

REX Trip Protect

Combined Financial Services Guide
and Product Disclosure Statement (PDS)

CHUBB®

Contents

General Terms and Conditions	4
Eligibility Criteria.....	5
Plans and Coverage	5
Plans.....	5
Amending or Changing Your Policy	6
Cancellation of Your Policy	6
Premiums.....	6
Excluded Sports and Activities	7
Pre-Existing Medical Conditions	7
Pregnancy.....	7
Exclusions within this Policy	7
Special Exclusion (COVID-19)	8
Fraud.....	8
Significant Tax Implications	8
Goods and Services Tax	8
Australian Law	8
Australian Currency	8
Updating Our Product Disclosure Statement (PDS).....	8
About Chubb Insurance Australia Limited	9
General Enquiries	9
Chubb Assistance (In the event of an Emergency)	9
Definitions	10
Coverage Summary	15
Schedule of Benefits.....	18
Section A - Trip Cancellation and Amendment Cover	20
Specific Definitions under Trip Cancellation Cover and Amendment Cover	20
What We Cover	20
Terms and Conditions applicable to Trip Cancellation Cover	21
Exclusions applicable to Trip Cancellation Cover.....	21
Section B - Accidental Death Cover	24
What We Cover	24
Terms and Conditions applicable to Accidental Death Cover.....	24
Exclusions applicable to Accidental Death Cover	24
Section C - Trip Delay Cover	25
What We Cover	25
Terms and Conditions applicable to Trip Delay Cover	25
Exclusions applicable to Trip Delay Cover.....	26
Section D - Personal Baggage, Valuables, Money and Documents Cover.....	27
What We Cover	27
Terms and Conditions applicable to Personal Baggage, Valuables, Money and Documents Cover.....	27

Depreciation applicable to Personal Baggage, Valuables, Money and Documents Cover	28
Exclusions applicable to Personal Baggage, Valuables, Money and Documents Cover	29
Section E - Personal Liability Cover.....	31
What We Cover	31
Terms and Conditions applicable to Personal Liability Cover	31
Exclusions applicable to Personal Liability Cover	31
General Exclusions Applicable to All Sections.....	33
How do I make a claim?	35
Duty of Disclosure.....	36
Your Duty of Disclosure	36
A consumer insurance contract	37
Answering Our questions.....	37
Variations, extensions and reinstatements	37
Renewal.....	37
What You do not need to tell Us	37
If You do not tell Us something	37
Privacy Statement	37
Why We collect Your Personal Information	38
How We obtain Your Personal Information	38
When do We disclose Your Personal Information?	38
Your decision to provide Your Personal Information	38
Access to and correction of Your Personal Information	38
Further information request	39
How to make a complaint	39
Complaints and Dispute Resolution Process	39
Complaints and Customer Resolution Service.....	39
External Dispute Resolution	40
Financial Claims Scheme	40
General Insurance Code of Practice	41
Sanctions.....	41
Financial Services Guide (FSG)	42
About this Financial Services Guide (FSG).....	42
Other disclosure documents You may also receive	42
About Chubb	42
About Regional Express Holdings Limited	42
How Chubb Provides Its Services	43
How REX Provides Its Services	43
How Chubb is Paid For Its Services	43
How REX is Paid For Its Services	44
About Chubb in Australia	45
Contact Us.....	45

REX Trip Protect

Product Disclosure Statement (PDS)

General Terms and Conditions

This Policy is effective from: 19 May 2022

This document contains important information and has been prepared to assist You in understanding REX Trip Protect Travel Insurance 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;
- Issue Date of this Policy;
- Start Date and End Date of Your Trip;
- Covered Person(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 766 950** 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 supporting documents 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) You must purchase Your Policy in Australia and Your Trip must start in Australia.
- b) Covered Person(s) must be Resident(s) of Australia.

Plans and Coverage

The type of plan We offer will be dependent on Your destination and the type of ticket You Purchase. The cover sections, benefits and benefits limits will vary between plans. The plans available are:

- a Domestic One-Way Trip
- a Domestic Return Trip

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

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

Plans

The plan offered will be dependent on Your destination and the type of ticket (one-way or return) You purchase. For example, if You are travelling to Sydney on a return ticket, Your plan will be a Domestic Return Trip.

