



Chubb Travel Insurance – Universities, Australia

Single Trip Product Disclosure Statement
(PDS)

CHUBB®

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Travel Tips

- Take out travel insurance at the time or once You have booked Your Trip.
- Register Your Trip with DFAT.
- 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 Department of Foreign Affairs and Trade (DFAT) 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 travel 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 take into consideration Your personal circumstances. Chubb does not accept any liability arising from any reliance upon these travel tips.

Chubb Travel Insurance – Universities, Australia

Single Trip Product Disclosure Statement (PDS)

General Terms and Conditions

This Policy is effective from: 25/03/2021

This document contains important information and has been prepared to assist You in understanding Chubb Travel Insurance – Universities Australia 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;
- destination;
- Excess;
- Period of Insurance;
- Issue Date of Your Policy;
- Start Date and End Date of Your Trip;
- Covered Person(s);
- Optional Add-on(s)
- 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 803 548** 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 with Your belongings, make sure You keep valuable possessions on You and never leave Your luggage Unattended (for example, in a car overnight). This insurance isn't designed to cover carelessness or high-risk activities, so be a sensible and prudent traveller.

If You need to make a claim, keep detailed particulars and proof of any loss, including all police reports, sales receipts and charge 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) All Covered Persons must be seventy-four (74) years of age or younger before the Issue Date on Your Certificate of Insurance.
- b) You must purchase Your Policy in Australia and Your Trip must start in Australia.
- c) Covered Person(s) must be Resident(s) of Australia.

Choice of Plans and Coverage Options

During the application process You will be provided with a choice of plans and coverage levels. The benefits amounts will vary between the plan You select and the coverage level You select. For example, You may be presented with the option to select the Excess amount that is right for You, this will increase or reduce the premium subject to the Excess You Choose.

Not all benefits listed within each cover section are available for all plans. Please refer to the Schedule of Benefits Table within this Policy to confirm the cover and limits for the plan You have chosen.

Whilst the Policy covers You for pre-Trip cancellation, the benefit amount is not always automatic. You will be presented or asked to choose a benefit limit from a list of options that is suitable and reflects the cost of Your Trip where applicable.

In addition, You may be presented with optional coverage add-ons that provide specific additional coverage. You will need to decide whether these optional Add-on of coverage are right for You based on Your Trip.

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

Coverage Optional Add-Ons

Certain activities may not be covered under the Policy and You may be offered the option to buy an optional add-on that will extend coverage to include these activities, subject to the Terms, Conditions and Exclusions under the Policy.

If Your Trip includes any of the following activities (including additional benefits), the Policy will only respond to claims arising from the activity where You have purchased and paid for the relevant optional add-on pack before the Start Date of Your Trip as evidenced on Your Certificate of Insurance:

- Rental Vehicle Excess Cover: provides cover of the Rental Vehicle Deductible You may be liable to pay having hired a Rental Vehicle
- Cruise Cover: If You are going on a Cruise during Your Trip You will need to select this benefit pack to include cover for all claims related to the Cruise.
- Snow Sports: Includes cover for Snow Sports, related equipment and trip cancellation expenses.

Amending or Changing Your Policy

After You have purchased a Policy, You may in some circumstances change Your coverage. Please call Us if there are any errors or mistakes in the information provided as outlined on Your Certificate of Insurance.

If whilst on a Trip Your Period of Insurance needs to be extended, You must contact Us to request the extension. If the extension is accepted by Us You will need to pay the additional premium and We will issue an updated Certificate of Insurance. Note that it is not possible to extend Your 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 a Licenced Airplane, Ship, Bus or Train, We will automatically provide

an extension without an additional premium for up to seven (7) days from the End Date on Your Certificate of Insurance.

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

- (B) Overseas Medical Emergency;
- (C) Accidental Death;
- (G) Personal Baggage, Valuables, Money and Documents;
- (H) Hijack Cover;
- (I) Kidnap Cover;
- (J) Personal Liability;

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

- a) after twelve (12) months of continuous hospitalisation from the date of the Injury or Illness; or
- b) upon Your return to Australia by the quickest and most direct route; or
- c) You have been declared fit to travel by a treating Doctor or when recommended by Chubb Assistance's senior medical officer to return to Australia but You decide to remain overseas.

Cancellation of Your Policy

You can request to cancel Your Policy at any time by contacting Chubb.

Cancelling Your Policy within Cooling Off Period

You have up to fourteen (14) days from the time You are issued Your Certificate of Insurance (the Issue Date) to decide whether this Policy and cover is right for You. If You decide that You don't want this Policy, You may cancel it within the fourteen (14) days cooling-off period. You will receive a full refund of the premium You paid, provided:

- a) You haven't started Your Trip; or
- b) You haven't made a claim; or
- c) You don't want to make a claim or exercise any other right under the Policy.

Cancelling Your Policy Outside the Cooling off period

If You request to cancel Your Policy outside the cooling-off period, We may:

- a) refund any unused proportion of Your premium (from the date the refund request was received until the End Date on Your Certificate of Insurance); and
- b) minus any administration fee;

provided that You have not started Your Trip, made or submitted a claim and/or intend to make a claim or exercise any other right under Your Policy.

Cancellation of Your Policy by Us

We may cancel Your Policy by giving You written notice to the address on file and in accordance with the Insurance Contracts Act 1984 (Cth), including where You have:

- a) breached the Duty of Disclosure;
- b) breached a provision of Your Policy;
- c) made a fraudulent claim under this Policy or any other contract of insurance.

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

Premiums

In return for cover under this Policy, You are required to pay a premium. The cover under this Policy only starts when You pay Us the required premium. You will be told the premium payable for Your policy when You apply and the premium will also be shown on Your Certificate of Insurance.

There are a number of factors that We take into account when calculating Your premium. The key factors are:

- how many people are to be covered under the Policy;
- the age of the Covered Persons;
- the duration and destination(s) of Your Trip;
- the period between purchasing the Policy (the Issue Date) and the date of departure (Start Date);
- The Excess that will apply to Your Policy;
- Any optional Add-On covers You purchase;

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

Excess

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 amount We will pay and before any relevant depreciation and limits have been applied to the claim amount.

You may be provided with the option to reduce or increase Your Policy Excess. If You reduce Your Policy Excess Your premium will increase and if You increase Your Policy Excess Your premium will reduce.

The Excess amount is specified on Your Certificate of Insurance.

An Excess may also be a waiting period, which is the amount of time You have to wait until the benefit may become payable.

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 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 its best to be at home for the recovery. Anna paid \$1,200 for the accommodation. The Excess is \$250.</p> <p>a) Deduct the Excess of \$250 b) Check the total cover limits and sub limits in Schedule of</p>	<p>Jane travels to Brazil and while in Brazil her laptop is stolen. She reports the theft to the police and provides Us with the required documentation. Jane paid \$6,000 for her laptop 12 months prior to this Event. Jane's Excess is \$250.</p> <p>a) Deduct the Excess of \$250 b) Establish original purchase price of the laptop: \$6,000 c) Apply depreciation*:</p> <ul style="list-style-type: none">• 2.5% per month for 12 months = 30% depreciation.• 30% of \$6,000 = \$1,800 total depreciation.	<p>Rob and his wife travelled to France for 14 days. On the 4th day of their trip, Rob slips down the stairs at the hotel. 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 is worth \$1,000. Unfortunately, on the last day of their trip, Rob's wife then lost her smartphone. When they return to Australia, Rob submitted a claim for the 3 Events.</p>

<p>Benefits. The amount claimable is below these limits</p> <p>Calculation for the amount payable:</p> <p>(-Excess) + accommodation = amount payable</p> <p>$(-250) + 1,200 = 950$</p>	<p>d) Establish current value of the laptop by subtracting depreciation from the purchase price of the laptop</p> <ul style="list-style-type: none"> • $\\$6,000 - \\$1,800 = \\$4,200$ <p>e) 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. If the per item limit is \$2,500 which is lower than the current value \$4,200, hence We take the lower number = \$2,500</p> <p>Calculation for the amount payable:</p> <p>(-Excess) + limit per item = amount payable</p> <p>$(-250) + 2,500 = 2,250$</p>	<p>As Rob and his wife had 3 Events during their trip to France, an excess would be applied to each of the Events (and covered persons).</p> <p>Claim 1: $(-\\$250)$ excess + \$500 Medical costs = \$250 claim payment</p> <p>Claim 2: $(-\\$250)$ excess + \$1000 laptop - \$150 depreciation = \$600 claim payment</p> <p>Claim 3: $(-\\$250)$ excess + 900 smartphone = \$650 claim payment</p>
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* For depreciation details, please review Section G Personal Baggage, Valuables, Money and 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 You purchase a Policy, You should consider whether a medical condition is considered Pre-Existing based on the Pre-Existing Medical Condition definition within this Policy.

Pregnancy

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

When are You covered?

