cover

We will apply depreciation (and wear and tear) in determining the value of Your Personal Baggage and Valuables as specified in the table below.

Depreciation considers an item's age, damage or change that is caused to an item when it's being used normally. Depreciation will be calculated from the date of purchase of the item until the date of the claimable Event, based on the original purchase price.

For example: If You purchased a Smartphone for \$1,000, went on a Trip and the Smartphone was stolen, We will calculate the number of months between the date You purchased the Smartphone and the claimable Event date. Suppose the number of months is 6, We will calculate the depreciation as follows:

- purchase price - depreciation - Excess = amount payable
- Number of months = 6
- 6 multiplied by depreciation for Smartphone of 2.5% = 15%
- Depreciation: \$1,000 multiplied by 15% = \$150
- Amount payable for Your stolen Smartphone: \$1,000 - \$150 - \$250 = \$600

Depreciation Table

Items	Deduction for each month of age of the item at the time of Event	Maximum Applicable Depreciation
Electronic Equipment (other than specified below)	2.5%	65%
Camera (including lenses and accessories)	2.5%	65%
Sunglasses	1.5%	65%
Smartphone	2.5%	65%
Laptop	2.5%	65%
Jewellery	0%	0%
Sports equipment	2.0%	65%
Cosmetics	2.5%	65%
Clothing	1.9%	65%
Other personal items	1.5%	65%

Exclusions Applicable to Personal Baggage, Valuables, Money and Travel Documents Cover

Please also refer to the General Exclusions Applicable to All Sections within this Policy.

We will not pay for or reimburse any costs arising from or relating to:

1. loss, theft, or damage to Money, Travel Documents or Smartphone that are incurred in Australia;
2. any items loaned, hired or entrusted to You;
3. loss, theft, or criminal damage where there is insufficient evidence that You have taken reasonable steps to report the incident to the local police or appropriate issuing authority (in the case of Travel Documents). Such evidence includes details of the time and place You made the report, and the name and contact details of who You reported the loss, theft or criminal damage to (to the extent such details are within Your power to provide);
4. damaged items in transit where a written report from the carrier, tour, transport or accommodation provider is not provided and where You are unable to evidence that You have taken reasonable steps to obtain a written report from the carrier, tour, transport or accommodation provider. Such evidence includes emails and call logs to the carrier, tour, transport or accommodation provider or other reasonable evidence;
5. theft from a Travelling Companion, Close Relative or any person you have given consent to visit You, stay or travel with You;
6. furniture, furnishings or household appliances;

7. electrical or mechanical breakdown of items;
8. items left Unattended in a Public Place (unless You have no option other than to leave the items Unattended due to an emergency medical, security or evacuation situation);
9. Valuables and Money left Unattended in a motor vehicle;
10. Personal Baggage or Travel Documents left Unattended and which are stolen from a motor vehicle if the items have not been locked in the Secure Area (unless You have no option other than to leave the Personal Baggage or Travel Documents Unattended and not locked in a Secure Area due to an emergency medical, security or evacuation situation);
11. Valuables or Money within Your Personal Baggage checked in or stowed in the luggage hold of an airplane, ship, bus or train;
12. atmospheric or climatic conditions, wear and tear (damage that naturally and inevitably occurs as a result of normal wear or ageing), vermin, insects, rodents or any process of cleaning, repairing, restoring or alteration;
13. any business goods or specialised equipment relating to a trade or profession;
14. the confiscation or destruction by order of any government or public authority;
15. any items sent under the provisions of any freight contract, postal, courier or similar service;
16. damage to fragile or brittle items unless caused by fire or resulting from an accident to an aircraft, sea vessel or motor vehicle;
17. any sporting equipment, bicycles, surfboards or waterborne craft (including their ancillary equipment) of any description. This exclusion does not apply where such items are lost, stolen, accidentally damaged or destroyed while in the custody of a transport provider;
18. any drones or their accessories or parts;
19. any motor vehicle, motor vehicle accessories or parts, motorised or propelled vehicles such as scooters, electric bicycles or golf buggies;
20. shortages, errors, omissions, depreciation in value in respect of Money and Travel Documents;
21. any bonds, coupons, gift cards, stamps, vouchers, warranties, pre-loaded or rechargeable cards including but not limited to phone, debit or stored value cards;
22. loss of Money or Valuables from Your accommodation unless evidence is available of unauthorised entry to Your accommodation; for example: evidence of Forcible Entry, key entry recording or CCTV footage;
23. any of the following: animals or plant life, antiques and historical artefacts, securities or documents of any kind other than those within the definition of Money and Travel Documents, china, consumable or perishable items, contact or corneal lenses, dentures, glass, hearing aids, keys, musical instruments, pictures, photos;
24. costs where a claim has been paid under any other section within this Policy for the same Event;
25. lost or stolen cryptocurrency;
26. loss of any electronic data or software.

Excess Applicable to Personal Baggage, Valuables, Money and Travel Documents Cover

As noted in the Schedule of Benefits.