It is important to understand that the cover available varies based on the plan offered. The Schedule of Benefits will outline what cover sections and benefits are offered for each of the plans provided. For one-way trips all available coverage ends the earlier of when You depart the airport terminal or the End Date on Your Certificate of Insurance.

Domestic One-Way Trip	<p>This plan is offered when You purchase a one-way flight to a destination within Australia.</p> <p>Please refer to the definition of Domestic One-Way Trip, where cover starts:</p> <ul style="list-style-type: none">(a) when You leave Your Home or Your Work (whichever occurs last) to travel to the airport to fly on Your Scheduled Flight, and <p>ends the earlier of:</p> <ul style="list-style-type: none">(b) when You leave the airport terminal upon arrival at Your destination; or(c) at the End Date as shown on Your Certificate of Insurance.
Domestic Return Trip	<p>This plan is offered when You purchase a return flight to a destination within Australia.</p> <p>Please refer to the definition of Domestic Return Trip, where cover starts:</p> <ul style="list-style-type: none">(a) when You leave Your Home or Your Work (whichever occurs last) to travel to the airport to fly on Your Scheduled Flight, and <p>ends the earlier of:</p> <ul style="list-style-type: none">(b) when You return Home having travelled from the airport; or(c) at the End Date as shown on Your Certificate of Insurance.

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.

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:

- the percentage (%) of trip cost

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

Excluded Sports and Activities

Not everything You do on Your Trip will be covered by this Policy. This includes

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

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

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

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

When does the travel insurance cover You, if You are pregnant?

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. Trip Cancellation and Amendment Cover; if You have a sudden and unexpected Injury or Illness:
 - a) that prevents You going on the Trip or continuing the Trip, and
 - b) which 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 for any costs arising from or related to:

- 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.

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 and any terms and conditions and exclusions that apply to the cover section.

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

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 or relating to 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 766 950.

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 19 May 2022

PDS Code

22PDSREXTR01

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 766 950

F +61 2 9335 3411

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 766 950 (Monday to Friday 8:30am-5:00pm AEST)

Chubb Assistance (In the event of an Emergency)

Emergency assistance

In the event of an emergency simply phone **+61 2 8907 5666** to get immediate help in Your local area.

For all non-emergency matters, contact Chubb Customer Service on **1800 766 950**.

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.

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

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

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 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.

COVID-19 means Coronavirus Disease 2019.

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 dentist 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 One-Way Trip means a trip within Australia which is more than 150km radius from Your Home:

starting:

- a) when You leave Your Home or Your Work (whichever occurs last) to travel to the airport to fly on Your Scheduled Flight, and ending the earlier of:
- b) when You leave the airport terminal upon arrival at Your destination; or
- c) at the End Date as shown on Your Certificate of Insurance.

Domestic Return Trip means a trip within Australia which is more than 150km radius from Your Home:

starting:

- (a) when You leave Your Home or Your Work (whichever occurs last) to travel to the airport to fly on Your Scheduled Flight, and ending the earlier of:
- (b) when You return Home having travelled from the airport; 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: $(-\$250) + \$500 = \$250$.

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; Snow Sports, tour operator safari (where You or any tourist will be carrying guns); trekking requiring climbing equipment and/or ascending above 3,000 metres from sea level; 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 or picked lock, broken hinge or door handle.

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

Illness means a sickness or disease which requires 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.

Licensed 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).

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

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

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 related to 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.

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.

REX means Regional Express Holdings Limited t/a Regional Express.

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.

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.

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 Dentist where the sole purpose of which is to cure or relieve Illness or Injury.

Trip means:

1. a Domestic One-Way Trip; or
2. a Domestic Return Trip.

