



Product Disclosure Statement
and Policy Wording



Contents

 Product Disclosure Statement (PDS)	3	 Definitions: Words That Have Special Meaning	8
The Purpose of the Cover	3	 Schedule of Benefits	11
About Us	3	The Policy	11
Updating this PDS	3	Optional Covers	12
Date Prepared	3		
Cooling Off Period	3	 What the Policy Covers	13
The Total Cost	3	SECTION 1 – Cancellation & Curtailment	13
How various factors affect Your Premium	3	SECTION 2 – Resumption of Trip	13
Taxation	3	SECTION 3 – Overseas Medical Expenses and Repatriation	14
Policy Excess	3	SECTION 4 – Hospital Cash Benefit	14
Significant Features and Benefits	3	SECTION 5 – Death/Personal Accident	14
Available Plans and Additional Options	3	SECTION 6 – Mugging	14
What is Not Covered	4	SECTION 7 – Personal Property	15
Significant Risks	4	SECTION 8 – Delayed Luggage/Emergency Purchases	15
How to Make a Claim	4	SECTION 9 – Personal Money and Loss of Passport	15
Duty of Disclosure	4	SECTION 10 – Disruption to Scheduled Travel Plans	16
If You do not tell Us	4	SECTION 11 – Hijack	16
General Insurance Code of Practice	4	SECTION 12 – Special Events	16
Dispute Resolution	4	SECTION 13 – Insolvency of Travel Service Provider	16
Cancellation By You	5	SECTION 14 – Domestic Pets	16
Cancellation By Us	5	SECTION 15 – Personal Liability	16
Regions of Travel	5	SECTION 16 – Legal Expenses	17
Who can buy this Insurance	5	SECTION 17 – Car Hire Excess	17
One-Way Travel	5	Snow Sports (optional cover)	17
Documentation	5	Golf (optional cover)	17
Automatic Extension of Cover	5	Water Sports (optional cover)	18
Voluntary Extension of Cover	5	Business (optional cover)	18
Automatic Reinstatement of Sums Insured	5	GENERAL EXCLUSIONS	18
Consequential Loss	5	GENERAL CONDITIONS	19
Limits of Cover	5		
Currency Conversions	5	 OTHER INFORMATION YOU NEED TO KNOW	20
Your Privacy	5	CLAIMS PROCEDURE	20
Pre-existing Medical Conditions	6	FINANCIAL SERVICES GUIDE (FSG)	20
What is a Pre-existing Medical Condition?	6	Professional Indemnity Insurance Arrangements	21
Automatically Covered Pre-existing Medical Conditions	6	What to do if You have a complaint	21
Applying for Pre-existing Medical Condition cover	7		
Pre-existing Medical Conditions for which no cover is offered	7		
Sport and Leisure Activities covered by this policy	7		

Product Disclosure Statement (PDS)

This Product Disclosure Statement (PDS) has been prepared to help You decide whether this product will meet Your needs.

It sets out the significant features of the insurance policy including its benefits, risks and information on how the insurance premium is calculated. You should also read the policy wording to ensure it meets Your needs before making a decision to purchase. If there is anything You do not understand, please contact Us. This statement and policy wording is only being provided for comparison purposes. We have not considered Your personal needs or financial situation in providing this statement, policy wording and/or quotation. If necessary, You should seek separate professional advice to determine if this policy suits Your requirements.

| The Purpose of the Cover

The purpose of this policy is to provide insurance cover against certain unforeseen or unexpected events that may affect Your Trip. The policy does not cover all possible events and expenses. The policy is a contract between You and Certain Underwriters at Lloyd's.

The contract consists of:

- Your proposal for insurance (Application);
- the policy wording including the Schedule of Benefits;
- Your Certificate of Insurance;
- Any declarations You make in relation to the policy or variation thereto; and
- Any written endorsements We issue to You.

| About Us

Go Unlimited Pty Ltd ABN 74 149 217 925 T/as Go Insurance (Go) is an Australian Financial Services Licensee (no. 404782) authorised by ASIC to deal in and provide general advice on insurance products. This insurance is underwritten by Certain Underwriters at Lloyd's. These underwriters have authorised Go to act on their behalf to arrange, issue, vary and cancel insurance products. Go is also authorised to handle claims on the Underwriters' behalf.

| Updating this PDS

We may need to amend this PDS at a later date. A paper copy of any updated information is available to You free of charge by calling Us. We will issue You with a new PDS or a supplementary PDS where the update is to correct a misleading or deceptive statement or an omission, which is materially adverse from the viewpoint of a reasonable person deciding whether to purchase this insurance.

| Date Prepared

This PDS was authorised on 1 March 2017 and remains valid until superseded by a new or supplementary PDS. Claims are assessed in accordance with the PDS/policy wording effective at the time of purchase.

| Cooling Off Period

If You decide You no longer want this insurance policy, You are entitled to a refund of the total amount You paid provided this occurs within fourteen (14) days of issue; before Your Trip begins; and no claim has been made against the policy. No refund

will be provided if You cancel Your policy outside the Cooling Off Period. We may provide a partial refund if You amend Your policy prior to Your departure on the insured Trip.

| The Total Cost

Your premium is calculated taking into account many risk factors. The premium is payable before cover can be issued. Your total premium includes all government charges which are shown separately on the certificate. If You change Your policy in any way after issue, You may be entitled to a premium refund or You may be asked to pay additional premium.

| How various factors affect Your Premium

We consider a number of issues in calculating Your premium. The main factors that influence Your premium are the type of cover You choose, whether You request cover for Pre-existing Medical Condition/s or choose to include optional extras. The area in which You will be travelling also affects Your premium.

| Taxation

If You are a registered person and require a tax invoice for GST purposes, please contact Us.

| Policy Excess

If You make a claim under the policy, You may be required to pay an Excess. The standard Excess is \$200 but it does not apply to all policy sections. Please refer to the policy wording for details of the policy sections to which the Excess applies. At the time of purchasing the policy You will be asked to nominate Your policy Excess. You can choose to reduce or increase the standard Excess. If You choose to reduce the Excess, You will be required to pay additional premium. If You choose to increase the Excess, You will receive a premium discount. The Excess You choose will be noted on Your Certificate of Insurance. It is not possible to alter the standard Excess on Annual Multi Trip policies.

| Significant Features and Benefits

This policy affords You the ability to select a cover level which suits Your personal circumstances. It allows You the flexibility to add optional covers and delete cover options that You do not require. The policy is available for business or holiday travel and provides 24 hour access to emergency assistance.

Subject to the terms and conditions of the policy and the cover level You select, key benefits of the policy include, but are not limited to:

- Overseas medical expenses and repatriation to Your Normal Country of Residence;
- Compensation for Cancellation/Curtailment of insured Trip(s);
- Compensation for loss or damage occasioned to Personal Property;
- Compensation for Disruption of Travel;
- Lump sum payments for Accidental Bodily Injury and/or death; and Personal Liability cover.

| Available Plans and Additional Options

This policy provides You with the flexibility to design a policy to suit Your individual needs. Both cover levels provide Overseas Medical Expenses cover (Sections 3-6 inclusive) and Personal Liability cover (Section 15) as standard. The policies are offered



as complete packages but You are able to remove unwanted cover modules. Each cover module (ie Cancellation and Curtailment; Property; Disruption; and Legal) includes a number of policy sections. If You wish to remove a cover module, this will remove all policy sections within the cover module. It is not possible to remove an individual policy section. Optional lifestyle and sporting covers are also available to suit Your individual requirements.

| What is Not Covered

In certain circumstances, the policy will not provide any cover to You. You must read the policy document for full details. Some General Exclusions are:

- Pre-existing Medical Conditions unless covered by Us;
- Effects of alcohol or drugs (unless medically prescribed);
- Medical and dental treatment received in Australia;
- Wilful exposure to needless danger;
- Legal liability arising out of the use of firearms, mechanically propelled vehicles or animals.

Claims may not be paid for loss or damage to luggage and personal property if:

- There is no proof of ownership for lost or stolen items;
- Articles are Left Behind or Left Unattended in a Public Place.
- You have not taken Reasonable Care;
- You have not reported the loss, theft or damage to relevant authorities;
- Valuables and/or Electronic Equipment (eg jewellery, computers, cameras and similar equipment) are checked in as luggage.

| Significant Risks

Possible risks associated with You holding this policy include:

- Whether the policy provides the scope of cover You require. You should carefully read the policy and take note of its terms, conditions and exclusions.
- Whether You are able to comply with the terms and conditions of the policy. Failure to comply could result in Us not paying all or part of a claim.
- Your Duty of Disclosure is very important. If You have not disclosed relevant information, We may be entitled to decline a claim and this can have consequences on Your further insurance cover. This is especially important in respect of Your medical history.

| How to Make a Claim

If You wish to make a claim there are some important things You must do. For full details of how to make a claim, please refer to the Claims Procedure Section of the policy.

| Duty of Disclosure

Before You enter into an insurance contract, You have a duty of disclosure under the Insurance Contracts Act 1984.

If We ask You questions that are relevant to Our decision to insure You and on what terms, You must tell Us anything that You know and that a reasonable person in the circumstances would include in answering the questions.

You have the duty until We agree to insure You.

| If You do not tell Us

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.

| General Insurance Code of Practice

The Insurance Council of Australia has developed the General Insurance Code of Practice (the Code) which is a self regulatory code for insurance companies. We support and comply with the Code which serves to raise the standards of practice and service in the insurance industry. You can obtain a copy of the Code at www.codeofpractice.com.au or by contacting Us.

| Dispute Resolution

Any complaint relating to this insurance should be referred to Go Insurance in the first instance. You can contact Go Insurance via any of the following:

Post	PO Box 5964 Brendale Qld 4500
Telephone	+ 61 (0) 7 3481 9888
Facsimile	+ 61 (0) 7 3481 9899
Email	mail@goinsurance.com.au

We will respond to Your complaint within 15 business days provided We have received all information necessarily required to review the matter. If further time or information is required, We will advise You of this fact and agree an alternative timeframe for resolution. If this does not resolve the matter or You are not satisfied with the way Your complaint has been addressed, You should contact:

Lloyd's Underwriters' General Representative in Australia

Level 9
1 O'Connell Street
Sydney NSW 2000

| Telephone + 61 (0) 2 8298 0783
| Email idraustralia@lloyds.com

If Your dispute remains unresolved following this contact, You may refer the matter to the Financial Ombudsman Service Ltd (FOS). This is an independent body that serves to review and adjudicate on insurance disputes. This service is free to consumers.

The Insurers accepting this insurance agree that:

- i. if a dispute arises under this insurance, it will be subject to Australian law and practice and the Insurers will submit to the jurisdiction of any competent Court in the Commonwealth of Australia;
- ii. any summons notice or process to be served upon the Insurers may be served upon Lloyd's Underwriters' General Representative in Australia at the above address, who has authority to accept service and to appear on the Insurers' behalf. If a suit is instituted against any of the Insurers, all Insurers participating in this insurance will abide by the final decision of such Court or any competent Appellate Court.

| Cancellation By You

You may cancel this policy at any time by providing written notice to Us.

| Cancellation By Us

We may cancel this policy in any way permitted by law. We may legally cancel Your policy if You have:

- Failed to comply with Your Duty of Disclosure;
- Made a misrepresentation to Us before the policy was entered into;
- Failed to comply with a policy provision including failure to pay the applicable premium;
- Made a fraudulent claim under this policy or any other current policy; or
- Failed to notify Us of a specific act or omission as required by this policy.