If You are or become pregnant after the Issue Date on Your Certificate of Insurance, You are covered for claims that arise from Your Pregnancy, under:

1. Medical Emergency Expenses Cover when You are on an Overseas Trip, if:
 - a) You have a sudden and unexpected Injury or Illness; and
 - i. If You have no elevated clinical risk factors: This Injury or Illness occurs before 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; or
 - ii. If You have elevated clinical risk factors: This Injury or Illness occurs before the end of the 19th week of Your pregnancy, which is calculated from the last known date of Your menstrual period or calculated from staging ultrasound; and
 - b) is not otherwise excluded within this Policy.

2. Trip Cancellation and Amendment Cover; if

- a) You have a sudden and unexpected Injury or Illness that prevents You going on the Trip, and
- b) such Injury or Illness is confirmed by medical evidence provided by a treating Doctor, and
- c) is not otherwise excluded within this Policy.

When are You not covered?

You are not covered, directly or indirectly:

- a) for any Pre-Existing Medical Condition.
- b) for any past medical condition(s) relating to a previous pregnancy or if You have experienced pregnancy complications prior to the Issue Date on Your Certificate of Insurance.
- c) if You have no elevated clinical risk factors, for any costs under Medical Emergency Expenses Cover after the end of the 23rd week, 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.
- d) if You have elevated clinical risk factors, for any costs under Medical Emergency Expenses Cover after the end of the 19th week, 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.
- e) for any costs under 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 new born (whether premature or otherwise) is not considered a Covered Person under the policy if the child was born on the Trip.
- f) for any costs under 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.
- g) for any costs under 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.
- The Special Exclusion (COVID-19), which applies to all claims.
- Each cover section includes information about what We cover, any Terms and Conditions that applies, and exclusions under the heading 'Exclusions under ...'

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.

Special Exclusion (COVID-19)

This Policy does not cover, and We will not (under any sections) pay for claims of any kind directly arising from, relating to or in any way connected with the Coronavirus Disease 19 (COVID-19) (or any mutation or variation thereof) and/or its outbreak.

To the extent that any term or condition in the Policy may be inconsistent with this exclusion, this exclusion shall prevail.

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, Your premiums are not tax deductible and claims payments are not assessable income for tax purposes unless You purchase Your 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 You are a registered entity You may be entitled to an input tax credit for Your premium and/or for things covered by this Policy. You must disclose these entitlements to Us if You make a claim under Your Policy.

If We agree to pay a claim under Your 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 You are, or would be, entitled to for the repair or replacement of insured property or for other things covered by this Policy.

Australian Law

Your Policy is governed by the laws of the State or Territory of Australia in which Your Trip commences. Any dispute or action in connection with Your Policy shall be conducted and determined in the courts of the State or Territory of Australia in which Your Trip commences.

Australian Currency

All payments by You to Us and Us to You under Your 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 803 548.

We will issue You 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 25 March 2021.

PDS Code

21DSCTIUNISTAU01

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 1800 803 548

F +61 2 9335 3497

E travel.au@chubb.com

General Enquiries

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

Email Chubb at travel.au@chubb.com

Write to Chubb at GPO Box 4907, Sydney NSW 2001

Call Chubb on 1800 803 548 (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 in locating medical assistance in Your local area.

For all non-emergency matters, contact Chubb Customer Service on **1800 803 548**.

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.

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.

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

Appointed Claims Handler means Chubb or its claims handling agent and/or representative.

Certificate of Insurance means the document We issue You, which confirms You being covered after You have 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 to provide emergency assistance.

Close Relative means spouse, de-facto, 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 persons named as a covered person on Your Certificate of Insurance who meets the eligibility requirements and for which the premium has been paid.

Cruise means any voyage on a ship, boat or ferry taken for pleasure or as a holiday.

Dependent Child(ren) means any child (including step child or legally adopted child) of an Adult who is unmarried and living at Home and where the child 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.

Dentist means a legally registered dental medical practitioner who is not You or Your Close Relative.

Doctor means a legally registered medical practitioner who is not You or Your Close Relative.

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

Domestic Trip means a trip within Australia having at least one (1) overnight stay at Your destination which is more than 150km radius from Your Home:

starting:

- a) when You leave Your Home or Your Work to travel to Your destination, and

ending the earlier of:

- b) when You return Home; or
- c) at the End Date as shown on Your Certificate of Insurance

End Date means the end date of Your Trip, as specified on Your Certificate of Insurance.

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

Excess means the amount first payable by each Covered Person for each claimable Event, when indicated. This means that if such claim is covered, the Excess will be deducted before any relevant depreciation and 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: (-250) (the excess) + 500 = 250.

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; 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; 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; war games/paint ball; white water rafting; yachting more than twenty (20) nautical miles from the nearest coastline.

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

Hijack means, whilst You are on a Licenced Airplane, Ship, Bus or Train Trip, the unlawful seizure of or wrongful exercise of control of the aircraft or other Licenced Airplane, Ship, Bus or Train in which You are travelling, or the crew thereof.

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

Illness means a sickness or disease which requires immediate treatment by a Doctor or a Dentist. An Illness is not a Pre-Existing Medical Condition and is not an Injury.

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.

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

Kidnap means the illegal taking, seizing or detaining and holding of You in captivity for the purpose of demanding payment of monies to secure Your release.

Licenced Airplane, Ship, Bus or Train 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).

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, suffered by You while on an Overseas Trip (except when in Australia), which results in Your immediate need for Treatment which cannot be reasonably delayed without causing discomfort or risk of potential aggravation of the Illness, issue or pain until Your return to Australia and where the Treatment is deemed necessary by a local treating Doctor who has assessed You for Treatment or by Chubb Assistance.

Money means currency, travellers cheques, hotel and other redeemable holiday vouchers and petrol coupons.

Monthly Salary means:

1. for an employed person: Your regular monthly salary paid every calendar month; or
2. for a self-employed person: monthly pre-tax income derived from personal exertion, after deduction of all expenses incurred in connection with the derivation of that income, averaged over the period of twelve (12) months immediately preceding the loss of income or over such shorter period as they have been self-employed.

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

Overseas Trip means a trip where Your destination is outside of Australia:

starting:

- a) when You leave Your Home or Your Work to travel to the airport to fly on Your Scheduled Flight; or
- b) when You leave Your Home or Your Work to travel to a harbour port to board a Cruise; and

ending the earlier of:

- c) when You arrive Home having travelled from the airport or harbour port; or
- d) at the End Date as shown on Your Certificate of Insurance.

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 Your Certificate of Insurance.

Personal Baggage means items of necessity, ornament or personal convenience 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 Your Certificate of Insurance.

Pre-Existing Medical Condition means any physical defect, medical or dental condition, illness, injury or disease that:

1. within the two (2) years prior to the Issue Date on Your Certificate of Insurance
 - a) requires either of the following:
 - i. ongoing medication for treatment or risk factor control;
 - ii. prescribed medication from a Doctor;
 - iii. check-ups, consultations, reviews or progress advice (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
 - iv. surgery; or

- b) is either
 - i. under investigation;
 - ii. pending diagnosis or test results;
 - iii. chronic or arthritic; or
2. within the three (3) years prior to the Issue Date on Your Certificate of Insurance involves
 - a) any of the following body parts:
 - heart;
 - brain (other than a mental health related condition);
 - liver;
 - back / spine;
 - kidneys;
 - cardiovascular or circulatory or respiratory system; and
 - b) where such medical condition either
 - I. involved a hospital emergency visitation or being an inpatient in hospital; or
 - II. required or requires surgery, a specialist appointment or consultation; or
 - III. requires:
 - i. ongoing medication for treatment or risk factor control; or
 - ii. prescribed medication from a Doctor; or
 - iii. check-ups, consultations, reviews or progress advice (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
 - c) is currently either:
 - i. under investigation; or
 - ii. pending diagnosis or test results; or
3. within the five (5) years prior to the Issue Date on Your Certificate of Insurance was cancer; or
4. within the three (3) months immediately prior to the Issue Date on Your Certificate of Insurance led to the manifestation of symptoms where a reasonable person in the circumstances would be expected to be aware of or a reasonable person under the circumstances would have foreseen.

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.

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 senior 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 senior 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 senior medical officer, and that Your original means of transportation cannot be used.

Rental Agreement means the contract of hire between the Rental Company and You.

Rental Company means a company or agency that is fully licenced 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 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, motorcycles, mopeds, motorbikes, motor homes, scooters or bicycles.

Rental Vehicle Deductible means the amount (insurance excess) payable by You for each and every claim when You have purchased the comprehensive vehicle insurance proposed by the Rental Company.

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

Schengen Visa means You holding 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.

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

Start Date the date You start Your Trip as shown on Your 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.

Temporary Total Disablement means the temporary inability of You to engage in Your usual occupation or business duties, while You are under the regular care of and acting in accordance with the instructions or advice of a Doctor. If self-employed, Temporary Total Disablement must prevent You from helping, managing or carrying out any part of the day-to-day running of a business.

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

Travelling Companion means a person travelling with You on a Trip which has the same travel itinerary as You.

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

Trip means:

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

Unattended means when Your Personal Baggage, Valuables, Money or Documents are:

- a) not worn or carried by You; or
- b) under Your observation within three (3) metres of You.