Section H - Rental Vehicle Excess Cover

Please refer to the Schedule of Benefits within this Policy to confirm the cover and limits for the applicable Trip.

What We Cover

If during the Period of Insurance and while on a Trip, You hire a Rental Vehicle for less than 30 days that includes insurance for loss or damage to the Rental Vehicle and

Your Rental Vehicle is:

- a) damaged in a motor vehicle collision; or
- b) damaged by fire; or
- c) maliciously damaged; or
- d) stolen;

whilst in Your control or custody, We will pay or reimburse You the lesser of:

- i. the Rental Vehicle Excess You would be required to pay under the Rental Agreement; or
- ii. the Rental Vehicle damage costs You are liable to pay under the Rental Agreement;

up to the maximum relevant cover section limit inclusive of sub-limits as shown in the Schedule of Benefits.

Terms and Conditions Applicable to Rental Vehicle Excess Cover

1. You must be the nominated driver or specified driver under the Rental Agreement.
2. You must have a valid international driving licence or a driver's licence that permits You to legally drive the Rental Vehicle.
3. As part of the Rental Agreement, you must have insurance for loss or damage to the Rental Vehicle during the entire rental period and within the Period of Insurance. Provided that you have insurance, there is no additional requirement under the Policy to further reduce your Rental Vehicle Excess.
4. Cover will take effect from the time You take legal control of the Rental Vehicle and will cease at the time the Rental Company assumes control of the Rental Vehicle whether at its business location or elsewhere.
5. Claims will not be paid in respect of expenses to the extent that they are assumed, waived or paid by the Rental Company or its insurers.
6. In the event You have a claim, You must provide a copy of:
 - a. Your Rental Agreement;
 - b. any incident report that was completed;
 - c. evidence confirming the Rental Vehicle Excess You are required to pay as part of Your insurance claim under the Rental Agreement;
 - d. an itemised list of Rental Vehicle damage costs that You are liable to pay under the Rental Agreement (if applicable), including any repair quote.
7. Losses will not be paid in respect of any property or expenses insured under another policy or any claim, which should be recoverable under any other insurance.

Exclusions Applicable to Rental Vehicle Excess Cover

Please also refer to the General Exclusions Applicable to All Sections within this Policy.

We will not pay for or reimburse any costs arising from or relating to:

1. damage or liability not covered under the insurance or waiver cover of the Rental Agreement;
2. damages or injuries to a third-party vehicle or person;
3. the rental of trucks, mini buses, buses, trailers, caravans, campervans, motorcycles, mopeds, motorbikes, motor homes, scooters or bicycles;
4. use of the Rental Vehicle in, or in training for, racing competitions, trials, rallies or speed testing;
5. loss or damage arising from operating the Rental Vehicle in violation of the terms of the Rental Agreement;
6. where You are not a nominated driver or specified driver under the Rental Agreement;
7. where You do not have an appropriate and a valid driving licence giving You legal rights to drive;
8. anyone who is not a Covered Person;
9. damage sustained whilst driving on an un-sealed or private road (except private roads associated with a Public Place, such as shopping centres, car parks, hotels and entertainment venues);
10. any administration costs, petrol, loss of use penalties or fines;
11. atmospheric or climatic conditions, wear and tear (damage that occurs naturally and inevitably as a result of normal wear and ageing), vermin, insects, rodents or any process of cleaning, repairing, restoring or alteration;
12. any damage that results in You filling the vehicle with inappropriate petrol or diesel that is not specified by the manufacturer;
13. any pre-existing damage.

Excess Applicable to Rental Vehicle Excess Cover

As noted in the Schedule of Benefits.

General Exclusions Applicable to All Sections

We will not cover losses, pay or reimburse any costs, under any section of this Policy which are recoverable from any other source, or arising from:

1. You or any other person having a change in mind and deciding not to start a Trip, continue with the Trip or any other disinclination to travel;
2. circumstances when after the Issue Date on the Certificate of Insurance, You start a Trip against the following advice:
 - i. when an Australian State or Territory or the Australian Federal Government or an Australian government agency (such as DFAT) have issued a travel advisory warning, advising You to 'Do Not Travel' or that borders are closed, for the destination You planned to travel to. Please refer to who.int, smartraveller.gov.au, dfat.gov.au or other government sites for further information. This exclusion applies even if You have been granted a travel exemption by an Australian State or Territory, the Australian Federal Government or an Australian government agency (such as DFAT) to travel; or
 - ii. when a Doctor has deemed You unfit to travel;
3. any Pre-existing Medical Conditions;
4. Your, a Travelling Companion's, a Close Relative's, or an Immediate Family's Terminal Illness which was diagnosed before the Issue Date on the Certificate of Insurance;
5. where :
 - a) the Policyholder has not purchased the Policy prior to Your Trip commencing; and/or
 - b) You are not a Resident of Australia;
 - c) You are not travelling from Australia and returning to Australia.
6. circumstances where You are unfit to travel if You knew, or a reasonable person in Your circumstances would have known, that You were unfit to travel whether or not You had sought medical advice;
7. Your being under the influence of alcohol, where You have a recorded blood alcohol concentration (BAC) greater than the limit prescribed by the applicable governing authority whilst operating a motor vehicle, or at all other times having recorded a blood alcohol concentration (BAC) greater than 0.10%;
8. Your taking of any drug, medication, narcotic or hallucinogen, unless as prescribed by a Doctor and taken in accordance with the prescription and Doctors' advice but is not for the treatment of addiction to illegal drugs;
9. Your consumption of alcohol in combination with any drug or medication;
10. Your intentionally self-inflicted injury, suicide, self-destruction or any attempt thereof;
11. Your participation, involvement or taking part in Excluded Sports and Activities while on a Trip;
12. any reckless misconduct or wilful or malicious act committed by You;
13. participation in a 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;
14. travel into hazardous work sites (e.g. underwater, mines, construction sites, oilrigs, etc.);
15. any costs with respect to Cuba;