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

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

Valuables means jewellery; furs; articles containing precious metals or precious stones; watches; binoculars; audio equipment or devices; photographic and electronic equipment or devices; Smartphones; personal organisers and games consoles; laptops and external computer devices (including all printers, modems, 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 in the event You must Cancel, Curtail or require a Trip Change for the following reasons:</p> <ul style="list-style-type: none"> You or Your Travelling Companion 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 destination You were intending to travel; an Australian State, Territory, or the Australian Federal Government (such as DFAT – Department of Trade and Foreign Affairs) have issued, or upgraded a travel warning to ‘Do Not Travel’ or have issued an official written statement advising You not to travel or have closed its borders, to the destination You were intending to travel, and the government warning was published after: <ul style="list-style-type: none"> the Issue Date on Your Certificate of Insurance in the case of a Cancellation claim; or You start Your Trip in the case of a Curtailment or Trip Change claim. 	<ul style="list-style-type: none"> You or any other person having a change in mind and deciding not to start a Trip, continue with the Trip or any other disinclination to travel; Cancellation, Curtailment or Trip Change due to a Pre-Existing Medical Condition; losses arising from the death, serious injury or acute illness of any Close Relative who is eighty (80) years or older before the Issue Date on Your Certificate of Insurance; Close Relative who is not a Resident of Australia; circumstances where Cancellation, Curtailment or Trip Change was foreseeable, avoidable, unnecessary or within Your control prior to the Issue Date on Your Certificate of Insurance (for Cancellation) or prior to starting a Trip (for Curtailment or Trip Change); additional costs incurred due to Your failure to notify the carrier or travel agent as soon as reasonably practicable that Your Trip is to be Cancelled or Curtailed.

	<p>Cover varies depending on the Trip type.</p> <p>What is covered?</p> <p>Non-refundable deposits, excursion costs and unused travel and accommodation costs You have paid in advance.</p>	
Section B	<p>Accidental Death Cover</p> <ul style="list-style-type: none"> • Cover in the event an Injury results in Your Accidental Death whilst on a Domestic Return Trip, or • Accidental Death due to disappearance while travelling on a Licensed Airplane, Ship, Bus or Train, and • Transportation of remains or burial following death 	<ul style="list-style-type: none"> • The death or disappearance of a person that is not a Covered Person.
Section C	<p>Trip Delay Cover</p> <p>Provides cover on a Trip for:</p> <ul style="list-style-type: none"> • Delayed flight departure of six (6) hours or more, flight cancellation, denied flight boarding, missed flight connection • twelve (12) hour Personal Baggage delay checked on Scheduled Flight. <p>The amount of cover varies for each benefit.</p>	<ul style="list-style-type: none"> • Personal Baggage or extended Personal Baggage delay in the airport You first departed from in Your Home State or Territory in Australia; • The purchase of clothing and toiletries which are not necessary for Your Trip, and <ul style="list-style-type: none"> a) not essential for emergency use within 24 hours of the Personal Baggage delay, and b) not reasonable for emergency use within 48 hours in the case of extended Personal Baggage delay • costs if You fail to notify the transport provider or carrier about delayed or missing luggage or You do not obtain a luggage incident report from them or show You have taken reasonable steps to obtain one.

Section D	<p>Personal Baggage, Valuables, Money and Documents Cover Provides cover for damaged, destroyed, lost, stolen Personal Baggage, Valuables, Money and Documents during Your Trip.</p>	<ul style="list-style-type: none"> • Unattended Valuables and/or Money in a motor vehicle • Items left Unattended in a Public Place (unless You have no option other than to leave the items Unattended due to an emergency medical, security or evacuation situation); • claims where You do not obtain a report from local police, the carrier, tour or transport operator or accommodation provider and You have not taken reasonable steps to obtain one either; • deductions will be applied for depreciation (wear and tear).
Section E	<p>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</p>	<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).

Schedule of Benefits

Please note that all amounts quoted are in Australian dollars.

Section	Cover	Domestic One-Way Trip	Domestic Return Trip	Excess Applies
Section A	Trip Cancellation and Amendment Cover	Up to \$2,000	Up to \$2,000	Nil
	b. Travel agent commission (sub limit)	Up to 15% or \$500, whichever is the lesser	Up to 15% or \$500, whichever is the lesser	
	c. Additional travel and accommodation (sub limit)	Not Covered	Up to \$300	
Section B	Accidental Death Cover	Adult Child	Adult Child	Nil
	1. Accidental Death due to Injury	Not Covered	Not Covered	
	2. Accidental Death due to disappearance			
	3. Transportation of remains or burial following death	Up to \$1,500	Up to \$1,500	
Section C	Trip Delay Cover			Nil
	1. Delayed, cancelled, overbooked or missed onward flight	Up to \$200	Up to \$200	
	2. Extended Delayed, cancelled, overbooked or missed onward flight	Up to \$200 per 24-hour period to a maximum of \$600	Up to \$200 per 24-hour period to a maximum of \$600	
	3. Delay of Personal Baggage checked-in on Scheduled Flight	Up to \$200	Up to \$200	
	4. Extended Delay of Personal Baggage checked-in on Scheduled Flight	Up to \$100 per 24-hour period to a maximum of \$400	Up to \$100 per 24-hour period to a maximum of \$400	