If We cancel Your policy We will give You written notice. We will deduct from the premium, an amount to cover the shortened period for which You were insured by Us and refund the balance to You.

| Regions of Travel

Cover under this policy depends on the Region of Travel You nominate at the time of policy purchase. If Your Trip will involve multiple countries or areas, You should select the Region of Travel for the destination which requires the highest level of cover Regions of Travel available under this policy are:

Region 1: Australia and Norfolk Island (but not cruising in Australian territorial waters)

Region 2: South Pacific (New Zealand; Fiji, Indonesia including Bali and Lombok; American Samoa; New Caledonia; Papua New Guinea; Tonga; Cook Islands; French Polynesia; Samoa; Tahiti; Vanuatu; and cruising within Australian and South Pacific waters (ie south of the equator)

Region 3: All countries excluding United States of America, Canada, Antarctica and cruising in North Pacific waters (ie north of the equator)

Region 4: Worldwide (all countries including cruising in Pacific waters north of the equator)

| Who can buy this Insurance

This policy is available to persons aged 75 and under at the time of purchase provided that they are resident in Australia or have been temporarily residing in Australia for a period of at least 3

months prior to policy issue. Australians already overseas are also eligible provided they have retained residential status in Australia and will be returning to Australia at the end of their Trip. For policies purchased by Australians who are already overseas, there is a 48 hour waiting period for cover to commence and the standard Cooling Off Period may not apply. You may be required to prove Your residency status in the event of a claim.

| One-Way Travel

In respect of One-Way Travel, cover under all Sections ceases 24 hours after You first leave immigration control at Your final destination (unless otherwise agreed by Us). If travelling One-Way, You will be asked to nominate Your final destination at the time of policy purchase.

| Documentation

All certificates, information and evidence required by Us shall be provided at Your expense. You shall as often as required by Us submit to medical examination at Our expense and in the event of death of the Insured Person, We shall be entitled to have a post-mortem examination conducted at Our expense. Evidence of the value and ownership of any property insured under Sections 7, 9 or optional covers and/or the amount of any loss must be forwarded to Us when required.

| Automatic Extension of Cover

If You have not completed Your Trip before the expiration of this insurance for reasons which are beyond Your control, the policy will remain in force until completion not exceeding a further 21 days without additional premium. In the event of You being hijacked, cover shall continue while You are subject to the control of the person(s) or their associates making the hijack and subsequent travel direct to Your Normal Country of Residence and/or original final destination for a period not exceeding twelve months from the date of the hijack.

| Voluntary Extension of Cover

Subject to Our agreement, Single Trip policies can be extended following departure but the maximum policy period cannot exceed 12 months in total from the date of original departure. Each Trip under an Annual Multi Trip policy is automatically covered for up to 31 days in total unless You have chosen to extend the maximum trip length (to 50 or 60 days) and this is shown on Your certificate.

| Automatic Reinstatement of Sums Insured

The Sum Insured under Sections 7, 9 and optional covers of this insurance will be reinstated following the first valid claim under that section or optional covers. Thereafter the Sum Insured shall be reduced by the amount of any subsequent valid claim/s.

| Consequential Loss

This policy does not cover any form of consequential loss.

| Limits of Cover

Our total liability is limited to the amounts specified in each section of this policy. In the event of duplicate insurance, We will only be liable for Our proportion of the claim.

| Currency Conversions

Settlement of claims for expenditure incurred overseas will be made at the rate of conversion applicable at the date of the loss or expense. All benefits are noted in Australian Dollars.

| Your Privacy

The Privacy Act 1988 (Cth) regulates the manner in which organisations collect, use and disclose personal information. We are committed to handling Your personal information in accordance with the Privacy Act. We collect personal information from or about You for the purpose of providing insurance services to You. Such services include but are not limited to the following.

- Evaluating Your application for insurance;
- Evaluating any request You make to vary, extend or amend Your policy;
- Issuing and managing the insurance cover We provide to You; and
- Investigating and managing any claims You make against Your policy.

The personal information We collect can be used or disclosed for any purpose connected to these activities but only where You would reasonably expect for this to occur. When necessary and in relation to the above noted activities, We may disclose Your personal information to or request same from related parties such as medical emergency companies, third party administrators, investigators, re-insurers, legal and professional advisers or service providers such as hospitals, medical and allied health professionals.

You must provide Us with whatever information We reasonably require to assess Your application for insurance, manage any policy that We issue to You and assess any claim You make.

You can request access to the personal information We hold on file about You. In some circumstances We may not agree to provide access to some or all of the information We hold when We are legally entitled to do so. In such cases We will inform You of the reason for this circumstance.

Where You provide personal information about other individuals, You must make them aware that You will provide this information to Us; the types of persons and entities to which the information will be available; and the purposes for which We and those to whom We disclose the information will use it. You must also make them aware that they can access the information We receive from You.

If You have any queries about Our privacy policy and how it affects You, please contact Us.

Privacy Complaints Advice:

Lloyd's and its agents are bound by the obligations of the **Privacy 1988 as amended by the Privacy Amendment (Private Sector) Act 2000 (the Act)** and will be covered by the **General Insurance Information Privacy Code (the Code)**. These set down standards relating to the collection, use, disclosure and handling of personal information.

"Personal information" is essentially information or an opinion about a living individual whose identity is apparent or can reasonably be ascertained from the information or opinion.

An individual who believes their privacy may have been prejudiced has a right to make a complaint about the matter. In the first instance, your complaint should be addressed to Go Insurance. This may be done either verbally or in writing to:

PO Box 5964
Brendale Qld 4500

| **Telephone** + 61 (0) 7 3481 9888
| **Facsimile** + 61 (0) 7 3481 9899
| **Email** mail@goinsurance.com.au

If you are dissatisfied with the response, you may refer the matter to Lloyd's Australia Ltd, who has the appropriate authority to investigate and address matters of this nature. Lloyd's Australia can be contacted at:

Level 9
1 O'Connell Street
Sydney NSW 2000

| **Telephone** + 61 (0) 2 8298 0783
| **Facsimile** + 61 (0) 2 8298 0788
| **Email** idraustralia@lloyds.com

Lloyd's Australia will respond in writing within 15 working days, and if you remain dissatisfied with their response you will be provided at that time with the details of any other avenues for resolution that may be available to you.

| Pre-existing Medical Conditions

Whilst this policy excludes claims arising from Pre-existing Medical Conditions, there are some conditions for which We provide automatic cover. Where automatic cover for a Pre-existing Medical Condition is not offered, it is possible for You to apply for cover. If You wish to apply for and We agree to cover Your Pre-existing Medical Condition, we may apply special conditions, limitations and/or increased excesses to claims relating to Your Pre-existing Medical Condition. We may also wish to charge additional premium to provide cover for Your Pre-existing Medical Condition.

| What is a Pre-existing Medical Condition?

Pre-existing Medical Condition is defined to mean:
Any physical and/or mental defect, illness, disease, condition or injury

- a. that is currently being or has been investigated or treated by a Medical Practitioner or other health professional (including dentist/s and/or allied health practitioners):
 - i. Within the 90 days prior to policy issue in the case of a Single Trip policy;
 - ii. Within the 90 days prior to policy issue or 30 days prior to booking a Trip in the case of an Annual Multi Trip policy;
 - iii. During the original Period of Insurance if the policy is an extension or replacement of the original policy.
- b. of which You are aware or the symptoms of which You are aware;
- c. for which You take prescribed medication, have had surgery or consult a Medical Practitioner;
- d. of an ongoing or recurring nature or complication attributable to the condition.

This definition applies to You, Your Travelling Companion, Relative/s and any person on whose state of health the Trip depends. Certain Pre-existing Medical Conditions are automatically covered under this policy.

| Automatically Covered Pre-existing Medical Conditions

Provided that You have not been hospitalised (including attendance at Accident & Emergency or day surgery) in the past 24 months or sought medical attention in the 90 days prior to issue of Your policy (or 30 days prior to travel in the event of an Annual Multi Trip policy), We will cover You for the following Pre-existing Medical Conditions. Please note We are only able to offer automatic cover for certain Pre-existing Medical Conditions suffered by You (ie the person/s insured under the policy). There is no cover for any Pre-existing Medical Condition suffered by any person other than the person/s named on the Certificate of Insurance. At no time is there any cover for any diagnosed or undiagnosed condition where You are awaiting investigation, referral, treatment or results; travelling against medical advice or to obtain medical treatment; and/or where a terminal prognosis has been made.

- Acne
- Arthritis
- Asthma (provided You are under 60 years of age and it is controlled by no more than 2 medications (no nebulisers or home oxygen), and You have been a non-smoker for at least 18 months)
- Blindness and low vision
- Cataracts
- Corneal graft
- Coeliac Disease
- Deafness
- Dermatitis
- Ear grommets
- Eczema
- Food allergy
- Gastric reflux
- Gout
- Hayfever
- Hiatus hernia
- Cholesterol/Hypercholesterolaemia (provided it is managed in regular consultation with Your Medical Practitioner, is below 6.0 and You do not also suffer from high blood pressure, other known cardiovascular disease and/or diabetes)
- High blood pressure (provided it is managed in regular consultation with Your Medical Practitioner, You do not also suffer from high cholesterol, no more than 2 medications are being taken, there has been no change in medication or dosage in the last 3 months and You have been a non smoker for at least 18 months)
- Hip replacement (if the procedure was performed over 12 months ago but less than 10 years ago)
- Knee replacement (if the procedure was performed over 12 months ago but less than 10 years ago)
- Macular degeneration

- Menopause provided You do not suffer from Osteoporosis
- Overactive / underactive thyroid provided the condition is not caused by a tumour
- Peptic ulcer
- Psoriasis
- Pregnancy (subject to General Exclusion 34)
- Rhinitis
- Sinusitis
- Skin cancer (but not Melanoma)
- Urticaria (Hives)

| Applying for Pre-existing Medical Condition cover

If You suffer from a Pre-existing Medical Condition that is not automatically covered by the policy and You wish to apply for cover, You will need to complete a medical assessment. You can complete the medical assessment via any of the following methods:

- Contacting Us by telephone on 1300 819 888;
- By obtaining a travel insurance quotation online at www.goinsurance.com.au; or
- Contacting a Go Insurance distributor (eg travel agent or broker)

| Pre-existing Medical Conditions for which no cover is offered

Some Pre-existing Medical Conditions are not covered under any circumstances. For instance, we are not able to offer cover for any Pre-existing Medical Condition for which You have been given a terminal prognosis, where You are travelling to obtain medical treatment or against medical advice. Also, We cannot offer cover for any Pre-existing Medical Condition when You are waiting on medical investigation, referral, treatment and/or results.

Not all applications for Pre-existing Medical cover will be successful. This may be due to a combination of factors such as the nature of the condition, the duration of Your Trip and destination/s. For further information, please contact Us on 1300 819 888.