Usual Work means permanent full or part time employment, including self-employment, which You are engaged in prior to Your Trip Start Date and that You intend to return to at the end of the Period of Insurance.

Valuables means jewellery; furs; articles containing precious metals or precious stones; watches; binoculars; audio, photographic and electronic equipment; Smartphones; personal organisers and games consoles and laptops (including all external hard drives and similar).

We/Our/Us means Chubb.

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

You/Your means a Covered Person.

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.

Your Policy is made up of the Certificate of Insurance and this document. Your 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 Provides cover for non-refundable deposits, excursion costs and unused travel and accommodation costs You have paid in advance in the event You cancel, curtail or change Your Trip for the following reasons:</p> <ul style="list-style-type: none"> You or Your Travelling Companion being, in the opinion of a treating Doctor, unfit to begin or continue Your Trip due an Injury, suffering an unforeseen Illness or dying before or during Your Trip Your Close Relative, or a Close Relative 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 area You were intending to travel a State, Territory, or Federal Government (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 area You were intending to travel, and the government warning was published after the Issue Date on Your Certificate of Insurance 	<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 You or a Travelling Companion or Close Relative having Pre-Existing Medical Conditions Losses arising from the death, serious injury or acute illness of any Close Relative who is eighty (80) years of age or older before the Issue Date on Your Certificate of Insurance Close Relative who is not a Resident of Australia Circumstances where there was a reasonable likelihood that Cancellation, Curtailment or Trip Change may have been necessary or a reasonable person under the circumstances would have foreseen prior to the Issue Date on Your Certificate of Insurance 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
Section B	<p>Overseas Medical Emergency Expenses Cover 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</p>	<ul style="list-style-type: none"> Your Pre-Existing Medical Conditions You are seventy-five (75) years of age or older before the Issue Date on Your Certificate of Insurance Your participation in Excluded Sports and Activities

		<ul style="list-style-type: none"> Medical costs if You do not make reasonable attempts to contact Chubb Assistance before seeking emergency medical treatment, or You chose to seek treatment from a medical service provider not approved by Chubb Assistance
Section C	Accidental Death Cover <ul style="list-style-type: none"> Cover in the event an accidental Injury results in Your death whilst on an Overseas Trip, or Death due to disappearance, and Transportation of remains or burial following death 	<ul style="list-style-type: none"> Your death or disappearance if it occurs in Australia
Section D	Loss of Income Cover Provides cover for loss of Your Monthly Salary if You are employed or self-employed and during an Overseas Trip suffer an Injury which results in Temporary Total Disablement and a loss of Your Monthly Salary for thirty (30) days or more	Any future income You expect or could receive as part of any bonus or bonus structure, salary increase, salary sacrifice scheme or employee benefit scheme (such as shares)
Section E	Resumption of an Overseas Trip Cover Provides cover for costs to resume Your Overseas Trip (when more than fourteen (14) days are remaining until the End Date) after it has been interrupted following the death, imminent death, serious accident leading to hospitalisation or acute Illness leading to hospitalisation of a Close Relative	<ul style="list-style-type: none"> You must resume Your Trip within thirty (30) days of returning to Australia and have more than fourteen (14) days remaining until Your End Date Close Relative who is more than eighty (80) years of age before the Issue Date on Your Certificate of Insurance Close Relative who is not a Resident of Australia Costs that You were reasonably aware, before the Issue Date on Your Certificate of Insurance that would lead or may cause You to return from an Overseas Trip
Section F	Trip Delay Cover Provides cover on a Trip for: <ul style="list-style-type: none"> Delayed flight departure of six (6) hours or more, flight cancellation, denied flight boarding, missed flight connection twelve (12) hour Personal Baggage delay checked on Scheduled Flight. The amount of cover varies for each benefit	<ul style="list-style-type: none"> Personal Baggage or extended Personal Baggage delay in an airport of Your Home State or Territory in Australia The purchase of clothing and toiletries which are not necessary for Your Trip, and <ol style="list-style-type: none"> not essential for emergency use within 24 hours of the Personal Baggage delay, and not reasonable for emergency use within 48 hours in the case of extended Personal Baggage delay You do not make contact with the transport provider or carrier as soon as practicable to notify them of the missing Personal

		Baggage and obtain a property irregularity report, or provide evidence why a property irregularity report could not be obtained
Section G	Personal Baggage, Valuables, Money and Documents Cover Provides cover for damaged, destroyed, lost, stolen Personal Baggage, Valuables, Money and Documents during Your Trip	<ul style="list-style-type: none"> • Unattended Valuables and/or Money in a motor vehicle • Items left Unattended in a Public Place • where a written report from local police, carrier, tour or transport operator or accommodation provider cannot be provided or where the Covered Person is unable to show they have taken reasonable steps to obtain a written report. • Deductions will be applied for depreciation (wear and tear)
Section H	Hijack Cover Provides cover for the cost of Your Close Relatives to travel and stay at the place of the Hijack in the event of Your Licenced Airplane, Ship, Bus or Train being subjected to Hijack during Your Trip and if You are detained in excess of twenty-four (24) hours	<ul style="list-style-type: none"> • We will not act as Your negotiator or intermediary or advise You or any other person in dealing with the hijackers • Hijacking from a member of Your family, Close Relative or Travelling Companion
Section I	Kidnap Cover Provides cover for the cost of Your Close Relatives to travel to and stay at the place of the Kidnap whilst You are held captive if You are Kidnapped whilst on a Trip and if You are kidnapped in excess of twenty-four (24) hours	<ul style="list-style-type: none"> • We will not act as Your negotiator or intermediary or advise You or any other person in dealing with the kidnappers • Kidnapping from a member of Your family, Close Relative or Travelling Companion
Section J	Personal Liability Cover Provides cover for reimbursement of costs associated with Your legal liability for damage or Injury to any person (other than a member of Your family, a Close Relative or a Travelling Companion) or damage or accidental loss to property which occurs whilst You are on a Trip	<ul style="list-style-type: none"> • Injury to any person who is a member of Your family, a Close Relative, a Travelling Companion or any person under a contract of service or apprenticeship with You. • Any damage or Injury out of the ownership, possession, control or use by You or on Your behalf of: <ul style="list-style-type: none"> a) mechanically propelled vehicles (including scooters), aircraft (including drones), hovercraft or watercraft (other than non-mechanically propelled watercraft less than ten (10) metres in length) b) firearms c) animals (other than horses and domestic pets)

Section K	<p>Optional Add on – Rental Vehicle Excess Cover Provides cover for the excess for which You would be liable to pay when You hire a Rental Vehicle for less than thirty (30) days and Your Rental Vehicle is:</p> <p>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.</p>	<ul style="list-style-type: none"> • The rental of trucks, mini buses, buses, trailers, caravans, motorcycles, mopeds, motorbikes, motor homes, scooters or bicycles • Operation of the Rental Vehicle which violates the terms of the Rental Agreement • where You are not a nominated driver or specified driver under the Rental Agreement; • 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 • You must pay for the comprehensive vehicle insurance option on the Rental Vehicle
Section L	<p>Optional Add on – Snow Sports Cover Provides cover for Snow Sports activities, covering equipment, trip cancellation expenses and Overseas medical costs.</p>	<ul style="list-style-type: none"> • heli-skiing/snowboarding; • cross-country skiing; • snow skiing, snowboarding, tobogganing or snowmobiling that is Off-Piste or backcountry; • any racing of any kind
Section M	<p>Optional Add on – Cruise Cover Provides cover for when You are going on a Cruise.</p>	<ul style="list-style-type: none"> • Please refer to the Exclusions within each section and General Exclusion within this Policy

Schedule of Benefits

Section	Cover	International Trip Essential Plan	International Trip Comprehensive Plan	International Trip Prestige Plan	Domestic Trip	Excess Applies
Section A	Trip Cancellation and Amendment Cover	\$2,500	\$5,000	\$10,000	\$5,000	Yes
	b. Travel agent commission (sub limit)	Up to 15% or \$750, whichever is the lesser	Up to 15% or \$750, whichever is the lesser	Up to 15% or \$750, whichever is the lesser	Up to 15% or \$750, whichever is the lesser	
	c. Additional transportation and accommodation (sub limit)	\$500	\$500	\$500	\$450	
Section B	Overseas Medical Emergency Cover	Unlimited*	Unlimited*	Unlimited*		Yes
	2. Emergency Dental (sub limit)	\$1,000	\$1,500	\$2,000	Not Covered	
	3. Repatriation/Evacuation (sub limit)	\$150,000	\$200,000	\$250,000	Not Covered	
	4. Incidental expenses each 24 hours (sub limit)	Up to \$50 per 24h to a maximum of \$2,000	Up to \$50 per 24h to a maximum of \$2,000	Up to \$50 per 24h to a maximum of \$2,000	Not Covered	
	5. Extra accommodation (room only) (sub limit)	Up to \$100 per 24h to a maximum of \$1,000	Up to \$150 per 24h to a maximum of \$2,000	Up to \$200 per 24h to a maximum of \$2,500		
	6. a. Return economy airfare (sub limit)	\$1,000	\$1,500	\$2,000		