16. declared or undeclared War or any act thereof. War means armed conflict between nations, states, or parties, invasion, act of foreign enemy, hostilities, civil war, rebellion, revolution, insurrection, sedition or any military or usurped power whether war is declared or not. Civil war includes armed opposition between two or more parties belonging to the same country where the opposing parties are different ethnic, religious, or idealistic groups;
17. service in the military, naval or air service of any country except Australia where cover applies for Cancellation, Curtailment or Trip Change under Section A - Trip Cancellation and Amendment Cover (specified Event number 4);
18. participation in any military, police or fire-fighting activity;
19. activities undertaken as an operator or crew member of any transport provider;
20. flying in military aircraft or any aircraft which requires special permits or waivers;
21. air travel for a business purpose on a Non-Scheduled Flight;
22. commission of or attempt to commit an illegal act by or on behalf of You or Your beneficiaries. This exclusion does not apply to any Covered Person who is not the perpetrator of any such illegal act, or who did not know of or condone any such act;
23. direct or indirect, actual, alleged or threatened discharge, dispersal, seepage, migration, escape, release of or exposure to any hazardous biological, chemical, nuclear or radioactive material, gas, matter or contamination;
24. the refusal, failure or inability of any person, company or organisation, including but not limited to a travel agent, tour operator, accommodation provider, airline or other carrier, vehicle rental agency or any other travel or tourism services provider to provide services or accommodation due to their Insolvency or the Insolvency of any person, company or organisation they deal with;
25. an act of Terrorism except for when such event occurs under Section B - Overseas Medical Emergency Expenses Cover of this Policy;
26. any loss of enjoyment or any financial loss not specifically covered within this Policy;
27. any loss which is recoverable by compensation under any other workers compensation act, transport accident laws or any other similar legislation or by Government sponsored fund, plan, medical benefit scheme required to be affected by or under a law;
28. an epidemic, pandemic or outbreak of an infectious disease or virus or any derivative or mutation of such viruses (or arising directly or indirectly from these) or the threat, or perceived threat, of any of these. However this exclusion does not apply to COVID-19;
29. any costs in relation to You being required to be quarantined;
30. You are riding a motorcycle:
 - a) without wearing a helmet (either as a driver or a passenger);
 - b) as a driver without having an appropriate and valid license giving You legal rights in both Australia and in the country of travel to drive such a motorcycle;
 - c) whilst racing or participating in a professional capacity or motocross;
31. pregnancy in the following circumstances:
 - a) for any past medical condition(s) relating to a previous pregnancy or if You have experienced pregnancy complications prior to the Issue Date on the Certificate of Insurance;

- b) for any costs arising from or relating to Your pregnancy after the end of the 23rd week of Your pregnancy, which is calculated from the last known date of Your menstrual period or calculated from staging ultrasound and is not otherwise excluded within this Policy;
- c) for any costs under Section B - Overseas Medical Emergency Expenses Cover arising from childbirth or the health of a newborn child. This exclusion applies irrespective of the stage of pregnancy at which the child is born. Meaning a newborn (whether premature or otherwise) is not considered a Covered Person under the policy if the child was born during the Trip;
- d) for any costs under Section B - Overseas Medical Emergency Expenses Cover arising from or relating to an abortion, unless this is to save life of the mother following an Injury or Illness;
- e) for any costs under Section B - Overseas Medical Emergency Expenses Cover arising from fertility treatment or treatment associated with an assisted reproduction program including but not limited to, in vitro fertilisation (IVF);

32. any costs in respect to;

- a) Your participation, involvement or taking part in Snow Sports,
- b) Your travelling on a Scheduled Cruise.

How Do I Make a Claim?

Overseas emergency - Call Chubb Assistance on **+61 2 8907 5666**.