If You have a medical or dental condition that is not automatically covered and do not wish to apply for cover, You can still buy a policy. This is on the understanding that there is no cover for any loss You may sustain as a result of that Pre-existing Medical Condition or related condition.

| Sport and Leisure Activities covered by this policy

Subject to relevant terms and conditions, many sport and leisure activities are automatically covered under this policy subject to Your participation being on an amateur or recreational basis including participation in school, club or college fixtures/competitions. You will need to select relevant optional cover/s to be covered for certain sports and leisure activities (eg snow sports) and in some cases You will be required to pay additional premium to be covered whilst participating in these activities. At no time is there any cover for any sport or leisure activity (including training for) in which You participate in a professional or paid capacity. The following activities are automatically covered.

- Abseiling (with a licensed commercial operator and under supervision)
- Athletics
- Archery (under supervision)
- Badminton
- Banana boating
- Baseball/Rounders/Softball
- Basketball
- Boogie boarding
- Bungee jumping (maximum 2 jumps and with a licensed commercial operator)
- Canoeing/Kayaking (to Category 3)
- Cricket
- Curling
- Cycling/Mountain biking
- Fell / Gorge Walking (on recognised routes)
- Fell / Gorge Running (on recognised routes)
- Fishing (Course/Fly/Deep-sea)

- Football (not American)
- Gliding (as passenger only with a licensed operator)
- Golf
- Gymnastics
- Guided glacier walking
- Hot air ballooning (as passenger only with a licensed commercial operator)
- Horse/Elephant/Camel Riding
- Ice skating
- Jet boating (as passenger only with a licensed commercial operator)
- Lawn bowls
- Netball
- Orienteering
- Paintballing/War games
- Parascending/Parasailing (with a licensed commercial operator)
- Pony/Horse trekking
- Racquet sports
- Roller blading
- Rowing
- Running/Jogging
- Safari travel (in a vehicle or on foot with a licensed commercial operator)
- Scuba diving
- Skateboarding
- Snorkelling
- Soccer
- Surfing
- Swimming
- Table tennis
- Tennis
- Ten Pin Bowling
- Tobogganing/Trampolining
- Trekking/Rambling/Hiking (with a licensed commercial operator on established/mapped routes and subject to a maximum height of 4000m)
- Volley ball
- Water polo
- White/Black water rafting or canoeing (to Category 3 and with a licensed commercial operator)
- Windsurfing/Boardsailing
- Zorbing

If You intend to participate in activities not automatically covered by this policy, please contact Us. We may be able to cover the proposed activity as standard or in some cases for an additional premium.

Please refer to the General Exclusions for details of activities which are not able to be covered in any capacity. The General Exclusions also limit the cover available for certain of the abovenoted activities.

Definitions: Words That Have Special Meaning

Some words in this policy have special meanings. Where this is the case, the word/s will commence with a capital letter. In such cases, the word/s relate to the following definitions.

| Accident, Accidental:

A sudden, unexpected, unusual, specific, violent external event which occurs at a single identifiable time and place and independently of all other causes, results directly and solely in physical Bodily Injury. The contraction of any disease or illness or the ingestion of any substance will not be considered an Accident. An event which indirectly exacerbates a previously existing physical bodily injury will not be considered an Accident.

| Adverse Weather Conditions:

Weather of such severity that the police or other relevant authority warn by means of public communication facilities (including but not limited to television or radio) that it is unsafe for individuals to attempt to travel via the route on which You are scheduled to travel or any reasonable alternative route.

| Bodily Injury:

A specific physical and identifiable injury caused by an Accident.

| Business Equipment:

Computer equipment, communication devices and other business related equipment that is owned by Your company or Your employer and carried by You on Your Trip.

| Business Money:

Bank notes, currency notes and coins in current use, travellers cheques and travel tickets all held for business purposes and belonging to Your employer or You if You are self-employed.

| Business Partner:

A person with whom You have a legally binding business contract and whose absence for one or more complete days at the same time of Your absence on the prebooked Trip prevents the effective continuation of Your business.

| Cancellation (pre-departure):

Complete abandonment of the entire Trip itinerary such that You do not commence the Trip at the initial point of departure.

| Curtailment (post-departure):

Disruption of Your pre-arranged Trip by early return to Your Normal Country of Residence, admission to an overseas hospital for in-patient treatment or prevention of further travel so that You lose the benefit of pre-paid travel and/or accommodation arrangements.

| Consequential Loss:

Any other loss, damage or additional expense following on from an event for which You are claiming. Examples of such loss, damage or additional expenses include the cost to replace locks after losing keys, costs incurred to prepare a claim or loss of earnings.

| Electronic Equipment:

Video, camera and sound recording devices, laptop, tablet and notebook computers, mobile telephones, electronic diaries and organisers. The maximum benefit for each item of Electronic Equipment includes its accessories and associated equipment such as but not limited to chargers, batteries, memory sticks, media cards, lenses, and filters.

| Excess:

Your financial contribution towards any valid claim. The Excess is that amount of the claim which You must bear and will be applied per Insured Person for each incident that results in a valid claim.

| Financial Default:

Insolvency, bankruptcy, provisional liquidation, financial collapse, appointment of a receiver, manager, administrator or liquidator, entry into any scheme of arrangement, statutory protection, restructuring or negotiation with creditors to enter into a payment arrangement.

| Golf Equipment:

Golf clubs, golf bags, golf trolley, waterproof golf clothing, golf umbrellas and golf shoes which are used for practising and playing golf which You own and take with You or hire on the Trip.

| Illness:

Any disease, sickness, malady or infection which is unexpectedly contracted during the Period of Insurance and/or first manifests itself after You depart on the Trip and which requires treatment by a Medical Practitioner. In respect of claims against Section 1, such treatment must result in the Medical Practitioner certifying that the condition prevents commencement or continuation of Your Trip.

| Insurer/We/Us/Our:

Certain Underwriters at Lloyd's and their nominated representatives.

| Insured Person/You/Your/Yourself:

Each person named in the Certificate of Insurance. Each person is separately insured for their respective rights and interests.

| Left behind:

Not taken by You when vacating or leaving any hotel or hostel accommodation, restaurant, café, bar or any other Public Place including Public Transport.

| Loss of Limb(s):

Loss or severance at or above the wrist or ankle or total permanent loss of use of an entire hand or foot.

| Loss of Sight:

Total and irrecoverable loss of sight which shall be considered as having occurred

- in both eyes if Your name is added to the Register of Blind Persons on the authority of a fully qualified ophthalmic specialist.
- in one eye if the degree of sight remaining after correction is 3/60 or less on the Snellen Scale.

| Medical Practitioner:

A registered practising member of the medical profession recognised by the law of the country in which they are practising and who is not related to You or any person with whom You are travelling.

| Motor Vehicle Accident (for the purpose of Sections 1 and 17):

A single, sudden and unexpected event involving collision with another vehicle, another road user or stationary object which occurs at an identifiable time and place and causes damage to the hired vehicle (Section 17) or vehicle in which You are travelling to the point of departure (Section 1).

| Natural Disaster:

An event caused by natural phenomenon and not human activity (eg earthquake, storm, or flood).

| Normal Country of Residence (Return travel):

The country where You are either permanently residing or have temporarily resided for at least three months prior to the issue of this policy and to where You will be repatriated if medically necessary during Your Trip.

| Normal Country of Residence (One-Way travel):

The country nominated by You at the time of policy issue and to which You are relocating at the conclusion of Your Trip. You will be repatriated to Your nominated final destination if medically necessary during Your Trip.

| Period of Insurance (Single Trip return policy):

The period We insure You for under Your policy. The Period of Insurance commences:

- i. for Section 1 (Cancellation) and Section 13 (Insolvency of Travel Service Provider) from the time and date We issue this policy to You.
- ii. for all other policy sections (including Curtailment under Section 1), the policy commencement time and date noted on the Certificate of Insurance or when You leave Your home or place of business to commence Your Trip (whichever is the latter).

The Period of Insurance concludes for all policy sections on the policy end date and time shown on Your Certificate of Insurance or when You return to Your home or place of business in Your Normal Country of Residence (whichever occurs first).

| Period of Insurance (Single Trip One-Way policy):

The period We insure You for under Your policy. The Period of Insurance commences:

- i. for Section 1 (Cancellation) and Section 13 (Insolvency of Travel Service Provider) from the date and time We issue this policy to You.
- ii. for all other policy sections (including Curtailment under Section 1), the policy commencement time and date noted on the Certificate of Insurance or when You leave Your home or place of business to commence Your Trip (whichever is the latter).

The Period of Insurance concludes for all policy sections on the earlier of the following:

- i. the policy end date and time shown on Your Certificate of Insurance; or
- ii. 24 hours after You first leave immigration control in the country of Your final declared destination (unless otherwise agreed by Us).

| Period of Insurance (Annual Multi Trip policy):

The period We insure You for under Your policy on an annual basis for frequent short duration Trips in that period. Each Trip is deemed to be the subject of a separate insurance. For Section 1 (Cancellation) and Section 13 (Insolvency of Travel Service Provider), the Period of Insurance commences from either the policy issue date and time shown on Your Certificate of Insurance or the time and date when the relevant Trip is booked (whichever is the latter). For all other policy sections (including Curtailment under Section 1), the Period of Insurance commences when You leave Your home or place of business

to commence the Trip or the commencement date and time noted on the Certificate of Insurance (whichever is the latter).

The Period of Insurance for all Annual Multi Trip policies concludes on the earliest of the following:

- i. the policy end date and time shown on Your Certificate of Insurance;
- ii. Your return to Your home or place of business in Your Normal Country of Residence at the conclusion of the Trip; or
- iii. the date when Your Trip exceeds the maximum Trip length applicable to Your policy.

For travel solely within Australia under an Annual Multi Trip policy You must be travelling a distance of at least 250 kilometres from Your home or place of business and have at least 2 nights of pre-booked accommodation at the destination.

An Annual Multi Trip policy includes 30 days cover for participation in snow sports (ie Snow Sports cover option). If you have paid the appropriate premium for Go Plus cover, each insured person named on the certificate will be covered if they travel independently of other named insured persons.

| Permanent Total Disablement:

Bodily Injury other than Loss of Limb(s) or Loss of Sight which totally incapacitates You from engaging in or attending to any occupation (except occupations normally reserved for the disabled) for at least 12 months from the date of the Accident giving rise to the claim and where at the conclusion of those 12 months and in the opinion of a Medical Practitioner there is no prospect of improvement.

| Personal Property:

Items of luggage and their contents that You either take or purchase on Your Trip. This definition does not include passports and/or Personal Money.

| Personal Money:

Cash (bank notes and coins), travellers cheques, money orders, travel tickets and prepaid coupons or vouchers, event and entertainment tickets, and phone cards carried by You and for Your personal use.

| Pre-booked Accommodation:

A hotel, hostel, B&B, rented holiday home, camping or caravan site for which a paid invoice, receipt or voucher pre-dating the loss can be provided.

| Pre-existing Medical Condition:

Any physical and/or mental defect, illness, disease, condition or injury

- a. that is currently being or has been investigated or treated by a Medical Practitioner or other health professional (including dentist/s and/or allied health practitioners):
 - i. Within the 90 days prior to policy issue in the case of a Single Trip policy;
 - ii. Within the 90 days prior to policy issue or 30 days prior to booking a Trip in the case of an Annual Multi Trip policy;
 - iii. During the original Period of Insurance if the policy is an extension or replacement of the original policy.
- b. of which You are aware or the symptoms of which You are aware;
- c. for which You take prescribed medication, have had surgery or consult a Medical Practitioner;
- d. of an ongoing or recurring nature or complication attributable to the condition.