	6. b. Extra accommodation (room-only) (sub limit)	Up to \$100 per night to a maximum of \$1,000		Up to \$100 per night to a maximum of \$1,000		Up to \$100 per night to a maximum of \$1,000			
Section C	Accidental Death Cover	Adult	Child	Adult	Child	Adult	Child	Not Covered	No
	1. Accidental Death due to Injury	\$10,000	\$5,000	\$20,000	\$10,000	\$25,000	\$10,000		
	2. Death due to disappearance								
	3. Transportation of remains or burial following death	\$15,000	\$15,000	\$15,000	\$1,500				
Section D	Loss of Income Cover	Not Covered		\$8,500		\$10,000		Not Covered	Yes
	Monthly Salary (up to 5 months)			\$1,500		\$2,000			
Section E	Resumption of Overseas Trip Cover							Not Covered	Yes
	1. Returning to Australia for a Close Relative	\$2,000		\$2,500		\$3,000			
	2. Returning to Australia for a Close Relative with a Pre-Existing Condition	\$1,000		\$1,500		\$2,000			
Section F	Trip Delay Cover								No
	1. Delayed, cancelled, overbooked or missed onward flight	\$200		\$250		\$300		\$200	
	2. Extended Delayed, cancelled, overbooked or missed onward flight	Up to \$200 per 24h to a maximum of \$800		Up to \$250 per 24h to a maximum of \$1,000		Up to \$300 per 24h to a maximum of \$1,200		Up to \$200 per 24h to a maximum of \$800	
	3. Personal Baggage delay checked on Scheduled Flight	\$200		\$250		\$300		\$200	

	4. Extended Personal Baggage delay checked on Scheduled Flight	Up to \$100 per 24h to a maximum of \$400	Up to \$150 per 24h to a maximum of \$900	Up to \$200 per 24h to a maximum of \$1,000	Up to \$100 per 24h to a maximum of \$400	
Section G	Personal Baggage, Valuables, Money and Documents Cover	\$5,000	\$10,000	\$15,000	\$5,000	Yes
	a. Money and Documents (sub limit)	Not covered	\$250	\$250	Not covered	
	b. Maximum total of all Valuables (including sub limits i. to iii.);	\$2,500	\$5,000	\$5,000	\$2,500	
	i. One (1) Smartphone (sub limit);	\$750	\$1,000	\$1,250	\$750	
	ii. One (1) laptop (sub limit);	\$1,500	\$3,000	\$3,000	\$1,500	
	iii. One (1) camera (including lenses and accessories) (sub limit);	\$1,500	\$3,000	\$3,000	\$1,500	
	c. any other single item or Pair or Set of items (sub limit).	\$500	\$750	\$1,000	\$750	
Section H	Hijack Cover				Not Covered	No
	a) Return economy airfare	\$1,500	\$2,000	\$2,500		
	b) extra accommodation (room-only) for each twenty-four (24) period	Up to \$200 per 24h to a maximum of \$1,000	Up to \$250 per 24h to a maximum of \$1,000	Up to \$300 per 24h to a maximum of \$1,000		
Section I	Kidnap Cover				Not Covered	No
	a) Return economy airfare	\$1,500	\$2,000	\$2,500		

	b) extra accommodation (room-only) for each twenty-four (24) period	Up to \$200 per 24h to a maximum of \$1,000	Up to \$250 per 24h to a maximum of \$1,000	Up to \$300 per 24h to a maximum of \$1,000		
Section J	Personal Liability cover	\$2,500,000	\$5,000,000	\$5,000,000	\$2,000,000	Yes
Section K	Optional Add on – Rental Vehicle Excess Cover	\$3,000	\$3,000	\$3,000	\$3,000	Yes
Section L	Optional Add on – Snow Sports Cover	As per Sections A-J	As per Sections A-J	As per Sections A-J	As per Sections A-J	As per Sections A-J
Section M	Optional Add on – Cruise Cover	As per Sections A-J	As per Sections A-J	As per Sections A-J	As per Sections A-J	As per Sections A-J

* unlimited costs for up to twelve (12) months of continuous hospitalisation from the date of the Injury or Illness.

Section A - Trip Cancellation and Amendment Cover

Not all benefits listed within this cover section are available for all plans. Please refer to the Schedule of Benefits Table within this Policy to confirm the cover and limits for the plan You have chosen.

Specific Definitions under Trip Cancellation Cover and Amendment Cover

Cancellation means You do not start Your Trip at all. Cancelled has the same meaning as Cancellation.

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

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

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

What We Cover

If during the Period of Insurance, You have a disruption to Your Trip causing a Cancellation, Curtailment or Trip Change that is necessary, unavoidable and unforeseen, due to one of the following causes:

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 Your Trip;
2. Your Close Relative, or a Close Relative of a Travelling Companion, where the Close Relative
 - a. is seventy-nine (79) years of age or younger before the Issue Date on Your Certificate of Insurance; and
 - b. Is a Resident of Australia;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 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 transport has been cancelled by Your transport provider as a result of:
 - a. riot, strike, civil commotion; but not Terrorism, any war like activities, war (whether it has been formally declared or not), any hostilities, rebellion, revolution, military coup, or overthrow of a government;
 - b. adverse weather (including a Natural Disaster);
 - c. mechanical breakdown;provided that there had been no reporting in the media or notice displayed on Our website, prior to the Issue Date on Your 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 happened or is reasonably expected to happen on the direct route to Your destination or at Your destination of Your Trip, which requires You to Cancel or Curtail Your Trip;

8. there is a Natural Disaster at Your Home in Australia or the imminent danger of a Natural Disaster to Your Home, which requires You to Cancel or Curtail Your Trip;
9. a State, Territory, or Federal Government (such as DFAT – Department of Trade and Foreign Affairs) 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 the warning was published after the Issue Date on Your Certificate of Insurance;

We will pay up to the maximum relevant cover section limit inclusive of sub-limits as shown in the Schedule of Benefits for:

- a. the non-refundable and unused:
 - i. deposits that You have paid in advance;
 - ii. excursion costs that You have paid in advance;
 - iii. travel and accommodation costs that You have paid in advance
- b. the non-refundable travel agents’ commission;
- c. any other reasonable additional transportation or accommodation (room only) expenses for a Trip Change or Curtailment.

Terms and Conditions applicable to Trip Cancellation Cover

1. Claims for Injury or Illness will require confirmation in writing by a treating Doctor confirming the Injury or Illness. If it is not reasonably practical to obtain a written confirmation, You must provide reasonable evidence in support of why writing confirmation by a treating Doctor cannot be obtained, such as emails, call logs demonstrating Your attempt to obtain the written confirmation.
2. Claims for death will require death certificate confirming death. If it is not reasonably practical to obtain a death certificate, You must provide reasonable evidence in support of why a death certificate cannot be obtained, such as emails, call logs demonstrating Your attempt to obtain the death certificate.
3. Where the purchase of a Licenced 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, 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. 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.

Exclusions applicable to Trip Cancellation 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. You or Your Travelling Companion or Close Relative’s Pre-Existing Medical Conditions.

Except for when You need to Curtail Your Trip due to the death (other than Terminal Illness as this is excluded) of a Close Relative and where You would not have reasonably known the death was likely before the Issue Date on Your Certificate of Insurance or Your Trip departure date.

3. the death, Injury, unforeseen Illness of any Close Relative or Travelling Companion who is eighty-one (81) years or older before the Issue Date on Your Certificate of Insurance.
4. Close Relatives who are not Resident(s) of Australia.

5. any costs where a refund, credit-note or voucher has been received or offered for the cost of the booking.
6. 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.
7. 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 that occurred before the Issue Date on Your Certificate of Insurance.
8. where You do not meet the vaccination protocols required by a transport provider before they allow You to board a Licenced Airplane, Ship, Bus or Train.
9. Your failure to check-in at the required time for any flight, sea crossing, train or bus journey which is within of Your control.
10. cancellation caused by Your work commitments, or amendment of Your entitlement by Your employer, unless You are a member of the Australian armed services or emergency services (police, fire, ambulance) and the expense or cost was incurred as a result of Your leave being revoked.
11. any costs for, or in respect of, anyone other than a person falling within the definition of Covered Person.
12. costs incurred in respect of any medical condition where You are unable to supply a medical certificate from the Your treating Doctor confirming cancellation was necessary and unavoidable. If it is not reasonably practical to obtain a written confirmation, You must provide reasonable evidence in support of why writing confirmation by a treating Doctor cannot be obtained, such as emails, call logs demonstrating Your attempt to obtain the written confirmation.
13. Your financial circumstances or any contractual or business obligation.
14. the failure of Your travel agent to pass on monies to operators or to deliver promised services.

