

Annual Multi-Trip Travel Insurance ⓘ

Combined Financial Services Guide and
Product Disclosure Statement



→ Vereinigtes Königreich, Scotland

Contents

PRODUCT DISCLOSURE STATEMENT (PDS)	2
HOW INSUREANDGO ANNUAL MULTI-TRIP TRAVEL INSURANCE IS DISTRIBUTED AND ADMINISTERED	2
CONTACT DETAILS.....	2
Policy Plans - Geographical areas.....	3
Policy Upgrades and Amendments	4
KEY BENEFITS OF <i>YOUR POLICY</i>	4
IMPORTANT INFORMATION	5
Eligibility	5
Assistance provider	7
Dispute resolution.....	9
Duty to take reasonable care not to make a misrepresentation	11
TABLE OF BENEFITS	13
TABLE OF BENEFITS FOR UPGRADES	15
GENERAL CONDITIONS	16
SECTIONS OF COVER	20
SECTION A - CANCELLING <i>YOUR TRIP</i> BEFORE DEPARTURE	20
SECTION B1 - MEDICAL AND OTHER EXPENSES OUTSIDE OF AUSTRALIA	22
SECTION B2 - HOSPITAL CASH ALLOWANCE	23
SECTION C1 - CUTTING YOUR TRIP SHORT	24
SECTION C2 - ADDITIONAL EMERGENCY EXPENSES	25
SECTION C3 - RESUMPTION OF <i>YOUR TRIP</i>	26
SECTION D - TRAVEL DELAY EXPENSES.....	27
SECTION E1 - PERSONAL BELONGINGS AND BAGGAGE.....	28
SECTION E2 - DELAYED BAGGAGE	29
SECTION E3 - PASSPORT AND TRAVEL DOCUMENTS	29
SECTION E4 - MONEY.....	29
SECTION F - ACCIDENTAL DEATH AND PERMANENT DISABILITY	31
SECTION G - PERSONAL LIABILITY	33
SECTION H - LEGAL EXPENSES	34
SECTION I - HIJACK.....	34
SECTION J - PET CARE	35
SECTION K - RENTAL CAR EXCESS WAIVER	35
SECTION L - LOSS OF INCOME	36
SECTION M - <i>COVID-19</i> EXPENSES.....	36
SECTION M1 - <i>COVID-19</i> EXPENSES: CANCELLATION OR TRIP DISRUPTION	37
SECTION M2 - <i>COVID-19</i> EXPENSES: MEDICAL EXPENSES OUTSIDE AUSTRALIA	37
SECTION N - WINTER SPORTS COVER	38
SECTION O - BUSINESS COVER	42
Table of covered sports & activities.....	44
Table of covered <i>winter sports</i>	47
Table of excluded sports & activities	48
GENERAL DEFINITIONS	49
The insured person(s) named on the <i>policy schedule</i>	51
FINANCIAL SERVICES GUIDE	52

PRODUCT DISCLOSURE STATEMENT (PDS)

Date: 22/11/2024

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 7
Dispute Resolution on page 8
Privacy on page 9
Duty to take reasonable care not to make a misrepresentation on page 10

This document contains the full terms and conditions that apply to **your** policy.

Please keep this document in a safe place and carry it with **you** when **you** travel.

HOW INSUREANDGO ANNUAL MULTI-TRIP TRAVEL INSURANCE IS DISTRIBUTED AND ADMINISTERED

The insurer of this insurance is:

Mitsui Sumitomo Insurance Company Limited (“MSI”)
ABN 49 000 525 637, AFSL 240816
Level 26, 135 King Street, Sydney, NSW 2000

Throughout this PDS the issuer/insurer is referred to as **we**, **us**, **our**.

This insurance is distributed and administered on our behalf by:

Europ Assistance Australia Pty Ltd trading as InsureandGo (“Europ Assistance”)
ABN 71 140 219 594
AFSL Number 552106
Suite 1.04 Level 1, 19 Harris Street, Pyrmont, 2009 Sydney NSW

Europ Assistance holds a binding authority from the insurer, MSI to issue contracts of insurance and to deal with or settle claims on MSI’s behalf and as MSI’s agent. The capacity in which they act is further explained in the Financial Services Guide (“FSG”) contained within this document.

Please refer to the FSG section of this document for information on the services provided and the remuneration received, or to be received, by Europ Assistance as the distributor and administrator of this insurance product.

Europ Assistance does not issue or underwrite (other than as **our agent**) or guarantee InsureandGo Travel Insurance.

CONTACT DETAILS

Enquiries

Phone within Australia: 1300 401 177
Phone outside Australia: +61 2 7201 9532

Fax: 02 9660 4805

Monday to Friday, 9am - 5pm
Hours subject to change.

Please visit <http://www.insureandgo.com.au/contact-us>

Email: info@insureandgo.com.au

Overseas Emergency Assistance Helpline

Phone: +61 2 9333 3999
24 hours a day, 7 days a week

This PDS has been prepared by **us** and Europ Assistance.

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 be either 30, 45 or 60 days, depending on:

- the policy option **you** have selected; and
- your** age at the date of application and **your** travel destination.

With InsureandGo Annual Multi-Trip Travel Insurance, you also have the option to select a policy type (number of people covered), a policy plan - Geographical areas covered, a level of cover and various policy upgrades and Amendments which best suits your travel needs.

Policy Types

You have the option to select:

Individual

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 two adults who are in a **Partner** relationship.

Under this policy each **insured person** named on the **policy schedule** can travel independently.

Family

This option provides cover for two adults who are in a **partner** relationship and their accompanying **dependent children**.

Under this policy each insured adult named on the **policy schedule** can travel independently.

Policy Plans - Geographical areas

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

The South Pacific:

American Samoa, Cook Islands, Fiji Islands, French Polynesia (including Tahiti), Kiribati, New Caledonia, Niue, Samoa, Solomon Islands, Tonga, Tuvalu, Vanuatu, New Zealand, Papua New Guinea, and domestic cruises within Australian territorial waters.

Asia

Bangladesh, Brunei, Cambodia, China, Hong Kong, India, Indonesia, Japan, Laos, Malaysia, Maldives, Nepal, Philippines, Singapore, South Korea, Sri Lanka, Taiwan, Thailand and Vietnam only.

Worldwide* excluding

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

Worldwide* including

Worldwide including USA, Canada, Caribbean, 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, Belarus, Chad, Crimea, Cuba, Democratic Republic of Congo, East Timor, Haiti, Iran, Iraq, Lebanon, Liberia, Libya, Myanmar, North Korea, Pakistan, Russia, Somalia, South Sudan, Sudan, Syria, Uganda, Venezuela, Yemen, Zimbabwe or any other country which is sanctioned by the European Union, OFAC, United Nations or Australia from time to time.

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 Policy Plan.

No cover is available under this policy for domestic travel within Australia apart from if you are travelling on a domestic cruise within Australian territorial waters. In this specific case **we** will only cover Medical and evacuation expenses when you are cruising. With Medical expenses **we** mean expenses incurred on board relating to medical illness or injury assistance. **We** will also cover the repatriation or evacuation expenses if the medical practitioner has stated in writing that you are unfit to continue **your** trip due to medical illness or injury. This benefit does not apply to any medical treatment provided on Australian inland or whilst the ship is tied up in an Australian port.

Level of Cover

There are three levels of cover available under this InsureandGo Travel Insurance:

InsureandGo Bare Essentials

InsureandGo Silver

InsureandGo Gold

The benefit and sum insured entitlements differ under each level of covers.

The InsureandGo Bare Essentials level of cover is not available with the Worldwide* Including travel plan.

✓ What you are covered for

* What you are not covered for

! Important information

? Definitions relating to this section

Policy Upgrades and Amendments

Amendments

The following policy amendments only apply if they have been selected by **you**, the appropriate premium has been paid and they are shown on **your policy schedule**.

Excess Eliminator and Double Excesses

Under most sections of this policy **you** have to pay the first part of any claim. This is called an excess. This will apply to each person claiming and to each incident and to each section of the policy **you** claim under. This amount is shown under each section where it applies.

If **you** pay an extra premium, **your** policy can include an excess waiver (excess eliminator) which will remove all excesses (except for increased medical excesses listed in the Table of covered sports & activities on pages 44-47).

For a reduced premium **your** policy can include a double excess, in which case all excesses will be doubled (except for increased medical excesses listed in the Table of covered sports & activities on pages 44-47).

Upgrades

Natural disaster cover

Important: To include any unexpected **natural disaster** as a claimable event, **you** must have purchased this option and the option must be shown on **your policy schedule**.

This option can include cover for Sections A (Cancellation), C1 (Cutting **your trip** short), C2 (Additional emergency expenses) and D (Travel delay) dependent on the level of cover **you** select.

Medical cover due to any **natural disaster** is automatically included in all policies without purchasing this option. Additional cover is dependent on **your** cover level selected. For example if **you** select a Bare Essentials policy, this additional cover will only extend to include cover for Section C2.

As per General Exclusion 4 there is no cover for costs incurred relating to a **natural disaster** if an event is already known prior to purchasing a policy.

Winter sports cover

Important: To have cover for any winter sport activity **you** must have purchased this option and the option must be shown on **your policy schedule**.

Please see page 45 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

No cover is available unless before the activity takes place, **we** have agreed in writing to cover it. Terms and conditions will apply and additional premium may be required.

In addition to the standard policy benefits **you** will be covered for benefits under Sections M1 to M6 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 38-42 of this PDS for full details of this cover.

Business cover

In addition to the standard policy benefits **you** will be covered for benefits O1 to O5 inclusive.

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

Please see page 40-41 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 A (available only if Silver or Gold cover is selected)
- **Medical and other expenses outside Australia** - Section B1 (available under any level of cover selected)
- **Hospital cash allowance** - Section B2 (available only if Silver or Gold cover is selected)
- **Cutting your trip short** - Section C1 (available only if Silver or Gold cover is 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 expenses** - Section D (available only if Silver or Gold cover is selected)
- **Personal belongings and baggage** - Section E1 (available under any level of cover selected)
- **Delayed baggage** - Section E2 (available only if Silver or Gold cover is selected)

✓ What you are covered for

* What you are not covered for

! Important information

? Definitions relating to this section

- **Passport and travel documents** - Section E3 (available only if Silver or Gold cover is selected)
- **Money** - Section E4 (available only if Silver or Gold cover is selected)
- **Accidental death and permanent disability** - Section F (available only if Silver or Gold cover is selected)
- **Personal liability** - Section G (available under any level of cover selected)
- **Legal expenses** - Section H (available only if Silver or Gold cover is 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)
- **Rental car excess waiver** - Section K (available only if Silver or Gold cover is selected)
- **Loss of income** - Section L (available only if Silver or Gold cover is selected)
- **Covid-19 Expenses: Cancellation or trip disruption** - Section M1 (available only if Silver or Gold cover is selected)
- **Covid-19 Expenses: Medical expenses outside Australia** - Section M2 (available only if Silver or Gold cover is selected)

Sums insured for each of these benefits are set out in the Tables of Benefits by reference to the relevant level of cover selected.

You should be aware that conditions and exclusions apply. For detailed information about the benefits, excess applicable, exclusions, the circumstances under which, and time periods under which, benefits are provided and the process for making a claim, please read the Sections of Cover on pages 20-44 and General Exclusions on pages 17-20.

Each Section of Cover is divided into; What **you** are covered for, What **you** are not covered for and Important Information. These divisions are highlighted by the below symbols and colors to help you navigate this PDS.



What **you** are covered for



What **you** are not covered for



Important Information

As well as the General Definitions listed on pages 46-48 some Sections of Cover have their own definitions. These can be located with the below symbol and colour.



Definitions

IMPORTANT INFORMATION

Your travel insurance

This PDS, along with **your policy schedule**, forms the basis of **your** contract of insurance. Together these documents explain what **you** are covered for. The PDS 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 be reduced or not paid. Please read this PDS 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.

To understand who this product has been designed for, the different types of cover, and if the cover is likely to be consistent with **your** needs, objectives and financial situation, **you** can review the Target Market Determination which can be found at www.insureandgo.com.au/policy-wordings

Eligibility

a. This insurance is only available to travellers who are citizens or permanent residents of Australia or non-permanent residents who have a valid Medicare, Private Health Fund or Overseas Student Travel Insurance in Australia.