This definition applies to You, Your Travelling Companion, Relative/s and any person on whose state of health the Trip depends. Certain Pre-existing Medical Conditions are automatically covered under this policy.

| Public Place:

Any place to which the public has access except a place where only You, Your Travelling Companion or accommodation providers have access. Such places include but are not limited to buses, trains, planes, taxis, airports, railway stations, bus terminals, shops, streets, galleries, museums, markets, accommodation foyers and common areas, beaches, carparks, restaurants and public toilets.



| Public Transport:

Any aircraft, ship, train, coach or similar mode of transport operated under licence for the purpose of carrying passengers for which a fee is payable and on which You are booked to travel.

| Reasonable (for the purpose of Sections 1, 2, 3, 9, 10, 12, 13 and optional covers):

The standard level of care given in the country You are in for medical/dental treatment; the standard mode or level in the country You are in for travel, accommodation and similar expenses; and/or the travel class or accommodation rating which is comparable to the level You booked for Your Trip.

| Reasonable Care:

Your responsibility to exercise an appropriate degree of care which a reasonable person in the circumstances would do to minimise the potential of suffering any Bodily Injury/Illness or any loss/damage and to safeguard Your property.

| Relative:

Any of the following who is aged under 85 years and resident in Your Normal Country of Residence – Your mother, father, legal guardian, sister, brother, wife, husband, fiancé(e), common law cohabitating domestic partner, daughter, son, grandparent, grandchild, parent-in-law, son-in-law, daughter-in-law, brother-in-law, sister-in-law.

| Snow Sports Equipment:

Skis, bindings, ski boots, ski poles, ski masks/goggles, snowboards and specialised clothing/equipment which You own and take with You or hire on the Trip.

| Terrorism, Act of Terrorism:

An act, including but not limited to, the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or governments, committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public or any member of the public in fear.

| Travelling Companion:

The person/s with whom You have pre-booked to travel on at least 50% of Your Trip.

| Travel Service Provider:

Any commercial airline, hotel, accommodation provider, car hire company, bus line, shipping line or railway company.

| Trip:

Any holiday, business or pleasure journey undertaken by You within the geographical Region of Travel noted on Your Certificate of Insurance and for which You have paid the appropriate premium.

| Unattended:

Leaving Your property with a person You did not know prior to commencing Your Trip; or leaving it in a position where it can be taken without Your knowledge; or leaving it at such a distance that You are unable to prevent it from being taken.

| Valuables:

Jewellery, watches, spectacles, sunglasses, hearing aids, electronic and electrical equipment such as portable DVD and CD players, MP3 players, games consoles, electric shavers and toothbrushes, headphones, items made of or containing gold, silver or other precious metals or (semi) precious stones, CDs, DVDs, leather goods, animal skins / furs, antiques, binoculars, telescopes, works of art and musical instruments.

| Vehicle Breakdown (for the purpose of Section 1):

The vehicle in which You are travelling stops due to mechanical or electrical failure from any cause except lack of fuel, water or oil.

| Water Sports Equipment:

Snorkelling and scuba diving apparatus and accessories, surfboards, boogie boards and toboggans, water skis, boots and bindings, wetsuits and specialised clothing for use in water sports and activities which You own and take with You or hire on the Trip.

Schedule of Benefits

| The Policy

Go Insurance offers You the flexibility to select the cover which best suits Your needs. For instance, You can remove unwanted cover modules (eg Cancellation/Curtailment, Property, Disruption and/or Legal). The only cover modules which cannot be removed are Overseas Medical Expenses and Personal Liability.

The Disruption and Legal modules are not available under Go Basic policies. Optional covers (eg Snow Sports and Water Sports) can be included under either cover level. Your Certificate of Insurance will show which modules You deleted and which options You selected at the time of purchase. The amounts listed in the Schedule of Benefits are the maximum amounts payable per Insured Person under each policy section and are noted in Australian Dollars.

+ Opt-out Cover **Ⓞ** Compulsory Cover

Section	Cancellation/Curtailment (Opt-Out Cover) +	Go Basic	Go Plus	Excess
1	Abandonment of Trip	\$5,000	\$15,000	Yes
2	Resumption of Trip	\$1,000	\$2,500	Yes
Section	Medical (Compulsory Cover) Ⓞ	Go Basic	Go Plus	Excess
3	Overseas Medical Expenses Including emergency repatriation; additional travel and accommodation; and funeral expenses	Unlimited*	Unlimited*	Yes
	Emergency Dental Treatment	\$500	\$750	Yes
4	Hospital Cash benefit (per day)	-	\$2,000 (\$50)	No
5	Death/Personal Accident	-	\$20,000	No
6	Mugging	-	\$500	No
Section	Property (Opt-Out Cover) +	Go Basic	Go Plus	Excess
7	Delay, Loss or Damage to Personal Property	\$2,500	\$7,500	Yes
	Total Limit for Valuables and Electronic Equipment	\$1,500	\$4,000	
	Maximum per item, pair or set of Electronic Equipment	\$500	\$2,000	
	Maximum per item, pair or set	\$250	\$500	
8	Emergency Purchases	\$250	\$400	No
9	Personal Money	\$500	\$1,000	Yes
	Total Limit for Cash	\$100	\$250	Yes
	Loss of Passport	\$250	\$500	No
Section	Disruption (Opt-Out Cover) +	Go Basic	Go Plus	Excess
10	Disruption to Scheduled Travel Plans	-	\$1,000	No
11	Hijack (per day)	-	\$5,000 (\$100)	No
12	Special Events	-	\$2,000	Yes
13	Insolvency of Travel Service Provider	-	\$1,500	Yes
14	Domestic Pets	-	\$250	No
Section	Liability (Compulsory Cover) Ⓞ	Go Basic	Go Plus	Excess
15	Personal Liability	\$2,500,000	\$5,000,000	Yes
Section	Legal (Opt-Out Cover) +	Go Basic	Go Plus	Excess
16	Legal Expenses	-	\$15,000	No
17	Car hire excess	-	\$2,500	No
	Return of hire car	-	\$750	

* For up to 12 months after the Accidental Bodily Injury or Illness first occurs whilst overseas during the Period of Insurance.



Optional Covers

In addition to the cover options listed in the Schedule of Benefits, the following optional extra covers are available. Your Certificate of Insurance will show which if any of the following options You selected at the time of policy purchase.

Snow Sports		
Benefit	Sum Insured	Excess
Snow Sports Equipment - Maximum per item, pair or set - Equipment hire	\$1,000 \$250 \$250	Yes No
Loss of use of lessons and lift pass	\$1,500	Yes
Piste closure (per day)	\$500 (\$50)	No
Avalanche cover (per day)	\$500 (\$50)	No

Golf		
Benefit	Sum Insured	Excess
Golf Equipment - Maximum per item, pair or set - Equipment Hire	\$2,000 \$250 \$300	Yes No
Unused Green Fees	\$500	Yes

Water Sports		
Benefit	Sum Insured	Excess
Unused Boat Hire fees (per day)	\$2,500 (\$250)	Yes
Water Sports Equipment - Maximum per item, pair or set - Equipment Hire	\$5,000 \$750 \$500	Yes No
Loss of use of fees, passes and lessons	\$750	No

Business		
Benefit	Sum Insured	Excess
Business Equipment Total limit for Valuables and Electronic Equipment	\$10,000 \$7,500	Yes
- Maximum per item, pair or set of Electronic Equipment - Maximum per item, pair or set - Equipment Hire	\$3,000 \$1,500 \$500	No
Re-creation of Documents	\$1,000	Yes
Business Money	\$2,000	Yes
Replacement Employee	\$3,000	Yes

What the Policy Covers

| SECTION 1 – Cancellation & Curtailment

You are covered up to the amount shown in the Schedule of Benefits in the event Your Trip is cancelled prior to commencement or curtailed prior to completion because of any of the following events first occurring during the Period of Insurance.

- i. The death, Accidental serious Bodily Injury or Illness of You; Your Relative; Your Travelling Companion; Your Business Partner; or the person with whom You had pre-arranged to stay at the Trip destination.
- ii. You or Your Travelling Companion being subject to compulsory quarantine, jury service attendance or being called as a witness at a Court of Law.
- iii. Your redundancy which qualifies for payment under current redundancy legislation in Your Normal Country of Residence where at the time of booking Your Trip there was no reason to believe that You would be made redundant.
- iv. You or Your Travelling Companion being a member of the armed forces, police, fire, nursing or ambulance services or employee of a government department having authorised leave cancelled due to operational reasons provided that such cancellation could not have reasonably been expected at the time of booking Your Trip and/or purchasing Your insurance policy.
- v. Hijack.
- vi. Adverse Weather Conditions making it impossible for You or Your Travelling Companion to travel to the initial point of departure for the commencement of the Trip.
- vii. Your decision to abandon Your Trip in its entirety if the departure of the Public Transport on which You are scheduled to travel from Your initial departure point (at the commencement of Your Trip) is delayed by at least 12 hours from the departure time specified in Your pre-booked itinerary.
- viii. Disruption to Your pre-paid travel arrangements caused by Your late arrival at a pre-arranged departure point due to the failure of Public Transport on which You are travelling or booked to travel or a Motor Vehicle Accident or Vehicle Breakdown delaying the vehicle in which You are travelling to Your departure point.
- ix. Major damage or burglary at Your home or business premises within 48 hours of Your scheduled departure or whilst You are away which, at the request of the police or emergency services, requires Your presence.
- x. A government regulation, Natural Disaster, civil unrest or medical epidemic which prevents You from travelling as planned.
- xi. A travel warning issued by the Australian government on the www.smartraveller.gov.au website advising against travel to or through a country which forms a major part of Your itinerary or prevention of access by the Government of the country in question. Australian government advice on the www.smartraveller.gov.au website advising against travel must be issued after You booked Your Trip or purchased Your policy, whichever is the latter and still be in place 7 days prior to Your scheduled travel to the country/area in question for this section to respond.

BASIS OF SETTLEMENT

Cancellation:

In the event Your Trip is cancelled due to any of the above events i) to xi), settlement of Your claim will be based on the following:

1. the irrecoverable cost of travel, accommodation, car hire and excursions paid or contracted to be paid by You in respect of the Trip. Such costs must have been paid or contracted to be paid prior to the occurrence giving rise to a claim under this section.

2. the cost of alternative arrangements for You to travel via another route or at a later date to reach Your destination.

We retain the sole right to decide which of the above options will be exercised in settling Your claim.

Curtailment:

In the event Your Trip is curtailed prior to completion due to any of the above events i) to xi), You are covered for Reasonable travel costs necessary for You to 1) return home before the prebooked return date; or 2) reach Your pre-booked destination and a pro-rata refund of irrecoverable pre-booked and unused tours, car hire, excursions, accommodation and airfares (excluding airfares for You to return to Your Normal Country of Residence).