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.
15. 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.
16. where a claim has already been made for forfeited costs for the same Event, or if a claim has been paid elsewhere, e.g. Trip Delay Cover.
17. circumstances where there was a reasonable likelihood that Cancellation, Curtailment or Trip Change may be necessary or a reasonable person under the circumstances would have foreseen prior to the Issue Date on Your Certificate of Insurance or booking, arrangement or rearrangement of the Trip.
18. any costs whereby, prior to the Issue Date on Your Certificate of Insurance, a State, Territory, Federal government or 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.

Section B - Overseas Medical Emergency Expenses Cover

Not all benefits listed within this cover section are available for all plans. Please refer to the Schedule of Benefits Table within this Policy to confirm the cover and limits for the plan You have chosen.

Specific Definitions under Overseas Medical Emergency Expenses Cover

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, suffered by You while on an Overseas Trip (except when in Australia), which results in Your immediate need for Treatment which cannot be reasonably delayed without causing discomfort or risk of potential aggravation of the Illness, issue or pain until Your return to Australia and where the Treatment is deemed necessary by a local treating Doctor who has assessed You for Treatment or by Chubb Assistance.

Repatriation/Evacuation means Your:

- a) transportation to the nearest hospital, if transportation is not provided free of charge in the country of incident; or
- b) 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 senior medical officer considers local medical facilities to be inadequate; or
- c) repatriation directly to Australia when permitted by the local treating Doctor or when recommended by Chubb Assistance's senior medical officer; or
- d) 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 senior medical officer, and that Your original means of transportation cannot be used.

What We Cover

If during the Period of Insurance, You are on an Overseas 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 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, whichever comes first, is:

- (i) up to the maximum relevant cover section limit inclusive of sub-limits as shown in the Schedule of Benefits; or
- (ii) up to twelve (12) months of continuous hospitalisation from the date of the Injury or Illness; or
- (iii) upon Your return to Australia by the quickest and most direct route; or
- (iv) You have been declared fit to travel by a treating Doctor or when recommended by Chubb Assistance's senior medical officer to return to Australia, but You decide to remain overseas.

Terms and Conditions applicable to Overseas Medical Emergency Expenses Cover

1. You must be seventy-four (74) years of age or younger before the Issue Date on Your Certificate of Insurance.
2. We shall 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.
3. You must take all reasonable measures to avoid or minimise any claim, to follow all applicable care and safety procedures notified to You, to obtain help or assistance as soon as reasonably possible and avoid danger, except in an attempt to save human life.
4. You must make all reasonable attempts to call (demonstrated in call logs) Chubb Assistance before seeking overseas Emergency Medical Treatment. If Your medical condition prevents You from calling, if possible, someone else should call on Your behalf, such as a relative, Travelling Companion, nurse or Doctor. If You do 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.
5. 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 consider they cannot adequately treat You or where Chubb Assistance's senior medical officer considers local medical facilities to be inadequate.
6. We will repatriate You directly to Australia when permitted by the local treating Doctor or when recommended by Chubb Assistance's senior medical officer or return You to Australia after Your hospitalisation, provided that You are deemed to be medically fit for travel by a treating Doctor or by Chubb Assistance's senior medical officer, and that Your original means of transportation cannot be used. 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.
7. 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.
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.

Exclusions under 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, dental Treatment or any other ancillary Treatment (i.e. physiotherapy) that are incurred in Australia.
3. costs 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. any costs where You are participating in a sporting event where You receive, 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.
7. costs from dental treatment caused by or related to the deterioration and/or decay of teeth or associated tissue
8. costs related to dentures, crowns and orthodontics.
9. costs from routine medical or dental Treatment or prenatal visits.
10. costs for the continuation or follow-up of treatment or prescription medication (including medication and ongoing immunisations) started prior to Your Overseas Trip.
11. from costs of Treatment performed by Close Relatives, except in a life-threatening emergency.
12. costs You incur outside Australia after the date Chubb Assistance confirms, based on medical evidence from the treating Doctor, that You are fit to travel and can return to Australia.
13. costs from sexually transmitted diseases.
14. costs arising from an Overseas Trip involving pre-planned Treatment, or for the purpose of obtaining Treatment, and Treatment for cosmetic reasons. Unless Chubb Assistance's senior medical officer agrees that such Treatment is necessary as a result of any covered accident.
15. costs from You engaging in Manual Work.
16. any costs whereby, prior to the Start Date on Your Certificate of Insurance, a State, Territory, Federal government or 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.

Section C - Accidental Death Cover

Not all benefits listed within this cover section are available for all plans. Please refer to the Schedule of Benefits Table within this Policy to confirm the cover and limits for the plan You have chosen.

What We Cover

1. Accidental Death due to Injury

If during the Period of Insurance and whilst You are on an Overseas Trip, You suffer an accidental Injury that results in Your death within twelve (12) months of the date of the accidental Injury, We will pay Your estate the applicable benefit amount for an Adult or Dependent Child up to the maximum relevant cover section limit inclusive of sub-limits as shown in the Schedule of Benefits.

2. Death due to disappearance

If during the Period of Insurance and whilst You are on an Overseas Trip, You are presumed dead and Your body is not found within twelve (12) months after the Licenced Airplane, Ship, Bus or Train You were travelling on disappears, sinks, is wrecked or crashes, We will pay the applicable benefit amount for an Adult or Dependent Child up to the maximum relevant cover section limit inclusive of sub-limits as shown in the Schedule of Benefits.

3. Transportation of remains or burial following death

If during the Period of Insurance and whilst You are on a Trip, in the event of Your death, Chubb Assistance will organise, arrange and pay the reasonable costs up to the maximum relevant cover section limit inclusive of sub-limits as shown in the Schedule of Benefits for:

- a) transportation of Your remains to an airport of Your Home State or Territory in Australia; or
- b) cremation and subsequent transportation of Your remains to an airport of Your Home 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 the Period of Insurance, the maximum amount. We will pay in total will not exceed 30,000EUR for expenses incurred in that Schengen member state for Your burial or cremation.

Terms and Conditions applicable to Accidental Death Cover

- 1. Benefits will be paid in Australian dollars and in the case of Your loss of life, to Your estate.

Exclusions under 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. Your death or disappearance if it occurs within Australia;
- 2. the death or disappearance of a person that is not a Covered Person.

Section D - Loss of Income Cover

Not all benefits listed within this cover section are available for all plans. Please refer to the Schedule of Benefits Table within this Policy to confirm the cover and limits for the plan You have chosen.

What We Cover

Temporary Total Disablement – Loss of Income Cover

If during the Period of Insurance and whilst You are on an Overseas Trip, You suffer an Injury which:

- a) was not a Pre-Existing Condition; and
- b) leads to Temporary Total Disablement resulting in You being unfit to attend Your current Usual Work in Australia, as confirmed by Your treating Doctor; and
- c) causes the loss of Your entire regular Monthly Salary lasting thirty (30) days or longer

We will pay for any one (1) Injury, Your Monthly Salary each month up to the maximum relevant cover section limit inclusive of sub-limits as shown in the Schedule of Benefits for a maximum period of five (5) months.

Terms and Conditions applicable to Loss of Income Cover

1. You must see a Doctor. The first day of Your Temporary Total Disablement is the date from which Your treating Doctor confirms You were unable to work.
2. You must provide Us with the treating Doctor's certificate confirming Your continuing Temporary Total Disablement at the end of the first thirty (30) days and/or as soon as reasonably practicable after thirty (30) days and after every subsequent thirty (30) day period or within a reasonable time if We request it. Medical certificates must be provided at Your cost.
3. We will pay one (1) monthly benefit on or after the thirty-first (31st) day and will continue to pay for each complete calendar month, or until You are no longer suffering Temporary Total Disablement as deemed to be medically fit by a treating Doctor or by Chubb Assistance's senior medical officer.
4. After the first thirty (30) days of Temporary Total Disablement, if Temporary Total Disablement is less than a complete calendar month, We will pay a benefit of one-thirtieth (1/30th) of the monthly benefit for each subsequent day of Temporary Total Disablement.
5. In the event of claims for separate periods of Temporary Total Disablement resulting from the same or different conditions or causes, We will only pay a Temporary Total Disablement monthly benefit if You have been in employment or self-employed and engaged in Your usual employment duties for ninety (90) consecutive days between each period of Temporary Total Disablement.
6. If two (2) periods of Temporary Total Disablement resulting from the same condition or cause are separated by less than ninety (90) days, We will treat this as one (1) claim. Therefore, the first thirty (30) days will not apply to the second period of Temporary Total Disablement. However, We will not pay for any days when You did not suffer Temporary Total Disablement.

Exclusions under Loss of Income 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 income where Your employment ends with the employer. Meaning: if Your employment ends before the Temporary Total Disablement then this cover does not apply or if Your employment ends after the Temporary Total Disablement, We will only pay up until the point Your employment ended.
2. any future income You expect or could receive as part of any bonus or bonus structure, salary increase, salary sacrifice scheme or employee benefit scheme (such as shares).

3. any Pre-Existing Medical Conditions.

Section E - Resumption of an Overseas Trip Cover

Not all benefits listed within this cover section are available for all plans. Please refer to the Schedule of Benefits Table within this Policy to confirm the cover and limits for the plan You have chosen.