Section D	Personal Baggage, Valuables, Money and Documents Cover	Up to \$1,500	Up to \$1,500	Nil
	a. Money and Documents (sub limit)	Up to \$200	Up to \$200	
	b. Maximum total of all Valuables (including sub limits i. to iii.);	Up to \$1,000	Up to \$1,000	
	i. One (1) Smartphone (sub limit);	Up to \$750	Up to \$750	
	ii. One (1) laptop (sub limit);	Up to \$750	Up to \$750	
	iii. One (1) camera (including lenses and accessories) (sub limit);	Up to \$750	Up to \$750	
	c. any other single item or Pair or Set of items (sub limit).	Up to \$250	Up to \$250	
Section E	Personal Liability cover	Up to \$1,000,000	Up to \$1,000,000	Nil

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 within this Policy to confirm the cover and limits for the plan provided.

Specific Definitions under Trip Cancellation Cover and Amendment Cover

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

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

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, Curtailement 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 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
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 (military, naval or air service) or emergency services (police, fire, ambulance) and Your leave is revoked;
5. You being called for jury service or being subpoenaed as a witness other than in a professional or advisory capacity;
6. Your paid transport has been cancelled by Your transport provider as a result of:
 - a. riot, strike, civil commotion;
 - b. adverse weather;
 - c. Natural Disaster;
 - d. mechanical breakdown of the transport You planned to travel on;

provided that there had been no reporting in the media or notice displayed on Our website, prior to the Issue Date on 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, 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;

8. a Natural Disaster or the imminent risk of one at Your Home in Australia;
9. an Australian State or Territory, or the Australian 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 in the case of a claim for Cancellation; or
 - You start Your Trip in the case of a claim for Curtailment or Trip Change.

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 travel or accommodation (room only) expenses for a Trip Change or Curtailment.

However, where You have incurred both additional travel or accommodation expenses as well as forfeited expenses, only the greater of these expenses is payable under this Policy.

For example, if You forfeited pre-paid accommodation for a particular night, but also incur additional accommodation expenses for the same night, only the highest amount will be payable.

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 a written confirmation is not provided, You must provide evidence that You have taken reasonable steps to obtain the written confirmation, such as emails, call logs or other reasonable evidence.
2. Claims for death will require death certificate confirming death. If a death certificate is not provided, You must provide evidence that You have taken reasonable steps to obtain the death certificate, such as emails, call logs or other reasonable evidence.
3. Where the purchase of a Licensed 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. You must take reasonable steps to recover any refund, credit note or voucher You are entitled to. Where You have received or been offered a refund, credit note or voucher for the cost of a booking, whether partially or in full, the amount offered or received is to be considered refundable. You are only eligible for cover under this cover section for non-refundable and unused costs.

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. Pre-Existing Medical Conditions (whether Yours, Your Travelling Companion's or a Close Relative) except when You make a Cancellation, Curtailment or Trip Change due to the death of a Travelling Companion or Close Relative and provided the death was not as a result of a Terminal Illness;
3. the death, Injury, unforeseen Illness of any Close Relative who is eighty (80) years of age or older before the Issue Date on Your Certificate of Insurance;
4. Close Relatives who are not Resident(s) of Australia;
5. 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. travel advisories or border closures that occurred before:
 - i. the Issue Date on Your Certificate of Insurance in the case of a claim for Cancellation, or
 - ii. You started Your Trip in the case of a claim for Curtailment or Trip Change.
8. where You do not meet the vaccination protocols required by a transport provider or an Australian State, Territory or the Australian federal government before they allow You to board a Licensed 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 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 (military, naval or air service) or emergency services (police, fire, ambulance) and the expense or cost was incurred as a result of Your leave being revoked;
11. travel or accommodation costs for anyone that is not a 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. Medical certificates must be provided at Your own cost. If a written confirmation is not provided, You must provide evidence that You have taken reasonable steps to obtain the written confirmation, such as emails, call logs or other reasonable evidence;
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;
15. 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;
16. 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;
17. 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;

18. any circumstances that were foreseeable, avoidable, unnecessary or within Your control:
 - a. before the Issue Date on Your Certificate of Insurance in the case of Cancellation, or
 - b. before You start Your Trip in the case of Curtailment or Trip Change.