In the event You need to return to Your Normal Country of Residence and claim under this policy section We will not pay the value of Your unused pre-booked return travel arrangements or unused onward travel arrangements if travelling on a One-Way basis. This is because We will be paying the cost of Your early return to Your Normal Country of Residence under this section. If You do not have any pre-booked return travel arrangements or onward travel arrangements to Your final destination in the case of a One-Way Trip, this cost will be deducted from Your claim.

Claims for points lost under Frequent Flyer or similar loyalty reward programs following cancellation or curtailment will be reimbursed based on the cash value of those points nominated by the program operator.

Exclusions

1. Any amount which is recoverable from any tour operator or Travel Service Provider.
2. Circumstances known to You prior to booking Your Trip and or purchasing Your policy and which could reasonably be expected to give rise to cancellation or curtailment of Your Trip.
3. Disinclination to travel or loss of enjoyment.
4. Any pre-paid travel and/or accommodation arrangements which were unused where We have paid additional travel and/or accommodation expenses for the same period of time.
5. Any claim excluded by the General Exclusions applicable to this policy.

Specific Conditions

1. In the event of a claim due to Vehicle Breakdown or Motor Vehicle Accident, You must provide a report from the police or roadside assistance company to verify the cause of delay.
2. In the event of a claim due to failure or delay of Public Transport, You must provide written confirmation from the carrier, transport company or relevant authority confirming the duration of the delay and its cause.

| SECTION 2 – Resumption of Trip

You are covered up to the amount shown in the Schedule of Benefits for Reasonable travel costs incurred to resume Your Trip if during the Period of Insurance You returned to Your Normal Country of Residence and to which this policy responds.

Exclusions

1. Any claim where there is less than 25% of the original Trip period remaining at the time You wish to resume Your journey.
2. Any claim where the resumption of Your Trip does not occur prior to the original expiry date of this policy.
3. Any claim excluded by the General Exclusions applicable to this policy.

| SECTION 3 – Overseas Medical Expenses and Repatriation

You are covered up to the amount shown in the Schedule of Benefits for the following expenses in the event You sustain an Accidental Bodily Injury, Illness or death whilst overseas during the Period of Insurance:

- i. the Reasonable cost of medical, surgical, hospital, ambulance and nursing treatment together with repatriation to Your Normal Country of Residence by whatever means deemed medically necessary. We reserve the right to repatriate You or transfer You to another region or country where medical facilities comparable to those available in Your Normal Country of Residence exist when in the opinion of the treating Medical Practitioner and Our medical advisers You are fit to travel. In these circumstances, We reserve the right to determine the manner in which repatriation or transfer will occur.
- ii. the Reasonable cost of transporting You remains to Your Normal Country of Residence or the Reasonable cost of a funeral in the country where death occurs.
- iii. the Reasonable cost of additional travel and accommodation for You and one member of the travelling party to remain with You if necessary on medical grounds when, in the opinion of Your treating Medical Practitioner and Our medical advisers Your original and pre-booked onward travel or return journey is impossible on medical grounds.
- iv. the Reasonable cost of travel and accommodation for a Relative to travel to You where in the opinion of the treating Medical Practitioner and Our medical advisers their presence is strictly necessary on medical grounds.
- v. the Reasonable cost of emergency dental treatment to natural teeth for the immediate relief of pain and suffering.

Exclusions

1. Medical treatment, ambulance services or dental treatment provided in Australia.
2. Medical treatment, ambulance services or dental treatment provided in Your Normal Country of Residence or more than 12 months from the date the Bodily Injury was sustained or Illness contracted.
3. Medical treatment which is cosmetic, routine, experimental, preventive or elective and / or can reasonably be delayed until You return to Your Normal Country of Residence.
4. Medical treatment of any kind received after You have refused the offer of repatriation when in the opinion of the treating Medical Practitioner and Our medical advisers You are fit to travel.
5. Additional costs of single or private hospital room accommodation unless medically necessary.
6. Additional accommodation costs where We have also paid a claim for the value of cancelled/forfeited accommodation in respect of the same period.
7. The investigation or treatment of a condition which existed or was being investigated or treated prior to Your departure.
8. The cost of manufacturing, installing, repairing or replacing dental bridges, dentures, crowns or caps.
9. Medical treatment not verified by a report obtained from the treating Medical Practitioner and/or the cost of over-the-counter medication/consumables unless You have consulted a Medical Practitioner in respect of the Bodily Injury or Illness giving rise to the claim.
10. Treatment obtained after Your original Period of Insurance expires in respect of a Bodily Injury or Illness You suffered during Your Trip and/or the continued treatment of a Bodily Injury or Illness You suffered during the original policy period if You request a policy extension whilst You are still overseas.
11. Private hospital or medical treatment where public funded services or care is available, including but not limited to under any Reciprocal Health Agreement (RHA) between the Australian government and the government of any other country.
12. Any claim excluded by the General Exclusions applicable to this policy.

Specific Conditions

1. If You are admitted to hospital as an inpatient or are likely to incur medical costs which exceed \$2,000 You must contact Us. Failure to do so may result in Your claim being limited or declined.

2. If You wish to return to Your Normal Country of Residence other than as scheduled and claim additional costs thereby incurred, You must obtain Our consent. Failure to obtain Our agreement to the proposed arrangements may result in Your claim being limited or declined. You must use medical facilities covered by any Reciprocal Health Agreements where possible. Where You wish to obtain treatment outside the facilities covered by applicable Reciprocal Health Agreements, We must authorise this.
3. If We determine that You should return to Your Normal Country of Residence but You do not agree to do so, We will pay the equivalent amount that would have been incurred in respect of Your claim if You had agreed with Our recommendation. You will then be responsible for any ongoing or additional costs relating to or arising from the event and/or medical condition for which You have claimed. Where We do not require You to return to Your Normal Country of Residence for treatment, We will only pay for necessary and Reasonable treatment received overseas as provided for under this section for up to 12 months after the Accidental Bodily Injury or Illness giving rise to Your claim first occurred.

| SECTION 4 – Hospital Cash Benefit

You are covered up to the amount shown in the Schedule of Benefits for each complete 24 hour period You are confined to a hospital outside Your Normal Country of Residence following Accidental Bodily Injury or Illness and to which Section 3 of this policy responds.

| SECTION 5 – Death/Personal Accident

You are covered for the amount shown in the Schedule of Benefits in the event You disappear or sustain Bodily Injury arising wholly and exclusively from an Accident and which results solely and independently of any other cause in Your Death, Loss of Sight, Loss of Limb(s) or Total and Permanent Disablement within twelve (12) calendar months of the Bodily Injury. In the event of Your disappearance, the Death benefit will be paid if Your body has not been found within 12 months after the date of disappearance.

Exclusions

1. Any claim arising out of disease, natural causes, Illness or self injury.
2. Any claim arising out of surgery unless as a direct result of the Accident giving rise to the claim.
3. Any claim for Total and Permanent Disablement unless at the time of the Accident You were engaged in full time and permanent employment.
4. Any claim excluded by the General Exclusions applicable to this policy.

Specific Conditions

1. The benefit payable for death is reduced to \$2,000 if the Insured Person is aged under 16 years of age at the time of the Accident.
2. The total compensation in respect of this section shall be limited to the amount shown in the Schedule of Benefits.

| SECTION 6 – Mugging

You are covered for the amount shown in the Schedule of Benefits if You are admitted as an inpatient to a hospital outside Your Normal Country of Residence due to a mugging attack. For this section to respond You must report the incident to the police within 12 hours and obtain a written police report in relation to the incident.

Exclusions

1. Any claim excluded by the General Exclusions applicable to this policy.

| SECTION 7 – Personal Property

You are covered up to the amount shown in the Schedule of Benefits for loss, theft or damage to Your Personal Property, Electronic Equipment and Valuables.

We will at Our option pay

1. the value of the claimed item at the date of loss, theft or damage (ie the item's market/used value);
2. the original cost price of the claimed item from which We will deduct an amount for wear and tear/loss of value;
3. the cost of repairing the claimed item; or
4. the applicable sub-limit.

The maximum benefit for any single item, pair or set of items is \$250 (Go Basic) or \$500 (Go Plus). The maximum benefit for each item of Electronic Equipment is \$500 (Go Basic) or \$2,000 (Go Plus). The maximum amount payable for all Electronic Equipment and Valuables is \$1,500 (Go Basic) or \$4,000 (Go Plus).

You must be able to prove ownership and value of claimed items. The maximum benefit in respect of any single item (or set of items) for which an original receipt, proof of purchase or insurance valuation which pre-dates the loss is not supplied is \$100 subject to a maximum of \$250 for all such items.

Exclusions

1. Loss, theft or damage to:
 - i. contact or corneal lenses, dentures, false body parts or prostheses.
 - ii. passports, household goods, furniture or perishable items.
 - iii. bicycles and associated equipment, vehicles and vehicle accessories, unmanned aerial devices and drones.
 - iv. general sports clothing and sporting equipment whilst in use.
 - v. Business Equipment, professional goods or samples unless You selected the optional Business cover and paid the appropriate premium at the time of policy purchase.
 - vi. Water Sports Equipment unless You selected the optional Water Sports cover and paid the appropriate premium at the time of policy purchase.
 - vii. Snow Sports Equipment unless You selected the optional Snow Sports cover and paid the appropriate premium at the time of policy purchase.
 - viii. Golf Equipment unless You selected the optional Golf cover and paid the appropriate premium at the time of policy purchase.
2. Breakage of fragile item/s unless caused by fire or an Accident to the aircraft, ship, train or vehicle in which the item/s are being carried.
3. Loss, theft or damage to item/s belonging to another person, hired or loaned to You.
4. Item/s confiscated by police, customs or other relevant authority.
5. Damage due to atmospheric or weather conditions, mould, fungus, insects, birds, moth, vermin, rust, corrosion, wear and tear or gradual deterioration.
6. Damage due to leakage of liquid or powder from containers carried in Your luggage.
7. Loss or damage caused by any form of cleaning, repair, restoration or alteration.
8. Mechanical or electrical breakdown or derangement.
9. Loss, theft or damage to Personal Property whilst in the custody of a Travel Service Provider unless reported to the relevant company and a written report is obtained.
10. Loss, theft or damage to Electronic Equipment and/ or Valuables which have been checked-in or transported in the cargo hold of any aircraft, bus, train, ship, ferry or similar transport.
11. Loss, theft or damage to Personal Property, Electronic Equipment and/ or Valuables sent by post, freight or other form of unaccompanied transit.
12. Any claim resulting from loss, theft or damage to Your Electronic Equipment, Valuables and/ or any item valued over \$100 unless You provide a police report or similar obtained within 24 hours of discovering the loss, theft or damage and original documentation to evidence ownership and value of the claimed item/s.
13. Any claim for loss, theft or damage to Your Electronic Equipment and/ or Valuables from a tent, an unattended motor vehicle or where they have been Left Behind or left Unattended in a Public Place. The most We will pay for all items (but not Electronic Equipment or Valuables)

- left in a tent, an unattended motor vehicle, Left Behind or Unattended in a Public Place at any time is \$250.
14. Any claim resulting from loss, theft or damage to Your Electronic Equipment and/ or Valuables where they are outside Your immediate control and supervision unless in a locked safe, locked hotel room or locked private accommodation.
15. Costs incurred to re-take photographs, video footage and/ or restore data records of any kind.
16. Costs incurred following unauthorised use of mobile telephones or mobile broadband devices.
17. More than the value of the part of a pair or set that is stolen, lost or destroyed.
18. Loss, theft or damage occasioned by persons you have invited into your private accommodation or hire car.
19. Any claim excluded by the General Exclusions applicable to this policy.

| SECTION 8 – Delayed Luggage/ Emergency Purchases

You are covered up to the amount shown in the Schedule of Benefits for the purchase of immediate necessities (eg clothing and toiletries) if Your checked-in luggage is misdirected, misplaced or delayed by Your carrier for at least 24 hours on an outward leg of Your Trip. Any payment made under this section will be deducted from any settlement made under Section 7 if Your luggage is permanently lost by the carrier.