What We Cover

1) Returning to Australia for a Close Relative

If during the Period of Insurance and whilst on an Overseas Trip, You need to immediately return to Australia due to a Close Relative's:

1. death;
2. serious injury leading to the hospitalisation;
3. acute Illness leading to the hospitalisation;

which was not as a result of a Pre-Existing Medical Condition and where the Close Relative is:

- a) seventy-nine (79) years of age or younger before the Issue Date on Your Certificate of Insurance; and
- b) a Resident of Australia;

We will pay or reimburse the costs of a Scheduled Flight of equal class, seat or cost for You to resume Your Overseas Trip if:

- i. You resume Your Overseas Trip within thirty (30) days of returning to Australia; and
- ii. You have more than fourteen (14) days remaining until Your End Date on Your Certificate of Insurance;

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

2) Returning to Australia for a Close Relative with a Pre-Existing Condition

If during the Period of Insurance and while on an Overseas Trip, You need to immediately return to Australia due to a Close Relative's:

1. death;

which was as a result of a Pre-Existing Medical Condition and where the Close Relative is:

- a) seventy-nine (79) years of age or younger before the Issue Date on Your Certificate of Insurance; and
- b) a Resident of Australia;

We will pay or reimburse the costs of a Scheduled Flight of equal class, seat or cost for You to resume Your Overseas Trip if:

- i. You resume Your Overseas Trip within thirty (30) days of returning to Australia; and
- ii. You have more than fourteen (14) days remaining until Your End Date on Your Certificate of Insurance;

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

Terms and Conditions applicable to Resumption of an Overseas Trip Cover

1. We will deduct any airline refunds or travel credits You receive from the amount We pay or reimburse.
2. We will deduct any airfares reimbursed under Section A - Trip Cancellation and Amendment Cover.
3. We will only pay or reimburse for airfares that are of equal class, seat or cost to that of the original booking.
4. The resumption of Your Overseas Trip must be in the country You left to return Home or the country You would be in had Your return Home not occurred based on the original travel schedule.
5. The Period of Insurance will not extend by the duration of Your stay in Australia when You resume Your Overseas Trip.
6. You must resume Your Trip within thirty (30) days of returning to Australia;
7. You must have more than fourteen (14) days remaining from the End Date on Your Certificate of Insurance.

Exclusions under Resumption of an Overseas Trip 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. costs from the death, serious injury or acute Illness of any Close Relative who is eighty (80) years of age or older before the Issue Date on Your Certificate of Insurance.
2. any Terminal Illness of a Close Relative.
3. Close Relatives who are not Resident(s) of Australia.
4. any transportation costs within Australia.
5. airfare costs to resume Your Overseas Trip where You have made a Claim under Section A Trip Cancellation and Amendment Cover.
6. costs where there was a reasonable likelihood that a return Home may be necessary or a reasonable person under the circumstances would have foreseen prior to the Issue Date on Your Certificate of Insurance, may lead to Your return Home from an Overseas Trip.
7. the death, serious Injury leading to the hospitalisation or acute Illness leading to the hospitalisation of a Close Relative which occurred before the Issue Date on Your Certificate of Insurance.
8. any airfares for which have not been booked and paid for before You started Your Overseas Trip.
9. costs where a claim has been paid under any other section within this Policy.

Section F - Trip Delay Cover

Not all benefits listed within this cover section are available for all plans. Please refer to the Schedule of Benefits Table within this Policy to confirm the cover and limits for the plan You have chosen.

What We Cover

1) Delayed, cancelled, overbooked or missed onward flight

If during the Period of Insurance and whilst on Your 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; or
- c) 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 six (6) hours of the actual arrival time of the incoming 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, overbooked or missed onward flight

If You have a claim under 1) Delayed, cancelled, overbooked or missed onward 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) Personal Baggage delay checked on Scheduled Flight

If during the Period of Insurance and while on Your Trip, Your accompanying Personal Baggage, which is checked in on the Scheduled Flight is not delivered to You by the airline provider within twelve (12) hours of Your arrival at the scheduled destination point that is not the airport You first departed from in Your Home State or Territory in Australia, We will reimburse You for the purchase of essential emergency clothing and toiletries which are required for use within the first 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.

4) Extended Personal Baggage delay checked on Scheduled Flight

If during the Period of Insurance and while on Your Trip, Your accompanying Personal Baggage, which is checked in on the Scheduled Flight is not delivered to You by the airline provider upon Your arrival at the scheduled destination point that is not the airport You first departed from in Your Home State or Territory in Australia, We will reimburse You for the reasonable emergency purchase of essential clothing and toiletries for each additional twenty-four (24) hours after the initial (12) hours baggage delay, 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 Delay Cover

1. In the event of a claim, You must provide Us with invoices and/or receipts.
2. In respect of delayed Personal Baggage, You must first make contact with the transport provider or carrier as soon as practicable to notify them of the missing or delayed Personal Baggage and obtain a property irregularity report. If it is not reasonably practicable to obtain a property irregularity report, You must provide reasonable evidence in support of why a report can not be obtained. For example; emails, call logs demonstrating Your attempt to obtain the property irregularity report. 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) full 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 under 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 essential 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. If You do not make contact with the transport provider or carrier as soon as practicable to notify them of the missing or delayed Personal Baggage and obtain a property irregularity report. If it is not reasonably possible to obtain a property irregularity report, You must provide reasonable evidence in support of why a report cannot be obtained (Such evidence includes emails and call logs to the travel provider);
4. Personal Baggage delay or extended Personal Baggage delay in the airport You first departed from in Your Home State or Territory in Australia;
5. any costs that relates to any other person for which You have paid for that is not a Covered Person.

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

Not all benefits listed within this cover section are available for all plans. Please refer to the Schedule of Benefits Table within this Policy to confirm the cover and limits for the plan You have chosen.

What We Cover

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

1. Personal Baggage, Valuables, or Documents are accidentally damaged or destroyed; or
2. Personal Baggage or 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, 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, 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 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, 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 first deduct the applicable Excess from Your claim, pay the lesser of either:

- i. the depreciated (which includes wear and tear) value of the item, or
- ii. the current replacement cost of the item, or
- iii. replace the item with the same or nearest type (i.e. make and model), or
- iv. repair the item to its condition before the loss;

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

Sub Limits Include:

- a. Money and Documents;
- b. Maximum total of all Valuables (including sub limits i. to iii.);
 - i. One (1) Smartphone;
 - ii. One (1) laptop;
 - iii. One (1) camera (including lenses and accessories);
- c. any other single item, Pair or Set of items.

Terms and Conditions applicable to Personal Baggage, Valuables, Money and Documents Cover

1. We will first deduct the Excess from Your claim.
2. Any payment will be based on the item's depreciated value, repair cost (to the condition before the loss) or current replacement cost.
3. 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.
4. If We ask, You must send to Us any damaged or undamaged items and pay for postage.
5. Theft of Personal Baggage or 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.
6. To support all claims, You must supply the item's original purchase receipt or an alternative written or printed proof of the purchase price or value.
7. You must supply all original invoices, receipts and reports to the Appointed Claims Handler ensuring that You keep a copy of the documents sent.
8. 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.
9. Claims for damaged items in transit, must unless not reasonably possible, be reported to the carrier, tour or transport provider or accommodation provider 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 travel or accommodation provider demonstrating Your attempt to obtain the report.

Depreciation applicable to Personal Baggage, Valuables, Money and 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 its 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 mobile phone for \$1,000, went on a Trip and the phone was stolen, We will calculate the number of months between the date You purchased Your phone and the claimable Event date. Suppose the number of months is 6, We will calculate the depreciation as follows:

- Excess + purchase price – depreciation = amount payable
- Number of months = 6
- 6 multiplied by depreciation for electronic equipment of 2.5% = 15%
- Depreciation: \$1,000 multiplied by 15% = \$150
- Amount payable for Your stolen Phone: (-250) + \$1,000 - \$150 = \$600

Depreciation Table

Items	Deduction for each month of age of the item at the time of Event	Maximum Applicable Depreciation
Electronic equipment	2.5%	65%
Camera (including 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 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. claims for loss, theft, criminal damage where a written report from local police is not provided and where the Covered Person is unable to provide evidence that they have taken reasonable steps to obtain a written report from the local police. Such evidence includes emails and call logs to local police;
2. claims for damaged items in transit where a written report from the carrier, tour, transport or accommodation provider is not provided and where the Covered Person is unable to evidence that they 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;
3. theft from a Travelling Companion, Close Relative or any person You have given consent to visit You, stay or travel with You;
4. furniture, furnishings or household appliances;
5. electrical or mechanical breakdown of items;
6. items left Unattended in a Public Place;
7. Valuables and Money left Unattended in a motor vehicle;
8. Personal Baggage or Documents left Unattended and which are stolen from a motor vehicle if the items have not been locked in the Secure Area;
9. Valuables or Money within Your Personal Baggage checked in or stowed in the luggage hold of a Licenced Airplane, Ship, Bus or Train;