Non-emergency - Making a claim is quick and easy: in 4 steps You can submit Your claim online by visiting the [Chubb Claims Portal](#). The Policyholder can also submit a claim via the relevant Airbnb reservation on the online platform. To do so, the Policyholder can login to their Airbnb account, then go to “Trips” (airbnb.com/trips) and tap or click the Reservation. Then look for “Stay Protection” and “Start a Claim”. You can also call us for non-emergency claims on 1800 425 586.

What will I need to submit a claim online?

You (or Your representative) will need to provide:

1. the Policy number as shown on the Certificate of Insurance and on Your Stay Protection confirmation email from Airbnb. This enables Us to verify the Policy details. If You cannot locate the Policy number, please call **1800 425 586**.
2. Your email address.
3. Your contact information, which allows Us to give You real-time updates on Your claim status or contact You for additional information.
4. Supporting documents. The documents reasonably required vary based on claim type, but may include any relevant:
 - medical or doctors’ reports;
 - receipts or other proof of expenses;
 - reports that have been obtained from the police, accommodation provider or transport provider (including an airline) about the loss, theft or damage;
 - photographs or quotes. Please attach these to Your online submission to expedite assessment;
 - additional evidence that We may reasonably request and which is in Your control to enable Us to assess Your claim; and
 - intended payee information, which allows Us to quickly make approved payments.

What should I do before I submit a claim?

1. Take all reasonable steps to mitigate any further losses or unnecessary expenses, including notifying Chubb Assistance as soon as practically possible, if You are admitted to hospital or You anticipate medical or additional accommodation or travel expenses;
2. Claims for loss, theft or criminal damage must, unless not reasonably possible, be reported to the local police and a written report obtained of the incident occurring. If it is not reasonably practical to obtain a written report, You must provide reasonable evidence in support of why a report cannot be obtained, such as emails, call logs to the local police demonstrating Your attempt to obtain the report.

When should I notify Chubb of my claim?

You should notify Us as soon as reasonably practicable of an Event which is likely to give rise to a claim under this Policy.

Will I need to undertake a medical examination?

If required and to enable Us to confirm if some of the benefits sections within the Policy respond or continue to respond to an Event, We may need to arrange for You to undertake a medical examination at Our expense when and as often as We may reasonably require.

Can I claim under this Policy if I can claim for the same expense under another insurance Policy e.g. my private health insurance?

If You wish to submit a claim under this Policy, please advise Us if You have already made a claim under any other insurance policies or tell Us if You have any insurance policies in place which might respond to Your loss. As a general rule, the amount you can recover for Your expenses under this Policy or any other policies cannot exceed Your expenses.

Can I claim expenses that I have incurred in obtaining evidence to submit with my claim?

No, expenses incurred by You in obtaining evidence for Us to assess Your claim cannot be claimed as an expense under this Policy. These expenses are payable by You.

Can I admit liability if an Event occurs which may give rise to a claim?

No, You (or Your legal representative) should not make any offer, promise of payment or admit any liability without written consent from Us. You should request the claim against You be put in writing.

Do I need to help Chubb make recoveries for any amounts paid under the Policy?

Yes, You may need to help Us to make recoveries of any amounts that We pay You under the Policy. We have the right to sue under any other party in Your name to recover money payable or paid under the Policy, or to choose to defend any action brought against You. You must provide reasonable assistance to Us in this regard.

How long will it take for my claim to be assessed?

Once We have all relevant information, We will decide Your claim and inform You of Our decision and reasoning within ten (10) business days. If We are unable to make a decision within that time, We will explain why. We will not take more than 4 months from receiving Your claim to make a claim decision unless there are special circumstances. Special circumstances that may delay our claim decision by up to 12 months include where:

- a. Your claim is fraudulent, or We reasonably suspect it is fraudulent;
- b. You do not respond to Us; or
- c. We have difficulty communicating with You about Your claim that is beyond Our control.

If my claim is approved, how long will it take for me to receive payment?

Once We have approved Your claim, if there is an associated payment due to You, We will issue the payment within ten (10) business days.

If I die, will my estate be able to claim under the Policy?

Yes, if the Policy provides cover in the event of Your death, Your estate will be able to make a claim under the Policy.

I don't have internet access/an email address to submit my claim online; can I still submit a claim?

Yes, however this may increase the time taken to assess Your claim. You can call Us on **1800 425 586** to request a claim form to be mailed out to You which can then be mailed back to Us. Hours of operation: 8:30am to 5pm Monday to Friday AEST/AEDT.

Duty of Disclosure

Your Duty of Disclosure

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

The duty applies until We first agree to insure you, and where relevant, until We agree to any subsequent variation, extension, reinstatement or renewal (as applicable).

A consumer insurance contract

This policy is a 'consumer insurance contract' as it is, wholly or predominantly, for personal, domestic or household purposes.

Answering Our questions

In all cases, if We ask you questions that are relevant to Our decision to insure you and on what terms, you have a duty to take reasonable care not to make a misrepresentation when answering the questions.

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

Variations, extensions and reinstatements

For variations, extensions and reinstatements, you have a duty to take reasonable care not to make a misrepresentation when answering the questions.