Exclusions

1. Any claim excluded by the General Exclusions applicable to this policy.

Specific Conditions

1. If You are entitled to compensation from the carrier, We will only pay the difference between the amount of Your expenses and the amount of compensation received from the carrier up to the limit of Your policy.
2. You must provide the original Property Irregularity Report (PIR) issued by the carrier and original receipts for all claimed expenses.
3. You must provide evidence of when Your luggage was returned to You by the carrier.
4. This section does not operate if Your luggage is misdirected, misplaced or delayed on the return or final sector of Your Trip.

| SECTION 9 – Personal Money and Loss of Passport

You are covered up to the amount shown in the Schedule of Benefits for:

- i. theft of Your Personal Money
- ii. Reasonable and receipted additional travel, accommodation and administration expenses necessarily incurred whilst overseas to obtain an emergency replacement passport and/ or visas following accidental loss of or damage to Your passport and/ or visas.
- iii. the value (based on the current replacement cost) of the period left on Your passport at the time it is lost, stolen or destroyed.

Exclusions

1. Loss, theft or damage to Personal Money and/ or Your passport which have been checked-in or transported in the cargo hold of any aircraft, bus, train, ship, ferry or similar transport.
2. Any claim resulting from loss, theft or damage to Your Personal Money and/ or passport from a tent, an unattended motor vehicle or where they have been Left Behind or Left Unattended in a Public Place.
3. Any claim resulting from loss, theft or damage to Your Personal Money and/ or passport where they are outside Your immediate control and supervision unless in a locked safe, locked hotel room or locked private accommodation.
4. Any claim where You do not provide a police report or similar to support the loss; evidence of the amount of Personal Money stolen; evidence of the remaining validity of Your passport; and/ or original receipts for all additional expenses for which You claim compensation.
5. Any loss resulting from money handlers, banks or automatic teller machines failing to issue the correct amount of cash.
6. Unauthorised use of travellers cheques, credit cards, debit cards, money orders or telephone cards.
7. Loss of bonds or securities.

8. Loss, theft or damage occasioned by persons you have invited into your private accommodation or hire car.
9. Any claim excluded by the General Exclusions applicable to this policy.

| SECTION 10 – Disruption to Scheduled Travel Plans

You are covered up to the amount shown in the Schedule of Benefits if the departure of the Public Transport on which You are scheduled to travel is delayed by at least 12 hours from the departure time specified in the pre-booked itinerary.

BASIS OF SETTLEMENT

We will either:

- i. reimburse You for Reasonable additional accommodation expenses together with a proportionate refund of Reasonable additional meal expenses; or
- ii. pay You 20% of the amount shown in the Schedule of Benefits for the first complete 12 hour period of disruption You experience and 10% of the amount shown in the Schedule of Benefits for each complete and subsequent 12 hour period of disruption up to the applicable sub-limit.

We retain the sole right to decide which of the above options will be exercised in settling Your claim.

Exclusions

1. Any claim caused by an event or occurrence if it had started or been announced before You purchased Your policy or booked Your Trip.
2. Withdrawal from service (temporary or otherwise) of an aircraft or sea vessel on the recommendation of the Civil Aviation Authority, Port Authority or any similar body in any country.
3. Any claim where You have claimed under Section 1 or Section 12 in respect of the same cause.
4. Any claim excluded by the General Exclusions applicable to this policy.

| SECTION 11 – Hijack

You are covered up to the amount shown in the Schedule of Benefits for each complete 24 hour period that You are detained due to the unlawful seizure or wrongful exercise of control of an aircraft or the crew thereof in which You are travelling.

Exclusions

1. Any claim excluded by the General Exclusions applicable to this policy.

| SECTION 12 – Special Events

You are covered up to the amount shown in the Schedule of Benefits for the Reasonable cost of alternative transport if You miss or are going to miss Your connecting transport to attend a pre-arranged special event and which cannot be delayed. Special events include weddings, funerals, conferences, major concerts or major sporting events.

Exclusions

1. Any claim where Your inability to attend the special event is due to circumstances within Your control.
2. Any claim where You are not able to provide evidence of the time and date of the special event and Your pre-booked arrangements to attend.
3. Any claim where You have claimed under Section 1 or Section 10 in respect of the same cause.
4. Any claim excluded by the General Exclusions applicable to this policy.

| SECTION 13 – Insolvency of Travel Service Provider

You are covered up to the amount shown in the Schedule of Benefits if You have to cancel or amend Your Trip due to the Financial Default of a Travel Service Provider.

In the event Your Trip is cancelled You are covered for

(1) the irrecoverable cost of travel, accommodation, car hire and excursions paid or contracted to be paid by You to organisations unrelated to the failed Travel Service Provider in

respect of the Trip; or at Our option (2) the Reasonable cost of alternative arrangements for You to reach Your destination.

In the event Your Trip is curtailed, You are covered for the Reasonable cost of alternative arrangements for You to reach Your pre-booked destination or return to Your Normal Country of Residence.

Exclusions

1. Financial Default of any travel agent, tour wholesaler, tour operator or booking agent.
2. Financial Default of a Travel Service Provider if at the time of booking Your Trip and/or purchasing Your policy, the Financial Default had already occurred or a reasonable person would expect to occur.
3. Any claim excluded by the General Exclusions applicable to this policy.

| SECTION 14 – Domestic Pets

You are covered up to the amount shown in the Schedule of Benefits for Reasonable additional boarding fees for Your domestic pets if Your return home is delayed due to circumstances outside Your control.

Exclusions

1. Any cost incurred for boarding of any non-domesticated animal or any domestic animal which belongs to another person.
2. Any cost incurred where Your delayed return is not due to circumstances outside Your control.
3. Any claim excluded by the General Exclusions applicable to this policy.

Specific Conditions

1. You must provide evidence from the boarding facility to demonstrate the original cost and any additional cost incurred due to Your delayed return.

| SECTION 15 – Personal Liability

You are covered up to the amount shown in the Schedule of Benefits for all costs You are held legally liable to pay in respect of:

- i. Accidental Bodily Injury to or death of another person;
- ii. Accidental loss or damage to another person's property, including Your temporary holiday accommodation and its contents.

This benefit is inclusive of all legal costs You incur and which arise solely as a result of the event giving rise to the claim.

Exclusions

1. Any liability which has been assumed by You under agreement unless the liability would have attached in the absence of such agreement.
2. Any claim which arises from the pursuit of any business, trade, profession, occupation or supply of goods and services.
3. Any claim arising from ownership, possession or use of vehicles, aircraft or watercraft (other than surfboards or manually propelled craft).
4. Any claim arising from ownership or occupation of land or buildings (other than occupation of any rented holiday accommodation).
5. Any claim resulting from a wilful or malicious act.
6. Any claim resulting from the ownership or use of any firearm or weapon.
7. Any claim resulting from animals belonging to You or in Your care or custody.
8. Any claim for Bodily Injury, Illness, disease or death of; or damage to property owned by You, Your Travelling Companion, Your Relative, Your employees or members of Your household.
9. Any claim excluded by the General Exclusions applicable to this policy.

Specific Conditions

1. You must give Us written notice as soon as possible of any incident which may give rise to a claim.
2. You must forward every letter, writ, summons and process to Us as soon as You receive it.
3. You must not admit any liability or pay, offer to pay, promise to pay or negotiate any claim without Our written consent.

- We retain the right to assume conduct of any defence or negotiate settlement.
- You must obtain Our written agreement to any legal costs You wish to claim before they are incurred.

| SECTION 16 – Legal Expenses

You are covered up to the amount shown in the Schedule of Benefits for legal costs and expenses incurred to claim compensation or damages if You suffer Bodily Injury or You die during Your Trip.

Exclusions

- Costs incurred in pursuit of any claim against Us, Our agents, our operator/s or travel agent/s.
- Costs incurred without Our written consent having been obtained prior to such costs having been incurred.
- Any claim where We consider a reasonable settlement is unlikely or where the cost of the action could be more than the settlement.
- Any increased costs, court fines and/or penalties arising from any delay or default by You which in Our opinion or that of Our legal advisers affects the conduct of Your claim.
- Any cost for bringing a legal action in more than one country in respect of the same event.
- Any costs incurred to pursue a claim against any member of Your family, Travelling Companion(s) or business associates.
- Any costs incurred to enforce a judgement or file an appeal.
- Travel and accommodation costs incurred in pursuit of a legal action.
- Any claim excluded by the General Exclusions applicable to this policy.

Specific Conditions

- You or Your personal representatives must obtain as much information as possible including but not limited to police reports and witness details and contact Us as soon as possible.
- We will have complete control over the appointment of any solicitor(s) to act on Your behalf and of any legal proceedings.
- In the event that You are awarded compensation (by judgement or settlement) We shall be entitled to recover from You any sums paid or due to be paid to You or Your legal representatives under any section of this policy on account of the same incident for which compensation is received.

| SECTION 17 – Car Hire Excess

You are covered up to the amount shown in the Schedule of Benefits for reimbursement of car rental insurance excess or the cost of repairing the car, whichever is the lesser, if a car You have rented from a licensed rental company is involved in a Motor Vehicle Accident while You are driving, or is stolen while in Your custody.

We will also pay up to the amount shown in the Schedule of Benefits for the cost of returning Your rental car to the nearest depot, if Your attending Medical Practitioner certifies in writing that You are unfit to do so during Your Trip.

Exclusions

- Any claim which arises from You operating or using the rental car in violation of the rental agreement or whilst affected by alcohol or drugs with the exception of medically prescribed drugs taken in accordance with the dosage and direction of Your Medical Practitioner.
- Any claim arising directly or indirectly from wear, tear, gradual deterioration, insects, vermin, wilful damage by You, latent defects or damage.
- Any claim arising from or in connection with the hire of a motorcycle, scooter, or waterborne craft.
- Any claim relating solely to damage sustained to windows, windscreen and/or tyres.
- Any claim excluded by the General Exclusions applicable to this policy.

| Snow Sports (optional cover)

(Applicable if selected and noted on the Certificate of Insurance)

You must select this optional extension if you require cover under Section 3 (Overseas Medical Expenses) for medical expenses incurred as a result of Accidental Bodily Injury being sustained whilst participating in Snow Sports.