Section B - Accidental Death Cover

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

What We Cover

1. Accidental Death due to Injury

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

2. Death due to disappearance while travelling as a passenger on a Licensed Airplane, Ship, Bus or Train

If during the Period of Insurance and whilst You are on a Domestic Return Trip, You are presumed dead and Your body is not found within twelve (12) months after the Licensed 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 State of Your death) burial.

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 applicable to Accidental Death Cover

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

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

1. the death or disappearance of a person that is not a Covered Person.

Section C - Trip Delay Cover

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

What We Cover

1) **Delayed, cancelled, overbooked or missed onward flight**

If during the Period of Insurance and while 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) **Delay of Personal Baggage checked-in 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 Delay of Personal Baggage checked-in 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. Claims for lost or delayed luggage must be reported to the transport provider or carrier and a property irregularity report (such as a luggage incident report) obtained where reasonably possible. If a property irregularity report or incident report is not provided, You must provide evidence that You have taken reasonable steps to obtain a report, such as emails, call logs or other reasonable evidence. A copy of any property irregularity report obtained from the airline must be supplied to Us together with the following information:

- a. full details of the flight (airline, flight numbers, departure airport, destination, scheduled flight times and arrival airport);
 - b. details of the delay or loss incurred; and
 - c. full details of expenses for which reimbursement is claimed.
2. We will deduct all credits, refunds and allowances provided or offered to You by the transport provider or carrier from the amount We pay or reimburse.

Exclusions applicable to Trip Delay Cover

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

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

1. the confiscation or requisition by any customs agency or other government authorities;
2. the purchase of clothing and toiletries which are not required for use within 24 hours of the Personal Baggage delay and are not necessary for Your Trip;
3. any lost or delayed Personal Baggage where a property irregularity report (such as a luggage incident report) is not provided and where You are unable to provide evidence that You have taken reasonable steps to obtain one. Such evidence includes emails and call logs to the transport provider or other reasonable evidence;
4. Personal Baggage delay 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;
6. where a claim has been paid under any other section of this Policy for the same Event.

Section D - 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 within this Policy to confirm the cover and limits for the plan provided.

What We Cover

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

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 or Documents are lost or stolen when they have been stowed in a specially designated area (such as overhead compartment, luggage rack or hotel storage room) on an airplane, ship, bus or train transport or with an accommodation provider; or
4. Personal Baggage, Valuables, Money or 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 and Money) 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 or Documents which are:
 - a. carried by You; or
 - b. under Your observation and within three (3) metres of Youare lost or stolen;

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

- arrange for the item to be repaired if it is practical and economic to do so;
- If it is not practical and economic to repair the item, We will replace the item with the same or nearest type if the item is available (i.e. make and model) and it is practical to repair the item;
- If we cannot repair or replace the item, We will pay you the lesser of:
 - i. the depreciated (which includes wear and tear) value of the item; or
 - ii. the current replacement cost of the item;

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

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

1. Any payment will be based on the item's depreciated value, repair cost (to the condition before the loss) or current replacement cost, as outlined directly above.
2. You must take all reasonable precautions for the safety and supervision of Your Personal Baggage, Valuables, Money and Documents.
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 a copy of the item's original purchase receipt or invoice or an alternative written or printed proof of the purchase price or value.
7. Claims for loss, theft or criminal damage must be reported to the:
 - a) local police; or
 - b) appropriate issuing authority (in the case of Documents);and a written report requested from the police or appropriate issuing authority. If it is not possible to obtain a written report, You must provide us with a reasonable explanation and details of the time and place You made the report, including the name and contact details of who You reported the loss or theft to.
8. 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.
9. Benefits will not be payable under more than one section or benefit of this Policy as a result of one Event. We will, however, pay the benefit type with the highest benefit amount.

