

INSUREANDGO



Annual Multi-trip Travel Insurance

Combined product disclosure statement, policy
wording and financial services guide

This document contains *Your* Insurance Policy Terms, Provisos, Exclusions and Conditions. It is important that *You* read and understand it and retain it in a safe place.

PRODUCT DISCLOSURE STATEMENT (PDS)

Date Prepared: 18 October 2011
PDS JM 09/01311.4 AH 09/030

This PDS is designed to assist **you** in **your** decision to purchase InsureandGo Annual Multi-trip Travel Insurance. It contains information about key benefits and significant features of InsureandGo Annual Multi-trip Travel Insurance.

The PDS also contains important information about **your** rights and obligations including:

Cooling Off Period on page 4
Privacy on page 5
The Duty of Disclosure on page 6
Dispute Resolution on pages 32-33

If **you** have a complaint, **our** complaint procedure is detailed on pages 32-33.

The full terms and conditions that apply to **your** policy are contained in the Policy Wording commencing on page 6.

HOW INSUREANDGO ANNUAL MULTI-TRIP TRAVEL INSURANCE IS ARRANGED

This insurance is issued/insured by:

Chartis Australia Insurance Limited (Chartis)
ABN 93 004 727 753
AFSL 381686
Level 12
717 Bourke Street
Docklands Vic 3008

Chartis issues / insures this product pursuant to an Australian Financial Services Licence ('AFSL') granted to **us** by the Australian Securities and Investments Commission.

Chartis is the product issuer of InsureandGo Annual Multi-trip Travel Insurance and prepared this PDS and settles claims.

Cover is arranged and distributed by:
Insure and Go Australia Pty Ltd
(Insure and Go Australia)
ABN 71 140 219 594
Level 1, 20 Hunter Street
Sydney, NSW 2000

Insure and Go Australia is appointed for this purpose as a General Insurance Distributor to distribute this insurance product issued by Chartis. InsureandGo Australia is not authorised to provide any advice or bind any business on behalf of Chartis. A financial services guide ("FSG") is included in the document to provide

you with information on the service provided and the remuneration received, or to be received, by Insure and Go Australia as the General Insurance Distributor of this insurance product.

CONTACT DETAILS

Enquiries

Phone within Australia: 1300 401 177
Phone outside Australia: +61 1300 407 177

Fax within Australia: 1300 859 273
Fax outside Australia: +61 1300 859 273

Monday to Friday, 8am – 6pm

Email: info@insureandgo.com.au

Overseas Emergency Assistance Helpline

Phone: + 60 3 2772 5598

24 hours a day, 7 days a week

COVER OPTIONS AVAILABLE

InsureandGo Annual Multi-trip Travel Insurance provides cover for **insured persons** to travel overseas as many times as they like prior to the **policy end date**. The maximum duration of cover for any one **trip** will depend upon which policy option you have selected and will be either 30, 45 or 60 days. With InsureandGo Annual Multi-trip Travel Insurance, **you** also have the option to select a Policy Type, a Policy Plan – Geographical areas and a Level of Cover which best suits **your** travel needs.

Policy Types

You have the option to select:

Single

This option provides cover for one person who is 18 years of age or older and their accompanying **dependent children**.

Couple

This option provides cover for one person who is 18 years of age or older and their accompanying **partner**.

Family

This option provides cover for one person who is 18 years of age or older (the **Policy Holder**), as well as their accompanying **partner** and accompanying **dependent children**.

Policy Plans - Geographical areas

You should select the travel plan designated for your travel destination:

Worldwide* Excluding

Worldwide excluding USA, Canada, Mexico, Central & South America and Antarctica.

Worldwide* Including

Worldwide including USA, Canada, Mexico, Central & South America and Antarctica (cruises only).

*this policy will not cover any loss, injury, damage or legal liability arising directly or indirectly from travel in, to or through Afghanistan, Cuba, Democratic Republic of Congo, Iran, Iraq, Liberia, Sudan, or Syria.

Please note:

- If **you** have a multiple destination itinerary, **you** should select the travel plan for the destination where **you** will spend the majority of **your trip** overseas except where **you** will spend more than 48 hours of **your trip** in the continents of North America, South America or Antarctica.

If you will spend more than 48 hours of **your trip** in the continents of North America, South America or Antarctica, then **you** should select the Worldwide Including Travel Plan.

- No cover is available under this policy for domestic travel within Australia.

Level of Cover

There are two levels of cover available under this InsureandGo Annual Multi-trip Travel Insurance:

InsureandGo Silver

InsureandGo Gold

The benefit and sum insured entitlements differ under each Level of Cover.

Policy Upgrades and Amendments

Amendments

The following policy amendments only apply if they have been selected by **you** and are shown on **your Policy Schedule**.

Excess Eliminator

The base excess applying to claims under **your** policy is deleted. This does not apply to claims directly or indirectly arising from or relating to specified items, or to sports and activities for which cover has been granted.

Double Excess

The base excess applying to all claims under **your** policy is doubled.

Upgrades

Winter sports cover

Important: To have cover for any winter sport activity **you** must have purchased I&G Gold Level of Cover and select to purchase this **winter sports** cover option and this option must be shown on **your Policy Schedule**.

Please see page 31 for a full list of **winter sports** activities which are covered by this policy. If **you** have any questions, please send **your** enquiries to **us** via e-mail to info@insureandgo.com.au.

In addition to the standard policy benefits **you** will be covered for benefits under Sections L1 to O inclusive.

If **you** do not choose to purchase the **winter sports** cover upgrade by paying the applicable premium then **we** will not cover any claim directly or indirectly relating to **winter sports**.

Please see pages 24-25 of this Policy Wording for full details of this cover.

Business cover

Important: This upgrade is available by paying an additional premium.

In addition to the standard policy benefits **you** will be covered for benefits such as:

- Business equipment,
- Emergency couriers expenses
- Business equipment hire
- Business Money
- Replacing staff

Please see Section P1 to Q on pages 25-26 of this Policy Wording for full details of this cover.

KEY BENEFITS OF YOUR POLICY

Some of the key benefits of **your** insurance policy may include:

- **Cancelling your trip before departure** – Section A1 (available under any Level of Cover selected)
- **Medical and other expenses outside Australia** – Section B1 (available under any Level of Cover selected)
- **In Hospital Cash benefit** – Section B2 (available under any Level of Cover selected)
- **Mugging** – Section B3 (available only if Gold Level of Cover is selected)
- **Cutting your trip short** – Section C1 (available under any Level of Cover selected)
- **Additional emergency expenses** – Section C2 (available under any Level of Cover selected)

- **Resumption of Journey** – Section C3 (available only if Gold Level of Cover is selected)
- **Travel Delay** – Section D (available under any Level of Cover selected)
- **Personal belongings and Baggage** – Section E1 (available under any Level of Cover selected)
- **Delayed baggage** – Section E2 (available under any Level of Cover selected)
- **Passport and travel documents** – Section E3 (available under any Level of Cover selected)
- **Money** – Section E4 (available only if Gold Level of Cover is selected)
- **Personal Accident** – Section F (available under any Level of Cover selected)
- **Personal liability** – Section G (available under any Level of Cover selected)
- **Legal expenses** – Section H (available under any Level of Cover selected)
- **Hijack** – Section I (available only if Gold Level of Cover is selected)
- **Pet Care** – Section J (available only if Gold Level of Cover is selected)
- **Financial default** – Section K (available under any Level of Cover selected)

Sums insured for each of these benefits are set out in the Table of Benefits relevant to **your** selected Policy Type on pages 7-9 of the Policy Wording.

You should be aware that exclusions do apply. For detailed information about the benefits, excess applicable, exclusions, the circumstances under which and times benefits are provided and the process for making a claim, please read the full Policy Wording commencing on page 6.

IMPORTANT INFORMATION

Residency

This policy is only available to travellers who are citizens or permanent residents of Australia intending to return to Australia upon completion of the **trip** to which this insurance relates.

Age limits

All **insured persons** must be 69 years of age or under at the date of purchase for this insurance.

The **Policy Holder** must be 18 years of age or over at the date of buying this policy. If **you** are over the age of 18, **you** may purchase this policy on behalf of **your dependent children**

If **you** are over 69 years of age or otherwise fall outside the terms of this Policy Wording, **you** should consult **our** alternative travel insurance products at 1300 401177.

Pre-existing medical condition

This policy does not provide cover for travellers with a pre-existing medical condition. Please refer to General Exclusion 1 on page 13 for full details.

Manual labour, humanitarian or missionary work/travel

This policy does not provide cover for **you** engaging in any **manual labour**, humanitarian or missionary related travel. See General Exclusion 16 on page 14 for full details. If **you** are unsure about this, please send **your** enquiries to **us** via e-mail to info@insureandgo.com.au.

Personal Belongings and Baggage

This policy does not provide cover for loss, theft or damage to contact lenses, sunglasses, prescription glasses or spectacles, dentures, hearing aids, artificial limbs, paintings, household equipment, mobile phones (including prepaid minutes **you** have not used, mobile rental charges or payments), bicycles and their accessories, motor vehicles and their accessories, marine craft and equipment or items of a perishable nature (meaning items that can decay or rot and will not last for long, for example, food).

Please refer to Section E on pages 19-21 for full details.

Sports and activities

You may not be covered when **you** take part in certain sports or activities. For certain sports or activities, cover under Section G (Personal accident) and Section H (Personal liability) will not apply. If **you** intend to take part in a sport or activity during **your trip**, please note that cover is only available for the activities listed in the Table of Covered Sports and Activities at the back of this Policy Wording, and is only available where;

- **You** follow the safety guidelines for the activity concerned and where applicable, **you** use the appropriate and recommended safety equipment;
- The activity is not part of a competition or tournament; and
- The activity is not on a professional basis.

If **your** activity is not listed under the Table of Covered Sports and Activities on pages 27-29, cover is available if the activity meets the following criteria:

1. An activity able to be undertaken by persons of all ages including those activities with height or general health warnings (e.g. bush walk) and which do not require specialised equipment or high level of fitness.
2. Activities provided by a commercial operator and open to persons of all ages including those with height or general health warnings (e.g. Disneyland rides)

Sports and activities for which no cover is available are listed under the Table of Excluded sports and activities on page 30.

If **you** have any questions, please send your enquiries to us via e-mail to info@insureandgo.com.au.

Travel Guard™

Pre-trip and emergency assistance is provided on behalf of InsureandGo Annual Multi-trip Travel Insurance by Travel Guard™, a leading provider of medical assistance and international healthcare. Travel Guard™ operates a network of 24 hour alarm centres and access to dedicated air ambulances to provide the best possible medical advice, care and medical transfers for **you**. By choosing InsureandGo Annual Multi-trip Travel Insurance, **you** have direct access to these vital services before and during **your** journey.

Travel Guard™'s staff are available to assist **you** every hour of every day as part of **your** cover. They will assess **your** situation and guide **you** through the process to solve it.

Depending on **your** specific needs, Travel Guard™ can:

- Provide pre-trip advice such as what vaccinations are required and the local medical conditions at **your** destination
- Help **you** in the event of lost luggage, travel documents or credit card by putting **you** in touch with the nearest embassy or other authorities
- When medical care is needed, direct **you** to suitable medical facilities, monitor **your** condition and treatment as well as keeping **your** family and friends at home informed
- Authorise and guarantee payment of hospital and medical costs
- Decide if and when evacuation or repatriation is required and coordinate all facets
- Provide help to re-schedule travel plans when **your trip** is interrupted by an emergency.

To contact Travel Guard™ phone REVERSE CHARGE from anywhere in the world on:

+60 3 2772 5598

Insured Person's Name and Policy Number must be quoted at the time **you** call.

Costs

The premium will be quoted to **you** during the online purchasing process and it will also be shown on **your Policy Schedule**.