Snow Sports Equipment

You are covered up to the amount shown in the Schedule of Benefits for:

- loss, theft or breakage of Your Snow Sports Equipment.
- loss, theft or breakage of Snow Sports Equipment hired to You and in Your custody and control.

This Section is subject to the same Conditions and Exclusions as Section 7 with the exception of Exclusion 1 (vii).

Snow Sports Equipment Hire

You are covered up to the amount shown in the Schedule of Benefits for the Reasonable cost incurred to hire Snow Sports Equipment following:

- loss, theft or breakage of Your Snow Sports Equipment.
- misdirection or delay in transit of Your Snow Sports Equipment for a period of at least 12 hours whilst en route to the destination where You intend to participate in snow sports.

Ski Passes and Lessons

You are covered up to the amount shown in the Schedule of Benefits in respect of the proportionate value of any ski/snowboard pass, hire or tuition fee necessarily unused due to:

- any reason covered under Section 1 of this policy.
- loss or theft of Your ski pass.

You must provide proof of prepaid fees and in the event of Illness or Bodily Injury, You must provide a medical certificate from an attending Medical Practitioner to confirm the reason and period You were unable to participate in snow sports.

Piste Closure/Avalanche

You are covered up to the amount shown in the Schedule of Benefits for each 24 hour period that it is not possible to ski/snowboard for Reasonable additional travel and accommodation expenses necessarily incurred to reach an alternative resort due to a lack of snow, piste closure or avalanche at Your pre-booked resort and which causes the closure of snow sport facilities.

Exclusions

- Any claim which is excluded by Section 1, Section 7 and/or the General Exclusions applicable to this policy.
- Loss, theft or damage to Snow Sports Equipment aged over 5 years or whilst being carried on a vehicle roof rack.
- Deliberate damage, gross misuse of or damage sustained to Snow Sports Equipment whilst in use.
- Any claim for piste closure outside the months that constitute the local regular ski season.
- Any claim where You do not adhere to the International Ski Federation code or the resort regulations.
- Any claim arising out of snow sports if Snow Sports cover has not been selected.
- Any claim arising out of snow sports unless the event giving rise to the claim occurs during the period of time for which You requested Snow Sports cover at the time of policy purchase.
- Any claim where You have also claimed under Section 1 in respect of the same cause.

| Golf (optional cover)

(Applicable if selected and noted on the Certificate of Insurance)

Golf Equipment

You are covered up to the amount shown in the Schedule of Benefits for loss, theft or damage to Your own or hired Golf Equipment.

This Section is subject to the same Conditions and Exclusions as Section 7 with the exception of Exclusion 1 (viii).

Golf Equipment Hire

You are covered up to the amount shown in the Schedule of Benefits for the Reasonable cost of hiring Golf Equipment from a recognised supplier during Your Trip and until Your own Golf Equipment is returned to You if:

- Your Golf Equipment is lost, stolen or damaged; or
- Your Golf Equipment is delayed for more than 12 hours whilst en route to the destination where You have arranged to play golf.

Unused Green Fees

You are covered up to the amount shown in the Schedule of Benefits in respect of the proportionate value of any green or club fees necessarily unused due to You having to cancel or curtail Your Trip for a reason covered under Section 1 of this policy. You must provide proof of prepaid fees and in the event of Illness or Bodily Injury, You must provide a medical certificate from an attending Medical Practitioner to confirm the reason and period You were unable play golf.

Exclusions

1. Any claim which is excluded by Section 1, Section 7 and/or the General Exclusions applicable to this policy.
2. Deliberate damage, gross misuse of or damage sustained to Golf Equipment whilst in use.
3. Loss, theft or damage to Golf Equipment whilst being carried on a vehicle roof rack.
4. Any claim where You have also claimed under Section 1 in respect of the same cause.

| Water Sports (optional cover)

(Applicable if selected and noted on the Certificate of Insurance)

Unused Boat Hire Fees

You are covered up to the amount shown in the Schedule of Benefits for each 24 hour period that it is not possible to use a pre-booked hire boat due to Your Bodily Injury/Illness or inclement weather conditions.

Water Sports Equipment

You are covered up to the amount shown in the Schedule of Benefits for:

- a. loss, theft or breakage to Your Water Sports Equipment.
- b. loss, theft or breakage to Water Sports Equipment hired to You and in Your custody and control.

This Section is subject to the same Conditions and Exclusions as Section 7 with the exception of Exclusion 1 (vi).

Water Sports Equipment Hire

You are covered up to the amount shown in the Schedule of Benefits for the cost incurred to hire Water Sports Equipment following:

- a. loss, theft or breakage of Your Water Sports Equipment.
- b. misdirection or delay in transit of Your Water Sports Equipment for a period of at least 12 hours whilst en route to the destination where You intend to participate in water sports.

Water Sports Passes, Lessons and Excursions

You are covered up to the amount shown in the Schedule of Benefits in respect of the proportionate value of any water sports pass, excursion, hire or tuition fee necessarily unused due to:

- a. any reason covered under Section 1 of this policy.
- b. loss or theft of Your pass/voucher.
- c. cancellation of pre-booked Water Sports activities due to inclement weather.

Exclusions

1. Any claim which is excluded by Section 1, Section 7 and/or the General Exclusions applicable to this policy.
2. Loss, theft or damage to Water Sports Equipment aged over 5 years or whilst being carried on a vehicle roof rack.
3. Loss, theft or damage to Water Sports Equipment whilst in use.
4. Any claim where You have also claimed under Section 1 in respect of the same cause.

| Business (optional cover)

(Applicable if selected and noted on the Certificate of Insurance)

Business Equipment

You are covered up to the amount shown in the Schedule of Benefits for accidental loss, theft of or damage to Your Business Equipment. You are also covered up to the amount shown in the Schedule of Benefits for emergency hire of Business Equipment which is essential to Your intended business itinerary following such accidental loss, theft or damage.

The maximum benefit in respect of any single item (or set of items) for which an original receipt, proof of purchase or

insurance valuation which pre-dates the loss is not supplied is \$250 subject to a maximum of \$500 for all such items.

This Section is subject to the same Conditions and Exclusions as Section 7 with the exception of Exclusions 1 (v) and 15.

Re-creation of Documents

You are covered up to the amount shown in the Schedule of Benefits for the cost to re-create or replace Your business documents following their accidental loss, theft or damage provided that these documents are essential to Your intended business itinerary and/or the purpose of Your Trip.

Business Money

You are covered up to the amount shown in the Schedule of Benefits for theft of Business Money whilst being carried on Your person unless placed in a locked safety deposit box, locked safe or similar locked and fixed receptacle.

This benefit is subject to the same Conditions and Exclusions as Section 9.

Replacement Employee

You are covered up to the amount shown in the Schedule of Benefits for Reasonable additional accommodation and travelling expenses incurred by You in sending a substitute person to complete the Trip following Your death, Bodily Injury, Illness or Total and Permanent Disablement.

Exclusions

1. Any claim which is excluded by Sections 1, 7 and 9 and/or the General Exclusions applicable to this policy.
2. Any claim not supported by documentary evidence.
3. Additional travel and accommodation expenses for a replacement employee where We have also paid a claim for the value of Your cancelled/forfeited travel and accommodation expenses in respect of the same period.

| GENERAL EXCLUSIONS

You are not covered under any section for claims in respect of or that result directly or indirectly from:

1. Any incident that does not occur during the Period of Insurance.
2. Loss or damage directly or indirectly occasioned by, happening through or in consequence of war, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power or confiscation or nationalisation or requisition or destruction of or damage to property by or under the order of any government or public or local authority.
3. Terrorism with the exception of claims against Section 1 or 3 unless caused by nuclear, chemical or biological attack or the Terrorism/terrorist activity was already taking place prior to Your Trip or You have caused or contributed to the loss.
4.
 - a. loss or destruction of or damage to any property whatsoever or any loss or expense whatsoever resulting or
 - b. arising therefrom or any consequential loss any legal liability of whatsoever nature directly or indirectly caused by or contributed to by or arising from
 - i. ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel
 - ii. the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.
5. Dispersal, application or release of pathogenic or poisonous biological or chemical materials.
6. Loss, destruction or damage occasioned by pressure waves caused by aircraft or other aerial devices travelling at sonic or supersonic speeds.
7. The failure, fear of failure or inability of any equipment or any computer software to recognise, correctly interpret or process any date as its true calendar date or to continue functioning past that date.
8. Loss, theft or damage to property, or death, Illness or Bodily Injury if You fail to exercise Reasonable Care.
9. Any unlawful or dishonest act committed by You or other person insured under this policy including any loss because of Your legal detention or the legal confiscation or destruction of Your property.

10. Breach of any government prohibition or regulation including the failure to obtain and/or maintain a visa, work permit, passport or other relevant travel documents when You are required to do so.
11. Intentional self-injury, suicide or attempted suicide.
12. Errors or omissions in Your booking arrangements, Your failure to obtain vaccinations/inoculations or prevention of access by the government of a country into which You wish to enter (other than as provided for under this insurance).
13. Failure of any travel agent, tour operator, accommodation provider, hire company or travel carrier to provide advertised services and/or facilities.
14. Any advice given, services provided or any acts or omissions of any third party service provider (other than as provided for under this insurance) including but not limited to medical providers, transport, security or legal services.
15. Acquired Immune Deficiency Syndrome (AIDS), AIDS Related Complex (ARC), Human Immunodeficiency Virus (HIV) or any sexually transmitted disease.
16. Solvent abuse, being under the influence of or addicted to alcohol or drugs (other than drugs taken in accordance with dosage and treatment prescribed and directed by a Medical Practitioner but not for the treatment of drug addiction), and/or self-exposure to needless danger (other than in an attempt to save human life).
17. Any cost which You would have incurred during Your Trip if no claim had arisen.
18. You undertaking any manual or hazardous work whether paid or unpaid during Your Trip unless specifically agreed by Us.
19. Circumstances manifesting themselves between the date of booking Your Trip and the date when You purchased this insurance.
20. Any expenses for which You cannot provide original receipts or invoices or for any loss which You cannot prove.
21. An event which occurs in a country or area that is not within the Region of Travel specified in Your Certificate of Insurance.
22. Use of a two-wheeled or three-wheeled motor vehicle (including but not limited to; motorcycles, mopeds and scooters) unless;
 - i) you as the driver or passenger are wearing a helmet (this is irrespective of the law in the country you are in);
 - ii) you, or the driver if you are the passenger, hold a driving licence appropriate for the country you are in, and
 - iii) if using a motorcycle with an engine capacity of 125cc or higher, you hold a current and valid unrestricted license required for driving an equivalent rated motorcycle in Australia up to a maximum 1200cc.
23. Your participation in sport and leisure activities not automatically covered by this policy. All sport and leisure activities must be on an amateur and recreational basis and/or limited to participation in school, club or college fixtures/competitions. At no time is cover in place for professional participation in sport and leisure activities or amateur participation in international and national representative sports/activities unless declared to and accepted by Us.
24. Snow sports (except recreational ice skating, curling or tobogganing) unless You selected Snow Sports cover and paid the applicable premium.
25. Consequential loss of any kind including loss of enjoyment or any financial loss (other than financial losses for which benefits are provided under this policy).
26. Any loss which is recoverable under another scheme such as a private health fund, workers compensation scheme, travel compensation fund or accident compensation scheme.
27. You travelling in an aircraft other than as a fare paying passenger in a fully licensed passenger carrying aircraft.
28. Pre-existing Medical Conditions of You, Your Travelling Companion, Relative or any other person on whose state of health Your Trip depends (unless automatically covered by this insurance and/or declared to and accepted by Us prior to policy inception).
29. You or Your Travelling Companion travelling against medical advice or for the purpose of obtaining medical advice or treatment or if a terminal prognosis was given before You purchased this insurance.
30. Diving underwater if You are:
 - i. not qualified for the dive undertaken or not diving under licensed instruction;
 - ii. diving alone;
 - iii. diving in caves or ice diving; and/or
 - iv. diving to a depth greater than 30 metres.
31. Racing of any kind (other than on foot) or Your participation in civil commotions or riots of any kind.
32. Your participation in ocean yachting (ie 12 nautical miles/21.6km or more from land).
33. Your pregnancy:
 - i. after the 20th week of gestation for a single pregnancy, or 16 weeks in respect of a multiple pregnancy provided no complications exist with this or any previous pregnancy;
 - ii. if it is the result of medically assisted reproductive programs, including but not limited to IVF and GIFT;
 - iii. for medical treatment and investigation that is normally conducted in respect of pregnancy or which is not for an unexpected, serious medical complication;
 - iv. for the cost of childbirth (regardless of the proximate cause and irrespective of what stage of gestation the child is born); or
 - v. for the cost of medical treatment for a newborn child.
34. Your participation in contact sports, motor sports, hunting, pot-holing or caving, rodeo, hang gliding, paraponting/parapenting, microlight flying, BASE jumping, high diving, mountaineering or rock climbing necessitating the use of ropes and climbing equipment.
35. Your participation in ski, snowboard, snow blade or skibob racing, ski jumping, the use of skeletons and bobsleighs, speed skating, ice hockey, heli-skiing, luge, ski acrobatics, ski flying, ski stunting, snow cat skiing, ski touring, ski radonee, snow mobiling or any snowsport which occurs off-piste, outside designated commercial ski areas or in areas which have been closed for any reason.
36. You travelling to a destination for which a travel advisory warning of 'Do not travel' or 'Reconsider your need to travel' has been issued by the Australian Government Department of Foreign Affairs and Trade and published on their website (www.smartraveller.gov.au) prior to the issue of Your travel insurance policy.