10. atmospheric or climatic conditions, wear and tear, vermin, insects, rodents or any process of cleaning, repairing, restoring or alteration;
11. any business goods or specialised equipment relating to a trade or profession;
12. the confiscation or destruction by order of any government or public authority;
13. any items sent under the provisions of any freight contract, postal, courier or similar service;
14. damage to fragile or brittle items unless caused by fire or resulting from an accident to an aircraft, sea vessel or motor vehicle;
15. any sporting equipment, bicycles, surfboards or waterborne craft (including their ancillary equipment) of any description. This exclusion does not apply while in the custody of a transport provider;
16. any drones;
17. any motor vehicle, motor vehicle accessories or parts, motorised or propelled vehicles such as scooters, electric bicycles or golf buggies;
18. in respect to a Pair or Set of items, if You choose not to surrender the undamaged item(s) that form part of the Pair or Set, We will only pay for the value of the item(s) which have been lost, stolen, damaged or destroyed;
19. shortages, errors, omissions, depreciation in value in respect of Money and Documents;
20. any bonds, coupons, gift cards, stamps, vouchers, warranties, pre-loaded or rechargeable cards including but not limited to phone, debit or stored value cards;
21. loss of Valuables from Your accommodation unless evidence is available that Forcible Entry was used to gain entry to the accommodation or where reasonable evidence (such as key entry recording) that there was unauthorised entry;
22. any of the following: animals or plant life, antiques and historical artefacts, bonds, securities, stamps, coupons, vouchers or documents of any kind other than those within the definition of Money and Documents, china, consumable or perishable items, contact or corneal lenses, dentures, glass, hearing aids, keys, musical instruments, pictures, photos.
23. costs where a claim has been paid under any other section within this Policy.

Section H - Hijack Cover

Not all benefits listed within this cover section are available for all plans. Please refer to the Schedule of Benefits Table within this Policy to confirm the cover and limits for the plan You have chosen.

What We Cover

If during the Period of Insurance and whilst You are on a Trip, You are detained on a Licenced Airplane, Ship, Bus or Train due to it being hijacked by persons using violence or threat of violence, We will pay costs for:

- a) a return economy airfare; and
- b) extra accommodation (room-only) for each twenty-four (24) hour period;

for Your Close Relatives to travel to and stay at the location of the hijacking, up to the maximum relevant cover section limit inclusive of sub-limits as shown in the Schedule of Benefits.

Terms and Conditions applicable to Hijack Cover

- 1. Payment and cover start after the first twenty-four (24) hours from the time a government authority had been notified of the hijacking.
- 2. We will not act as Your negotiator or intermediary or advise You or any person in dealing with the hijackers.

Exclusions under Hijack 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. We will not pay or reimburse for any costs arising from or relating to Hijacking from a member of Your family, Close Relative or Travelling Companion.

Section I - Kidnap Cover

Not all benefits listed within this cover section are available for all plans. Please refer to the Schedule of Benefits Table within this Policy to confirm the cover and limits for the plan You have chosen.

What We Cover

If during the Period of Insurance and whilst You are on a Trip, You are illegally taken, seized or detained and held captive for the purpose of demanding payment of monies to secure Your release, We will pay costs for:

- a) a return economy airfare; and
- b) extra accommodation (room-only) for each twenty-four (24) hour period.

for Your Close Relatives to travel to and stay at the location of the kidnapping, up to the maximum relevant cover section limit inclusive of sub-limits as shown in the Schedule of Benefits.

Terms and Conditions applicable to Kidnap Cover

1. You must take all reasonable precautions to protect the confidentiality of this cover.
2. Payment and cover start after the first twenty-four (24) hours from the time a government authority had been notified of the kidnapping.
3. We will not act as Your negotiator or intermediary or advise You or any person in dealing with the kidnappers.

Exclusions under Kidnap 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. Kidnapping from a member of Your family, Close Relative or Travelling Companion.
2. Your contractual obligations or any obligation for payment.

Section J - Personal Liability Cover

Not all benefits listed within this cover section are available for all plans. Please refer to the Schedule of Benefits Table within this Policy to confirm the cover and limits for the plan You have chosen.

What We Cover

If during the Period of Insurance and while on a Trip, You become unintentionally legally liable to pay compensation to someone (other than a member of Your family, a Close Relative or a Travelling Companion) as a result of:

- a) an Injury or death to that person; or
- b) accidental physical damage or loss to someone else's tangible property

We will pay or reimburse costs up to the maximum relevant cover section limit inclusive of sub-limits as shown in the **Schedule of Benefits** for:

- a) Your legal costs
- b) damages that are recoverable from You;
- c) costs that are incurred with Our consent not unreasonably withheld;
- d) costs for legal representation at any coroner's inquest or fatal accident inquiry or in a court of summary jurisdiction.

Terms and Conditions applicable to Personal Liability Cover

- 1. You must not admit liability, negotiate, make any promise, payment or settlement without Our prior written consent (which will not be unreasonably withheld, delayed or conditioned).
- 2. You must as soon as You receive them, send Us every letter, claim, writ, summons, process, notice of any prosecution or inquest that relates to, or may give rise to, liability.
- 3. We may at any time make full and final settlement of any claim at Our cost pursuant of this Personal Liability Cover. If We do so, We will have no further liability in respect of such Event or Events except for the payment of costs and expenses incurred prior to the date of settlement.
- 4. We may make any investigation We deem necessary and may, with the Your consent (such consent not to be unreasonably withheld), make any settlement of any claim We deem expedient.

Exclusions under Personal Liability 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. Injury to any person who is a member of Your family, a Close Relative or Your Travelling Companion or under a contract of service or apprenticeship with You;
- 2. loss of or damage to any material property belonging to You or in Your care, custody or control or belonging to a member of Your family, a Close Relative or Your Travelling Companion or anyone under a contract of service or apprenticeship with You. This does not apply to loss of or damage to buildings and their contents temporarily occupied by You during a Trip;
- 3. liability You incur under a contract or agreement which You would not have in the absence of such contract or agreement;
- 4. any unlawful, wilful or malicious act by You and including any assault and/or battery committed by You;

5. aggravated, exemplary or punitive damages or the payment of any fine or penalty;
6. liability arising out of the transmission of a sexually transmittable disease or passing on an illness, virus or disease to another person;
7. liability arising directly or indirectly out of the ownership, possession, control or use by You or on Your behalf of:
 - a. mechanically propelled vehicles (including scooters), aircraft (including drones), hovercraft or watercraft (other than non-mechanically propelled watercraft less than ten (10) metres in length);
 - b. firearms;
 - c. animals (other than horses and domestic pets);
8. injury or loss of or damage to material property arising directly or indirectly from:
 - a. the ownership possession or occupation of land, immobile property or caravans other than as temporary accommodation in the course of a Trip;
 - b. the carrying on of any trade, business or profession;
9. liability arising from Excluded Sports and Activities;
10. liability arising from Snow Sports unless the option is taken.

Section K - Optional Add-on Rental Vehicle Excess Cover

Not all benefits listed within this cover section are available for all plans. Please refer to the Schedule of Benefits Table within this Policy to confirm the cover and limits for the plan You have chosen.

You only have this cover if You have paid the additional premium for this option and it is noted on Your Certificate of Insurance.

If You have paid for Rental Vehicle Excess cover, the Rental Vehicle Excess cover option will be shown on Your Certificate of Insurance. General Exclusion 32 (a) is removed in its entirety and cover is available for claims related to Rental Vehicle Excess subject to the terms, conditions and exclusions within this Policy.

What We Cover

If during the Period of Insurance and while on a Trip, You hire a Rental Vehicle:

- a) for less than thirty (30) days; and
- b) pay for the comprehensive vehicle insurance option on the Rental Vehicle for the duration of the rental period; 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 Deductible You would be required to pay as part of the Rental Agreement; or
- ii. the Rental Vehicle damage;

that You become 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. Claims involving Rental Vehicle Excess are not covered under this Policy. If You would like to be covered for Rental Vehicle Excess while on a Trip, You will need to purchase cover and pay the additional premium for the Rental Vehicle Excess cover option before the Start Date of the Policy.
2. You must be the nominated driver or specified driver under the Rental Agreement.
3. You must have a valid international driving licence or a driver's licence that permits You to legally drive the Rental Vehicle.
4. You have paid for comprehensive vehicle insurance on the Rental Vehicle for the duration of the rental period that is within the Period of Insurance.
5. 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.
6. 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.

7. In the event You have a claim, You must provide a copy of:
 - a. Your Rental Agreement;
 - b. any incident report that was completed.
8. 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.

This cover is subject to the terms, conditions, limits, excesses and exclusions detailed in each applicable section.

Exclusions applicable to Rental Vehicle Excess Cover

These Rental Vehicle Excess exclusions together with the General Exclusions apply when this option is purchased.