Premiums are based on a number of factors including the destination and length of **your trip**, the level of cover **you** selected, the number of travellers and their ages. The base premium will be increased by any optional covers **you** select.

Premiums are inclusive of applicable government charges including GST and Stamp Duty.

The nature of the excess and when it applies are described in the **Policy Wording** under the Tables of Benefits on pages 7-10.

Cooling Off period

You may return this policy to **us** within 14 days of purchasing, provided that no claim has arisen and **your trip** has not commenced. **We** will cancel the policy and give **you** a full refund of premium.

The Code of Practice

Chartis and InsureandGo are bound by the General Insurance Code of Practice. This aims to raise the standards of practice and service in the insurance industry, improve the way the claims and complaints are handled and help people better understand how general insurance works. Information brochures on the Code are available upon request.

How to make a Claim

You must register any claim within 30 days after completion of **your** travel.

If **you** need to make a claim, **we** will require **you** to:

- (a) provide **us** with original invoices, receipts and other vouchers relating to **your** loss or expenses. It is the responsibility of the **insured person** to provide proof of ownership of any lost, stolen or damaged items and **we** are under no obligation to make payment without this proof of ownership.
- (b) produce **your Policy Schedule**.
- (c) provide **us** with all information **we** require.

For Claim Forms or any enquiries in relation to entitlement to claim under this policy, contact InsureandGo for assistance on:

Phone: 1300 401 177 or Email to info@insureandgo.com.au.

or alternatively **you** can download a Claim Form from the Important Claims Information page at

<http://insureandgo.com.au>

In the event of claims under some policy sections an excess will apply. Please refer to the **Policy Wording**.

Privacy Consent and Disclosure

Chartis and Insure and Go Australia are bound by the National Privacy Principles that apply to any personal information collected by Chartis and/or Insure and Go Australia.

Purpose of Collection

Chartis and Insure and Go Australia collect information necessary to underwrite and/or administer **your** insurance cover, to maintain and to improve customer service and to advise **you** of their products. **You** have a duty under the Insurance Contracts Act to disclose certain information. Failure to comply with **your** duty of disclosure or to provide certain information may result in Chartis either declining cover, cancelling **your** insurance cover or reducing the level of cover.

In the course of administering **your** policy, both Chartis and Insure and Go Australia may disclose **your** information to:

- i. the entities to which Chartis and Insure and Go Australia are related (whether in Australia or overseas), contractors or third party providers providing services related to the administration of **your** policy.
- ii. banks and financial institutions for the purpose of processing **your** application and obtaining policy payments.
- iii. assessors, third party administrators, emergency providers, retailers, medical providers, travel carriers, in the event of a claim.
- iv. the emergency assistance provider who will record all calls to the assistance service provided under **your** policy for quality assurance training and verification purposes.
- v. enable them to advise **you** of their insurance products or services.

They will only disclose **your** personal information to these parties for the primary purpose for which it was collected. In some circumstances they are entitled to disclose **your** personal information to third parties without **your** authorisation such as law enforcement agencies or government authorities.

Access to **your** information

You may gain access to **your** personal information by submitting a written request to Chartis and/or Insure and Go Australia.

In some circumstances, they may not permit access to **your** personal information. Circumstances where access may be denied include where it would compromise the privacy of other individuals, or where it would be unlawful.

Complaints

Chartis has also established an internal dispute resolution process for handling customer complaints. Insure and Go Australia, appointed as General Insurance Distributor by Chartis to distribute this insurance, has also adopted this dispute resolution process.

If **you** feel **you** have a complaint about Chartis' and/or Insure and Go Australia's compliance with the National Privacy Principles, require assistance in lodging a privacy complaint or **you** wish to gain access to the information, **you** may write to The Privacy Manager, Chartis, Level 12, 717 Bourke Street, Docklands, VIC 3008 or e-mail australia.privacy.manager@chartisinsurance.com.

Your complaint will be reviewed and **you** will be provided with a written response. If it cannot be resolved, **your** complaint will be referred to the Internal Disputes Resolution Committee who will respond within 15 working days. In either case the matter will be reviewed by a person or persons with appropriate authority to deal with the complaint.

Should **your** complaint not be resolved by the internal dispute resolution process, **you** may apply to the Privacy Commissioner for review of the determination.

Consent Acknowledgment

By providing **your** personal information to enable completion of the application of insurance (including any associated form) and paying the premium, **you** consent to the use of **your** personal information stated in the privacy statement above. If **you** do not wish Chartis and/or Insure and Go Australia to use **your** personal information to keep **you** informed of **our** insurance products and services please contact them and let them know.

POLICY WORDING

This document is only valid when issued in conjunction with a **Policy Schedule** and provided the appropriate insurance premium has been paid. Unless otherwise specified, the following cover is provided per **insured person**. It is important that **you** refer to the terms and conditions of the policy for full details of cover.

Your travel insurance

This Policy Wording, along with **your Policy Schedule**, forms the basis of **your** contract of insurance. Together these documents explain what **you** are covered for. The Policy Wording contains terms, conditions and exclusions which **you** should be aware of. **You** must keep to all the terms and conditions of the insurance, otherwise any claims **you** make may not be paid. Please read this Policy Wording to make sure that the cover meets **your** needs and please check the details outlined within **your Policy Schedule** to make sure that the information shown is correct.

Residency

This policy is only available to travellers who are citizens or permanent residents of Australia intending to return to Australia upon completion of the **trip** to which this insurance relates.

No cover is available under this policy for domestic travel within Australia.

Age limits

All **insured persons** must be 69 years of age or under at the date of purchase for this insurance.

The **Policy Holder** must be 18 years of age or over at the date of buying this policy. If **you** are over the age of 18, **you** may purchase this policy on behalf of **your dependent children**

If **you** are over 69 years of age or otherwise fall outside the terms of this Policy Wording, **you** should consult **our** alternative travel insurance products at 1300 401 177.

Pre-existing medical condition

This policy does not provide cover for travellers with a pre-existing medical condition. Please refer to General Exclusion 1 on page13 for full details.

Duty of disclosure

What you Must Tell us

When answering **our** questions, **you** must be honest and **you** have a duty under law to tell **us** anything known to **you**, and which a reasonable person in the circumstances, would include in answer to the question. **We** will use the answers in deciding whether to insure **you** and anyone else to be insured under the policy, and on what terms.

Who Needs to Tell us

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

If you Do Not Tell us

If **you** do not answer **our** questions in this way, **we** may reduce or refuse to pay a claim, or cancel a policy. If **you** answer **our** questions fraudulently, **we** may refuse to pay a claim and treat the policy as never having been in existence.

TABLES OF BENEFITS

The following Tables of Benefits are summaries of cover only and the policy is subject to terms, conditions, limits and exclusions. Values shown below are maximum amounts payable in Australian Dollars. Not all policy benefits and benefit amounts are shown below. In some cases sub-limits apply or the benefits may not be available to **you**. Please refer to the applicable Sections of the Policy Wording.

TABLE OF BENEFITS APPLICABLE TO BOTH SINGLE AND COUPLE COVER

The sums insured set out below are:

- If **you** are travelling alone or with a **partner**, the maximum amount **we** will pay under each Section per **insured person per trip, or**
- If **you** are travelling with your **dependent children** who are also covered by this policy, the maximum amount **we** will pay under each Section for all **insured persons per trip**.

TABLE OF BENEFITS - SINGLE & COUPLE COVER					
Section	Benefit	I&G Silver		I&G Gold	
		Sum Insured	Excess*	Sum Insured	Excess*
A	Cancelling your trip before departure	\$7,500	\$150	\$15,000	\$100
B1	Medical and other expenses outside Australia	\$5,000,000	\$150	Unlimited	\$100
B2	In Hospital Cash benefit	\$50 per completed 24 hours up to \$2,500	Nil	\$50 per completed 24 hours up to \$5,000	Nil
B3	Mugging	Nil		\$50 per completed 24 hours up to \$5,000	
C1	Cutting your trip short	\$7,500	\$150	\$15,000	\$100
C2	Additional emergency expenses	\$7,500	Nil	\$15,000	Nil
C3	Resumption of Journey	Nil		\$5,000	\$100
D	Travel Delay	\$50 per completed 10 hours up to \$500	Nil	\$100 per completed 8 hours up to \$1,000	Nil
E1	Personal belongings and baggage	\$5,000	\$150	\$7,500	\$100
	Including: single article limit/ pair or set of items limit	\$500		\$750	
	Including: valuables aggregate limit	\$500		\$1,250	
	Including: any property (including specified items) which is lost or stolen from an unattended motor vehicle)	\$250		\$250	
E2	Delayed baggage	\$250	Nil	\$1,250	Nil
E3	Passport and travel documents	\$500	Nil	\$1,250	Nil
E4	Money	Nil		\$250	\$100
F	Personal Accident:				
	Event 1(a) Death of insured person aged 18 years or older	\$25,000	Nil	\$30,000	Nil
	Event 1(b) Death of dependent child or insured person aged under 18 years	\$12,500	Nil	\$15,000	Nil
	Event 2 Permanent Paraplegia or Quadriplegia	\$37,500	Nil	\$50,000	Nil
	Event 3 Permanent total loss of sight of one or both eye	\$37,500	Nil	\$50,000	Nil

	Event 4 Permanent total loss of use of one or more limbs	\$37,500	Nil	\$50,000	Nil
G	Personal liability	\$2,500,000	\$150	\$2,500,000	\$100
H	Legal expenses	\$25,000	\$150	\$50,000	\$100
I	Hijack	Nil		\$250 per completed 24 hours up to \$2,500	Nil
J	Pet Care	Nil		\$100 per completed 24 hours up to \$600	Nil
K	Financial default	\$1,000	Nil	\$1,000	Nil

*Excess

When claiming under certain Sections listed in the Table above, **you** have to pay the first part of a claim. The excess will apply to each person claiming, and to each event that a claim relates to. If **you** are travelling with **your dependent children** under the Single Cover Policy Type or **partner** under the Couple Cover Policy Type only one excess will be applied to claims arising from the same event for which one or more of the **insured persons** covered under this policy are claiming (e.g. car crash, trip cancellation).

TABLE OF BENEFITS APPLICABLE TO FAMILY COVER

The sums insured set out below are the maximum amount **we** will pay under each Section per person per **trip** or per family per **trip** as stated.