If requested, **you** are required to provide such evidence in any of the following forms:

- Copy of **your** passport
- Australian residency documents
- Birth certificate
- Copy of valid Medicare, Private Health Fund or Overseas Student Travel Insurance
- Any other official documents proving residency or citizenship

We are not obligated to pay a claim or provide assistance if such evidence cannot be supplied, if requested.

b. This insurance is only available to applicants who are 100 years of age or under at the date of applying for this insurance.

The age limit depends on the level of cover **you** select.

✓ What **you** are covered for

* What **you** are not covered for

! Important information

? Definitions relating to this section

c. This insurance is only available if **you** purchase **your** policy before **you** commence your international travel outside of Australia.

Age limits

The age limit of this insurance depends on the level of cover **you** select.

- Bare Essentials cover is available to travellers who are 79 years of age or under at the date of application.
- Silver and Gold cover are available to travellers who are 100 years of age or under at the date of application.

The maximum duration of cover for any one **trip** will be 30 days if **you** are aged 80 or over at the date of application, and select a Worldwide excluding or Worldwide including travel plan.

Applicants must be 18 years of age or over at the date of applying for this insurance. Persons over the age of 18 may purchase this policy on behalf of financially dependent children or grandchildren (including, fostered or adopted children or grandchildren) who are under 18 years of age at the time of the application for this insurance.

Full adult premium will apply if dependents are not travelling with parents and/or grandparents. Parents or grandparents can buy insurance on behalf of dependents as long as dependents under 16 years of age are supervised by an adult during the trip.

Health conditions

We will not pay claims arising from any of the following:

- any medical condition which, at the time of taking out this insurance, **you** are receiving or waiting for hospital tests or treatment for any condition or set of symptoms that have not been diagnosed; or
- travel against the advice of a medical practitioner or travelling to get medical treatment abroad; or
- any medical condition **you** have been told about that will cause your death and the terminal prognosis is expected prior to the policy **end date**.

We will not cover claims arising from any of the following conditions if **you** or any **insured person** on your policy:

- a) Has in the last 5 years suffered from or received medical advice, treatment or medication for:
 - any heart related, blood circulatory or diabetic condition; or
 - any neurological condition (including stroke, brain haemorrhage or epilepsy);
 - any breathing condition;
 - any arthritic condition, back pain or osteoporosis;
 or

- any bowel condition (including Crohn’s disease or IBS); or
 - any psychiatric or psychological condition (including anxiety or depression); or
 - any cancerous condition.
- b) Has been referred to or seen by a hospital doctor, specialist or surgeon (other than an accident and emergency doctor), or needed inpatient treatment in hospital in the last 12 months.

This is unless **you** have told Europ Assistance about **your** condition and **we** have accepted it and this is shown on **your policy schedule**.’ (Phone us on 1300 401 177 to find out more).

Important limitations - Cancelling **your trip** before departure

This policy will not cover any claims under Section A - Cancelling **your** trip before departure, or Section C1 - Cutting **your** trip short, or Section C2 - Additional emergency expenses, that result directly or indirectly from any medical condition known to **you** before the **policy issue date** and that affects:

- a relative who is not travelling and is not an **insured person** under this policy;
- someone who is travelling with **you** who is not an **insured person** under this policy,
- a person you plan to stay with on **your trip**

You should also refer to “When cover starts and ends” and the general exclusions on pages 17-20.

Important limitations - COVID-19

This policy generally excludes cover arising from or relating to **COVID-19**. See General Exclusions 32 and 33 on page 17.

For example there is no cover for any government travel bans, “Do not travel” warnings; government directed border closures; or mandatory quarantines or self-isolation requirements related to cross border, region or territory travel.

Coverage is only available for the specific events under Sections M1 and M2;

Cover is available in the event that;

- **you** are diagnosed with **COVID-19** after **you** purchase this policy,
- **your travelling companion** is diagnosed with **COVID-19** after **you** purchase this policy,
- **your close relative** is diagnosed with **COVID-19** after **you** purchase the policy and the level of infection is life threatening.

Please see pages 34-36 for full details.

✓ **What you are covered for**

* **What you are not covered for**

! **Important information**

? **Definitions relating to this section**

Manual labour, humanitarian or missionary work/travel and working with animals.

This insurance does not cover **you** for engaging in any **manual labour**, humanitarian, missionary related travel or whilst working with animals. See General Exclusion 18 on page 16 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 sunglasses, dentures, paintings, household equipment (e.g. kitchen appliances or televisions), mobile phone 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 25-29 for full details.

Pregnancy and childbirth

We provide cover under this policy if something unexpected happens. In particular, **we** provide cover under section B1 for injuries to the body or illness that was not expected. **We** do not consider pregnancy or childbirth to be an illness or injury. To be clear, **we** only provide cover under sections A, B1 and B2 of this policy, for claims that come from **complications of pregnancy and childbirth**.

Please make sure **you** read the definition of '**complications of pregnancy and childbirth**' in the Definitions section on page 47.

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 F (Accidental death and permanent disability) and section G (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 on pages 42-44 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 42-44, cover is available if the activity meets both of the following criteria:

1. An activity able to be undertaken by persons of all ages including those activities with height or general health warnings and which do not require specialised equipment or high level of fitness; and,
2. Activities provided by a commercial operator and open to persons of all ages including those with height or general health warning.

Sports and activities for which no cover is available are listed under Table of excluded sports and activities on page 46.

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

When cover starts and ends

For the purposes of Section A (Cancelling your trip before departure) cover commences from the **policy issue date** on **your policy schedule**.

Cover ends when **you** leave **your home** address in Australia on **your departure date**.

For the purpose of all other Sections cover commences from:

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

Cover 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) the **end date**, whichever is earlier.

For the purpose of one-way trips, cover under all other sections ends 24 hours after **your** arrival to **your** final destination country (taking flight arrival time as reference) or at the **end date** on **your policy schedule**, whichever is earlier.

Assistance provider

InsureandGo Travel Insurance is a trading name of Europ Assistance that is a leading provider of international medical and emergency assistance. It operates a network of 24 hour telephone assistance Centre's and has access to an international network of medical and emergency assistance providers including dedicated air ambulances in certain countries.

✓ **What you are covered for**

* **What you are not covered for**

! **Important information**

? **Definitions relating to this section**

By choosing InsureandGo Travel Insurance, **you** can access these services before and during **your** journey. EUROPE ASSISTANCE's staff are available to assist **you** every hour of every day as part of **your** cover. They will assess your medical or emergency situation and guide **you** through a process to solve it.

Depending on **your** specific needs, EUROPE ASSISTANCE 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.
- Coordinate evacuation or repatriation where **you** are located to a suitable medical facility or back home to Australia, subject to assessment and approval by EUROPE ASSISTANCE

To contact EUROPE ASSISTANCE phone REVERSE CHARGE from anywhere in the world on:
+61 2 9333 3999

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 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 travelers 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.

Cooling Off period

If this cover is not suitable for **you** and **you** want to cancel **your** policy **you** may return this insurance to **us** within 14 days of purchasing it, provided that **you** have not made a claim or exercised any other rights under the policy and **your** trip has not commenced. **We** will cancel the policy and give **you** a full refund of premium. Contact **us** by mail at info@insureandgo.com.au or call 02 9333 3902 to cancel **your** policy.

Cancelling your policy after the cooling off period

If **you** cancel after this 14 days period, provided that **you** have not made a claim or exercised any other rights under the policy, **we** will refund you a proportion of the

premium for the outstanding period of cover less any government charges and taxes that **we** cannot recover.

Extension of Cover

Where **your trip** is necessarily extended due to an unforeseeable circumstance outside **your** control, **your** cover will be extended until **you** are able to travel **home** by the quickest and most direct route. Please contact **us** on 02 9333 3999 to notify the event and extension.

If **you** voluntarily wish to extend **your** cover before the **end date of your original policy schedule**, **you** need to contact **us** on +61 2 7201 9532 or email info@insureandgo.com.au.

Code of Practice

We 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. The Code Governance Committee monitors and enforces compliance with the General Insurance Code of Practice.

How to make a Claim

You must register any claim within 30 days after completion of **your** travel. **We** can reduce **your** claim by the amount of any prejudice **we** have incurred because **you** registered after this timeframe. If **you** need to make a claim, **we** will require **you** to:

- a) provide **us** with all the information **we** require in English or officially translated into English.
- b) provide **us** with **proof of ownership**, proof of value, and proof of the event you are claiming for within the requested timeframe. (The detailed requirements for necessary documents and timeframes are stated under important information of applicable sections.)

Your responsibilities when making a claim

- a) **You** must provide evidence that **you** have suffered a loss under the terms and conditions of the policy. **We** are under no obligation to make payment without this **proof of ownership** and proof of claimable event.
- b) If **you** submit a fraudulent claim, **we** may refuse to pay the claim and seek recovery for any cost **we** already paid to **you** under this policy.

How We settle a claim

We consider a number of factors in calculating a claim settlement. These include:

- amount of loss or damage;
- applicable excess;

✓ **What you are covered for**

* **What you are not covered for**

! **Important information**

? **Definitions relating to this section**

- policy limits and sub-limits shown in the Table of benefits;
- depreciation at the rates set out in this policy; and
- policy terms and conditions.

When settling a claim for lost, damaged or stolen items, **we** may do one or more of the following in consultation with **you**:

- a) repair, or
- b) replace (based on the original items specification, with the equivalent in the market at time of settlement), or
- c) provide store credit voucher for replacement, or
- d) provide a cash settlement.

Settlements allow for a reasonable depreciation rate which is shown in the relevant coverage section.

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

Phone: 02 9333 3901 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>

An excess applies to some claims under some policy sections. An excess is applied per section per person and if multiple events occur during a trip an excess will be applied for each section per event. Please refer to the Tables of Benefits on pages 13-15 for further information.

Dispute resolution

We and Europ Assistance are committed to handling any concerns or complaints about **our** products, services or anything else.

If **you** have a complaint or concern (including about the personal information we collect and your privacy) **we** will put **you** in contact with someone who can help to resolve the complaint. **You** can talk over the phone, email or mail:

Phone: 02 9333 3901
Email: complaints@insureandgo.com.au
Mail: The Dispute Resolution Manager
Europ Assistance Australia Pty Ltd
Suite 1.04 Level 1, 19 Harris St.
Pyrmont, 2009
Sydney NSW

You may use **our** internal dispute resolution process. You can find a copy of our dispute resolution process here: <https://www.insureandgo.com.au/contact-us>

We expect that our internal dispute resolution process will deal fairly and promptly with your complaint.

If an issue has not been resolved to your satisfaction, **you** can lodge a complaint with the Australian Financial

Complaints Authority (AFCA) at any time. AFCA provides fair and independent financial services complaint resolution that is free to consumers.

AFCA's contact details are:

Website: www.afca.org.au

Email: info@afca.org.au

Telephone: 1800 931 678 (free call)

In writing to: Australian Financial Complaints Authority
GPO Box 3, Melbourne VIC 3001

Financial Claims Scheme

The Financial Claims Scheme (FCS) provides compensation to policyholders (that satisfy its eligibility criteria) with valid claims against a failed general insurer. **You** may be entitled to payment under the FCS if **we** are unable to meet **our** obligations under this insurance. Access to the FCS is subject to eligibility criteria.

Information about the FCS can be obtained from the APRA website at <http://www.fcs.gov.au> and the APRA hotline on 1300 55 88 49.

Updating this PDS

Information in this PDS is subject to change from time to time. Where a change occurs in relation to information that is not materially adverse **we** may update it by including information on **our** website. A paper copy of such information will be provided upon request.

General advice warning

Any financial product advice provided by **us** is general only and is provided without taking into consideration **your** personal circumstances, objects or financial situation.

Because of this **you** need to read this PDS to consider if InsureandGo Travel Insurance is right for **you** before deciding to acquire InsureandGo Travel Insurance to ensure that it suits **your** needs.

Privacy Consent and Disclosure

We and Europ Assistance comply with the requirements of the *Privacy Act 1988* (Cth) (Privacy Act) (including the Australian Privacy Principles), which apply to any personal information (as defined in the Privacy Act) that is collected by Europ Assistance.

✓ **What you are covered for**

* **What you are not covered for**

! **Important information**

? **Definitions relating to this section**

Purpose of Collection

We and Europ Assistance collect information necessary to underwrite and administer **your** insurance cover, to maintain and to improve customer service, to manage claims and complaints, and to advise **you** of other products that **you** may be interested in. **We** may furthermore process your personal information to comply with **our** legal obligations such as international sanctions regulations. For these purposes **we** may collect **your**:

- name;
- date of birth;
- contact details (including address, email address and telephone number)
- medical conditions and other health information or sensitive information (as those terms are defined in the Privacy Act); and
- travel details (for the purpose of the insured trip), amongst other information relevant to the rendering of the services.