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 rental of trucks, mini buses, buses, trailers, caravans, motorcycles, mopeds, motorbikes, motor homes, scooters or bicycles;
2. use of the Rental Vehicle in, or in training for, racing competitions, trials, rallies or speed testing;
3. operation of the Rental Vehicle in violation of the terms of the Rental Agreement;
4. where You are not a nominated driver or specified driver under the Rental Agreement;
5. where You do not have an appropriate and a valid driving licence giving You legal rights to drive;
6. anyone who is not a Covered Person;
7. damage sustained whilst driving on an un-sealed or private road;
8. any administration costs, petrol, loss of use penalties or fines;
9. atmospheric or climatic conditions, wear and tear, vermin, insects, rodents or any process of cleaning, repairing, restoring or alteration;
10. any damage that results in You filling the vehicle with inappropriate petrol or petrol that is not specified by the manufacturer;
11. any pre-existing damage.

Section L - Optional Add-on Snow Sports Cover

Not all benefits listed within this cover section are available for all plans. Please refer to the Schedule of Benefits Table within this Policy to confirm the cover and limits for the plan You have chosen.

You only have this cover if You have paid the additional premium for this option and it is noted on Your Certificate of Insurance.

If You have paid for Snow Sports cover, the Snow Sports cover option will be shown on Your Certificate of Insurance. General Exclusion 32 (b) is removed in its entirety and cover is available for claims related to Snow Sports subject to the terms, conditions and exclusions within this Policy.

Specific Definitions under Snow Sports Cover

Off-Piste means taking place or situated away from a marked trail or slope prepared for the purpose of skiing or snowboarding and outside the boundary of the ski field or ski resort.

Terms and Conditions applicable to Snow Sports Cover

Claims involving Your participation in snow skiing, snowboarding, tobogganing or snowmobiling are not covered under this Policy. If You would like to be covered for snow skiing, snowboarding, tobogganing or snowmobiling while on a Trip, You will need to purchase cover and pay the additional premium for the Snow Sports cover option before the Start Date of the Policy.

This cover is subject to the terms, conditions, limits, excesses and exclusions detailed in each applicable section.

Exclusions applicable to Snow Sports Cover

These Snow Sports exclusions together with the General Exclusions apply when this option is purchased.

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. heli-skiing/snowboarding;
2. cross-country skiing;
3. snow skiing, snowboarding, tobogganing or snowmobiling that is Off-Piste or backcountry;
4. any racing of any kind;
5. where You are participating 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.

Section M - Optional Add-On Cruise Cover

Not all benefits listed within this cover section are available for all plans. Please refer to the Schedule of Benefits Table within this Policy to confirm the cover and limits for the plan You have chosen.

You only have this cover if You have paid the additional premium for this option and it is noted on Your Certificate of Insurance.

If You have paid for Cruise Cover, the Cruise Cover option will be shown on Your Certificate of Insurance. General Exclusion 32 (c) is removed in its entirety and cover is available for claims related to cruise travel subject to the terms, conditions and exclusions within this Policy.

Terms and Conditions applicable to Cruise Cover

Claims directly relating to any Cruise travel or that arise from a Cruise are not covered under this Policy. If You would like to be covered for Cruise travel while on a Trip, You will need to purchase cover and pay the additional premium for Cruise Cover option before the Start Date on Your Certificate of Insurance.

This cover is subject to the terms, conditions, limits, excesses and exclusions detailed in each applicable section.

Please also consider the General Exclusions that apply to All Sections within this Policy.

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. any Pre-existing Medical Conditions (except under Section E - Resumption of an Overseas Trip Cover, 2 - Returning to Australia for a Close Relative with a Pre-Existing Condition);
3. You, a Travelling Companion or Close Relative's Terminal Illness which was diagnosed before the Issue Date on Your Certificate of Insurance;
4. where You:
 - i. are seventy-five (75) years of age or older before the Issue Date on Your Certificate of Insurance; and/or
 - ii. have not started and ended Your Trip from Australia; and/or
 - iii. are not a Resident of Australia;
5. You are travelling against the medical advice of a Doctor who has deemed You unfit to travel;
6. any costs arising directly from You being 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. a Domestic Trip where You do not stay at the destination for at least one (1) night and/or that is less than 150km radius from Your Home;
8. 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%;
9. 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;
10. the consumption of alcohol in combination with any drug or medication;
11. Your intentionally self-inflicted injury, suicide, self-destruction or any attempt thereof;
12. Your participation, involvement or taking part in Excluded Sports and Activities;
13. any unlawful, wilful or malicious act by You and including any assault and/or battery committed by You;
14. any costs where You are participating 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;
15. travel into hazardous work sites (e.g. underwater, mines, construction sites, oilrigs, etc.);
16. any costs with respect to Cuba or a person, entities, groups, corporate specified on a list who are subject to trade or economic sanctions or other such similar laws or regulations of the United States of America, Australia, United Nations, European Union or United Kingdom or which if reimbursed or paid by Us

would result in Us being in breach of trade or economic sanctions or other such similar laws or regulations;

17. declared or undeclared war or any act thereof; however, any act committed by an agent of any government, party or faction engaged in war, hostilities or other warlike operations provided such agent is acting secretly and not in connection with any operation of armed forces (whether military, naval, or air forces) in the country where the injury occurs shall not be deemed an act of war;
18. service in the military, naval or air service of any country;
19. participation in any military, police or fire-fighting activity;
20. activities undertaken as an operator or crew member of any transport provider;
21. flying in military aircraft or any aircraft which requires special permits or waivers;
22. commission of or attempt to commit an illegal act by or on behalf of You;
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 the following cover in Sections; Overseas Medical Emergency Expenses Cover, Hijack Cover or Kidnap Cover of these Terms and Conditions;
26. any costs whereby,
 - a) under Section A Trip Cancellation and Amendment Cover, prior to the Issue Date on Your Certificate of Insurance;
 - b) under all other sections, prior to the Start Date on Your Certificate of Insurance;

a State, Territory, Federal government or 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;
27. any loss of enjoyment or any financial loss not specifically covered within this Policy;
28. 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;
29. 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;
30. any costs in relation to You being required to be quarantined;
31. You are riding a motorcycle:
 - a) without wearing a helmet;

- b) without having a valid licence as required in Australia and in the country of travel for the same class of motorcycle You (or they if You are a passenger) are operating;
- c) racing, participating in a professional capacity or motocross;

32. pregnancy in the following circumstances:

- a) for any Pre-Existing Medical Condition.
- b) for any past medical condition(s) relating to a previous pregnancy or if You have experienced pregnancy complications prior to the Issue Date on Your Certificate of Insurance.
- c) if You have no elevated clinical risk factors, for any costs under Medical Emergency Expenses Cover after the end of the 23rd week, 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.
- d) if You have elevated clinical risk factors, for any costs under Medical Emergency Expenses Cover after the end of the 19th week, 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.
- e) for any costs under 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.
- f) for any costs under 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.
- g) for any costs under 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).

33. any costs in respect to Optional Add-On Covers;

- a) Rental Vehicle Excess Cover,
- b) Snow Sports Cover,
- c) Cruise Cover,

unless the option is purchased and paid for before the Start Date on Your Certificate of Insurance.

How do I make a claim?

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

If You are admitted to a hospital or You incur costs and expenses covered under this Section 1, You must advise Chubb Assistance as soon as practically possible. Approvals are required for all costs and expenses or for any Repatriation.

Non-emergency – Making a claim is quick and easy: in 4 steps You can submit Your claim online by visiting the Chubb Claims Centre **www.chubbclaims.com.au**

What will I need to submit a claim online?

You (or Your representative) will need to provide:

1. Your Policy number as shown on Your Certificate of Insurance, which enables Us to verify Your Policy details. If You cannot locate Your Policy number, please call **1800 803 548**.
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 required vary based on claim type, but may include any relevant:
 - medical or doctors' reports;
 - receipts or other proof of expenses;
 - proof of earnings that are being claimed;
 - 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 request 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;
3. In respect of overseas medical claims, You should submit claims to Your private health insurance provider.

When should I notify Chubb of my claim?

You should advise Us as soon as possible of an occurrence or an Event which could lead to a claim, or within thirty (30) days of the Event taking place which gives rise to a claim, or as soon as reasonably practical.

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 Your 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 Your 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 all evidence to support Your claim has been submitted, if We approve Your claim, We will settle Your claim within five (5) business days.

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 five (5) business days.

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

Yes, if Your 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 803 548 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.

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 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 Us using and disclosing 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 805 548 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 to:

Email: CustomerService.AUNZ@chubb.com

Fax: + 61 2 9335 3467

Address: GPO Box 4907 Sydney NSW 2001

How to Make a Complaint

If You have a complaint or 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.

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.

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 [Customers Experiencing Vulnerability & Family Violence Policy](#) (Part 9) and a [Financial Hardship Policy](#) (Part 10).

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.



About Chubb in Australia

Chubb is the world's largest publicly traded property and casualty insurer. 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, to a broad client base, including many of the country's largest companies. Chubb also serves successful individuals with substantial assets to insure as well as individuals purchasing travel and personal accident insurance.

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

Contact Us

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