TABLE OF BENEFITS - FAMILY COVER					
Section	Benefit	I&G Silver		I&G Gold	
		Sum Insured	Excess*	Sum Insured	Excess*
A	Cancelling your trip before departure	\$15,000 per family	\$150	\$30,000 per family	\$100
B1	Medical and other expenses outside Australia	\$10,000,000 per family	\$150	Unlimited	\$100
B2	Hospital benefit	\$50 per insured person , per completed 24 hours up to \$2,500 per person	Nil	\$50 per insured person , per completed 24 hours up to \$5,000 per person	Nil
B3	Mugging	Nil		\$50 per insured person , per completed 24 hours up to \$5,000 per person	Nil
C1	Cutting your trip short	\$15,000 per family	\$150	\$30,000 per family	\$100
C2	Additional emergency expenses	\$15,000 per family	\$150	\$30,000 per family	\$100
C3	Resumption of Journey	Nil		\$10,000 per family	\$100
D	Travel Delay	\$50 per insured person , per completed 10 hours up to \$500 per person	Nil	\$100 per insured person , per completed 8 hours up to \$1,000 per person	Nil
E1	Personal belongings and baggage	\$10,000 per family	\$150	\$15,000 per family	\$100
	Including: single article limit/ pair or set of items limit	\$500		\$750	
	Including: valuables aggregate limit	\$1,000 per family		\$2,500 per family	
	Including: any property (including specified items) which is lost or stolen from an unattended motor vehicle)	\$250		\$250	
E2	Delayed baggage	\$500 per family	Nil	\$2,500 per family	Nil
E3	Passport and travel documents	\$500 per family	Nil	\$2,500 per family	Nil
E4	Money	Nil		\$500 per family	\$100

F	Personal Accident: Event 1(a) Death of insured person aged 18 years or older	\$25,000 per insured person	Nil	\$30,000 per insured person	Nil
	Event 1(b) Death of dependent child or insured person aged under 18 years	\$12,500 per insured person	Nil	\$15,000 per insured person	Nil
	Event 2 Permanent Paraplegia or Quadriplegia	\$37,500 per insured person	Nil	\$50,000 per insured person	Nil
	Event 3 Permanent total loss of sight of one or both eye	\$37,500 per insured person	Nil	\$50,000 per insured person	Nil
	Event 4 Permanent total loss of use of one or more limbs	\$37,500 per insured person	Nil	\$50,000 per insured person	Nil
G	Personal liability	\$2,500,000 per family	\$150	\$2,500,000 per family	\$100
H	Legal expenses	\$50,000 per family	\$150	\$100,000 per family	\$100
I	Hijack	Nil		\$250 per insured person , per completed 24 hours up to \$2,500 per person	Nil
J	Pet Care	Nil		\$100 per family, per completed 24 hours up to \$600 per family	Nil
K	Financial default	\$2,000 per family	Nil	\$2,000 per family	Nil

*Excess

When claiming under certain Sections listed in the Table above, **you** have to pay the first part of a claim for each event. Under the Family Cover Policy Type only one excess will be applied to claims arising from the same event for which one or more family members covered under this policy are claiming (e.g. car crash, trip cancellation).

TABLE OF BENEFITS FOR UPGRADES

The following Sections of cover are only available if **you** pay the appropriate extra premium and this is shown on **your** InsureandGo Multi-trip Travel Insurance **Policy Schedule**.

Winter sports Cover[^]			
Section	Benefit	Sum Insured#	Excess*
L1	Winter sports Equipment	\$1,250	\$100
	Including: Single Article Limit	\$600	
L2	Winter sports Equipment Hire	\$50 per 24 hours up to \$500	Nil
L3	Lift Pass	\$500	\$100
M	Ski Pack	\$150 per 24 hours up to \$600	Nil
N	Piste Closure	\$50 per 24 hours up to \$500	Nil
O	Avalanche Cover	\$600	\$100

Business Cover			
Section	Benefit	Sum Insured#	Excess*
P1	Business equipment	\$2,500	\$100
	Including: Single Article Limit	\$1,000	
	Including: Business Samples	\$1,000	
P2	Emergency Courier Expenses	\$500	\$100
P3	Business equipment Hire	\$100 per 24 hours up to \$1,000	Nil
P4	Business Money	\$1,000	\$100
	Including: Cash Limit	\$500	
Q	Replacing Staff	\$5,000	Nil

[^] Important: To have cover for any **winter sport** activity **you** must have purchased the Gold Level of Cover and have also purchased this option and the option must be shown on **your Policy Schedule**.

Sum Insured

For the **Winter sports** upgrade, all sums insured are per **insured person**.

For the Business Cover upgrade, all sums insured are per policy.

Please note: Where the items are also covered under Section E1, the sum insured under this Section is in addition to the benefit otherwise provided under E1, except for the single article limit where the single article limit applicable under this Section will apply.

*Excess

When claiming under certain Sections listed in the Table above, **you** have to pay the first part of a claim. The excess will apply to each person claiming, and to each event that a claim relates to. If the Family or Couple Cover is selected or **your dependent children** are covered under **your** Single plan then only one excess will be applied to claims arising from the same event for which one or more of the **insured persons** covered under this policy are claiming (e.g. lost luggage, trip cancellation).

GENERAL DEFINITIONS

Wherever the following words or phrases appear **bold and italic** in the Policy Wording they will always have the meanings shown under them. Please also refer to the Section details for further definitions.

Business associate

Any person who works at **your** place of business and who, if **you** were both away from work at the same time, would prevent the business from running properly.

Dependent children

Your financially dependent children or grandchildren (including fostered, or adopted children or grandchildren) who are under 18 years of age and who are named on the **Policy Schedule**.

As a point of clarification:

- No cover is available during any **trip** for a child who is born overseas during that **trip**.
- Cover for accompanying **dependent children** under this policy is only available if **you** select a Single or Family Cover Policy Type.

Financial default

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

Home

Your usual place of residence within Australia.

Insured person

Any person for whom the appropriate premium has been paid and who is named on **your Policy Schedule**.

Manual labour

Work involving physical labour, including but not limited to, construction, installation and assembly. This does not include bar and restaurant staff, music and singing, or fruit picking (not involving machinery).

Pair or set of items

A number of associated items being similar or complementary or used together. (e.g. a pair of earrings, a camera body and its standard lens and accessories, or a set of golf clubs).

Partner

A person who is over the age of 18, who **you** live with at the time of purchasing this insurance, and who is **your** husband or wife, fiancé or fiancée, or de-facto partners of either sex and who are named on the **Policy Schedule**.

Policy Holder

The person named in the **Policy Schedule** as the Policyholder and is also an **insured person** under this policy.

Policy end date

The date when **your** policy expires. This date is 12 months from the **policy issue date** and is specified on **your Policy Schedule**.

Policy issue date

The date the **Policy Schedule** is issued and is specified on **your Policy Schedule**.

Policy Schedule

The InsureandGo Annual Multi-trip Travel Insurance document showing the names and details of all the people insured under this policy and any special conditions that apply.

Public place

Includes but is not limited to shops, airports (including airport lounges), train stations, bus stations, streets, hotel foyers and grounds, function, exhibition or conference centres, restaurants, beaches, public toilets and any place to which the public has access.

Relative

Somebody resident in Australia or New Zealand who is **your partner**, or **your** or **your partner's**; parent, brother, sister, son, daughter, (including adopted or fostered children), uncle, aunt, grandparent, grandchild, stepparent, stepchild, stepbrother, stepsister or next of kin.

Terrorist act

Any actual or threatened use of force or violence directed at or causing damage, injury, harm or disruption, or committing of an act dangerous to human life or property, against any individual, property or government, with the stated or unstated objective of pursuing economic, ethnic, nationalistic, political, racial or religious interests, whether such interests are declared or not. Robberies or other criminal acts, primarily committed for personal gain and acts arising primarily from prior personal relationships between perpetrator(s) and victim(s) shall not be considered **terrorist acts**. Terrorism shall also include any act which is verified or recognised by the (relevant) Government as an act of terrorism

Travelling companion

The person who is to travel with **you** for at least 50% of the **trip** and who made arrangements to accompany **you** before **you** began the **trip**.

Trip

For the purposes of Section A (Cancelling **your trip**) means the period commencing from:

- (i) the time **you** book the **trip**, or

(ii) the **policy issue date** on **your Policy Schedule**, whichever is later, and ends when **you** depart Australia.

For the purpose of all other Sections means to the period commencing from:

- (i) when **you** leave **your home** in Australia to commence **your** travel (but not earlier than 24 hours before the original departure time shown on **your** international travel ticket), or
- (ii) from the **policy issue date** shown on **your Policy Schedule**, whichever is the later,

and ends under all other Sections when:

- (i) **you** return to **your home** address in Australia (but no later than 24 hours after **your** return to Australia), or
- (ii) depending on which policy option is shown on **your Policy Schedule**, **you** reach the start of either the 31st, 46th or 61st day after **you** have departed from Australia, or
- (iii) at the **policy end date** shown on **your Policy Schedule**, whichever is earlier.

Please note: Each **trip** as defined must begin and end in Australia. **You** cannot purchase this insurance after **your** travel has commenced. No cover extends to one-way journeys, and **you** must be intending to return to Australia at the end of the **trip** to which this insurance relates.

Unattended

Includes but is not limited to, when an item is not on **your** person at the time of loss, left with a person other than **your travelling companion**, left in a position where it can be taken without **your** knowledge including on the beach or beside the pool while **you** swim or leaving it a distance where **you** are unable to prevent it from being unlawfully taken.

Valuables

Photographic, audio, video and electrical equipment (including cds, dvds, video and audio tapes and electronic games), portable audio or media players including but not limited to ipods or other MP3 players, computer equipment, binoculars, antiques, jewellery, watches, furs, silks.

War

War, whether declared or not, or any warlike activities, including use of military force by any sovereign nation to achieve economic, geographic, nationalistic, political, racial, religious or other ends.

We, us, our insurer

means Chartis Australia Insurance Limited (Chartis) ABN 93 004 727 753 AFSL 381686.

Winter sports*

Bigfoot skiing, cat skiing, cross country skiing (along a designated cross country ski route only), glacier skiing, heli-skiing, ice hockey (not competitive), ice skating, lugeing (ice only), mono skiing, off piste skiing (with a professional guide only), recreational ski racing (not training for, or participating in a competition), recreational skiing, snowmobiling and tobogganing.

*In all cases skiing also means snowboarding.

You, your, yourself

The **insured person(s)** named on the **Policy Schedule**, all being citizens or permanent residents of Australia and for whom the required premium has been paid.

GENERAL CONDITIONS

The following conditions apply to all Sections of this insurance.

1. **You** must tell **us** if **you** know about anything which may affect **our** decision to accept **your** insurance (for example, if **you** are planning to take part in a dangerous activity while **you** are on holiday). If **you** are not sure whether to tell **us**, let **us** know anyway.
2. **You** must take all reasonable steps to avoid or reduce any loss which may mean that **you** have to make a claim under this insurance.
3. **You** must give **our** claims department all the documents they need to deal with any claim. **You** will be responsible for the costs involved in doing this. For example, in the event of a cancellation claim **you** will need to supply proof that **you** were unable to travel, such as a medical certificate completed by **your** doctor if this cancellation was due to a medical condition.
4. **You** must help **us** get back any money that **we** have paid, from other insurers or any other person, by giving **us** all the details **we** need and by filling in any forms **we** require. If **we** agree to cover **your** loss, **you** must let **us** take over and pursue any legal right of recovery **you** may have and **you** must co-operate with **us** in any recovery action.
5. If **you** try to make a fraudulent claim or if any fraudulent means or devices are used when trying to make a claim, this policy may become void and the premium **you** have paid may be forfeited. Any benefits already paid to **you** must be repaid in full.
6. **You** must agree to have a medical examination if **we** ask. If **you** die, **we** are entitled to a post-mortem examination unless this is illegal in the country in which the post-mortem examination is to be performed.
7. **You** must pay **us** back any amounts that **we** have paid to **you** which are not covered by the insurance.

8. After a claim has been settled, any salvage **you** have sent into **our** claims department will become **our** property.
9. If **you** require hospitalisation, emergency transportation services, or to return to Australia, and **you** want **us** to pay, then **you** must contact Travel Guard™ as soon as possible and obtain approval before arrangements are made. **You** must also follow any advice or instruction given to **you** by **us** or by Travel Guard™.
10. **We** will not cover **you** for loss or an event or liability to the extent that it is covered by any other insurance policy, medical or health scheme or Act of Parliament or any benefit which **we** are legally prohibited to pay by law. **We** will however pay the difference between what is payable under that other insurance policy, medical or health scheme or the relevant Act of Parliament and what **you** would have been entitled to recover under this policy to the extent permitted by law.