GENERAL CONDITIONS

1. You must advise Us of any possible claim within one (1) calendar month of Your return to Your Normal Country of Residence.
2. All certificates, information and evidence required by Us will be provided at Your expense. You will as often as required by Us submit to medical examination/s at Our expense. In the event of death, We will be entitled to have a post-mortem examination undertaken at Our expense.
3. Any items which become the subject of a claim for loss or damage must be retained for Our inspection and forwarded to Us at Your expense. All such items will become Our property following acceptance and settlement of Your claim.
4. You must take and cause to be taken all reasonable precautions to avoid injury, illness or disease; take all practicable steps to minimise Your loss / claim; safeguard Your property from loss, theft or damage; and to recover property that has been lost or stolen.
5. This insurance is non-transferrable. If the Trip is cancelled prior to departure for any reason other than those to which Section 1 responds, then the policy cover terminates and the premium paid is neither apportionable nor refundable.
6. We are entitled at Our own expense to issue proceedings in Your name to recover compensation or secure an indemnity from any third party in respect of any loss or damage for which We have indemnified You under this policy. You must assist Us to obtain or pursue a recovery or contribution from a third party or insurers by providing all information and documentation We reasonably and necessarily require.
7. This policy becomes void and premium paid will be forfeited if any fraudulent claim is made or if fraudulent means or devices are used to obtain any benefit or compensation.
8. We may at Our option discharge any liability under this policy by replacing or repairing any article/s which have been lost or damaged or by issuing a credit voucher.
9. If at the time of any incident which results in a claim under this policy, there is another insurance policy covering the same loss, damage, expense or liability, We will only pay Our proportionate share.
10. You must comply with all terms, provisions, conditions and endorsements applicable to this insurance. Failure to do so may result in Your claim being declined or limited.
11. You must refund any amounts that We have paid to You or on Your behalf that are not covered by this insurance within one calendar month of Our request.
12. If an insured Trip is curtailed for any reason covered by this insurance and You do not hold a ticket for onward travel to Your nominated final destination in the case of One-Way travel or a ticket for return travel to Your Normal Country of Residence in the case of a return Trip, the cost of a

one-way ticket to the final destination or Your Normal Country of Residence will be deducted from any settlement effected under this insurance.

13. You must prove Your claim. This means You must provide independent documentary evidence of the event giving rise to Your claim. You must also provide evidence to verify the losses You sustained and / or costs You incurred.
14. No (re)insurer shall be deemed to provide cover and no (re)insurer shall be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose that (re)insurer to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, Australia, United Kingdom or United States of America.

OTHER INFORMATION YOU NEED TO KNOW

| CLAIMS PROCEDURE

Emergency Claims

In case of emergencies, Go Insurance has a team of medical, insurance and travel specialists to help You 24 hours a day, seven days a week. Our dedicated team is multi-lingual and has a wealth of resources available to them to help You when you need it most.

Subject to Your claim being accepted by Us, Our team can assist with the following:

- Liaising with doctors and hospitals to ensure You obtain necessary medical treatment.
- Attending to payment of hospital and treatment costs on Your behalf.
- Co-ordinating Your return home if you are injured or fall ill and cannot continue Your Trip.
- Providing assistance with lost or damaged passports and travel documents.
- Providing You with emergency funds if necessary.
- Passing urgent messages to Your family or travel agent.
- Helping to reschedule Your arrangements following an emergency if Your agent is unable to do so.

You must notify Us as soon as practical of any serious illness or injury sustained whilst overseas which necessitates admission to a hospital as an inpatient or where You anticipate Your medical expenses will exceed \$2,000. This notification must occur before any arrangements are made for repatriation.

Our emergency contact details are noted below.

| **Telephone** + 61 (0) 7 3481 9880
| **Email** sos@goinsurance.com.au

Please have Your Certificate Number available when contacting Us in an emergency.

All Other Claims

You must give us notice of Your claim as soon as possible. You must complete a claim form and submit it to Us with original supporting documentation. Please ensure you take a copy of your documentation before sending Your submission to Us. When completing the claim form, please provide as much information about Your claim as possible. This will assist Us in processing Your claim quickly.

All certificates, information and evidence required for the assessment of Your claim shall be provided at Your expense.

You must prove Your loss and no claim will be admitted where You are unable to do so. As a minimum, all claims must be accompanied by the following:

1. in the case of loss or damage by the carrier a Property Irregularity Report. In the event of permanent loss, evidence of any compensation provided to You by the carrier.
2. in the case of Personal Property, Personal Money and loss of passport claims, a written report from the police or other relevant authority.
3. repair report/quotation from a reputable repairer if a claimed item has been damaged.
4. proof of ownership/value for claimed items.
5. in the case of medical expenses claims, a report from the attending Medical Practitioner detailing the condition together with invoices or receipts for costs incurred.
6. proof of expenses incurred as a direct result of the event giving rise to the claim.
7. any other documentation or information We reasonably and necessarily require to assess Your claim.

All claims should be addressed to:

Go Insurance
Claims Department
PO Box 5964
Brendale Qld 4500
Australia

| **Telephone** + 61 (0) 7 3481 9888
or 1300 819 888
| **Facsimile** + 61 (0) 7 3481 9899
| **Email** claims@goinsurance.com.au

Go Unlimited Pty Ltd ABN 74 149 217 925 T/as Go Insurance (Go) is an Australian Financial Services Licensee (no. 404782) authorised by ASIC to deal in and provide general advice on insurance products.

This insurance is underwritten by Certain Underwriters at Lloyd's. These underwriters have authorised Go to act on their behalf to arrange, issue, vary and cancel insurance products. Go is also authorised to handle claims on the Underwriters' behalf.

| FINANCIAL SERVICES GUIDE (FSG)

About this Financial Services Guide

This FSG is an important document about the financial services offered by Go Unlimited Pty Ltd trading as Go Insurance. This document is designed to help You make an informed choice as to whether this product suits Your needs.

This FSG contains information about the services provided as well as how We are remunerated and how We manage any concerns or complaints You have.

Date Prepared

This FSG was prepared on 1 March 2015.

What Financial Services are provided?

Go Unlimited Pty Ltd trading as Go Insurance is authorised to provide You with advice of a general nature about travel insurance products and issue the cover to You.

Go Unlimited Pty Ltd is not authorised to give You personal advice in relation to travel insurance. Any advice given to You by Go Unlimited Pty Ltd will be of a general nature only and does not take into account Your personal objectives, needs or financial situation.

You should carefully read the Product Disclosure Statement before making a decision to purchase any insurance product.



Who Is the Product Issuer?

Go Unlimited Pty Ltd (ABN 74 149 217 925) AFS License no 404782 trading as Go Insurance is an Australian Financial Services Licensee (AFS licensee) and is authorised by ASIC to issue, deal in and provide general advice on general insurance products. Go Unlimited Pty Ltd issues insurance certificates under a binding authority with Certain Underwriters at Lloyd's.

Our contact details are noted below:

Go Unlimited Pty Ltd
PO Box 5964
Brendale Qld 4500
Australia

| **Telephone** + 61 (0) 7 3481 9888
or 1300 819 888
| **Facsimile** + 61 (0) 7 3481 9899
| **Email** mail@goinsurance.com.au
| **Website** www.goinsurance.com.au

Go Unlimited Pty Ltd has a binding authority which means it can enter into, cancel or vary these products without reference to the Underwriters provided it acts within the binding authority. Go Unlimited Pty Ltd acts for the Underwriters and not You.

How are We remunerated?

Go Unlimited Pty Ltd is paid a commission by the Underwriters for arranging and managing travel insurance services on their behalf. This amount is calculated as a percentage of the premium You pay for the policy. Employees of Go Unlimited Pty Ltd receive an annual salary and may receive performance related bonuses depending on the nature of their employment.

Go Unlimited Pty Ltd may work in partnership with third party organisations (affiliates and agents) that introduce customers. Go Unlimited Pty Ltd may pay a referral fee to a third party organisation if they have referred You to Go Insurance and You have purchased a policy. The referral fee is paid out of the commission that Go Unlimited Pty Ltd receives from the Underwriters.

Further information regarding the remuneration Go Unlimited Pty Ltd receives for the insurance services We provide may be obtained by contacting Us within a reasonable time of You being given this Financial Services Guide, and before You receive any of the financial services detailed in this Product Disclosure Statement.

Professional Indemnity Insurance Arrangements

We and Our representatives are covered under professional indemnity insurance that complies with the requirements of Section 912B of the Corporations Act.

The insurance (subject to its terms and conditions) will continue to cover claims in relation to Our representatives and employees who no longer work for Us (but who did at the time of conduct).

What to do if You have a complaint

Our dispute resolution process is outlined in the Product Disclosure Statement (PDS).

| **Phone** 1300 819 888
| **Website** www.goinsurance.com.au
| **Version** V3.2 032017