It is important that **you** answer all questions truthfully and accurately, inaccurate answers when taking out this policy may result in **us** either declining to provide cover, cancelling **your** insurance cover or declining or reducing a claim payment.

In the course of administering **your** policy, **we** and Europ Assistance may exchange **your** information with:

- the entities to which **we** and Europ Assistance are related contractors or third-party providers providing services related to the administration of **your** policy;
- banks and financial institutions for the purpose of processing **your** application and obtaining policy payments;
- assessors, third party administrators, emergency assistance providers, retailers, medical providers, travel carriers, in the event of a claim;
- Suppliers, commercial partners and other third parties with whom we have commercial relationships, for business, marketing, and related purposes;
- the emergency assistance provider who will record all calls to the assistance service provided under **your** policy for quality assurance training and verification purposes; and
- each other.

Those parties may use the information to advise **you** of their insurance products or services.

Your personal information may be disclosed to entities and parties located overseas, including France, Malaysia, Spain, UK, USA, Japan and the Philippines. **Your** personal information may also be disclosed to entities and parties in the countries and regions nominated under **your** insurance policy, or any other regions where **you** may require assistance.

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

Access and Correction to **your** information

You may request access to, and/or correction of, **your** personal information by submitting a written request to **us** and/or Europ Assistance.

Complaints and contact details

If **you** believe that we have interfered with **your** privacy in our handling of **your** personal information or if **you** have any questions about our processes for handling **your** information, **you** may send **your** queries and lodge a complaint by contacting **us** info@insureandgo.com.au or in writing to:

Privacy Queries & Complaints,
InsureandGo Travel Insurance,
Suite 1.04 Level 1, 19 Harris St.
Pymont, 2009 NSW

Further information on how **you** may access or correct **your** personal information and how **we** will handle **your** complaint is set out in the following privacy policies:

Our Privacy Policy: www.msi-oceania.com/privacy

Europ Assistance's Privacy Policy:

www.insureandgo.com.au/privacy-policy

Consent Acknowledgment

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

Duty to take reasonable care not to make a misrepresentation

Under the Insurance Contracts Act 1984 (Cth) (Act), **you** have a duty to take reasonable care not to make a misrepresentation to **us**.

This duty applies whenever **you** enter into, renew, extend or vary this contract of insurance.

In all cases, **we** will ask you questions that are relevant to **our** decision to insure **you** and on what terms.

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

When **you** answer the questions **you** must give a true and accurate account of matters. **Your** response should tell us everything that **you** know about the question because **your** response is relevant to whether **we** offer **you** insurance and the terms we offer **you**.

A misrepresentation made fraudulently is made in breach of the duty to take reasonable care not to make a misrepresentation.

Whether or not **you** took reasonable care not to make a misrepresentation will be determined with regard to all the relevant circumstances.

If **we** know, or ought to know about your particular characteristics or circumstances, **we** will consider these to determine if **you** took reasonable care not to make a misrepresentation to **us**.

We may consider the following matters to determine if **you** took reasonable care not to make a misrepresentation to us:

- the type of insurance contract in question, and its target market
- explanatory material or publicity produced or authorised by **us**
- how clear, and how specific, the questions **we** asked were
- how clearly **we** communicated to **you** the importance of answering those questions and the possible consequences of failing to do so
- whether or not an agent/insurance broker was acting for **you**, or
- whether the contract was a new contract or was being renewed, extended, varied or reinstated.

You are not to be taken to have made a misrepresentation merely because **you**:

- failed to answer a question, or
- gave an obviously incomplete or irrelevant answer to a question.

If **you** do not take reasonable care when answering our questions and the result is **you** make a misrepresentation to **us**, **we** may cancel your contract or reduce the amount we will pay **you** if **you** make a claim, or both.

If **your** failure to take reasonable care not to make a misrepresentation to us is fraudulent, **we** may refuse to pay a claim and treat the contract as if it never existed.

TABLE OF BENEFITS

The following is a summary 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 INDIVIDUAL, COUPLE AND FAMILY COVER

The sums insured set out below are the maximum amount **we** will pay under each section per **insured person per trip**

TABLE OF BENEFITS					
Section	Benefit	Bare Essentials Sum Insured	Silver Sum Insured	Gold Sum Insured	Excess*
A	Cancelling your trip before departure	Nil	\$15,000	Unlimited	\$100
Full conditions of cover available and exclusions relating to Section A Cancelling your trip before departure should be read on pages 20-22 prior to purchase.					
B1	Medical and other expenses outside Australia Including Emergency: Medical treatment Surgical treatment Hospital treatment Repatriation Ambulance costs Complications of pregnancy Dental treatment Return of body or ashes to Australia Funeral or burial expenses outside of Australia	Unlimited Unlimited Unlimited Unlimited Unlimited Unlimited Unlimited \$500 \$50,000 \$10,000	Unlimited Unlimited Unlimited Unlimited Unlimited Unlimited Unlimited \$500 \$50,000 \$10,000	Unlimited Unlimited Unlimited Unlimited Unlimited Unlimited Unlimited \$500 \$50,000 \$10,000	\$100
B2	Hospital cash allowance	Nil	Up to \$75 per completed 24 hours up to \$2,500	Up to \$75 per completed 24 hours up to \$5,000	Nil
Full conditions of cover available and exclusions relating to Section B1 Medical and other expenses outside Australia should be read on pages 22-23 prior to purchase. Full conditions of cover available and exclusions relating to Section B2 Hospital Cash Allowance should be read on page 23-24 prior to purchase.					
C1	Cutting your trip short	Nil	\$15,000	Unlimited	\$100
C2	Additional emergency expenses	\$5,000	\$15,000	\$50,000	\$100
C3	Resumption of journey	Nil	Nil	\$3,000	\$100
Full conditions of cover available and exclusions relating to Section C1 Cutting your trip short should be read on pages 24-27 prior to purchase. Full conditions of cover available and exclusions relating to Section C2 Additional emergency expenses should be read on pages 24-27 prior to purchase. Full conditions of cover available and exclusions relating to Section C3 Resumption of journey should be read on page 24-27 prior to purchase.					
D	Travel delay expenses	Nil	Up to \$50 per completed 12 hours up to \$1,000	Up to \$100 per completed 12 hours up to \$2,000	Nil
Full conditions of cover available and exclusions relating to Section D Travel delay expenses should be read on page 27 prior to purchase.					
E1	Personal belongings and baggage Including: laptops, tablets, mobile phones, cameras and video cameras item limit Including: all other items single article limit/ pair or set of items limit Including: limit for all other electronics and valuables combined Including: all property (including specified items) only where lost or stolen from an unattended motor vehicle combined	\$2,000 No Cover \$500 No Cover \$500	\$6,000 \$2,000 \$500 \$500 \$500	\$8,000 \$3,000 \$750 \$750 \$500	\$100
E2	Delayed baggage	Nil	\$500	\$750	Nil
E3	Passport and travel documents	Nil	\$2,500	\$5,000	Nil
E4	Money	Nil	\$250	\$500	\$100

✓ What you are covered for

* What you are not covered for

! Important information

? Definitions relating to this section

Full conditions of cover available and exclusions relating to Section E1 Personal belongings and baggage should be read on pages 28-31 prior to purchase.					
Full conditions of cover available and exclusions relating to Section E2 Delayed baggage should be read on pages 29-31 prior to purchase.					
Full conditions of cover available and exclusions relating to Section E3 Passport and travel documents should be read on pages 29-31 prior to purchase.					
Full conditions of cover available and exclusions relating to Section E4 Money should be read on pages 29-31 prior to purchase.					
F	Accidental death and permanent disability:				
	Event 1(a) Death of <i>insured person</i> aged 18 years to 65 years	Nil	\$37,500	\$50,000	Nil
29-31	Event 1(b) Death of <i>dependent child</i> or <i>insured person</i> aged under 18 years	Nil	\$12,500	\$15,000	Nil
	Event 1 (c) All benefits for <i>insured person</i> aged 66 years or over	Nil	\$12,500	\$15,000	Nil
	Event 2 <i>Permanent Paraplegia</i> or <i>Quadriplegia</i>	Nil	\$37,500	\$50,000	Nil
	Event 3 <i>Permanent total loss</i> of sight of one or both eyes	Nil	\$37,500	\$50,000	Nil
	Event 4 <i>Permanent total loss</i> of use of one or more <i>limbs</i>	Nil	\$37,500	\$50,000	Nil
Full conditions of cover available and exclusions relating to Section F Accidental death and permanent disability should be read on pages 31-33 prior to purchase.					
G	Personal liability	\$1,500,000	\$2,500,000	\$5,000,000	\$100
Full conditions of cover available and exclusions relating to Section G Personal liability should be read on page 33-34 prior to purchase.					
H	Legal expenses	Nil	\$10,000	\$25,000	\$100
Full conditions of cover available and exclusions relating to Section H Legal expenses should be read on page 34-34 prior to purchase.					
I	Hijack	Nil	Nil	\$2,500	Nil
Full conditions of cover available and exclusions relating to Section I Hijack should be read on page 34 prior to purchase.					
J	Pet care	Nil	Nil	\$600	Nil
Full conditions of cover available and exclusions relating to Section J Pet care should be read on page 35 prior to purchase.					
K	Rental car excess waiver	Nil	\$4,000	\$4,000	Nil
Full conditions of cover available and exclusions relating to Section K Rental car excess waiver should be read on pages 35 prior to purchase.					
L	Loss of income	Nil	\$5,200	\$10,400	Nil
Full conditions of cover available and exclusions relating to Section L Loss of income should be read on page 36 prior to purchase.					
M1	<i>Covid-19</i> Expenses: Cancellation or trip disruption	Nil	\$2,500	\$5,000	\$100
M2	<i>Covid-19</i> Expenses: Medical expenses outside Australia	Nil	Unlimited	Unlimited	\$100
	Return of body or ashes to Australia	Nil	\$50,000	\$50,000	
	Funeral or burial expenses outside of Australia	Nil	\$10,000	\$10,000	
Full conditions of cover available and exclusions relating to Section M1 Covid-19 Expenses: Cancellation or trip disruption should be read on pages 36-38 prior to purchase.					
Full conditions of cover available and exclusions relating to Section M2 Covid-19 Expenses: Medical expenses outside Australia should be read on pages 37-38 prior to purchase.					



Important Information

***Excess**

If **your** claim is paid, this excess is deducted from any payment **we** make to **you**. An excess is applied per section per person and if multiple events occur during a trip an excess will be applied for each section per event per person.

You may have chosen to waive the excess (Excess Eliminator) or chosen to double the excess - see the Excesses section on page 3. If you have chosen either of these options, it will be shown on **your policy schedule**.

✓ **What you are covered for**

* **What you are not covered for**

! **Important information**

? **Definitions relating to this section**

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 Travel Insurance *policy schedule*.

Winter Sports Cover			
Section	Benefit	Sum Insured	Excess*
N1	Winter sports Equipment	\$1,250	\$100
	Single article, Pair or Set limit	\$600	
N2	Winter sports equipment hire	\$50 per 24 hours up to \$500	Nil
N3	Lift pass	\$500	\$100
N4	Ski pack	\$150 per 24 hours up to \$600	Nil
N5	Piste closure	\$50 per 24 hours up to \$500	Nil
N6	Avalanche cover	\$600	\$100

Full conditions of cover available and exclusions relating to Section N **Winter sports** should be read on pages 38-42 prior to purchase.

Business Cover			
Section	Benefit	Sum Insured	Excess*
O1	Business equipment	\$2,500	\$100
	Single article, Pair or Set limit	\$1,000	
	Business samples	\$1,000	
O2	Emergency courier expenses	\$500	\$100
O3	Business equipment hire	\$100 per 24 hours up to \$1,000	Nil
O4	Business money	\$1,000	\$100
	Cash limit	\$500	
O5	Replacing staff	\$5,000	Nil

Full conditions of cover available and exclusions relating to Section O Business cover should be read on pages 42-44 prior to purchase.