GENERAL EXCLUSIONS

General Exclusions apply to all Sections of this policy. **We** will not cover the following:

1. Any claims arising directly or indirectly from **your**, **your relative**, **travelling companion** or other person for whom **you** may cancel or alter **your** travel plans:
 - a. (i) physical, medical or dental condition for which treatment or advice has been received (whether or not a diagnosis has been made), or medication prescribed or taken in the 12 months before the date **you** booked and paid for **your trip**, or
 - (ii) chronic or ongoing physical, medical or dental condition for which treatment or advice has been received (whether or not a diagnosis has been made), or medication prescribed or taken at any time before the date **you** booked and paid for **your trip**; or
 - b. physical, medical or dental condition for which treatment or advice was first received (whether or not a diagnosis has been made), or medication first prescribed or taken after the **policy issue date** and on or before the commencement of each **trip** to which this insurance relates. This exclusion 1b shall not apply to Section A (Cancelling **your trip** before departure); or
2.
 - a. **You** travelling, or acting in any other way, where it is against the advice of a medical practitioner; or
 - b. **You** travelling to receive medical treatment, medical advice or any kind of elective surgery; or
 - c. **You** or any **relative**, **travelling companion** or other person for whom **you** may cancel or alter **your** travel plans, have been given a terminal prognosis prior to the date **you** booked and paid for **your trip**.
3. Any claim relating to an incident which **you** were aware of at the time **you** took out this insurance and which could reasonably be expected to lead to a claim.
4. Any claim in relation to any psychological or psychiatric disorder, anxiety, depression, nervous or stress related disorder of **you**, or any other person whose condition may give rise to a claim.
5. Any claim arising from;
 - **your** suicide or attempted suicide; or
 - **you** injuring **yourself** deliberately or putting **yourself** in danger (unless **you** are trying to save a human life).
6. Any claim arising directly or indirectly from using alcohol or drugs (unless the drugs have been prescribed by **your** doctor) or where **you** are affected by sexually transmitted diseases of any sort, Acquired Immune Deficiency Syndrome (AIDS) or AIDS related complex (ARC) or Human Immunodeficiency Virus (HIV).
7. Any claim arising from **your** or any other person's pregnancy or childbirth (irrespective of whether or not the pregnancy was known on or before each **trip** to which this insurance relates), other than as provided for below:
 - (i) an unexpected medical complication or emergency which occurs in the first 26 weeks of pregnancy; or
 - (ii) early child birth occurring after 26 weeks if such child birth was accelerated by accidental injury.
8. Any claim arising out of **war**, civil war, invasion, insurrection, revolution, use of or threatened use of military power, usurpation of government or military power.
9. Any claim arising from civil riots, blockades, strikes or industrial action of any type (except for those which were not public knowledge when **you** booked **your trip**).

10. Any claim resulting from **you** travelling in, to or through a country or area where the Australian Government has issued a "Do not travel" warning - refer www.smarttraveller.gov.au. This exclusion does not apply to Section A (Cancelling **your trip** before departure) if **you** decide to cancel or curtail **your trip** because a location in **your** planned itinerary is added or upgraded to the smarttraveller list of "Do not Travel" locations in the period between **your policy issue date** or the date **you** booked and paid for **your trip** (whichever occurs last) and the commencement of the overseas portion of **your trip**.
- Please note that other exclusions apply which may affect **your** ability to claim.
11. Loss or damage to any property, or any loss, expense or liability arising from any nuclear explosion including all effects thereof; or radioactive contamination caused by ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste caused by the combustion and/or ongoing combustion of nuclear fuel; or the radioactive, toxic, explosive or other hazardous properties of any nuclear equipment or component thereof.
12. Any claim arising from the dispersal or application of pathogenic or poisonous biological or chemical materials; or the release of pathogenic or poisonous biological or chemical materials.
13. Any claim arising from the use of a two-wheeled or three-wheeled motor vehicle unless **you**;
- as the driver or a passenger are wearing a crash helmet, and
 - as the driver:
 - hold a driving licence appropriate for the country **you** are in, and
 - if using a motorcycle rated 125cc or higher, you hold a current and valid license required for driving an equivalent rated motorcycle in Australia.
14. Any losses, liability or expenses that are for, related to or as a result of any consequential loss, economic or otherwise, loss of enjoyment or other loss not mentioned in this policy.
15. Any claim arising from **you** being involved in any deliberate, malicious, reckless, illegal or criminal act.
16. Any claim involving **you** taking part in:
- manual labour** in connection with business or trade.
 - missionary work and related travel.
 - humanitarian work and related travel.
17. Any claim relating to:
- any form of racing other than on foot.
 - any sport or activity unless that sport or activity is covered under the Table of Covered Sports and Activities section on pages 27-29 of this Policy Wording, but only to the extent that cover is provided under that Table.
 - any sport or activities listed under the Table of Excluded Sports and Activities on page 30 of this Policy Wording.
 - you** participating in any professional sports.
18. Any claim relating to **winter sports** (refer to definition on page 12) unless **you** have selected Gold Level of Cover and have also purchased the **Winter sports** Cover upgrade.
19. Any costs which **you** would have been expected to pay had the reason for the claim not occurred (for example, the cost of food which **you** would have paid for in any case).
20. Any claim arising as a result of **you**, or any person for whom **you** may cancel or alter **your** travel plans, failing to get the inoculations or vaccinations that **you** need to travel.
21. Any claim where **you** have failed to follow the advice or instruction of **us**, or of Travel Guard™, such as when **you** refuse to come back to Australia when Travel Guard™ considered **you** were fit to return **home**.
22. Any claim arising from government authority seizing, withholding or destroying anything of **yours**, any prohibition by or regulation or intervention (including but not limited to interference with **your** travel plans) of any government, or the operation of legal processes, law enforcement officers or immigration officials acting in the course of their duties.
23. The refusal, failure or inability of any person, company or organisation, including but not limited to any airline, other transportation provider, hotel, car rental agency, tour or cruise operator, travel wholesaler, booking agent or other provider of travel or tourism related services, facilities or accommodation, to provide services, facilities or accommodation, by reason of their own **financial default** or the **financial default** of any person, company or organisation with whom or with which they deal unless otherwise provided under Section K.
24. Any claim arising from **you** knowingly making travel arrangements through an unlicensed travel agent.
25. Any claim arising from **your** tour being cancelled due to insufficient numbers.
26. Any claim for which **we** are prohibited by legislation from providing cover or making payments in respect of claims made under this policy, including but not

limited to any legislation which requires **us** to be registered in the **insured person's** country of citizenship or residence where the event occurs and/or payments are to be made.

27. Any claim arising from errors or omissions in **your** booking arrangements by **you**, **your** travel agent or any other person acting on **your** behalf.
28. Any loss, injury, damage or legal liability arising directly or indirectly from travel in, to or through Afghanistan, Cuba, Democratic Republic of Congo, Iran, Iraq, Liberia, Sudan, or Syria.
29. Any loss, injury, damage or legal liability sustained directly or indirectly by **you** if **you** are:
 - a. a terrorist;
 - b. a member of a terrorist organization;
 - c. a narcotics trafficker; or
 - d. a purveyor of nuclear, chemical or biological weapons.

SECTIONS OF COVER

SECTION A – CANCELLING YOUR TRIP BEFORE DEPARTURE

Please note: You may be entitled to claim under Sections A or D, but you may not claim under more than one of these Sections for the same event.

What you are covered for

We will pay up to the amount shown in the Table of Benefits for:

- travel and accommodation expenses and pre-paid meal expenses which **you** have paid or have agreed to pay under a contract and which **you** cannot recover from any sources;
- the cost of excursions, tours and activities which **you** have paid for and which **you** cannot recover from any sources; and
- the cost of visas which **you** have paid for and which **you** cannot recover from any sources.

We will provide this cover if the cancellation of **your trip** is necessary and unavoidable as a result of:

- a. **your** unforeseeable death, injury, or illness;
- b. the unforeseeable death, injury, or illness of **your relative, business associate** or **travelling companion**;
- c. any other unforeseeable circumstance (other than death, injury or illness) outside **your** control and not otherwise excluded by this policy.

Important Information

Where an airline ticket was purchased using frequent flyer or similar air points, **we** will pay **you** the frequent flyer or similar air points lost following cancellation of **your** air ticket. The amount payable will be calculated as follows:

- (i) If the airline will not refund **your** points, **we** will refund to **you** the cost of equivalent class air ticket based on the quoted retail price at the time the ticket was issued.
- (ii) If the airline will only refund a portion of **your** points, **we** will refund to **you** the cost of the equivalent class air ticket based on the quoted retail price at the time the ticket was issued, less the value of the portion of **your** points refunded back to **you**.

In addition to General Exclusions, under Section A, you are not covered for:

1. The excess as shown in the Table of Benefits.
2. Any change of plans because **you** or **your travelling companion** change **your** mind and decide not to proceed with **your** original **trip**, or choose not to travel.
3. Any costs that would not have been incurred had **you** told the appropriate holiday company, including but not limited to tour operators, travel agents, transport providers, or accommodation providers, as soon as **you** knew **you** had to cancel **your trip**.
4. **You** being unable to travel due to a failure to obtain the passport or visa needed for the planned **trip**, or failing to check in according to **your** itinerary or the times advised to **you**.
5. Costs which **you** have paid on behalf of any other person, unless that person is also an **insured person** named on **your Policy Schedule**.
6. Any **terrorist act** or any loss incurred as a result of any intentional use of military force or other intervention by a government or official authority to intercept, prevent, or mitigate any known or suspected **terrorist act**.
7. a. Claims arising from **your** business (other than severe damage to **your** business premises) or employment, including but not limited to, not being able to take leave from that employment. This exclusion will not apply to **you** being involuntarily retrenched from **your** usual full time employment in Australia.
b. Claims arising from **your** financial or contractual obligations or those of **your travelling companion, relative** or **business associate**.

8. Cancellation, delays, or rescheduling caused by the carrier, but only in relation to the amounts paid in advance to the same carrier that is responsible for the cancellation, delay or rescheduling.

SECTION B1 – MEDICAL AND OTHER EXPENSES OUTSIDE OF AUSTRALIA

Please note: If *you* are admitted into hospital as an inpatient for more than 24 hours someone must contact Travel Guard™ on *your* behalf immediately (please see the Travel Guard™ section on page 4 of the Product Disclosure Statement for contact details).

What *you* are covered for

We will pay up to the amount shown in the Table of Benefits for the necessary and reasonable costs incurred outside of Australia as a result of *you* becoming ill, being injured or dying during *your trip*. This includes:

1. Medical, surgical and hospital treatment and ambulance costs.
2. Up to \$500 for emergency dental treatment as long as it is for the immediate relief of pain only.
3. The cost of *your* return to Australia earlier than planned if this is medically necessary and Travel Guard™ approve this.
4. If *you* cannot return to Australia as *you* originally planned and Travel Guard™ approve this, **we** will pay for:
 - Extra accommodation (room only) and travel expenses (economy class unless a higher grade of travel is confirmed as medically necessary and authorised by Travel Guard™) to allow *you* to return to Australia; and
 - Extra accommodation (room only) and travel expenses for someone to stay with *you* and travel *home* with *you* if this is necessary due to medical advice and authorised by Travel Guard™. or
 - Reasonable accommodation and travel expenses for one *relative* or friend to travel from Australia to stay with *you* (room only) and travel *home* with *you* if this is necessary due to medical advice and authorised by Travel Guard™.
5. Up to \$20,000 for the cost of returning *your* body or ashes to Australia or up to \$10,000 for the cost of the funeral and burial expenses in the country in which *you* die if this is outside Australia.

Important Information

If the claim relates to *your* return travel to Australia and *you* do not hold a return ticket, **we** will deduct from *your* claim an amount equal to *your* original carrier's published one way airfare (based on the same class of travel as that paid by *you* for *your* outward *trip*) for the route used for *your* return.