Renewal

Where We offer renewal, We may, in addition to or instead of asking specific questions, give you a copy of anything you have previously told Us and ask you to tell Us if it has changed. If We do this, you must tell Us about any change or tell Us that there is no change.

If you do not tell Us about a change to something you have previously told Us, you will be taken to have told Us that there is no change.

What You do not need to tell Us

You do not need to tell Us anything that:

- reduces the risk We insure you for; or
- is common knowledge; or
- We know or should know as an insurer; or
- We waive your duty to tell Us about.

If You do not tell Us something

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

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

Privacy Statement

In this Statement, **We**, **Our** and **Us** means Chubb Insurance Australia Limited (**Chubb**).

You and **Your** refers to Our customers and prospective customers as well as those who use Our Website.

This Statement is a summary of Our Privacy Policy and provides an overview of how We collect, disclose and handle Your Personal Information. Our Privacy Policy may change from time-to-time and where this occurs, the updated Privacy Policy will be posted to Our [website](#).

Chubb is committed to protecting Your privacy. Chubb collects, uses and retains Your Personal Information in accordance with the requirement of the *Privacy Act 1988* (Cth) and the Australian Privacy Principles (**APPs**), as amended or replaced from time-to-time.

Why We collect Your Personal Information

The primary purpose for Our collection and use of Your Personal Information is to enable Us to provide insurance services to You.

Sometimes, We may use Your Personal Information for Our marketing campaigns and research, in relation to new products, services or information that may be of interest to You.

How We obtain Your Personal Information

We collect Your Personal Information (which may include sensitive information) at various points including, but not limited to, when You are applying for, changing or renewing an insurance policy with Us or when We are processing a claim. Personal Information is usually obtained directly from You, but sometimes via a third party such as an insurance intermediary or Your employer (e.g., in the case of a group insurance policy). Please refer to Our Privacy Policy for further details.

When information is provided to Us via a third party We use that information on the basis that You have consented or would reasonably expect Us to collect Your Personal Information in this way. We take reasonable steps to ensure that You have been made aware of how We handle Your Personal Information.

When do We disclose Your Personal Information?

We may disclose the information We collect to third parties, including:

- the policyholder (where the insured person is not the policyholder, i.e. group policies);
- service providers engaged by Us to carry out certain business activities on Our behalf (such as claims assessors, call centres in Australia, online marketing agency, etc);
- intermediaries and service providers engaged by You (such as current or previous brokers, travel agencies and airlines);
- government agencies (where We are required to by law);
- other entities within the Chubb group of companies such as the regional head offices of Chubb located in Singapore, UK or USA (Chubb Group of Companies); and
- third parties with whom We (or the Chubb Group of Companies) have sub-contracted to provide a specific service for Us, which may be located outside of Australia (such as in the Philippines or USA). These entities and their locations may change from time-to-time. Please contact Us, if You would like a full list of the countries in which these third parties are located.

In the circumstances where We disclose Your Personal Information to the Chubb Group of Companies, third parties or third parties outside Australia We take steps to protect Personal Information against unauthorised disclosure, misuse or loss.

Your decision to provide Your Personal Information

In dealing with Us, You agree to provide Us with Your Personal Information, which will be stored, used and disclosed by Us as set out in this Privacy Statement and Our Privacy Policy.

Access to and correction of Your Personal Information

Please contact Our customer relations team on 1800 815 675 or email CustomerService.AUNZ@chubb.com if You would like:

- a copy of Our Privacy Policy, or
- to cease to receive marketing offers from Us or persons with whom We have an association.

To request access to, update or correct Your Personal Information held by Chubb, please complete this [Personal Information request form](#) and return it to:

Email: CustomerService.AUNZ@chubb.com
Fax: +61 2 9335 3467
Address: GPO Box 4907
Sydney NSW 2001

Further information request

If You would like more information about how We manage Your Personal Information, please review Our Privacy Policy for more details, or contact:

Privacy Officer
Chubb Insurance Australia Limited
GPO Box 4907
Sydney NSW 2001
+61 2 9335 3200
Privacy.AU@chubb.com

How to make a complaint

If You are not satisfied with Our organisation, services, Our response to Your enquiry, or You have any concerns about Our treatment of Your Personal Information or You believe there has been a breach of Our Privacy Policy, or You are not satisfied with any aspect of Your relationship with Chubb and wish to make a complaint, please contact Our Complaints and Customer Resolution Service (**CCR Service**) by post, phone, fax, or email, (as below):

Complaints and Customer Resolution Service
Chubb Insurance Australia Limited
GPO Box 4065
Sydney NSW 2001
P +61 2 9335 3200
F +61 2 9335 3411
E complaints.AU@chubb.com

For more information, please read Our [Complaints and Customer Resolution](#) policy.

Complaints and Dispute Resolution Process

We understand that You could be dissatisfied with Our organisation, Our products and services, or the complaints handling process itself. We take all Our customer's concerns seriously and have detailed below the complaints process that You can access.