Natural Disaster Cover				
Section	Benefit	Bare Essentials	Silver	Gold
A	Cancelling your trip before departure	No	Yes	Yes
C1	Cutting your trip short	No	Yes	Yes
C2	Additional emergency expenses	Yes	Yes	Yes
D	Travel delay expenses	No	Yes	Yes

The **Natural disaster** upgrade will extend your cover to the sections above dependent on your cover level selected. **Natural disaster** is defined in the Policy General Definition on page 49.
Full conditions of cover available and exclusions relating to **Natural disaster** cover should be read on page 3 prior to purchase.

GENERAL CONDITIONS

The following conditions apply to all sections of this insurance.

1. You must answer all questions that **we** or Europ Assistance ask **you** truthfully and accurately. Inaccurate answers when taking out this policy may result in **us** either declining to provide cover, cancelling your insurance cover or declining or reducing a claim payment.
2. **You** must take all reasonable steps to avoid, reduce, or recover, any loss which may mean that **you** have to make a claim under this insurance.
3. Before **you** commence **your trip**, **you** must let **us** know about the destination region **you** are travelling to and spending most time in if **you** are spending more than 48 hours in on **your trip** in the continents of North America or South America. Otherwise, **we** can refuse **your** claim if it relates to travel in a region **you** did not tell **us** about.
4. **You** must report to the police or (where applicable) the responsible transport provider and obtain a written report from them in respect of loss or theft or any item within 72 hours of discovering the loss or theft, or as soon as reasonably practicable. You must provide this to us with your claim together with proof of ownership of the lost or stolen item(s).
5. You must give our claims department all the documents and execute all authorities that are reasonably necessary to assess any claim. Any documents must be in English or be accompanied by an official translation. 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 receipts and 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.
6. **You** must provide reasonable assistance and cooperation to **us** in the assessment or investigation of **your** claim.
7. **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** may reasonably need and by filling in any forms **we** may reasonably 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 provide reasonable co-operation with **us** in any recovery action.
8. 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 be cancelled and the premium **you** have paid may be forfeited. Any benefits already paid to **you** must be repaid in full.
9. **You** must agree to have a medical examination if it is reasonably necessary to assess **your** claim. If **you** die, **we** are entitled to a post-mortem examination.
10. **You** must agree to have a blood alcohol and/or breath analysis where local laws permit, where it is reasonably necessary for **us** to assess your claim.
11. **You** must pay **us** back any amounts that **we** have paid to **you** which are not covered by the insurance.
12. After a claim has been settled, any salvage **you** have sent into **our** claims department will become **our** property.
13. If **you** require hospitalisation or emergency transportation services and you want us to pay, then you must contact EUROP ASSISTANCE as soon as possible and obtain approval before arrangements are made where this is reasonably practicable. **You** must also follow any advice or instruction given to you by **us**, Europ Assistance.
14. **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.

✓ What you are covered for

* What you are not covered for

! Important information

? Definitions relating to this section

GENERAL EXCLUSIONS

General exclusions apply to all sections of this policy.



What *you* are not covered for

1. Any claims arising from any of the following: (This is unless *you* have told Europ Assistance about *your* condition and *we* have accepted it and you have paid for any additional premium we require. Phone *us* on 1300 401 177 to find out more.)
 - a) any *pre-existing medical condition* where *you* were aware or a reasonable person in *your* position ought to have been aware.
 - b) *You*, or any *insured person* on *your* policy has, in the last 5 years prior to the *policy issue date*, suffered from or received medical advice, treatment or medication for:
 - any heart related, blood circulatory or diabetic condition; or
 - any neurological condition (including stroke, brain haemorrhage or epilepsy); or
 - any breathing condition; or
 - any arthritic condition, back pain or osteoporosis; or
 - any bowel condition (including Crohn's disease or IBS); or
 - any psychiatric or psychological condition (including anxiety or depression); or
 - any cancerous condition.
 - c) any condition for which *You* or any *insured person* on your policy has been referred to or seen by a hospital doctor, specialist or surgeon (other than an accident or emergency doctor), or needed inpatient treatment in hospital in the 12 months prior to the *policy issue date*.
2. Any claims in respect of;
 - Any medical condition which, at the time *you* take out this insurance, *you* are receiving or waiting for hospital tests or treatment for any condition or set of symptoms that have not been diagnosed; or
 - travel against the advice of a medical practitioner or travelling to get medical treatment abroad; or
 - travel where *you* have been told about a condition that will cause *your* death and the terminal prognosis is expected prior to the *end date*.
3. *You* will not be covered under Section A - Cancelling your trip before departure, or Section C1 - Cutting *your trip* short, or Section C2 - Additional emergency expenses, that results directly or indirectly from any medical condition known to *you* before the *policy issue date* and that affects:
 - a *relative* who is not travelling and is not an *insured person* under this policy,
 - someone who is travelling with you who is not an *insured person* under this policy,
 - a person *you* plan to stay with on *your trip*.
4. Any claim relating to an incident which *you*, or a reasonable person in your position, ought to have been aware of at the *policy issue date*.
5. Any claim relating to travel solely within Australia unless *you* are travelling on a domestic cruise within Australian territorial waters.
6. Any claims (except claims under Section A and M1) relating to an incident prior to *you* leaving *your home* to commence *your trip*.
7. Any claim arising from;
 - *your, your partner, relative* or *your travelling companion's* suicide, attempted suicide, self-harm or self-injury; or
 - *you* deliberately putting *yourself* in danger (unless trying to save a human life); or
 - *your partner, relative* or *your travelling companion* deliberately putting themselves in danger (unless trying to save a human life).
8. Any claim arising directly or indirectly from *you, your partner, relative* or *your travelling companion* having a blood alcohol limit of above 0.15% or driving a vehicle when *you* have a blood alcohol limit that is above the legally allowed limit in the destination in which you are travelling, or where
 - a. There is a medical practitioner or forensic expert report;

✓ What you are covered for

* What you are not covered for

! Important information

? Definitions relating to this section

- b. A witness report of a third party;
 - c. **Your** own admission; or
 - d. The description of events **you** described to **us** or the treating medical professional (e.g. paramedic, nurse, doctor) as documented in their records;
which indicated alcohol consumption being a contributing cause of **your** claim.
9. Any claim arising from **you, your partner, relative** or **your travelling companion** using drugs (unless the drugs have been prescribed by **your** doctor).
10. Any claim arising from conditions where **you, your partner, or your travelling companion** contract Acquired Immune Deficiency Syndrome (AIDS) or AIDS related complex (ARC) or Human Immunodeficiency Virus (HIV) whilst travelling.
11. 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.
12. 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**).
13. Any claim resulting from **you** travelling in, to or through a country or area that was subject to “Do not travel” advice by the Australian Government through the Department of Foreign Affairs and Trade - <http://www.smarttraveller.gov.au> or those countries subject to an embargo from the UN Security Council or from any other international organisation to which Australia belongs, as well as events occurring in any international conflicts or interventions involving the use of force or coercion.
14. 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.
15. 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.
16. Any claim arising from the use of a two-wheeled or three-wheeled motor vehicle unless **you**;
- a. as the driver or a passenger are wearing a crash helmet (this is irrespective of the law in the country you are in), and
 - b. as the driver:
 - (i) hold a driving licence appropriate for the country **you** are in, and
 - (ii) if using a motorcycle rated 125cc or higher, you hold a current and valid license required for driving an equivalent rated motorcycle in Australia.
17. 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.
18. Any claim arising from **you** being involved in any deliberate, malicious, reckless, illegal or criminal act.
19. Any claim involving **you** taking part in:
- a. **manual labour** in connection with business or trade.
 - b. working with animals
 - c. missionary work and related travel.
 - d. humanitarian work and related travel.
20. Any claim relating to:
- a. any form of racing other than on foot.
 - b. any sport or activity unless that sport or activity is covered under the Table of covered sports and activities Section on pages 42-44, but only to the extent that cover is provided under that table.
 - c. any sport or activities listed under the Table of excluded sports and activities on page 46 of this Policy Wording.
 - d. **you** participating in any professional sports.

21. Any claim relating to **winter sports** (refer to definition on page 49) unless **you** have purchased the **Winter sports** Cover upgrade.
22. 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).
23. Any costs which relate to return travel to Australia if **you** do not hold an original return ticket to Australia.
24. 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.
25. Any claim where **you** have failed to reasonably follow the advice or instruction of **us**, or Europ Assistance such as when **you** refuse to come back to Australia when EUROP ASSISTANCE reasonably considered **you** were fit to return home (or to **your** final destination if on a one-way trip) according to the available medical advice. If **you** refuse to come back to Australia upon our request or follow any other reasonable advice or instruction, **we** will only be responsible for costs and expenses incurred up until the day of **our** request
26. 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.
27. 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.
28. Any claim arising from **your** tour being cancelled due to insufficient numbers, other operational reasons, or the negligence of a wholesaler or operator.
29. 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.
30. Any claim arising from errors or omissions in **your** booking arrangements by **you**, **your** travel agent or any other person acting on **your** behalf.
31. Any loss, injury or illness, dental, damage or legal liability arising directly or indirectly from travel in, to or through Afghanistan, Belarus, Chad, Crimea, Cuba, Democratic Republic of Congo, East Timor, Haiti, Iran, Iraq, Lebanon, Liberia, Libya, Myanmar, North Korea, Pakistan, Russia, Somalia, South Sudan, Sudan, Syria, Uganda, Venezuela, Yemen, Zimbabwe or any other country which is sanctioned by the European Union, OFAC, United Nations or Australia from time to time.
32. 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.
33. Any claim arising from Novel Coronavirus (Covid-19) or mutations of Novel Coronavirus (Covid-19). This exclusion does not apply to Section M (Covid-19 Expenses).
34. Any claim arising from an **epidemic, pandemic** or outbreak of an infectious disease or any derivative or mutation of such virus or disease (or arising directly or indirectly from these) or the threat, or what a reasonable person in the circumstances would perceive to be the threat, of any of these. This exclusion does not apply to Section M (Covid-19 Expenses).

✓ What you are covered for

* What you are not covered for

! Important information

? Definitions relating to this section

35. **We** shall not be deemed to provide coverage and will not make any payments nor provide any service or benefit to **you** or any other party to the extent that such cover, payment, service, benefit and/or activity of **yours** would violate or otherwise expose **us** to any applicable trade or economic sanctions, law or regulation, including but not limited to sanctions, laws or regulations issued by the United Nations, European Union, United States of America, mainly through the Office of Foreign Assets Control of the US Department of Treasury, United Kingdom, France, Australia and New Zealand.

SECTIONS OF COVER

SECTION A - CANCELLING *YOUR TRIP* BEFORE DEPARTURE



What **you** are covered for

If **you** have to cancel **your trip** because of one of the reasons listed below **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 are non-refundable;
- the cost of excursions, tours and activities which **you** have paid for and which are non-refundable; and
- the cost of visas which **you** have paid for and which are non-refundable.
- the travel agent's cancellation fee up to 10% of the amount paid to the travel agent when full monies have been paid or the maximum amount of deposit has been paid at the time of cancellation. **We** will not pay more than the loss of the normal remuneration available to the agent had the trip gone ahead as planned.

Alternatively, if all conditions under Section A are met, and no exclusions are applicable, **we** will cover the expense for rescheduling **your trip** prior to departure provided the cost of rescheduling does not exceed the cost of cancellation. This benefit can only be claimed once per **trip** per **insured person** and **you** must return to Australia before **your policy end date**.

We will pay a benefit under this Section 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** who is resident in Australia and who is in Australia at the time the event occurs.
- c. **you** have to go to court to be a witness or be on a jury (but not as an expert witness).
- d. there is an accident involving a vehicle **you** were planning to travel in, which happens within seven days before the date **you** planned to leave and means you cannot use the vehicle. This only applies to self-drive holidays.
- e. **you, your relative or travelling companion** are a member of the armed forces, police, fire, nursing or ambulance services and **you** have to stay in Australia because of an emergency or **you** are posted overseas unexpectedly.
- f. It is necessary for **you** to stay in Australia after a fire, storm, flood or burglary at **your** home or place of business within 48 hours before the date **you** planned to leave. We will need a written statement from a relevant public authority confirming the reason and necessity.
- g. **you** cannot travel because a **natural disaster** has caused **your** travel service provider to cancel **your** pre-paid service and does not provide an alternative. (This is only applicable if **you** have purchased the **Natural disaster** upgrade option and this is shown on **your policy schedule**. This does not include those which were known at the time of purchasing this insurance.)
- h. If **you** become pregnant after we have sold **you** this policy, and **you** will be more than 30 weeks pregnant (or 20 weeks if **you** are expecting more than one baby) at the start of, or during, **your** trip. Or, **your** doctor advises that **you** are not fit to travel because you are suffering from **complications of pregnancy and childbirth**.