In addition to General Exclusions, under Section B1, *you* are not covered for:

1. The excess as shown in the Table of Benefits.
2. The extra cost of a single or private hospital room unless this is medically necessary.
3. Any search and rescue costs (costs charged to *you* by a government, regulated authority or private organisation connected with finding and rescuing an individual. This does not include medical evacuation costs by the most appropriate transport).
4. Any costs for the following:
 - telephone calls (other than calls to Travel Guard™ to notify them of the medical problem);
 - taxi fares (unless a taxi is being used in place of an ambulance to take *you* to or from a hospital); or
 - food and drink expenses (unless these form part of *your* hospital costs if *you* are kept as an inpatient).
5. Any treatment or medication of any kind that *you* receive after *you* return to Australia.
6. Any expenses incurred more than 12 months from the time *you* first received treatment for the injury or illness.
7. Private medical treatment where satisfactory public care or treatment is readily available in any country under any reciprocal health agreement between Australia and any foreign governments.

SECTION B2 – HOSPITAL BENEFIT

Please note: *You* may be entitled to claim under Sections B2 or C2, but *you* may not claim under more than one of these Sections for the same event.

What *you* are covered for

We will pay up to the amount shown in the Table of Benefits if, after an accident or illness that is covered under Section B1 (Medical and other expenses outside of Australia) of this insurance, *you* go into hospital overseas as an inpatient.

Important Information

This benefit is only payable for the time that *you* are kept as an inpatient overseas and ceases if *you* go into hospital upon *your* return to Australia. This amount is

meant to help **you** pay any extra expenses such as taxi fares and phone calls.

SECTION B3 – MUGGING BENEFIT

Please note: This Section only applies if you have arranged InsureandGo Gold cover.

What you are covered for

We will pay up to the amount shown in the Table of Benefits if **you** are injured as a result of a mugging and **you** go into hospital overseas as an inpatient for more than 24 hours. A mugging is a violent, unprovoked attack by someone not insured on this policy which results in physical bodily harm, as shown in the police report.

Important Information

You must report the incident to the local police within 24 hours of the attack and get a written police report. Payment under this section is in addition to the benefit payable under Section B2 (Hospital benefit).

SECTION C1 – CUTTING YOUR TRIP SHORT

Please note: If you need to return home to Australia earlier than planned and you want us to pay, you must contact Travel Guard™ for approval immediately (please see the Travel Guard™ section on page 4 of the Product Disclosure Statement for contact details).

What you are covered for

We will provide this cover if the cutting short of **your trip** is necessary and unavoidable as a result of the following:

- **Your** treating medical practitioner certifying that **you**, or **your travelling companion**, are unfit to continue with **your** original itinerary.
- The unexpected death of, or sudden serious injury or illness of, **you**, or **your travelling companion's relative** who is resident in Australia or New Zealand, or of **your business associate** who is resident in Australia.
- A natural disaster or severe weather conditions.
- Serious damage to **your home** or business premises in Australia.

We will pay up to the amount shown in the Table of Benefits for:

- travel, accommodation and meal expenses which **you** have paid or have agreed to pay under a contract and which **you** cannot recover from any other source; and
- the cost of excursions, tours and activities which **you** have paid for either before **you** left Australia or those

paid for locally upon **your** arrival overseas and which **you** cannot recover from any other source.

We will only pay if **you** have already departed Australia, and are not being reimbursed for these expenses under any other benefit in this policy including C2 (Emergency Additional Expenses).

Important Information

Where an airline ticket was purchased using frequent flyer or similar air points, **we** will pay **you** the frequent flyer or similar air points lost following cancellation of **your** air ticket. The amount payable will be calculated as follows:

- (i) If the airline will not refund **your** points, **we** will refund to **you** the cost of an equivalent class air ticket based on the quoted retail price at the time the ticket was issued.
- (ii) If the airline will only refund a portion of **your** points, **we** will refund to **you** the cost of the equivalent class air ticket based on the quoted retail price at the time the ticket was issued, less the value of the portion of **your** points refunded back to **you**.

SECTION C2 – EMERGENCY ADDITIONAL EXPENSES

Please note: If you need to return home to Australia earlier than planned and you want us to pay, you must contact Travel Guard™ for approval immediately (please see the Travel Guard™ section on page 4 of the Product Disclosure Statement for contact details).

You may be entitled to claim under Sections C2 or D if your travel is delayed, or under C2 or B2 if you are hospitalised, but you may not claim under more than one of these Sections for the same event.

We will only pay if you have already departed Australia, and are not being reimbursed for these expenses under any other benefit in this policy including C1 (Cutting Your Trip Short).

What you are covered for

We will pay up to the amount shown in the Table of Benefits for **your** reasonable and necessary additional accommodation, meal and travelling expenses (including emergency personal telephone calls), incurred after departure, that are over and above what **you** had originally budgeted to pay, if **your trip** is disrupted, or **you** are required to return to **your home** in Australia, because of:

- **your** treating medical practitioner certifying that **you**, or **your travelling companion**, are unfit to continue with **your** original itinerary.

- the unexpected death of, or sudden serious injury or illness of, **you**, or **your travelling companion's relative** who is resident in Australia or New Zealand, or of **your business associate** who is resident in Australia.
- **your** passport or travel documents being lost or stolen.
- **you** innocently breaking any quarantine regulation.
- a natural disaster or severe weather conditions.
- serious damage to **your home** or business premises in Australia.
- an accident involving **your** means of transport; or
- the cancellation, delay or diversion of **your** scheduled transport caused by riot, strike or civil commotion, but only those expenses that **you** cannot claim from someone else.

Important Information

You must get written confirmation from the appropriate authority stating full details of the incident. **You** must keep all receipts for the extra expenses **you** pay.

SECTION C3 – RESUMPTION OF YOUR TRIP

Please note: This Section only applies if you have arranged InsureandGo Gold cover.

What you are covered for

We will pay up to the amount shown in the Table of Benefits for **your** return airfare if, after an event that is covered under Section C1 (Cutting **Your Trip** Short) of this insurance, **you** resume **your** original overseas **trip**.

We will return **you** to the international airport closest to the location where **you** had to cut **your** original **trip** short. The airfare will be at the same class that **you** booked for **your** original **trip**.

You must resume **your trip** within 60 days of returning to Australia and **you** must contact **us** before **you** resume **your trip** as transport costs under this Section may only be incurred with **our** approval.

In addition to General Exclusions, under Sections C1-C3 inclusive, you are not covered for:

1. The excess as shown in the Table of Benefits.
2. Any change of plans because **you** or **your travelling companion** change **your** mind and decide not to proceed with **your** original **trip**, or choose not to travel.
3. Any additional expenses that would not have been incurred had **you** told the relevant holiday company, including but not limited to tour operators, travel agents, transport providers, or accommodation

providers, as soon as **you** knew **you** had to change **your** plans.

4. **You** being unable to continue with **your** travel due to a failure to obtain the passport or visa needed for the planned **trip**, or failing to check in according to **your** itinerary or the times advised to **you**.
5. Costs which **you** have paid on behalf of any other person, unless that person is also an **insured person** named on **your Policy Schedule**.
6. Any expenses that **you** can get back from the appropriate holiday company, including but not limited to tour operators, travel agents, transport providers, or accommodation provider.
7. Any claim resulting from **you** travelling against the advice of the appropriate national or local authority.
8. The cost of a return ticket if **you** have not purchased a return air ticket to Australia. **We** will deduct from **your** claim the cost of the fare between **your** last intended place of departure to Australia, at the same cabin class as **your** initial departure fare.
9. The non refundable unused portion of travel or accommodation arrangements where alternative travel or accommodation is paid for by **us** as part of a claim under this policy.
10. Any **terrorist act** or any loss incurred as a result of any intentional use of military force or other intervention by a government or official authority to intercept, prevent, or mitigate any known or suspected **terrorist act**.
11. a. Claims arising from **your** business (other than severe damage to **your** business premises) or employment, including but not limited to, not being able to take leave from that employment. This exclusion will not apply to **you** being involuntarily retrenched from **your** usual full time employment in Australia.
- b. Claims arising from **your** financial or contractual obligations or those of **your travelling companion, relative** or **business associate**.

SECTION D – TRAVEL DELAY

Please note: **You** may be entitled to claim under Sections C or D if **your** return to Australia is delayed, but **you** may not claim under more than one of these Sections for the same event.

What you are covered for

We will pay up to the amount shown in the Table of Benefits if during a **trip**, **your** final international departure from or returning to Australia by aircraft or sea vessel, is delayed due to poor weather conditions, a strike, industrial action or mechanical breakdown.

We will pay a benefit for each completed period of time as specified in the Table of Benefits that **you** are delayed as long as **you** eventually go on the holiday. The applicable period of time for the cover **you** have selected is noted on the Table of Benefits.

In addition to General Exclusions, under Section D, you are not covered for:

1. Any **terrorist act** or any loss incurred as a result of any intentional use of military force or other intervention by a government or official authority to intercept, prevent, or mitigate any known or suspected **terrorist act**.

Important Information

You must obtain written confirmation from the appropriate transport company or authority stating the reason for the delay and how long the delay lasted.

SECTION E1 – PERSONAL BELONGINGS AND BAGGAGE

What you are covered for

We will pay for items which accompanied **you** for your individual and personal use during **your trip**. **We** will pay up to the amount shown in the Table of Benefits for items owned (not rented) by **you** which are lost, stolen or damaged during **your trip**.

The maximum **we** will pay for any property (including specified items) which is lost or stolen from an unattended motor vehicle is \$250 for each **insured person**. **We** will only pay if the property was kept in a locked boot, a locked and covered luggage compartment or a locked glove compartment and there is evidence of forced and violent entry to the vehicle.

Important Information

- Payment will be based on the value of the property at the time it was lost, stolen or damaged. An allowance will be made for wear, tear and loss of value depending on the age of the property.
- The maximum amount **we** will pay for any one item, **pair or set of items** that has not been specified is shown in the Table of Benefits. Please refer to the definition of '**pair or set of items**' on page 11.
- The maximum amount **we** will pay for **valuables** in total that have not been specified is shown in the Table of Benefits. Please refer to the definition of '**valuables**' on page 12.
- For the payment of an additional premium, the single article limit/**pair or set of items** limit can be increased to \$4,000 with a maximum total value for all specified items of \$8,000. If **you** specify an item then its value no longer needs to be counted towards **your** maximum sum insured or **valuables** aggregate limit. In the event of a claim, **you** must be able to show **us** a receipt or valuation issued before the commencement of **your trip**.
- It is the responsibility of the **insured person** to provide proof of ownership of any lost, stolen or damaged items and **we** are under no obligation to make payment without this proof of ownership.

SECTION E2 – DELAYED BAGGAGE

What you are covered for

We will pay up to the amount shown in the Table of Benefits for buying essential items if **your** baggage is delayed by an airline or transport company for more than 24 hours.

Important Information

1. There is no cover under this Section if **your** baggage is delayed on **your** final inward journey returning **home**.
2. **You** must get written confirmation of the length of the delay from the appropriate airline or transport company and **you** must keep all receipts for the essential items **you** buy. If **your** baggage is permanently lost **we** will deduct any payment **we** make for delayed baggage from **your** overall claim for baggage.

SECTION E3 – PASSPORT AND TRAVEL DOCUMENTS

What you are covered for

We will pay up to the amount shown in the Table of Benefits for the cost of replacing the following items belonging to **you** if they are lost, stolen or damaged during **your trip**:

- Passport;
- Travellers cheques (if these cannot be refunded by the provider);
- Travel or event admission tickets; and
- Visas.

Important Information

The cost of replacing **your** passport includes the necessary and reasonable costs **you** pay overseas associated with getting a replacement passport to allow **you** to return back to Australia.

SECTION E4 – MONEY

Please note: This Section only applies if you have arranged InsureandGo Gold cover.

What you are covered for

We will pay up to the amount shown in the Table of Benefits for replacing **your** personal money (notes and coins) if it is lost or stolen.