Complaints and Customer Resolution Service

Contact Details

If You are dissatisfied with any aspect of Your relationship with Chubb including Our products or services and wish to make a complaint, please contact Our Complaints and Customer Resolution Service (**CCR Service**) by post, phone, fax, or email, (as below):

Complaints and Customer Resolution Service
Chubb Insurance Australia Limited
GPO Box 4065
Sydney NSW 2001
P +61 2 9335 3200
F +61 2 9335 3411
E complaints.AU@chubb.com

Our CCR Service is committed to reviewing complaints objectively, fairly and efficiently.

Process

Please provide Us with Your claim or policy number (if applicable) and as much information as You can about the reason for Your complaint.

Our response

We will acknowledge receipt of Your complaint within one (1) business day of receiving it from You, or as soon as practicable. Following acknowledgement, within two (2) business days We will provide You with the name and relevant contact details of the CCR Service team member who will be assigned to liaise with You regarding Your complaint.

We will investigate Your complaint and keep You informed of the progress of Our investigation at least every ten (10) business days and will make a decision in relation to Your complaint in writing within thirty (30) calendar days. If We are unable to make this decision within this timeframe, We will provide You with a reason for the delay and advise of Your right to take Your complaint to the Australian Financial Complaints Authority (**AFCA**) as detailed below, subject to its Rules. If Your complaint falls outside the AFCA Rules, You can seek independent legal advice or access any other external dispute resolution options that may be available to You.

To the extent allowable at law, if You request copies of the information We relied on to make a decision about Your complaint, We must provide it within ten (10) business days of Your request. Please see the General Insurance Code of Practice 2020 (codeofpractice.com.au) or contact Us for further details.

Please note that if We have resolved Your complaint to Your satisfaction by the end of the fifth (5th) business day after We have received it, and You have not requested that We provide You a response in writing, We are not required to provide a written response. However, this exemption does not apply to complaints regarding a declined claim, the value of a claim, or about financial hardship.

External Dispute Resolution

If You are dissatisfied with Our complaint determination, or We are unable to resolve Your complaint to Your satisfaction within thirty (30) days, You may refer Your complaint to AFCA, subject to its Rules.

AFCA is an independent external dispute resolution scheme approved by the Australian Securities and Investments Commission (**ASIC**). We are a member of this scheme and We agree to be bound by its determinations about a dispute. AFCA provides fair and independent financial services complaint resolution that is free to consumers.

You may contact AFCA at any time at:

Australian Financial Complaints Authority
GPO Box 3
Melbourne VIC 3001
P 1800 931 678 (free call)
F +61 3 9613 6399
E info@afca.org.au
W www.afca.org.au

Time limits may apply to complain to AFCA and so You should act promptly or otherwise consult the AFCA website to find out if or when the time limit relevant to Your circumstances expires.

Financial Claims Scheme

We are an insurance company authorised under the *Insurance Act 1973* (Cth) (**Insurance Act**) to carry on general insurance business in Australia by the Australian Prudential Regulation Authority (**APRA**) and are subject to the prudential requirements of the Insurance Act.

The Insurance Act is designed to ensure that, under all reasonable circumstances, financial promises made by Us are met within a stable, efficient and competitive financial system.

Because of this We are exempted from the requirement to meet the compensation arrangements Australian financial services licensees must have in place to compensate retail clients for loss or damage suffered because of breaches by the licensee or its representatives of Chapter 7 of the *Corporations Act 2001* (Cth). We have compensation arrangements in place that are in accordance with the Insurance Act.

In the unlikely event that We were to become insolvent and were unable to meet Our obligations under the Policy, a person entitled to claim may be entitled to payment under the Financial Claims Scheme. Access to the Scheme is subject to eligibility criteria. Please refer to www.fcs.gov.au for more information.

General Insurance Code of Practice

We are a signatory to the General Insurance Code of Practice (**Code**). The objectives of the Code are to further raise standards of service and promote consumer confidence in the general insurance industry. Further information about the Code and Your rights under it is available at codeofpractice.com.au and on request. As a signatory to the Code, We are bound to comply with its terms. As part of Our obligations under Parts 9 and 10 of the Code, Chubb has a [Customers Experiencing Vulnerability & Family Violence Policy](#) (Part 9) and a [Financial Hardship Policy](#) (Part 10). The Code is monitored and enforced by the Code Governance Committee.

Sanctions

This insurance does not apply to the extent that trade or economic sanctions or other laws or regulations prohibit us from providing insurance, including, but not limited to, the payment of claims. All other terms and conditions of the policy remain unchanged.

Chubb is a subsidiary of a US company and Chubb Limited, a NYSE listed company. Consequently, Chubb is subject to certain US laws and regulations in addition to EU, UN and national sanctions restrictions which may prohibit it from providing cover or paying claims to certain individuals or entities or insuring certain types of activities related to certain countries such as but not limited to Iran, Syria, North Korea, North Sudan, Crimea and Cuba.