✓ What **you** are covered for

* What **you** are not covered for

! Important information

? Definitions relating to this section

- i. **we** will pay the cancellation cost of tuition or course fees up to \$2,000 if the sole purpose of **your** trip is to attend that course and that course is cancelled due to circumstances outside **your** control.



What **you** are not covered for

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**. This includes a failure to obtain ESTA Approval when **you** are travelling to the USA.
5. **You** failing to check in according to **your** itinerary or the times advised to **you**.
6. Costs which **you** have paid on behalf of any other person, unless that person is also an **insured person** named on **your policy schedule**. (An excess will still be applied to each person who the costs relate to.)
7. 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**.
8. 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.
b. Claims arising from **your** financial or contractual obligations or those of **your travelling companion, relative or business associate**.
9. Any claims arising from any **natural disaster** unless **you** have purchased the **Natural disaster** upgrade option and this is shown on **your policy schedule**.



Important Information

Please note: This section does not apply if **you** have InsureandGo Travel Insurance Bare Essentials cover. **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.

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 pay **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 pay **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**.

✓ What **you** are covered for

* What **you** are not covered for

! Important information

? Definitions relating to this section

SECTION B1 - MEDICAL AND OTHER EXPENSES OUTSIDE OF AUSTRALIA



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. Emergency medical, surgical and hospital treatment and ambulance costs.
2. The cost of *your* return to Australia earlier than planned if this is medically necessary following medical advice.
3. If *you* cannot return to Australia as *you* originally planned and *we* will pay for:
 - Reasonable extra accommodation (room only) and travel expenses (economy class unless a higher grade of travel is confirmed as medically necessary) to allow *you* to return to Australia if this is necessary due to medical advice; and
 - Reasonable 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; or
 - Reasonable accommodation and travel expenses for one *relative* or friend to travel from Australia to stay with *you* and travel *home* with *you* if this is necessary due to medical advice.

In addition *we* will pay:

1. Up to \$50,000 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.
2. Up to \$500 for emergency dental treatment as long as it is for the immediate relief of pain only.



What *you* are not covered for

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

1. The excess as shown in the Table of benefits.
2. Any treatment or surgery which is not immediately medically necessary and can wait until you return home, including any routine medical, dental or prenatal visits.
3. The extra cost of a single or private hospital room unless this is medically necessary.
4. 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).
5. Any costs for the following:
 - telephone calls (other than calls to EUROP ASSISTANCE 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).
6. Any treatment, medication or any other additional expenses as detailed under section B1 that occur after *you* return back to Australia.
7. Any extra costs after the time when, in *our* medical advisor's opinion, *you* are fit to return to Australia (or *your* final country if *you* are on a one-way *trip*).
8. Any expenses incurred more than 12 months from the time *you* first received treatment for the injury or illness.
9. Any medical treatment that *you* receive after *you* have refused the offer of returning to *your* home, when, EUROP ASSISTANCE reasonably considered *you* were fit to return home (or to *your* final destination if on a one-way trip) according to the available medical advice. If *you* refuse to come back to Australia upon *our* request or follow any

✓ What *you* are covered for

* What *you* are not covered for

! Important information

? Definitions relating to this section

other reasonable advice or instruction, **we** will only be responsible for costs and expenses incurred up until the day of our request.

10. Any medical treatment that **you** receive on **your trip** despite **you** being medical advised not to travel.
11. Any claims that are not confirmed as medically necessary by the treating doctor overseas or EUROP ASSISTANCE.
12. Any claim resulting from **your** pregnancy or childbirth after the 30th week of pregnancy.
13. Any claim that comes from pregnancy or childbirth, unless a qualified medical practitioner confirms that the claim comes from **complications of pregnancy and childbirth**.
14. 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 and **we** have agreed this is medically necessary.
15. Any medical treatment that **you** receive because of a medical condition or any illness related to a medical condition which **you** knew about at the time of taking out this insurance. This applies to **you**, a **relative**, **business associate** or person you are travelling with, and any person **you** were depending on for the trip.
16. Any medical treatment or tests **you** have planned or expect to have.
17. Any costs that result from taking part in **winter sports**, unless **you** have paid the appropriate **winter sports** extra premium.
18. Cosmetic treatment, unless **we** have agreed that this treatment is necessary as the result of an accident covered under this policy. This exclusion extends to any additional expenses caused by complications or rehabilitation costs from planned medical procedures, cosmetic treatments, or other non-emergency medical treatments.
19. Any costs that are as a result of a tropical disease, if **you** have not had the recommended vaccinations or taken the recommended medication.



Important Information

Please note: this section does not apply if you become ill or are injured during trips within Australia or where the ship is tied up in an Australian port. Please see the note on page 3 for full details.

Please note: If **you** are admitted into hospital as an inpatient for more than 24 hours someone must contact EUROP ASSISTANCE on **your** behalf as soon as possible (please see the Assistance provider section on page 7 of this Product Disclosure Statement for contact details).

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 carriers 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.

SECTION B2 - HOSPITAL CASH ALLOWANCE



What **you** are covered for

We will reimburse **you** up to \$75 each day for extra necessary expenses incurred, 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 as an inpatient overseas.

The maximum amount **we** will pay for all claims under this Section is the amount shown in the Table of benefits by reference to the plan **you** have selected.

✓ What **you** are covered for

* What **you** are not covered for

! Important information

? Definitions relating to this section



● Important Information

Please note: This section does not apply if *you* have InsureandGo Travel Insurance Bare Essentials cover. *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.

This reimbursement 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.

You must keep all receipts for the extra expenses *you* pay.



What *you* are not covered for

In addition to General Exclusions, under Section B2, *you* are not covered for:

1. Any claim where *you* are unable to provide receipts for the extra expenses being claimed.

SECTION C1 - CUTTING YOUR TRIP SHORT



What *you* are covered for

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

- The treating doctor overseas or EUROP ASSISTANCE 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, *your*, or *your travelling companion's relative* who is resident in Australia and who is in Australia at the time the event occurs, or of *your business associate* who is resident in Australia and who is in Australia at the time the event occurs.
- A *natural disaster* (This is only applicable if *you* have purchased the *Natural disaster* upgrade option and this is shown on *your policy schedule*. This does not include those which were known at the time of purchasing this insurance.)
- 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 reasonably 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 reasonably recover from any other source.



● Important Information

Please note: This section does not apply if *you* have InsureandGo Travel Insurance Bare Essentials cover. If *you* need to return *home* to Australia earlier than planned and *you* want *us* to pay, *you* must contact EUROP ASSISTANCE as soon as reasonably possible to obtain approval from *us* (please see the Assistance provider section on page 7 of this PDS for contact details).

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

SECTION C2 - ADDITIONAL EMERGENCY EXPENSES



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:

- The treating doctor overseas or EUROP ASSISTANCE 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, *your*, or *your travelling companion's relative* who is resident in Australia or New Zealand and who is in Australia or New Zealand at the time the event occurs, or of *your business associate* who is resident in Australia and who is in Australia at the time the event occurs.
- *Your* passport or travel documents being lost or stolen (applies to Silver and Gold cover only).
- Serious damage to *your home* or business premises in Australia.
- An accident involving *your* means of transport (pre-booked flights, cruise and regularly scheduled buses or coaches only).

We will pay up to the amount shown in the Table of benefits for *your* additional reasonable and necessary travel expenses, incurred after departure, that are over and above what *you* had originally budgeted to pay, where *you* need to catch-up to your original schedule if *your trip* is disrupted due to:

- the cancellation, delay or diversion of your scheduled transport but only those expenses where *you* have not been offered alternatives.
- a *natural disaster* (This is only applicable if you have purchased the *Natural disaster* upgrade option and this is shown on your *policy schedule*. This does not include those which were known at the time of purchasing this insurance.)

In these events the airfare will be at Economy Class and will not be Business Class or First Class.

In these events *You* may be also entitled to claim additional meals and accommodation expenses under Section D.



Important Information

If *you* require us to pay for any additional emergency expenses *you* must call EUROP ASSISTANCE as soon as possible to obtain approval from *us* (please see the Assistance provider section on page 7 of this PDS for contact details)

You may be entitled to claim under Sections 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 for your trip, and are not being reimbursed for these expenses under any other benefit in this policy including C1 (Cutting *your trip* short).

You must get written confirmation from the appropriate authority stating full details of the incident.

You must claim from the transport company first, and provide *us* with written confirmation of any refunds or rescheduling offered to *you*.

You must provide *us* with written confirmation from the transport company of the cause and period of disruption.

We will only pay *you* the reasonable additional expenses less the amount *you* would have ordinarily paid had the event not occurred, less any refunds owed to *you*.

You must keep all receipts for the extra expenses *you* pay.

SECTION C3 - RESUMPTION OF *YOUR TRIP*



What *you* are covered for

We will pay up to the amount shown in the Table of benefits for the cost of the airfare to return *you* to resume *your trip*, 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*.



Important Information

Please note: This section only applies if *you* have InsureandGo Travel Insurance Gold cover.

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 (which will not be unreasonably withheld).



What *you* are not covered for Applicable to Sections C1-C3

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 costs incurred after your policy *end date*.
4. Any additional travel expenses where *you* have been offered alternatives from the transport provider.
5. 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.
6. *You* being unable to continue with *your* travel due to a failure to obtain the passport or visa needed for the planned *trip*. This includes a failure to obtain the ESTA Approval when *you* are travelling to the USA.
7. Any cost incurred where *your* scheduled transport is delayed by less than 4 hours.
8. Any claim that results from *you* missing a connecting flight where the stopover was originally scheduled on *Your* itinerary at less than 6 hours.
9. *You* failing to check in according to *your* itinerary or the times advised to *you*.
10. Costs which *you* have paid on behalf of any other person, unless that person is also an *insured person* named on *your policy schedule*. (An excess will still be applied to each person who the costs relates to.)
11. 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.
12. Any additional expenses caused by planned medical procedures, cosmetic treatments, or other non-emergency medical treatments.

✓ What *you* are covered for

* What *you* are not covered for

! Important information

? Definitions relating to this section

13. Any cost for telephone calls and mobile data (other than calls to EUROP ASSISTANCE to notify them of the emergency).
14. Any claim resulting from **you** travelling against the advice of the appropriate national or local authority.
15. 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.
16. The non-refundable unused portion of travel or accommodation arrangements where the alternative cost is paid for by **us** under Section C2.
17. The additional travelling or accommodation expenses if **you** have been reimbursed for the original unused travel or accommodation costs under Section C1.
18. 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**.
19. 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**.
20. Any claims arising from any **natural disaster** unless **you** have purchased the **Natural disaster** upgrade option and this is shown on **your policy schedule**.
21. Any amount that could potentially be claimed under the **Winter sports** or Business cover sections whether **you** have purchased the **Winter sports** or Business cover section or not.

SECTION D - TRAVEL DELAY EXPENSES



What **you** are covered for

We will reimburse the cost of **your** necessary additional meals and accommodation expenses up to the amount shown in the Table of benefits, if during a **trip**, any individual leg of **your** trip, is delayed for more than 12 hours as long as **you** eventually go on **your trip**.

Sub limits are applicable for each 12 hour period. The limits and sub limits are specified in the Table of Benefits.



What **you** are not covered for

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

1. Any claim where **you** are unable to provide receipts for the additional meals and accommodation expenses being claimed.
2. 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**.
3. Any claim that results from **you** missing a connecting flight where the stopover was originally scheduled on **your** itinerary for less than 6 hours.
4. Any claim that results from **civil unrest**.
5. Any claim that results from any **natural disaster** unless **you** have purchased the **Natural disaster** upgrade option and this is shown on **your policy schedule**.

✓ What **you** are covered for

* What **you** are not covered for

! Important information

? Definitions relating to this section

6. Any claim that results from a delay due to an event which the public knew about at the time you made your travel arrangements for the **trip** or at the time that **you** purchased **your** policy, whichever is the latter.



Important Information

Please note: This section does not apply if **you** have InsureandGo Travel Insurance Bare Essentials cover.

Under this policy you must:

- have checked in for **your** trip at or before the recommended time; and
- get a written statement from the appropriate transport company or authority confirming the reason for the delay and how long it lasted.
- keep all receipts for the necessary additional meals and accommodation expenses **you** pay.