It is the responsibility of the **insured person** to provide proof of ownership of any lost or stolen personal money and **we** are under no obligation to make payment without this proof of ownership.

In addition to General Exclusions, under Sections E1-E4 inclusive, you are not covered for:

1. The excess as shown in the Table of Benefits (this does not apply if **you** are claiming under Sections E2 or E3).
2. Property **you** leave **unattended** in any **public place** or with someone **you** do not know looking after it.
3. Any loss, theft or damage to **valuables** which **you** do not carry in **your** hand luggage while **you** are travelling.
4. Passports, travellers cheques, travel or event admission tickets and travel documents such as visas which **you** do not carry with **you** unless they are being held in locked safety deposit facilities.
5. Claims arising due to an unauthorised person fraudulently using **your** credit or debit cards.
6. Breakage or scratching of fragile objects or breakage of sports equipment while being used (unless **your** claim is for damage to **winter sports** equipment and **you** have purchased Gold Level of Cover and the **Winter sports** Cover upgrade).
7. Damage due to scratching or denting unless the item has become unusable as a result of this.
8. Losses due to devaluation or depreciation of currency.
9. If **your** property is legally delayed, held or confiscated by Customs, the police or other officials.
10. If **your** baggage is delayed on **your** final inward journey returning **home**.
11. Loss of jewellery (other than wedding rings) while swimming or taking part in physical, sporting or adventure activities.
12. Loss of data or losses caused by mechanical or electrical breakdown or damage caused by leaking powder or fluid carried within **your** baggage.
13. Loss, theft or damage to contact lenses, sunglasses, prescription glasses or spectacles, dentures, hearing aids, artificial limbs, paintings, household equipment, mobile phones (including prepaid minutes **you** have not used, mobile rental charges or payments), bicycles and their accessories, motor vehicles and their accessories, marine craft and equipment or items of a perishable nature (meaning items that can decay or rot and will not last for long, for example, food).
14. Cash and other negotiable items, gold or precious metals, precious unset or uncut gemstones, bonds, coupons, stamps, negotiable instruments, deeds, manuscripts, securities of any kind, bullion, tools of trade, traveller's samples, or property of any kind used wholly or partially for business. This exclusion does not apply to the extent of cover provided under Section E4 (Money) available under the Gold Level of Cover or to Section P4 (Business Money) available under the Business Cover upgrade respectively.
15. Any claims in relation to;
 - a. unaccompanied luggage (unless **your** airline carrier has to transfer **your** luggage to a different carrier or flight for reasons other than the luggage being over the allowable weight limit)
 - b. luggage sent under any freight agreement or items sent by postal or courier services.
16. Wear and tear, depreciation in value or gradual deterioration, damage by moth, vermin, insects, atmospheric or climatic conditions, or any process of

cleaning, dyeing, ironing, repairing, restoring or like actions.

17. Any loss which **you** have claimed, or are claiming for under another Section of this policy.

Important information:

- **You must** act in a reasonable way as if uninsured to look after **your** property and not leave it **unattended** or unsecured in a public place.
- **You must** carry **valuables** with **you** when **you** are travelling.
- **You must** report any loss or theft to the police within 24 hours of discovery and get a written police report from them.
- **You must** report any loss, theft, damage or delay to personal belongings and baggage to the relevant airline or transport company within 24 hours of discovery and get a written report from them. In the case of an airline; a property irregularity report will be required. If the loss, theft or damage to **your** property is only noticed after **you** have left the airport, **you** must contact the airline in writing with full details of the incident within seven days of leaving the airport and get a written report from them.
- **You must** report any loss or theft of **your** passport to the consular representative of **your** home country within 24 hours of discovery, and get a written report from them.

SECTION F – PERSONAL ACCIDENT

DEFINITIONS RELATING TO THIS SECTION

Injury

Injury means a bodily injury to an **insured person** resulting from an accident caused by violent, sudden, external and visible means and occurring solely and directly and independently of any other cause including any illness, disease or pre-existing physical or congenital condition (except illness directly resulting from medical or surgical treatment rendered necessary by such injury), provided the injury:

- occurs during **your trip**, and
- results in any of the events specified in the Table of Events for Section F.

Limb

The entire limb between the shoulder and the wrist or between the hip and the ankle.

Paraplegia

Permanent and entire paralysis of both legs and part or whole of the lower half of the body.

Permanent

Lasting 12 consecutive months and at the end of that period is certified by a legally qualified medical practitioner who is not a family member as being beyond hope of improvement.

Quadriplegia

Permanent and entire paralysis of both legs and both arms.

Total Loss

Where the body part is a **limb**, as referenced in the Table of Events, the total **permanent** physical loss or **permanent** loss of use of that body part.

Where the body part is an eye, **total loss** means loss of sight in one or both eyes, meaning physical loss of an eye or the loss of a substantial part of sight of an eye. A substantial part means the degree of sight after the **injury** has been reduced to 3/60 or less on the Snellen scale after correction with spectacles or contact lenses. At 3/60 on the Snellen scale something can be only seen at 3 foot or less which should be seen at 60 foot.

What you are covered for

If while on your **trip**, **you** suffer an **injury** that within 12 consecutive months directly results in any Event described in Table of Events for Section F illustrated below, **we** will pay **you** or **your** Estate the amount as stated in Table of Benefits.

TABLE OF EVENTS FOR SECTION F – PERSONAL ACCIDENT

The amount payable for each Event is as shown on the **Table of Benefits** for **your** selected Level of Cover as shown on the **Policy Schedule**.

THE EVENTS	
Injury directly resulting, within 12 consecutive months, in:	
1.a	Death of insured person aged 18 years or older
1.b	Death of dependent child or insured person aged under 18 years
2.	Permanent Paraplegia or Quadriplegia
3.	Permanent Total Loss of sight of one or both eyes
4.	Permanent Total Loss of, or loss of use of, one or more limbs

Exposure

If an **insured person** suffers an Event as a direct result of exposure to the elements, **we** will pay the amount shown for that Event in accordance with the sum insured specified in the Table of Benefits.

Disappearance

If an **insured person** disappears and after 12 consecutive months it is reasonable for **us** to believe they have died due to an **injury** (as defined), **we** will pay the benefit as shown for Event 1 (Death) subject to receipt of a signed undertaking by **you** or the deceased **insured person's** Estate that any such payment shall be refunded if it is later demonstrated that the **insured person** did not die as a result of an **injury**.

Important Information

We will not pay for more than one of the Events listed in the Table of Events for Section F in respect of the same **injury**.

In addition to General Exclusions, under Section F, **you are not covered for:**

1. Any claim arising from illness or disease.
2. Any claims arising from sports or activities where it is noted on the Table of Covered Sports and Activities that cover under this Section does not apply.

SECTION G – PERSONAL LIABILITY

What **you** are covered for

We will pay up to the total amount shown in the Table of Benefits if, during **your trip**, **you** become legally liable for accidentally:

- injuring someone; or
- damaging or losing someone else's property.

Important information:

- **You must** give **our** claims department notice of any cause for a legal claim against **you** as soon as **you** know about it, and send them any documents relating to a claim;
- **You must** help **our** claims department and give them all the information they need to allow them to take action on **your** behalf;
- **You must not** offer or promise compensation, negotiate, pay, settle, admit or deny any claim or liability unless **you** get **our** claims department's permission in writing; and
- **We will** have complete control over any legal representatives appointed and any proceedings, and **we** will be entitled to take over and carry out in **your** name **your** defence of any claim or to prosecute for **our** own benefit any claims for indemnity, damages or otherwise against anyone else.
- **You may** give details of **your** name, address and travel insurance
- **You** should take photographs and videos, and get details of witnesses if **you** can.

In addition to General Exclusions, under Section G, **you are not covered for:**

1. The excess as shown in the Table of Benefits.
2. Any liability arising from an injury or loss or damage to property:
 - a. owned by **you**, a member of **your** family or household or a person **you** employ; or
 - b. in the care, custody or control of **you** or of **your** family or household or a person **you** employ.

3. Any liability:
 - a. to members of **your** family or household, or a person **you** employ;
 - b. arising in connection with **your** trade, profession or business;
 - c. arising in connection with a contract **you** have entered into unless such liability would have arisen in the absence of the contract;
 - d. arising due to **you** acting as the leader of a group taking part in an activity;
 - e. arising due to **you** owning, possessing, using or living on any land or in buildings, except temporarily for the purposes of the **trip**; or
 - f. arising due to **you** owning, possessing or using mechanically propelled vehicles, watercraft or aircraft of any description, animals (other than horses, domestic cats or dogs), firearms or weapons.
4. Judgments which are not established by a court in Australia or the country in which the event occurred giving rise to **your** liability.
5. Any claim for exemplary, punitive or aggravated damages.
6. Any claims which would be covered under workers' compensation legislation, an industrial award or agreement, or accident compensation legislation.
7. Any claims arising from any one of the sports and activities where it is noted on the Table of Covered Sports and Activities that cover under this Section does not apply.

SECTION H – LEGAL EXPENSES

What **you** are covered for

We will pay up to the amount shown in the Table of Benefits for legal expenses incurred in seeking compensation or damages following **your** death or personal injury as the result of an accident during **your trip**, provided that all expenses are incurred with **our** written consent and **we** have control over the selection and appointment of **your** legal representatives and the conduct of the proceedings.

In addition to General Exclusions, under Section H, **you are not covered for:**

1. The excess as shown in the Table of Benefits.
2. Any legal action against **us**, InsureandGo, a tour operator, travel agent, accommodation supplier, or carrier involved in the arrangement or provision of **your** travel or accommodation for the **trip**.
3. Any expenses incurred without **our** written consent.

4. Any legal action where the claim is reported to **us** more than 6 months after the accident causing **your** death or personal injury.
5. Any legal action where **we** consider there would be no likelihood of success or no benefit in seeking compensation or damages.
6. Any legal action against any insurance company.
7. The costs of following up a claim for bodily injury, loss or damage caused by or in connection with **your** trade, profession or business, under contract or arising out of **you** possessing, using or living on any land or in any buildings.
8. Any claims arising out of **you** owning, possessing or using mechanically propelled vehicles, watercraft or aircraft of any description, animals, firearms or weapons.

Important information:

- **We will** have complete control over any legal representatives appointed and any proceedings;
- **You must** follow **our** advice or that of **our** agents in handling any claim; and
- **You must** get back all of **our** expenses where possible. **You** must pay **us** any expenses **you** do get back.

SECTION I – HIJACK

Please note: This Section only applies if you have arranged InsureandGo Gold cover.

What you are covered for

We will pay up to the amount shown in the Table of Benefits if the aircraft or sea vessel in which **you** are travelling is hijacked for more than 24 hours.

Important Information

You must get written confirmation from the appropriate transport company stating how long the hijack lasted.

SECTION J – PET CARE

Please note: This Section only applies if you have arranged InsureandGo Gold cover.

What you are covered for

We will pay up to the amount shown in the Table of Benefits for extra kennel or cattery fees if **your** final inward journey returning **home** by aircraft or sea vessel is delayed for more than 24 hours due to poor weather conditions, a strike, industrial action or mechanical breakdown.

Important Information

You must get written confirmation from the appropriate transport company or authority stating the reason for the delay and how long the delay lasted. **You** must keep all receipts for the extra kennel or cattery fees **you** pay.

In addition to General Exclusions, under Section J, you are not covered for:

1. Any kennel or cattery fees **you** have to pay as a result of quarantine regulations.

SECTION K – FINANCIAL DEFAULT

DEFINITION RELATING TO THIS SECTION

Travel services provider

Any scheduled service airline, hotel, accommodation provider, motor vehicle rental or hire agency, bus line, shipping line or railway company.