Financial Services Guide (FSG)

A guide to Our relationship with You.

About this Financial Services Guide (FSG)

This is a combined FSG issued by Chubb Insurance Limited ('We', 'Us', 'Our') and Airbnb Australia Insurance Services Pty Ltd (ABN 66 681 023 389) Authorised Representative Number 001311886 (Airbnb Australia Insurance Services).

The purpose of this FSG is to help You to make an informed decision about whether to use the financial services Chubb and Airbnb Australia Insurance Services can provide to You. It contains information on:

- a) who Chubb and Airbnb Australia Insurance Services are and how We can be contacted or given instructions;
- b) the services Chubb and Airbnb Australia Insurance Services offer to You and how they are provided;
- c) how Chubb and Airbnb Australia Insurance Services and other relevant persons are remunerated;
- d) the Financial Claims Scheme;
- e) Our commitment to protecting Your privacy;
- f) how complaints are dealt with; and
- g) other disclosure documents You may also receive.

Other Disclosure Documents You May Also Receive

A Product Disclosure Statement (PDS) is included in this document which contains information on the relevant risks, benefits and significant characteristics of the product and is designed to assist You in making an informed decision about whether to buy the product or not.

About Chubb

Our contact details are:

ABN: 23 001 642 020

AFS Licence Number: 239687

Head Office: Grosvenor Place, Level 38, 225 George Street, Sydney NSW 2000

Postal address: GPO Box 4907 Sydney NSW 2001

O +61 2 9335 3200

F +61 2 9335 3467

E airbnb.au@chubb.com

About Airbnb Australia Insurance Services

Airbnb Australia Insurance Services has been appointed by Chubb as its authorised representative to provide general advice in relation to this Policy which is issued by Us.

Airbnb Australia Insurance Services contact details are as follows:

Address: Suite 1, Level 3, 62 Lygon Street, Carlton VIC 3053
For the attention of: Director

Chubb has authorised Airbnb Australia Insurance Services to distribute this combined PDS and FSG and to provide the services listed under the heading “How Airbnb Australia Insurance Services provides its services,” on Chubb’s behalf. In providing the relevant services, Airbnb Australia Insurance Services does not act on Your behalf. Chubb is the issuer of the relevant insurance product that Airbnb Australia Insurance Services promotes, unless Chubb or Airbnb Australia Insurance Services tells You otherwise.

Airbnb Australia Insurance Services may act for other licensees. If Airbnb Australia Insurance Services offers You financial services on behalf of another licensee, it will provide You with a copy of the relevant FSG in relation to those services.

How Chubb Provides Its Services

Chubb may provide a dealing service, with or without general advice, in relation to the general insurance products that We distribute.

When Chubb issues its own general insurance products, Chubb acts on its own behalf, not Yours. In dealing in the relevant insurance products, We will collect information from You to be able to issue those products and manage Your and Chubb’s rights and obligations under the relevant insurance product. We will also give You factual information about the product to help You decide whether to buy the product.

In some cases We may also make a general recommendation or give an opinion about the insurance product which is not based on Our consideration of Your individual objectives, financial situation or needs. In providing a general advice service, We cannot tell You whether the insurance product, or an option within it, is appropriate for You specifically. As a result, You need to consider the appropriateness of any information or general advice We give You, having regard to Your objectives, financial situation and needs, before acting on it. You need to read the relevant Policy documentation (including the PDS included in this document) to determine if it is suitable for You.

How Airbnb Australia Insurance Services Provides Its Services

Airbnb Australia Insurance Services is authorised by Chubb to provide You with written financial product advice (general only), which Chubb prepares and approves. This advice is provided by way of marketing documents. Airbnb Australia Insurance Services does not have authority to provide You with a recommendation or opinion about Our insurance products. Airbnb Australia Insurance Services can provide You with factual information on the Chubb insurance products. Airbnb Australia Insurance Services has been given a binding authority by Chubb which authorises it to enter into and cancel (during the 14 day statutory cooling off period) certain Chubb insurance products on behalf of Chubb as if it were Chubb, subject to the limits of authority agreed with Chubb. Airbnb Australia Insurance Services does not act for You.

Airbnb Australia Insurance Services is also authorised to distribute and promote those insurance products but is not involved in the assessment or payment of claims. Airbnb Australia Insurance Services is not authorised to provide You with any other financial services under Chubb’s AFS licence. In particular, Airbnb Australia Insurance Services is not authorised to provide You with personal advice. This means that Airbnb Australia Insurance Services will not take into account Your objectives, financial situation or needs before providing general advice to You.

You will need to consider the appropriateness of any general advice provided by Chubb and Airbnb Australia Insurance Services in light of Your objectives, financial situation and needs. You need to read the relevant Insurance Policy documentation (including the PDS included in this document) to determine if it is suitable for You.

If You think You have received ‘personal advice’, that is, advice that takes into account Your personal situation or needs, please call Us on +61 2 9335 3200 and ask to speak to the Compliance Manager, as this is not permitted.