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**.

Please see the Table of benefits for the sub limits which dependent on the level of cover **you** have selected may apply. (E.g. the maximum we will pay for any property (including specified items) which is lost or stolen from an **unattended motor vehicle** is \$500 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. This does not apply to locked compartments on Motorcycles).



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 items.

Items	Yearly Depreciation	Maximum Deduction
Phones, electrical devices, communication devices, all computers, photographic equipment, tablets, electronics equipment and clothing	20%	90%
Jewellery	5%	90%
All other items	10%	90%

- Not all items are covered. This policy does not cover sunglasses, dentures, paintings, household equipment (e.g. kitchen appliances or televisions), bicycles and their accessories, motor vehicles and their accessories, marine craft and equipment or items of a perishable nature.
- We will consult with **you** to determine whether we provide a repair, replacement or cash settlement.
- We will not pay any claim relating to a mobile phone or device with phone capabilities if **you** are unable to supply the IMEI (International Mobile Equipment Identity). **You** are also required to block the IMEI number (by Australian telecommunication providers) of the stolen or lost mobile phone or device.
- The maximum amount we will pay for any one item, **pair or set of items** that has not been specified under Section E2 is shown in the Table of benefits.
- 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 **‘other electronics’** and **‘valuables’** on page 48. There is no cover for laptops, cameras or **other electronics** or **valuables** on the Bare Essentials policy.

✓ **What you are covered for**

* **What you are not covered for**

! **Important information**

? **Definitions relating to this section**

- 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 the reasonable cost of buying essential items whilst **your** baggage is not in **your** possession if **your** baggage is delayed by an airline or transport company during **your trip** for more than 24 hours.



Important Information

Please note: This section does not apply if **you** have InsureandGo Travel Insurance Bare Essentials cover.

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); and
- Visas.



Important Information

Please note: This section does not apply if **you** have InsureandGo Travel Insurance Bare Essentials cover.

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



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**.



Important Information

Please note: This section does not apply if **you** have InsureandGo Travel Insurance Bare Essentials cover.



What you are not covered for applicable to Sections E1-E4

✓ What you are covered for

* What you are not covered for

! Important information

? Definitions relating to this section

In addition to General Exclusions 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. Claims where **you** are unable to provide **proof of ownership**.
3. Property **you** leave **unattended** in any **public place** or with someone **you** do not know looking after it. This exclusion will not apply when leaving the property **unattended**, or with someone you do not know, was due to an unavoidable emergency (for example, due to you suffering a medical emergency that requires you to urgently leave a **public place**).
4. Any item that **you** did not get a written police report within 72 hours, or as soon as reasonably practicable, after discovering it was lost or stolen.
5. Any item that **you** did not get a written report from the authorities, transport provider or tour operator within 72 hours, or as soon as reasonably practicable, after discovering it was damaged.
6. Any property left with a Motorcycle. This includes in locked compartments.
7. Any loss, theft or damage to laptops, tablets, mobile phones, cameras and video cameras, or **other electronics or valuables** which **you** do not carry in **your** hand luggage while **you** are travelling unless **you** are forced to check in these devices to the cargo hold due to government regulation.
8. 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.
9. Claims arising due to an unauthorised person fraudulently using **your** credit or debit cards.
10. 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 the **Winter Sports** Cover upgrade).
11. Breakage or scratching of drones or other unmanned flying objects while being used.
12. Damage due to scratching or denting unless the item has become unusable as a result of this.
13. Losses due to devaluation or depreciation of currency.
14. If **your** property is legally delayed, held or confiscated by Customs, the police or other officials.
15. If **your** baggage is delayed on **your** final inward journey returning **home**.
16. Loss of jewellery (other than wedding rings) while swimming or taking part in physical, sporting or adventure activities.
17. Loss of data or losses caused by mechanical or electrical breakdown or damage caused by leaking powder or fluid carried within **your** baggage.
18. Loss, theft or damage to sunglasses, dentures, paintings, household equipment, mobile phone 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).
19. 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 Silver and Gold level of cover or to Section O4 (Business Money) available under the Business Cover upgrade respectively.

✓ **What you are covered for**

* **What you are not covered for**

! **Important information**

? **Definitions relating to this section**

20. 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.

21. 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.

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

23. Any amount that could potentially be claimed under the **Winter sports** or Business cover sections whether **you** have purchased the **Winter sports** or Business cover section or not.

24. Any claim relating to an item **you** have claimed TRS (Tourist Refund Scheme).

25. Any claim relating to a mobile phone or device with phone capabilities if **you** are unable to supply the IMEI (International Mobile Equipment Identity) or other appropriate evidence of ownership.



Important information for Sections E1-E4:

- **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 laptops, tablets, mobile phones, cameras and video cameras, **other electronics** and **valuables** with **you** when **you** are travelling..
- **You** must get a written police report within 72 hours of the incident occurring, or within 72 hours of discovering any loss or theft, or as soon as reasonably practicable.
- **You** must get a written report from the relevant airline or transport company within 72 hours of discovering any loss, theft, damage or delay to personal belongings, or as soon as practicable. 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 get a written report from the airline with full details of the incident within seven days.
- **You** must obtain a report stating that the item is damaged beyond economic repair or send the damaged item to **us** for assessment if **you** are unable to provide a damage report.

SECTION F - ACCIDENTAL DEATH AND PERMANENT DISABILITY



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:

- a) occurs during **your trip**, and
- b) results in any of the events specified in the List of Events for Section F (below).

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.

✓ **What you are covered for**

* **What you are not covered for**

! **Important information**

? **Definitions relating to this section**

Quadriplegia

Permanent and entire paralysis of both legs and both arms.

Total Loss

Where the body part is a *limb*, as referenced in the List of Events for Section F (below), 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 the List of Events for Section F (below), we will pay you or your estate the amount as stated in Table of benefits.

LIST OF EVENTS FOR SECTION F - ACCIDENTAL DEATH AND PERMANENT DISABILITY

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 to 65 years
1.b	Death of dependent child or insured person aged under 18 years
1.c	Death of insured person aged 66 years or over
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**.



What you are not covered for

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 any one of the sports and activities that:
 - a. the Table of covered sports and activities (on page 44) notes as not covered under this Section.
 - b. are listed on the Table of excluded sports and activities (on page 48).



Important Information

Please note: This section does not apply if you have InsureandGo Travel Insurance Bare Essentials cover.

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

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.



What *you* are not covered for

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 another *insured person*, 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, cars, 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 (unless *we* otherwise provide *our* express prior written agreement to settle or compromise an action).
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 that:
 - a. the Table of covered sports and activities notes are not covered under this section
 - b. are listed on the Table of excluded sports and activities.



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 or defend any 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 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 must* take photographs and videos, and get details of witnesses if *you* can.

✓ What *you* are covered for

* What *you* are not covered for

! Important information

? Definitions relating to this section

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** prior written consent (which will not be unreasonably withheld) and **we** have control over the selection and appointment of **your** legal representatives and the conduct of the proceedings.



What you are not covered for

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**, Europ Assistance, or our or Europ Assistance's related bodies corporate and related entities, 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** prior written consent (which will not be unreasonably withheld).
4. Any legal action where **we** have been prejudiced against because the claim is reported to **us** more than 6 months after the accident causing **your** death or personal injury.
5. Any legal action where a qualified legal professional considers there would be no likelihood of success or no benefit in seeking compensation or damages.
6. Any legal action against any insurance company or representative of an insurance company.
7. Any legal action against another **insured person**.
8. 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.
9. Any claims arising out of **you** owning, possessing or using mechanically propelled vehicles, cars, watercraft or aircraft of any description, animals, firearms or weapons.



Important information:

Please note: This section does not apply if **you** have InsureandGo Travel Insurance Bare Essentials cover.

- We will have control over any legal representatives appointed and any proceedings;
- You must follow **our** advice or that of **our** agents in handling any claim; and
- If **you** recover any legal expenses which **we** have paid, **you** must reimburse **us** for the amount **we** paid.

SECTION I - HIJACK



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 during **your trip** for more than 24 hours.



Important Information

Please note: This section only applies if **you** have InsureandGo Travel Insurance Gold cover.

You must give **us** written statement from an appropriate authority confirming the hijack and how long it lasted.

✓ What you are covered for

* What you are not covered for

! Important information

? Definitions relating to this section

SECTION J - PET CARE



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 during *your trip* for more than 24 hours due to poor weather conditions, a strike, industrial action or mechanical breakdown.



What *you* are not covered for

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.



Important Information

Please note: This section only applies if *you* have InsureandGo Travel Insurance Gold cover.

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.

SECTION K - RENTAL CAR EXCESS WAIVER



Definitions relating to this section

Rental car:

The vehicle owned by a licensed rental company or agency, which *you* have agreed to hire from them according to the terms of *your* rental agreement. The rental car must have no more than 9 seats and not be driven off-road. The rental contract duration has to be less than 36 consecutive days.

You, your:

Each *insured person* shown on the *policy schedule* who is authorised in writing in the rental contract, to drive the *rental car*.



What *you* are covered for

We will reimburse the *Rental Car* insurance excess charged to *you* through the *Rental Car* company, if the *Rental Car* is involved in a motor vehicle accident while *you* are driving or is damaged or stolen while in *your* custody.



What *you* are not covered for

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

1. Any claim arising from *you* operating or using the *rental car* in violation of *your* rental agreement.
2. Any claim for costs other than the excess charged to *you* under the terms of *your rental car* agreement.
3. Any claim involving someone who is not listed as a driver on the rental agreement.
4. Any claim when *you* rent any of the following type of vehicles: commercial vehicles, buses, minibuses, trucks, full-size vans mounted on truck chassis, campers, motorhomes, trailers, motorbikes, motorcycles or mopeds and any other vehicle having fewer than four wheels, and limousines.
5. Any claim:
 - a) due to driving while under the influence of drugs or alcohol;
 - b) where *you* have acted intentionally or in a non-accidental nature,
6. c) from any kind of illegal activity or acts. Any damage relating to:
 - a) Wear and tear, freezing, gradual deterioration or mechanical or electrical breakdown or failure.
 - b) Blowouts or tyre damage, unless damaged by fire, malicious mischief or vandalism, or stolen or unless the tyre damage be coincident with a covered loss.

✓ What *you* are covered for

* What *you* are not covered for

! Important information

? Definitions relating to this section



Important Information

Please note: This Section does not apply if *you* have InsureandGo Travel Insurance Bare Essentials cover. This cover does not take the place of rental vehicle insurance or third party damage insurance and only provides cover for the excess component up to the applicable benefit limit.

- *You* must provide us with a copy of:
 - a) *Your* rental agreement;
 - b) The authorized driver's driving licence;
 - c) Original inspection report and the incident/damage report;
 - d) Repair invoice;
 - e) Written statement from the rental company or agency advising that *you* are liable to pay the excess or liability fee;
 - f) Details of any other insurance *you* may have that may cover the same.

SECTION L - LOSS OF INCOME



DEFINITIONS RELATING TO THIS SECTION

Disabled:

means that *you* become totally unable to attend *your* usual full-time, part time, permanent part time or contracted occupation or business, as the result of an accident during *your trip*.



What *you* are covered for

We will pay *you your* average gross income less normal taxes for up to 26 weeks and up to the amount shown in the Table of benefits if as a result of suffering an injury during *your trip you* become *disabled* within 30 days of the injury and the disablement continues after *your* return to Australia and does not allow *you* to do *your* normal or suitable alternative work and *you* lose all *your* income.

The maximum *we* will pay is \$200 per week on InsureandGo Travel Insurance Silver cover and \$400 per week on InsureandGo Travel Insurance Gold cover.

We will not pay for the first 28 days of *your* disablement from the time *you* return *home*.



What *you* are not covered for

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

1. For any inability to work as a result of illness.
2. For any loss of income as a result of *your* death.



Important Information

Please note: This Section does not apply if *you* have InsureandGo Travel Insurance Bare Essentials cover.

You must provide us with a medical report from *your* treating doctor overseas confirming the injury causing disablement occurred during *your trip*.

SECTION M - COVID-19 EXPENSES



Definitions relating to this section

Close relative

Your partner, or *your* or *your* partner's parent, brother, sister, son, daughter, (including adopted or fostered children), son-in-law, daughter-in-law, stepparent, stepchild, stepbrother or stepsister.