What you are covered for

We will pay up to the amount shown in the Table of Benefits if due to the **financial default** of a **travel services provider**.

- **you** have to re-arrange **your trip**. **We** will only pay the reasonable costs for **you** to arrange the same or a similar standard of transport and accommodation. The maximum **we** will pay shall not exceed **your** non-recoverable costs which **you** have incurred due to the transport or accommodation being cancelled.
- **your trip** has to be cancelled because **you** cannot re-arrange it. **We** will only pay the non-recoverable unused portion of **your** prepaid accommodation and transportation costs. **We** will also pay for the cancellation fee charged by **your** travel agent, but **we** will not pay more than the loss of the normal remuneration available to the agent had the **trip** gone ahead as planned.
- **you** have to return **home** and have incurred necessary additional expenses in doing so. **We** will only pay the reasonable additional hotel accommodation and transportation expenses incurred.

In addition to General Exclusions, under Section K, you are not covered for:

1. **Financial default** of any travel agent, tour wholesaler, tour operator or booking agents.
2. **Financial default**, if it had already occurred at the **policy issue date** of **your Policy Schedule** or the date **your trip** was paid for, whichever occurs last.
3. Accommodation expenses incurred after the date **you** originally planned to return **home**.

WINTER SPORTS COVER

Please note: The following Sections only apply if you have purchased the Gold Level of Cover and have also purchased the *Winter sports Cover upgrade* and this is shown on your *Policy Schedule*. You do not have cover for any *winter sport* activity if you have not purchased both the Gold Level of cover and this upgrade and if the option is not shown on your *Policy Schedule*.

DEFINITIONS RELATING TO WINTER SPORTS COVER

Winter sports*

Bigfoot skiing, cat skiing, cross country skiing (along a designated cross country ski route only), glacier skiing, heli-skiing, ice hockey (not competitive), ice skating, lugeing (ice only), mono skiing, off piste skiing (with a professional guide only), recreational ski racing (not training for, or participating in a competition), recreational skiing, snowmobiling and tobogganing.

*In all cases skiing also means snowboarding.

Winter sports equipment

Skis, poles, ski boots and bindings, ski helmets, snowboards, snowboard boots and bindings.

SECTION L1 – WINTER SPORTS EQUIPMENT

What you are covered for

We will pay up to the amount shown in the Table of Benefits for *winter sports equipment* owned by you (not borrowed or hired) which is lost, stolen or damaged during *your trip*.

Please note:

- An allowance will be made for wear, tear and loss of value on claims made for *winter sports* equipment as follows.

	Amount payable
Up to 12 months old	90% of the purchase price
Up to 24 months old	70% of the purchase price
Up to 36 months old	50% of the purchase price
Up to 48 months old	30% of the purchase price
Up to 60 months old	20% of the purchase price
Over 60 months old	0%

- The maximum amount we will pay for any one item, *pair or set of items* is shown in the Table of Benefits. For the purposes of Section L1 (*Winter Sports Equipment*), *pair or set of items* means a number of associated *winter sports equipment* being similar or complementary or used together. (e.g. a pair of skis and bindings, a pair of ski boots)

Important Information

Where the items are also covered under Section E1, the sum insured under this Section is in addition to the benefit otherwise provided under E1, except for the single article limit where the single article limit applicable under this Section will apply.

SECTION L2 – WINTER SPORTS EQUIPMENT HIRE

What you are covered for

We will pay up to the amount shown in the Table of Benefits for the cost of hiring *winter sports equipment* that is necessary to continue with *your* original itinerary if *winter sports equipment* owned by you is:

- delayed in reaching you on your outward international journey for more than 12 hours; or
- lost, stolen or damaged during *your trip*.

Important Information

You must keep all receipts for the *winter sports equipment* that you hire.

SECTION L3 - LIFT PASS

What you are covered for

We will pay up to the amount shown in the Table of Benefits for the loss or theft of your lift pass. Claims are calculated according to the expiry date of the lift pass – depending upon how many days there were left to run on the original lift pass, an unused pro-rata refund will be made of its original value.

In addition to General Exclusions, under Section L1-L3 inclusive as applicable, you are not covered for:

- The excess as shown in the Table of Benefits (this does not apply if you are claiming under Section L2).
- Any claim for loss or theft which you do not report to the police within 24 hours of discovery and which you do not get a written police report for.
- Winter sports equipment* you have left *unattended* unless the claim relates to skis, poles or snowboards and you have taken all reasonable care to protect them by leaving them in a ski rack between 8am and 6pm.
- Claims where you are unable to provide receipts or other reasonable proof of ownership wherever possible for the items being claimed.
- Any claims relating to any winter sports unless that winter sport is covered under the Table of Covered *Winter Sports* section on page 31.

Important information

- **You** must report any loss or theft to the police within 24 hours of discovery and get a written police report from them.
- **You** must report any loss, theft, damage or delay to **winter sports equipment** to the relevant airline or transport company within 24 hours of discovery and get a written report from them. In the case of an airline, a property irregularity report will be required. If the loss, theft or damage to **your winter sports equipment** is only noticed after **you** have left the airport, **you** must contact the airline in writing with full details of the incident within seven days of leaving the airport and get a written report from them.
- **You** must provide receipts or other reasonable proof of ownership wherever possible for the items being claimed.

SECTION M – SKI PACK

DEFINITIONS RELATING TO SKI PACK COVER

Ski pack means ski school fees or ski tuition fees, **your** lift pass and **winter sports equipment** that **you** have hired.

What you are covered for

We will pay up to the amount shown in the Table of Benefits for the unused percentage of **your ski pack** which **you** have already paid for and cannot get back if **you** become ill or are injured during **your trip** and cannot take part in the **winter sports** activities as planned.

Please note: **Your** claim will be based on the number of complete days **you** have not used and an unused pro-rata refund will be made of the original value. **You** must get written confirmation of the nature of **your** illness or injury from the treating doctor along with confirmation of how many days **you** were unable to ski.

SECTION N – PISTE CLOSURE

Please note: This Section only applies between 1 December and 15 April for travel to the Northern Hemisphere or between 1 July and 30 September for travel to the Southern Hemisphere.

What you are covered for

We will pay up to the amount shown in the Table of Benefits if, as a result of not enough snow, too much snow or high winds in **your** booked holiday resort, all lift systems are closed for more than 12 hours. **We** will pay for either:

- the cost of transport to the nearest resort up to the daily limit specified in the Table of Benefits; or

- a benefit for each complete 24 hour period that **you** are not able to ski if there is no other ski resort available.

Important Information

You must get written confirmation from the management of the resort stating the reason for the closure and how long the closure lasted.

SECTION O – AVALANCHE COVER

What you are covered for

We will pay up to the amount shown in the Table of Benefits for the necessary and reasonable extra travel and accommodation expenses that **you** need to pay overseas if **you** are prevented from arriving at or leaving **your** booked ski resort for more than 12 hours from the scheduled arrival or departure time because of an avalanche.

Important Information

You must get written confirmation from the appropriate authority stating the reason for the delay and how long the delay lasted.

In addition to General Exclusions, under Section O, you are not covered for:

1. The excess as shown in the Table of Benefits.

BUSINESS COVER

Please note: The following Sections only apply if **you** have purchased the Business Cover upgrade and this is shown on **your Policy Schedule**.

DEFINITION RELATING TO BUSINESS COVER

Business equipment

Computer equipment, communication devices and other business-related equipment which **you** need in the course of **your** business and which is not insured elsewhere. The equipment must be owned by **your** employer, or if **you** are self-employed, it must be owned by **you**.

SECTION P1 – BUSINESS EQUIPMENT

What you are covered for

We will pay up to the amount shown in the Table of Benefits for **business equipment** which is lost, stolen or damaged during **your trip**. The maximum amount **we** will pay for any one item, **pair or set of items** is shown in the Table of Benefits (please refer to the definition of '**pair or set of items**' on page 11).

The maximum amount **we** will pay for business samples (meaning demonstration goods or goods sold by **your** company) is shown in the Table of Benefits.

Important Information

- Where the items are also covered under Section E1, the sum insured under this Section is in addition to the benefit otherwise provided under E1, except for the single article limit where the single article limit applicable under this Section will apply.

SECTION P2 – EMERGENCY COURIER EXPENSES

What you are covered for

We will pay up to the amount shown in the Table of Benefits for necessary and reasonable emergency courier expenses that **you** need to pay to replace **business equipment** essential to **your** intended business due to loss, theft or damage that is covered under Section P1 (**Business Equipment**).

SECTION P3 – BUSINESS EQUIPMENT HIRE

What you are covered for

We will pay up to the amount shown in the Table of Benefits for the cost of hiring **business equipment** if **your** own **business equipment** is:

- delayed in reaching **you** on **your** outward journey; or
- lost, stolen or damaged during **your trip**.

Important Information

You must keep all receipts for the **business equipment** that **you** hire.

SECTION P4 – BUSINESS MONEY

What you are covered for

We will pay up to the amount shown in the Table of Benefits for the loss or theft of business money (meaning cash or traveller's cheques) which is the property of **you** (if self-employed) or **your** employer while it is being carried with **you** or it is held in locked safety deposit facilities. The maximum amount **we** will pay for cash is shown in the Table of Benefits.

In addition to General Exclusions, under Sections P1-P4 inclusive you are not covered for:

1. The excess as shown in the Table of Benefits (this only applies if **you** are claiming under Section P1 or Section P4).

2. Any other circumstance excluded under "In addition to General Exclusions, under Sections E1-E4 inclusive, **you** are not covered for" on pages 20-21.

SECTION Q – REPLACING STAFF

What you are covered for

We will pay up to the amount shown in the Table of Benefits if after an accident or illness that is covered under Section B1 (Medical and other expenses outside of Australia) **you** are wholly prevented from going to a planned business meeting during **your trip**. **We** will pay for necessary and reasonable travel and accommodation expenses for a replacement **business associate** to travel from Australia to go to the meeting.

Table of Covered Sports & Activities

You may not be covered when **you** take part in certain sports or activities. For certain sports or activities, cover under Section G (Personal Accident) and Section H (Personal Liability) will not apply. If **you** intend to take part in a sport or activity during **your trip**, please note that cover is only available for the activities listed below, and is only available where:

- **You** follow the safety guidelines for the activity concerned and where applicable, **you** use the appropriate and recommended safety equipment;
- The activity is not part of a competition or tournament; and
- The activity is not on a professional basis.

If **your** activity is not listed below, cover is available if the activity meets the following criteria:

1. An activity able to be undertaken by persons of all ages including those activities with height or general health warnings (e.g. bush walk) and which do not require specialised equipment or a high level of fitness.
2. Activities provided by a commercial operator and open to persons of all ages including those with height or general health warnings (e.g. Disneyland rides).

Sports and Activities for which no cover is available are listed under Table of Excluded Sports and Activities on page 30.

If **you** have any questions, please send **your** enquiries to **us** via e-mail on info@insureandgo.com.au.