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

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

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:

- any items loaned, hired or entrusted to You;
- claims for loss, theft, criminal damage where a written report from local police or appropriate issuing authority (in the case of Documents) is not provided. If it is not possible to obtain a written report, provide evidence that You have taken reasonable steps to request a written report from the local police or appropriate issuing authority. Such evidence includes name and contact details of who You reported the incident to, emails and call logs to local police or appropriate issuing authority; 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;
- theft from a Travelling Companion, Close Relative or any person You have given consent to visit You, stay or travel with You;
- electrical or mechanical breakdown of items;
- items left Unattended in a Public Place (unless You have no option other than to leave the items Unattended due to an emergency medical, security or evacuation situation);
- Valuables and Money left Unattended in a motor vehicle;
- 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 (unless You have no option other than to leave the Personal Baggage or Documents Unattended due to an emergency medical, security or evacuation situation);
- Valuables or Money within Your Personal Baggage checked in or stowed in the luggage hold of an airplane, ship, bus or train;

9. atmospheric or climatic conditions, wear and tear (damage that naturally and inevitably occurs as a result of normal wear or aging), vermin, insects, rodents or any process of cleaning, repairing, restoring or alteration;
10. any business goods or specialised equipment relating to a trade or profession;
11. the confiscation or destruction by order of any government or public authority;
12. any items sent under the provisions of any freight contract, postal, courier or similar service;
13. damage to fragile or brittle items unless caused by fire or resulting from an accident to an aircraft, sea vessel or motor vehicle;
14. 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;
15. any drones;
16. any motor vehicle, motor vehicle accessories or parts, motorised or propelled vehicles such as scooters, electric bicycles or golf buggies;
17. shortages, errors, omissions, depreciation in value in respect of Money and Documents;
18. any bonds, coupons, gift cards, stamps, vouchers, warranties, pre-loaded or rechargeable cards including but not limited to phone, debit or stored value cards;
19. loss of Money or Valuables from Your accommodation unless evidence is available of unauthorised entry to Your accommodation; for example: evidence of Forcible Entry, key entry recording or CCTV footage;
20. any of the following: animals or plant life, antiques and historical artefacts, securities or documents of any kind other than those within the definition of Money and Documents, china, consumable or perishable items, contact or corneal lenses, dentures, glass, hearing aids, keys, musical instruments, pictures, photos.
21. costs where a claim has been paid under any other section within this Policy for the same Event;
22. lost or stolen cryptocurrency;
23. loss of any electronic data or software.

Section E - Personal Liability Cover

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.

Exclusions applicable to 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. You intentionally incurring any liability;
- 2. 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;
- 3. 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;
- 4. liability You incur under a contract or agreement which You would not have in the absence of such contract or agreement;
- 5. any unlawful, wilful or malicious act by You and including any assault and/or battery committed by You;
- 6. aggravated, exemplary or punitive damages or the payment of any fine or penalty;
- 7. liability arising out of the transmission of a sexually transmittable disease or passing on an illness, virus or disease to another person;

8. 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);
9. 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;
10. liability arising from Excluded Sports and Activities;
11. liability arising from Snow Sports.

General Exclusions Applicable to All Sections

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

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

17. service in the military, naval or air service of any country except Australia where cover applies for Cancellation, Curtailment or Trip Change under Section A – Trip Cancellation and Amendment Cover (specified Event number 4);
18. participation in any military, police or fire-fighting activity;
19. activities undertaken as an operator or crew member of any transport provider;
20. flying in military aircraft or any aircraft which requires special permits or waivers;
21. commission of or attempt to commit an illegal act by or on behalf of You or Your beneficiaries. This exclusion does not apply to any Covered Person who is not the perpetrator of any such illegal act, or who did not know of or condone any such act;
22. 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;
23. 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;
24. an act of Terrorism;
25. any loss of enjoyment or any financial loss not specifically covered within this Policy;
26. 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;
27. 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;
28. any costs in relation to You being required to be quarantined;
29. You are riding a motorcycle:
 - a) without wearing a helmet (either as a driver or a passenger);
 - b) as a driver without being licensed in both Australia and in the country of travel to drive such a motorcycle;
 - c) whilst racing or participating in a professional capacity or motocross;
30. pregnancy in the following circumstances:
 - a) any Pre-Existing Medical Condition;
 - b) any past medical condition(s) relating to a previous pregnancy or if You have experienced pregnancy complications prior to the Issue Date on Your Certificate of Insurance.
31. any costs in respect to;
 - a) Your participation, involvement or taking part in Snow Sports,
 - b) You travelling on a Cruise.

How do I make a claim?

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 766 950**.
2. Your email address.
3. Your contact information, which allows Us to give You real-time updates on Your claim status or contact You for additional information.
4. Supporting documents. The documents reasonably required vary based on claim type, but may include any relevant:
 - medical or doctors' reports
 - receipts or other proof of expenses;
 - 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 reasonably request and which is in Your control to enable Us to assess Your claim; and
 - Intended payee information, which allows Us to quickly make approved payments.