✓ What *you* are covered for

* What *you* are not covered for

! Important information

? Definitions relating to this section

COVID-19:

Coronavirus (COVID-19); severe acute respiratory syndrome coronavirus (SARS-COV-2); or any mutation or variation of these.

SECTION M1 - COVID-19 EXPENSES: CANCELLATION OR TRIP DISRUPTION



What you are covered for

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

- **you** being medically diagnosed with **COVID-19** after **you** purchase the policy.
- **your close relative**, who is resident in Australia or New Zealand and who is in Australia or New Zealand at the time the event occurs, being diagnosed with **COVID-19** after **you** purchase the policy and the treating doctor confirms in writing the level of infection is life threatening.
- **your travelling companion** being medically diagnosed with **COVID-19** after purchasing the policy.

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 reasonably recover from any sources;
- the cost of excursions, tours and activities which **you** have paid for and which **you** cannot reasonably recover from any sources; and
- **your** additional reasonable and necessary travel and accommodation expenses outside of Australia, incurred after departure, that are over and above what **you** had originally budgeted to pay, where **you** need to catch-up to **your** original schedule.



Important Information

Please note: This section does not apply if **you** have InsureandGo Travel Insurance Bare Essentials cover.

We will only pay **you** the reasonable additional trip disruption expenses less the amount **you** would have ordinarily paid had the event not occurred, less any refunds owed to **you**.

If **you** require **us** to pay for any expenses **you** must call EUROPE ASSISTANCE as soon as possible to obtain approval from **us** (please see the Assistance provider section on page 7 of this PDS for contact details).

SECTION M2 - COVID-19 EXPENSES: MEDICAL EXPENSES OUTSIDE AUSTRALIA



What you are covered for

We will pay up to the amount shown in the Table of benefits for the necessary and reasonable medical costs incurred outside of Australia as a result of **you** being medically diagnosed with **COVID-19**. This includes emergency medical, surgical, hospital and ambulance costs where necessary.

You will also be covered for:

- up to \$50,000 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

Please note: This section does not apply if **you** have InsureandGo Travel Insurance Bare Essentials cover.



What you are not covered for

In addition to General Exclusions, under Sections M1-M2, **you** are not covered for:

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

✓ What you are covered for

* What you are not covered for

! Important information

? Definitions relating to this section

2. Any claim for cancellation where **you** are unable to provide evidence of the diagnosis such as the results of a **COVID-19** positive test taken by **you** or **your** travelling companion within 2 weeks of the scheduled departure date.
3. Any claim where **you** are unable to provide evidence of the diagnosis such as the results of a **COVID-19** positive test.
4. Any claims arising from or related to **COVID-19** where coverage is not specifically listed under sections M1-M2.
5. Any claims arising from **you** knowingly failing to follow reasonable **COVID-19** instructions provided by health authorities, governments or any accredited health institution.
6. Any claims arising from or relating to any government travel bans, “Do not travel” warnings; government directed border closure; or mandatory quarantine or self-isolation requirements related to cross border, region or territory travel.
7. Any quarantine that is imposed by a government or other official body which is not as a result of **your**, or **your travelling companion's**, diagnosis of **COVID-19**.
8. Expenses **you** incur after **you** return to Australia.
9. Costs which **you** have paid on behalf of any other person, unless that person is also an **insured person** named on **your policy schedule**.
10. Any claim where **you**, or **your travelling companion**, are awaiting the results of a **COVID-19** test prior to purchasing **your** policy.
11. Any claim for the cost of a **COVID-19** test.

SECTION N - WINTER SPORTS COVER



Important Information

Please note: The following sections only apply if **you** have 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 this upgrade and if the option is not shown on your policy schedule.**



DEFINITIONS RELATING TO THIS SECTION

Winter sports*

Recreational skiing/snowboarding, 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 snow sport instructor/guide only), recreational ski racing (not training for, or participating in a competition), 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

Backcountry and off-piste

Is skiing in the backcountry on ungroomed and unmarked slopes or pistes, including skiing in unmarked or unpatrolled areas either inside or outside of a ski resorts boundaries, sometimes in the woods. Unlike groomed cross-country and alpine skiing, the land and the snow pack are not monitored, patrolled, or maintained. This is applicable to all types of skiing/snowboarding activities - inclusive of big foot skiing, cat skiing, glacier skiing, heli skiing, mono skiing etc. Any kind of backcountry or off-piste activity on the snow is not covered without the attendance of a ‘professional snow sport instructor’ see definition below.

Professional snow sport instructor

- Holder of Level 2 Backcountry security award and relevant equivalent of this award.
- Holder of backcountry and mountain safety qualification that is mandatory for level 4 instructors. Instructors with this type of qualification can teach off-piste snow sports and lead day tours in the high mountains within and outside a ski area boundary. Instructors with this award have undergone tough assessment and training in high mountain safety and awareness off-piste.

✓ What you are covered for

* What you are not covered for

! Important information

? Definitions relating to this section

Ski/snowboard fun parks

An area of a piste, or ski trail, created for freestyle skiers and boarders to use/undertake half pipes, moguls, jumps, rails, skier cross tracks etc.

SECTION N1 - 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*.



Important Information

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 N1 (*Winter sports equipment*), pair or set of items means a number of associated pieces of *winter sports equipment* being similar or complementary or used together. (E.g. a pair of skis and bindings, a pair of ski boots)

You must make any claim for lost, stolen or damaged *winter sports equipment* that was lost, stolen or damaged while being held by an airline, from the airline first.

Any money you get under this policy will be reduced by the amount of compensation you receive from the airline for the same event.

SECTION N2 - 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 during your trip 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.

You must make any claim for lost, stolen or damaged *winter sports equipment* that was lost, stolen or damaged while being held by an airline, from the airline first.

Any money you get under this policy will be reduced by the amount of compensation you receive from the airline for the same event.

SECTION N3 - LIFT PASS

✓ **What you are covered for**

* **What you are not covered for**

! **Important information**

? **Definitions relating to this section**



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 during *your trip*. 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 payment will be made of its original value.



What *you* are not covered for applicable to Sections N1-N3

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

1. The excess as shown in the Table of benefits (this does not apply if *you* are claiming under Section N2).
2. Any item that within 72 hours of discovering it was lost or stolen *you* did not get a written police report.
3. Any *winter sports equipment* that *you* lost or was stolen or damaged during a journey, unless *you* report this to the carrier and get a property irregularity report at the time.
4. *Winter sports equipment* *you* left *unattended* in a *public place*, 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.
5. Claims where *you* are unable to provide receipts or other reasonable *proof of ownership* wherever possible for the items being claimed.
6. Any claims relating to any *winter sports* unless that winter sport is covered under the Table of covered *Winter sports* section on page 46.



Important Information for Sections N1-N3

- *You* must get a written police report within 72 hours of the incident occurring, or within 72 hours of discovering any loss or theft, or as soon as reasonably practicable.
- *You* must get a written report from the relevant airline or transport company within 72 hours of discovering any loss, theft, damage or delay to *winter sports equipment* or as soon as reasonably practicable. 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 get a written report from the airline with full details of the incident within seven days.
- *You* must provide receipts or other reasonable *proof of ownership* wherever possible for the items being claimed.

SECTION N4 - SKI PACK



Definitions relating to this section

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.

✓ What *you* are covered for

* What *you* are not covered for

! Important information

? Definitions relating to this section



Important Information

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

SECTION N5 - PISTE CLOSURE



What *you* are covered for

We will pay up to the amount shown in the Table of benefits if, during *your trip*, 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 while you are at the resort. *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

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.

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

SECTION N6 - 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 during *your trip* for more than 12 hours from the scheduled arrival or departure time because of an avalanche.



What *you* are not covered for

In addition to General Exclusions, under Section N6, *you* are not covered for:

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



Important Information

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

SECTION 0 - 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**.



Definitions relating to this section

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 01 - 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. 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

- 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 items.

Items	Yearly Depreciation	Maximum Deduction
Business equipment	20%	90%

- **We** will consult with **you** to determine whether **we** provide a repair, replacement or cash settlement.
- **You** should make claims about losing **your business equipment** (or it being stolen or damaged) while being held by an airline to the airline first. Any money **you** get under this policy will be reduced by the amount of compensation **you** receive from the airline for the same event

SECTION 02 - 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 01 (**Business equipment**).

✓ What **you** are covered for

* What **you** are not covered for

! Important information

? Definitions relating to this section

SECTION 03 - 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** during **your trip** 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 04 - 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.



What you are not covered

In addition to **General Exclusions**, under **Section 01-04**, **you are not covered for**:

1. The excess as shown in the Table of benefits (this only applies if **you** are claiming under Section 01 or Section 04).
2. Any other circumstance excluded under 'What **you** are not covered for under Sections E1- E4' on pages 28-29.

SECTION 05 - 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 F (Accidental death and permanent disability) and Section G (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 both of the following criteria:

1. An activity able to be undertaken by persons of all ages including those activities with height or general health warnings and which do not require specialised equipment or a high level of fitness; and,
2. Activities provided by a commercial operator and open to persons of all ages including those with height or general health warnings.

Sports and Activities for which no cover is available are listed under Table of excluded sports and activities on page 46.

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 (Accidental death and permanent disability) & G (Personal Liability) apply?***	Excess payable		Am I covered?	Special Condition?*	Do Sections F (Accidental death and permanent disability) & G (Personal Liability) apply?***	Excess payable
Abseiling (fully harnessed)	Yes	yes	no	\$100	Mountain biking - not racing or extreme ground conditions or stunts	yes		no	\$250
Amateur athletics	Yes		yes	\$100	Mud bugging	yes	yes	no	\$100
Archaeological digging	Yes		yes	\$100	Netball - amateur and occasional only	yes		yes	\$100
Archery - amateur and occasional only	Yes		yes	\$100	Orienteering - amateur and occasional only	yes		yes	\$100
Assault course (no weapons)	Yes	yes	no	\$100	Ostrich riding (not racing)	yes	yes	no	\$100
Badminton - amateur and occasional only	Yes		yes	\$100	Paintballing - wearing eye protection	yes	yes	no	\$100
Baseball - amateur and occasional only	Yes		yes	\$100	Parasailing	yes	yes	yes	\$100
Basketball - amateur and occasional only	Yes		yes	\$100	Parascending - over water	yes		no	\$100
Battle re-enactment (no live firearms)	Yes	yes	no	\$100	Passenger in private or small aircraft or helicopter	yes	yes	no	\$100
Breathing observation bubble diving (maximum depth 30 metres)	Yes	yes	yes	\$100	Quad biking	yes	yes	no	\$500
Bridge walking - supervised by a fully-trained guide only	yes	yes	yes	\$100	Rafting - white or black water (grade 3 and 4 rapids)	yes	yes	no	\$100
Bungee jumps (three jumps maximum)	yes		yes	\$100	Rafting - white or black water (grade 1 and 2)	yes		no	\$100

InsureandGo Annual Multi Trip Travel Insurance – Product Disclosure Statement

					rapids)				
Camel or elephant riding or trekking	yes		no	\$100	Rambling	yes		yes	\$100
Canoeing (grade 1 & 2 rapids or lower)	yes		no	\$100	Refereeing - on an amateur basis	yes		yes	\$100
Canoeing (grade 3 & 4 rapids)	yes	yes	no	\$100	Rock Climbing - Indoor and harnessed	yes		no	\$100
Canopy walking or tree-top walking	yes	yes	yes	\$100	Roller blading (no racing, half-pipe, stunts or extreme skating)	yes		yes	\$100
Cave tubing or river tubing	yes	yes	no	\$100	Rowing - amateur and occasional only	yes		yes	\$100
Clay-pigeon shooting	yes		no	\$100	Rugby codes - amateur and occasional only	yes		no	\$250
Coasteering - amateur and occasional only	yes	yes	no	\$100	Running - sprint and long distance	yes		yes	\$100
Conservation or charity work (educational and environmental - working with hand tools only)	yes		no	\$100	Safari	yes		yes	\$100
Cricket - amateur and occasional only	yes		yes	\$100	Sand boarding	yes		yes	\$100
Cycle touring	yes		no	\$100	Sand yachting	yes		no	\$100
Cycling	yes		yes	\$100	Scuba diving (qualified, maximum depth 30 metres, not diving alone)	yes		no	\$100
Dragon boating	yes		no	\$100	Scuba diving (unqualified but with instructor, maximum depth 30 metres)	yes	yes	no	\$100
Dune or wadi bashing	yes		no	\$100	Sea canoeing or kayaking - short or day trips only, with overnight stays (not on water)	yes		no	\$100
Falconry	yes	yes	no	\$100	Sea canoeing or kayaking - day trips and coastal only	yes		yes	\$100
Football - amateur and occasional only	yes		no	\$100	Sleigh rides - as part of a Christmas trip to Northern Europe	yes		yes	\$100
Go-karting	yes	yes	no	\$100	Skateboarding (no racing, half-pipe, stunts or extreme skating)	yes		yes	\$100
Golf - amateur and occasional only	yes		yes	\$100	Snorkelling	yes		yes	\$100
Gorge swinging or canyon swinging	Yes	yes	yes	\$100	Squash	yes		yes	\$100
Gorge walking	yes	yes	no	\$100	Surfing (not big wave or extreme surfing)	yes		yes	\$100
Hockey	yes		no	\$100	Swimming	yes		yes	\$100
Horse riding (not polo, hunting or jumping)	yes		no	\$100	Target rifle shooting	yes		no	\$100
Hot-air ballooning	yes	yes	no	\$100	Tennis - amateur and occasional only	yes		yes	\$100
Husky sledge driving	yes	yes	yes	\$100	Trekking or hiking (over 3,000 metres)	yes	yes	yes	\$250