	Am I covered?	Special Condition?*	Do Sections F (Personal Accident) & G (Personal Liability) apply?	Excess payable		Am I covered?	Special Condition?*	Do Sections F (Personal Accident) & G (Personal Liability) apply?	Excess payable
Abseiling (fully harnessed)	yes	yes	no	standard	Mountain biking - not racing or extreme ground conditions or stunts	yes		no	\$ 250.00
Amateur athletics	yes		yes	standard	Mud buggying	yes	yes	no	standard
Archaeological digging	yes		yes	standard	Netball - amateur and occasional only	yes		yes	standard
Archery - amateur and occasional only	yes		yes	standard	Orienteering - amateur and occasional only	yes		yes	standard
Assault course (no weapons)	yes	yes	no	standard	Ostrich riding (not racing)	yes	yes	no	standard
Badminton - amateur and occasional only	yes		yes	standard	Paintballing - wearing eye protection	yes	yes	no	standard
Baseball - amateur and occasional only	yes		yes	standard	Parasailing	yes	yes	yes	standard
Basketball - amateur and occasional only	yes		yes	standard	Parascending - over water	yes		no	standard
Battle re-enactment (no live firearms)	yes	yes	no	standard	Passenger in private or small aircraft or helicopter	yes	yes	no	standard
Breathing observation bubble diving (maximum depth 30 metres)	yes	yes	yes	standard	Quad biking	yes	yes	no	\$ 500.00
Bridge walking - supervised by a fully-trained guide only	yes	yes	yes	standard	Rafting - white or black water (grade 3 and 4 rapids)	yes	yes	no	standard
Bungee jumps (three jumps maximum)	yes		yes	standard	Rafting - white or black water (grade 1 and 2 rapids)	yes		no	standard

Camel or elephant riding or trekking	yes		no	standard	Rambling	yes		yes	standard
Canoeing (grade 1 & 2 rapids or lower)	yes		no	standard	Refereeing - on an amateur basis	yes		yes	standard
Canoeing (grade 3 & 4 rapids)	yes	yes	no	standard	Rock Climbing - Indoor and harnessed	yes		no	standard
Canopy walking or tree-top walking	yes	yes	yes	standard	Roller blading (no racing, half-pipe, stunts or extreme skating)	yes		yes	standard
Cave tubing or river tubing	yes	yes	no	standard	Rowing - amateur and occasional only	yes		yes	standard
Clay-pigeon shooting	yes		no	standard	Rugby codes - amateur and occasional only	yes		no	\$ 250.00
Coasteering - amateur and occasional only	yes	yes	no	standard	Running - sprint and long distance	yes		yes	standard
Conservation or charity work (educational and environmental - working with hand tools only)	yes		no	standard	Safari	yes		yes	standard
Cricket - amateur and occasional only	yes		yes	standard	Sand boarding	yes		yes	standard
Cycle touring	yes		no	standard	Sand yachting	yes		no	standard
Cycling	yes		yes	standard	Scuba diving (qualified, maximum depth 30 metres, not diving alone)	yes		no	standard
Dragon boating	yes		no	standard	Scuba diving (unqualified but with instructor, maximum depth 30 metres)	yes	yes	no	standard
Dune or wadi bashing	yes		no	standard	Sea canoeing or kayaking - short or day trips only, with overnight stays (not on water)	yes		no	standard
Falconry	yes	yes	no	standard	Sea canoeing or kayaking - day trips and coastal only	yes		yes	standard
Football - amateur and occasional only	yes		no	standard	Sleigh rides - as part of a Christmas trip to Northern Europe	yes		yes	standard
Go-karting	yes	yes	no	standard	Skateboarding (no racing, half-pipe, stunts or extreme skating)	yes		yes	standard
Golf - amateur and occasional only	yes		yes	standard	Snorkelling	yes		yes	standard
Gorge swinging or canyon swinging	Yes	yes	yes	standard	Squash	yes		yes	standard
Gorge walking	yes	yes	no	standard	Surfing (not big wave or extreme surfing)	yes		yes	standard
Hockey	yes		no	standard	Swimming	yes		yes	standard
Horse riding (not polo, hunting or jumping)	yes		no	standard	Target rifle shooting	yes		no	standard
Hot-air ballooning	yes	yes	no	standard	Tennis - amateur and occasional only	yes		yes	standard
Husky sledge driving	yes	yes	yes	standard	Trekking or hiking (over 3,000 metres but under 5,000 metres altitude)	yes	yes	yes	\$ 250.00

Jet boating	yes		no	standard	Trekking or hiking (under 3,000 metres altitude)	yes		yes	standard
Jet skiing	yes		no	standard	Tubing	yes	yes	yes	standard
Jogging	yes		yes	standard	Volleyball - amateur and occasional only	yes		yes	standard
Kayaking (grade 1 & 2 rapids or lower)	yes		no	standard	Wake boarding (no stunts)	yes		yes	standard
Kayaking (grade 3 & 4 rapids)	yes	yes	no	standard	Water polo - amateur and occasional only	yes		yes	standard
Lugeing - not ice	yes	yes	no	standard	Waterskiing (no stunts)	yes		yes	standard
Marathons - amateur and occasional only	yes		no	standard	Windsurfing	yes		no	standard
Martial arts - training only	yes		no	\$ 500.00	Yachting - not racing and sailing inside territorial waters	yes		no	standard
Motorcycling - over 125cc (please note General Exclusion 13.)	yes		no	\$ 500.00	Zip lining	yes	yes	no	standard
Motorcycling - under 125cc (please note General Exclusion 13.)	yes		no	\$ 250.00	Zorbing	yes	yes	yes	standard

Special Condition

* These activities must be with a commercial operator; and available to general public; and not considered extreme risk; and not require special skills or a high level of fitness to undertake.

Table of Excluded Sports & Activities

Please be aware that this is **not** a definitive list of excluded activities, but is intended to provide examples of sports and activities where cover is not available under this policy in any circumstances.

If **you** have any questions, please send **your** enquiries to **us** via e-mail on info@insureandgo.com.au.

	Am I covered?		Am I covered?
Boating in international waters (other than on a commercial cruise liner)	No	Mountaineering - involving climbing or ice equipment.	No
Bobsleighing	No	Off-piste skiing - without guide	No
Boxing (including training)	No	Parachuting	No
Cascading	No	Paragliding	No
Competition contact sports or activities (e.g. Rugby Union, Rugby League, AFL)	No	Parapenting	No
Competitive cycling	No	Parascending (over land or snow)	No
Cross-country skiing - not on a designated cross country ski route	No	Polo	No
Expeditions to remote, hazardous or dangerous locations (e.g. Antarctica)	No	Potholing	No
Extreme sports or activities	No	Rock climbing (outdoor)	No
Flying - piloting or crewing any aircraft	No	Rock scrambling	No
Freestyle skiing	No	Running with the bulls	No
Gliding	No	Scuba diving - more than 30 metres depth	No
Gorge walking - private	No	Shark diving	No
Hang-gliding	No	Skeletons	No
High diving	No	Ski acrobatics	No
Horse jumping	No	Ski jumping or stunting	No
Hunting	No	Ski racing (including training)	No
Hydro speeding	No	Sky diving	No
Kite surfing	No	Triathlons	No
Micro lighting	No	Via ferrata	No
Mountain biking - downhill racing or extreme ground conditions or stunts	No	White or black water rafting, canoeing or kayaking - grade 5 or higher	No
Mountain boarding	No	Yachting - racing or sailing in international waters	No

Table of Covered *Winter Sports*

These are defined in **your** policy as a **winter sports** activity. To have cover for any of the below **winter sports** activities **you** must have purchased the Gold Level of Cover and also the **Winter sports** Cover upgrade option and this option must be shown on **your Policy Schedule**.

Any references to skiing in the table below also include snowboarding.

If **you** intend to take part in any **winter sport** during **your trip**, please note that cover is only available for the activities listed below, and is only available where:

- **You** follow the safety guidelines for the activity concerned and where applicable, **you** use the appropriate and recommended safety equipment;
- The activity is not part of a competition or tournament; and
- The activity is not on a professional basis.

If **you** have any questions, please send **your** enquiries to **us** via e-mail on info@insureandgo.com.au.

	Am I covered?	Special Condition?*	Do Sections F (Personal Accident) & G (Personal Liability) apply?	Excess payable		Am I covered?	Special Condition?*	Do Sections F (Personal Accident) & G (Personal Liability) apply?	Excess payable
Big foot Skiing	yes		yes	standard	Lugeing - ice	yes	yes	no	
Cat skiing	yes		yes	standard	Mono skiing	yes		yes	standard
Cross-country skiing (along a designated cross country ski route only)	yes		yes	standard	Off-piste skiing - with professional guide	yes	yes	yes	standard
Glacier skiing	yes		yes	standard	Recreational ski racing (not training for, or participating in a competition)	yes		yes	standard
Heli-skiing	yes	yes	no	standard	Skiing (recreational only)	Yes		Yes	standard
Ice Hockey (not competitive)	yes		no	standard	Snowmobiling	yes		no	standard
Ice skating	yes		yes	standard	Tobogganing	yes		yes	standard

Special Condition

* These activities must be with a commercial operator; and available to general public; and not considered extreme risk; and not require special skills or a high level of fitness to undertake.

FINANCIAL SERVICES GUIDE

This Financial Services Guide (“FSG”) provides information to assist **you** to decide whether **you** wish to use any of the services offered by Insure & Go Australia or Chartis. It also sets out other information required by law to be included in an FSG.

For example, the FSG contains information about remuneration that may be paid to Insure & Go Australia Pty Ltd and other relevant people or organisations related to the services offered. It also contains information about how **you** may access dispute resolution.

GENERAL ADVICE WARNING

When arranging **your** insurance **we** may provide **you** with General Advice. General Advice is provided without taking into consideration **your** personal circumstances, objects or financial situation.

Because of this **you** need to read the Product Disclosure Statement to consider if it is right for **you** before deciding to acquire the InsureandGo Annual Multi-trip Travel Insurance policy to ensure it suits **your** needs.

HOW INSUREANDGO IS REMUNERATED

From the base premium (premium less stamp duty, GST and any other government charges, taxes, fees or levies) **you** pay, Insure and Go Australia, who is responsible for most of the administration, marketing and distribution costs incurred in connection with the product, receives commission from Chartis of between zero and forty six percent.

ABOUT INSUREANDGO

Insure and Go Australia is appointed for this purpose as a General Insurance Distributor to distribute this insurance product issued by Chartis. Insure and Go Australia is not authorised to provide any advice or bind any businesses on behalf of Chartis.

Contact details for InsureandGo are:

Insure and Go Australia
ABN 71 140 219 594
Level 1, 20 Hunter Street
Sydney, NSW 2000

Insure and Go Australia may deal in specified general insurance products that are issued/insured by:

Chartis Australia Insurance Limited (Chartis)

ABN 93 004 727 753

AFSL 381686

Level 12

717 Bourke Street

Docklands Vic 3008

Mailing Address: GPO Box 9933, Melbourne, VIC 3001

PROVIDING INSTRUCTIONS TO INSUREANDGO

Instructions are able to be received by:

Phone within Australia: 1300 401 177

Phone outside Australia: +61 1300 407 177

Fax within Australia: 1300 859 273

Fax outside Australia: +61 1300 859 273

Email: info@insureandgo.com.au

Letter: Insure and Go Australia

Level 12, 717 Bourke Street

Docklands

VIC 3008

IF YOU HAVE A COMPLAINT

Resolving **your** complaints

We are committed to handling any complaints about **11** products or services efficiently and fairly.

If **you** have a complaint:

1. Contact **our** call centre and raise it with **us**.
2. If **your** complaint is not satisfactorily resolved **you** may request that the matter be reviewed by management by writing to:

The Compliance Manager
Chartis
Level 12, 717 Bourke Street
Docklands
VIC 3008
3. If **you** are still unhappy, **you** may request that the matter be reviewed by **our** Internal Dispute Resolution Committee (“Committee”). **We** will respond to **you** with the Committee’s findings within 15 working days.

4. If **you** are not satisfied with the finding of the Committee, **you** may be able to take **your** matter to an independent dispute resolution body, Financial Ombudsman Service (FOS). This external dispute resolution body can make decisions with which Chartis are obliged to comply.

5. Contact details are:

Financial Ombudsman Service

Phone: 1300 780 808 (local call fee applies)

Email: info@fos.org.au

Internet: <http://www.fos.org.au>

GPO Box 3

Melbourne, VIC 3001

FSG Date: 18 October 2011



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