Airbnb Australia Insurance Services may send You promotional material advertising its insurance products. Chubb does not receive Your contact details from Airbnb Australia Insurance Services unless You purchase insurance or contact Chubb and provide Your details directly to Chubb.

How Chubb is Paid For Its Services

Payment for the services Chubb provides

As the issuer of any Insurance policy, We will charge You an agreed premium for that product based on a number of factors including Your risk profile and circumstances (plus relevant taxes and charges) which We will calculate and provide You with before You buy the product.

Remuneration of Our staff

All permanent Chubb employees are paid an annual salary. An annual bonus may be paid in some circumstances, which can be based on performance against sales targets and other performance criteria.

All temporary Chubb employees receive hourly wages or such wages otherwise agreed for a fixed term or contract. Performance-based payments may also be paid in some circumstances.

Chubb employees may also receive other non-monetary benefits such as attendance at business related conferences, study trips, other functions or gift vouchers.

Referral to Chubb by third parties

In certain cases, We may have a relationship with a third party who We may pay for referring You to Us. We may pay them a referral fee which is a percentage of the net premium of an Insurance Policy (which is the total premium payable less GST and Stamp Duty).

This referral fee is already incorporated into the premium payable by You and the amount can vary, depending on the type of arrangement We have with the third party and the type of insurance product You purchase. The amount We pay them includes a reimbursement of expenses they incur in performing their role, for example marketing, postage, telephone, printing and call centre costs.

The referral fee is normally payable to third parties on a monthly or quarterly basis, in arrears.

Further information

You can ask Us to give You more particulars of the remuneration or other benefits referred to above within a reasonable period after receiving this FSG and before We provide You with the financial service to which this FSG relates, unless We agree otherwise.

How Airbnb Australia Insurance Services is Paid For Its Services

In referring You to Chubb, Airbnb Australia Insurance Services is paid commission by Chubb which is 30% of the net premium of an insurance Policy (being a percentage of Your total premium payable, less GST, stamp duty and other charges). Chubb also pays Airbnb Australia Insurance Services a proportion of the operational and marketing expenses Airbnb Australia Insurance Services incurs in distributing the Policy, and a percentage of the profit that Chubb derives from underwriting this Policy.

All remuneration and commission is already incorporated into the total premium payable by You and can vary, depending on the type of insurance Policy You purchase. All remuneration and commission are normally payable on a monthly basis, in arrears.

You can ask Us to give You more particulars of the remuneration (including commission) or other benefits referred to above within a reasonable period after receiving this FSG and before You are provided with the financial service to which this FSG relates, unless We agree otherwise.

Financial Claims Scheme

Please refer to the Financial Claims Scheme section contained in this document.

Privacy Statement

We are committed to protecting Your privacy. This combined PDS and FSG provides You with an overview of how We handle Your personal information. Our Privacy Policy can be accessed on Our Website at www.chubb.com/au.

Complaints and Dispute Resolution

Please refer to the Complaints and Dispute Resolution section contained within this document.

How to Contact Chubb

If You would like to obtain further information, provide Us with instructions, or if You have any queries about the financial products and services We are authorised to provide, please contact Us on **1800 425 586** or by e-mail at airbnb.au@chubb.com.

Please retain this document along with Your current Policy documentation in a safe place for Your future reference.

This FSG was prepared by Chubb and Airbnb Australia Insurance Services on 20 November 2024.

Version: 24FSGAB01

About Chubb in Australia

Chubb is a world leader in insurance. With operations in 54 countries and territories, Chubb provides commercial and personal property and casualty insurance, personal accident and supplemental health insurance, reinsurance and life insurance to a diverse group of clients. As an underwriting company, we assess, assume and manage risk with insight and discipline. We service and pay our claims fairly and promptly. The company is also defined by its extensive product and service offerings, broad distribution capabilities, exceptional financial strength and local operations globally. Parent company Chubb Limited is listed on the New York Stock Exchange (NYSE: CB) and is a component of the S&P 500 index. Chubb maintains executive offices in Zurich, New York, London, Paris and other locations, and employs approximately 40,000 people worldwide.

Chubb, via acquisitions by its predecessor companies, has been present in Australia for 100 years. Its operation in Australia (Chubb Insurance Australia Limited) provides specialised and customised coverages, including Business Package, Marine, Property, Liability, Energy, Professional Indemnity, Directors & Officers, Financial Lines, Utilities, as well as Accident & Health insurance, to a broad client base, including many of the country's largest companies. Chubb also serves successful individuals with substantial assets to insure and consumers purchasing travel insurance. With five branches and more than 800 staff in Australia, it has a wealth of local expertise backed by its global reach and breadth of resources.

More information can be found at www.chubb.com.

Contact Us

Chubb Insurance Australia Limited
ABN: 23 001 642 020 AFSL: 239687

Grosvenor Place
Level 38, 225 George Street
Sydney NSW 2000
O +61 2 9335 3200
www.chubb.com/au

Chubb. Insured.SM