What should I do before I submit a claim?

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

When should I notify Chubb of my claim?

You should 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.

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 766 950 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 Your Personal Information to the Chubb Group of Companies, third parties or third parties outside Australia We take steps to protect Personal Information against unauthorised disclosure, misuse or loss.

Your decision to provide Your Personal Information

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

Access to and correction of Your Personal Information

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

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

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

Email: CustomerService.AUNZ@chubb.com

Fax: + 61 2 9335 3467

Address: GPO Box 4907, Sydney NSW 2001

Further information request

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

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

How to make a complaint

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

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

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

Complaints and Dispute Resolution Process

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

Complaints and Customer Resolution Service

Contact Details

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

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

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

Process

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

Our response

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

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

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

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

External Dispute Resolution

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

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

You may contact AFCA at any time at:

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

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

Financial Claims Scheme

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

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

Because of this We are exempted from the requirement to meet the compensation arrangements Australian financial services licensees must have in place to compensate retail clients for loss or damage suffered because

of breaches by the licensee or its representatives of Chapter 7 of the *Corporations Act 2001* (Cth). We have compensation arrangements in place that are in accordance with the Insurance Act.

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

General Insurance Code of Practice

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

Sanctions

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

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

Financial Services Guide (FSG)

A guide to Our relationship with You.

About this Financial Services Guide (FSG)

This is a combined FSG issued by Chubb Insurance Limited ('We', 'Us', 'Our') and Regional Express Holdings Limited (REX) Authorised Representative Number 320136 (REX).

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

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

Other disclosure documents You may also receive

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

About Chubb

Our contact details are:

ABN: 23 001 642 020
AFS Licence Number: 239687
Head Office: Grosvenor Place, Level 38, 225 George Street, Sydney NSW 2000
Postal address: GPO Box 4907 Sydney NSW 2001
O 1800 766 950
F +61 2 9335 3467
E travel.au@chubb.com

About Regional Express Holdings Limited

Regional Express Holdings Limited (ABN 18 099 547 270 Authorised Representative No. 320136) (REX) has been appointed by Chubb as its authorised representative to provide general advice in relation to Our REX Trip Protect which is issued by Us.

REX contact details are as follows:

Address: 81-83 Baxter Road, Mascot, Sydney 2020
O 13 17 13
F 02 6393 3599
E enquiries@rex.com.au

Chubb has authorised REX to distribute this combined PDS and FSG and to provide the services listed under the heading "How REX provides its services," on Chubb's behalf. In providing the relevant services, REX does not act on Your behalf. Chubb the issuer of the relevant insurance product that REX promotes, unless Chubb or REX tells You otherwise.

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

How Chubb Provides Its Services

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

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

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

How REX Provides Its Services

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

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

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

If You think You have received 'personal advice', that is, advice that takes into account Your personal situation or needs, please call Us on 1800 361 146 and ask to speak to the Compliance Manager, as this is not permitted.

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

How Chubb is Paid For Its Services

Payment for the services Chubb provides

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

Remuneration of Our staff

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

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

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

Referral to Chubb by third parties

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

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

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

Further information

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

How REX is Paid For Its Services

In referring You to Chubb, REX is paid commission by Chubb which is between 20% - 40% of the net premium of an insurance Policy (being a percentage of Your total premium payable, less GST, stamp duty and other charges). REX employees and travel consultants are paid an annual salary.

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

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

Financial Claims Scheme

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

Privacy Statement

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

REX Privacy Statement

REX is managing Your personal information related to Your REX booking. For information about Rex's Privacy Policy please visit www.rex.com.au

Complaints and Dispute Resolution

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

How to contact Chubb

If You would like to obtain further information, provide Us with instructions, or if You have any queries about the financial products and services We are authorised to provide, please contact Us on 1800 766 950 or by e-mail at travel.au@chubb.com.

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

This FSG was prepared by Chubb and REX on 19 May 2022.

Version: 22FSGREX01

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 and consumers purchasing travel insurance.

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

Contact Us

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

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

Chubb. Insured.SM

REX Trip Protect Travel Insurance Combined Financial Service Guide and Product Disclosure Statement (PDS), Australia. 22PDSREXTR01. Published 05/2022. ©2022 Chubb Insurance Australia Limited. Chubb®, its logos, and Chubb. Insured.SM are protected trademarks of Chubb. Chubb07-51-0522