✓ What you are covered for
 * What you are not covered for
 ! Important information
 ? Definitions relating to this section

InsureandGo Annual Multi Trip Travel Insurance – Product Disclosure Statement

					but under 5,000 metres altitude)				
Jet boating	yes		no	\$100	Trekking or hiking (under 3,000 metres altitude)	yes		yes	\$100
Jet skiing	yes		no	\$100	Tubing	yes	yes	yes	\$100
Jogging	yes		yes	\$100	Volleyball - amateur and occasional only	yes		yes	\$100
Kayaking (grade 1 & 2 rapids or lower)	yes		no	\$100	Wake boarding (no stunts)	yes		yes	\$100
Kayaking (grade 3 & 4 rapids)	yes	yes	no	\$100	Water polo - amateur and occasional only	yes		yes	\$100
Lugeing - not ice	yes	yes	no	\$100	Waterskiing (no stunts)	yes		yes	\$100
Marathons - amateur and occasional only	yes		no	\$100	Windsurfing	yes		no	\$100
Martial arts - non-contact training only	yes		no	\$500	Yachting - not racing and sailing inside territorial waters	yes		no	\$100
Motorcycling - over 125cc (please note General Exclusion 16.)	yes		no	\$500	Zip lining	yes	yes	no	\$100
Motorcycling - under 125cc (please note General Exclusion 16.)	yes		no	\$250	Zorbing	yes	yes	yes	\$100

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.

** **Section F (Accidental death and permanent disability): does not apply** if you have arranged InsureandGo Travel Insurance Bare Essentials cover, irrespective of whether “yes” is stated above.

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 *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. See Section N (*Winter sports* cover) for the specific definitions relating to ‘*backcountry and off piste*’, ‘*professional snow sport instructor*’ and ‘*ski/snowboard fun parks*’.

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 (Accidental death and permanent disability) & G (Personal Liability) apply?***	Excess payable		Am I covered?	Special Condition?*	Do Sections F (Accidental death and permanent disability) & G (Personal Liability) apply?***	Excess payable
Big foot Skiing	yes		yes	\$100	Lugeing - ice	Yes	yes	no	\$100
Cat skiing	yes		yes	\$100	Mono skiing	Yes		yes	\$100
Cross-country skiing (along a designated cross country ski route only)	yes		yes	\$100	Off-piste skiing - with <i>professional snow sport instructor/guide</i>	Yes	yes	yes	\$100
Glacier skiing	yes		yes	\$100	Recreational ski racing (not training for, or participating in a competition)	Yes		yes	\$100
Heli-skiing	yes	yes	no	\$100	Skiing (recreational only)	Yes		Yes	\$100
Ice Hockey (not competitive)	yes		no	\$100	Snowmobiling	Yes		no	\$100
Ice skating	yes		yes	\$100	Tobogganing	Yes		yes	\$100

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.

** **Section F (Accidental death and permanent disability): does not apply** if **you** have arranged InsureandGo Travel Insurance Bare Essentials cover, irrespective of whether “yes” is stated above.

✓ **What you are covered for**

* **What you are not covered for**

! **Important information**

? **Definitions relating to this section**

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.

See the *Winter sports* section for the specific definitions relating to ‘backcountry and off piste’, ‘professional snow sport instructor’ and ‘ski/snowboard fun parks’.

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
Bobsleighbing	No	Off-piste skiing - without professional snow sport instructor/guide	No
Bouldering (outdoor or unharnessed)	No	Parachuting	No
Boxing (including training)	No	Paragliding	No
Cascading	No	Parapenting	No
Cliff diving and cliff jumping	No	Parascending (over land or snow)	No
Competition contact sports or activities (e.g. Rugby Union, Rugby League, AFL)	No	Polo	No
Competitive cycling	No	Potholing	No
Cross-country skiing - not on a designated cross country ski route	No	Rock climbing (outdoor or unharnessed)	No
Expeditions to remote, hazardous or dangerous locations (e.g. Antarctica)	No	Rock scrambling	No
Flying - piloting or crewing any aircraft	No	Running with the bulls	No
Freestyle skiing	No	Scuba diving - more than 30 metres depth	No
Gliding	No	Shark diving	No
Gorge walking - private	No	Skeletons	No
Hang-gliding	No	Ski acrobatics	No
High diving	No	Ski/snowboard fun parks	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

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.

Civil unrest

Activities inclusive of organised protests, riots, arson, looting, occupation of institutional buildings, border infringements and armed insurrection (excluding where civil war has been declared).

Complications of pregnancy and childbirth

Any of the following that occur before the 31st week of pregnancy.

- Toxaemia (toxins in the blood)
- Gestational diabetes (diabetes arising as a result of pregnancy)
- Gestational hypertension (high blood pressure arising as a result of pregnancy)
- Pre-eclampsia (where **you** develop high blood pressure, carry abnormal fluid and have protein in **your** urine during the second half of pregnancy)
- Ectopic pregnancy (a pregnancy that develops outside of the uterus)
- Molar pregnancy or hydatidiform mole (a pregnancy in which a tumour develops from the placental tissue)
- Post-partum haemorrhage (excessive bleeding following childbirth)
- Retained placenta membrane (part or all of the placenta is left behind in the uterus after delivery)
- Placental abruption (part or all of the placenta separates from the wall of the uterus)
- Hyperemesis gravidarum (excessive vomiting as a result of pregnancy)
- Placenta praevia (when the placenta is in the lower part of the uterus and covers part or all of the cervix)
- Stillbirth
- Miscarriage
- Emergency caesarean section
- A termination needed for medical reasons
- Premature birth more than 10 weeks (or 18 weeks if **you** know **you** are having more than one baby) before the expected delivery date

Departure date

The departure date as specified in **your policy schedule**.

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 for children who are born overseas during **your trip**.

End date

The end date is **your** travel conclusion date and is as specified in **your policy schedule**.

Epidemic

A fast spreading infectious or contagious disease or illness documented by a public health authority.

Extreme risk

As determined and publically advertised by the commercial operator through which you are participating in this activity

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).

Natural disaster

An extraordinary natural phenomena such as floods, earthquakes, tsunamis, landslides, volcanic eruptions, atypical cyclonic storms, falling objects from space and aerolites, and in general any extraordinary atmospheric, meteorological, seismic or geological phenomenon.

Other electronics

Headphones and other audio equipment, electronic photo and video equipment (other than cameras and video cameras), media players, drones, computer equipment (other than laptops and tablets) and electronic watches, and other personal electronic devices.

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)

Pandemic

An epidemic that is expected to affect more than one country or declared to be a pandemic by a public health authority.

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 end date

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

Policy holder

The person named in the **policy schedule** as the policy holder and is also an **insured person** under this policy.

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.

Pre-existing medical condition

Any diagnosed medical condition which, in the last 5 years, **you** or any **insured person** has suffered from or has received any form of medical advice, treatment or medication for.

Proof of ownership

We may consider valuation certificates, ATM receipts, and warranty cards if **you** are unable to provide receipts, bank statements and/or invoices.

We do not consider photographic evidence as **proof of ownership**.

Public place

Includes but is not limited to shops, airports (including airport lounges), train stations, bus stations, streets, hotel foyers and grounds, hotel or motel room (including peer to peer services such as Airbnb) after you have checked out, function, exhibition or conference centres, restaurants, beaches, public toilets, **public transport** and any place to which the public has access.

Public transport

Aircraft, ship, train, tram, taxi (including peer to peer services such as Uber), bus or any other shared passenger service which is available for use by the general public.

Relative

Your partner, or **your** or **your partner's**; parent, brother, sister, son, daughter, (including adopted or fostered children), son-in-law, daughter-in-law, uncle, aunt, niece, nephew, 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

A return holiday or journey between the **policy issue date** and **end date** of up to the maximum **trip** duration (30, 45 or 60 days) shown on **your policy schedule**, which:

- begins and ends at **your Home** or place of business in Australia; and
- includes booked **public transport** or accommodation; and
- does not start more than 24 hours before your scheduled departure as shown on your travel ticket e.g. flight leaving Australia
- does not finish more than 24 hours after arriving back to Australia.

Unattended

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 becoming lost or being unlawfully taken. Unattended includes leaving an item behind or forgetting an item.

Unattended motor vehicle

Your Rental Vehicle, or ***your partners*** Vehicle, that ***you, your partner*** or ***travelling companion*** are not inside.

Valuables

Antiques, binoculars, drones, furs, jewellery, silks and watches.

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

Mitsui Sumitomo Insurance Company, Limited
ABN 49 000 525 637.
AFSL Number 240816.

Winter sports*

Recreational skiing/snowboarding, 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 snow sport instructor/guide only), recreational ski racing (not training for, or participating in a competition), snowmobiling and tobogganing.

*In all cases skiing also means snowboarding.

Please also refer to Section N (***Winter sports*** cover) for further definitions relating to '***backcountry and off-piste***', '***professional snow sport instructor***' and '***ski/snowboard fun parks***'.

You, your, yourself

The insured person(s) named on the ***policy schedule***

FINANCIAL SERVICES GUIDE

Date: 22/11/2024

This Financial Services Guide (“FSG”) provides information to assist **you** to decide whether **you** wish to use any of the services offered by Europ Assistance Australia Pty Ltd ABN 71 140 219 594 trading as InsureandGo (AFSL Number 552106) (“**Europ Assistance**”). 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 Europ Assistance and other relevant people or organisations related to the services offered. It also contains information about how **you** may access dispute resolution.

The Product Disclosure Statement (“PDS”) set out above contains information you required to make an informed choice about whether or not to obtain InsureandGo Travel Insurance.

This FSG is **our** responsibility and was prepared by Europ Assistance.

GENERAL ADVICE WARNING

Any financial product advice provided by Europ Assistance is general only and is provided without taking into consideration **your** personal circumstances, objectives or financial situation.

Because of this **you** need to read the PDS to consider if InsureandGo Travel Insurance is right for **you** before deciding to acquire InsureandGo Travel Insurance to ensure that it suits **your** needs.

IMPORTANT RELATIONSHIPS

Mitsui Sumitomo Insurance Company Limited ABN 49 000 525 637 (AFSL Number 240816) (“**MSI**”) is the insurer for InsureandGo Travel Insurance. Europ Assistance holds a binding authority from MSI to issue this insurance on its behalf and to manage claims. The significance of this is that EAA has an authority from MSI to enter into, vary or cancel these travel insurance policies and settle claims without reference to MSI, provided it acts within the binding authority.

When Europ Assistance provides financial services in relation to InsureandGo Travel Insurance it does so as MSI's agent and not **yours**.

Contact details for Europ Assistance are:

Europ Assistance Australia Pty Ltd
ABN 71 140 219 594
AFSL Number 552106
Suite 1.04 Level 1, 19 Harris Street
Pyrmont, 2009 NSW

THE FINANCIAL SERVICES PROVIDED

Europ Assistance is authorised by its Australian Financial Services Licence to provide you with general financial product advice and to deal in this general insurance product.

ABOUT EUROP ASSISTANCE AND HOW IT IS REMUNERATED

Europ Assistance receives commission and fees from MSI which are calculated as a percentage of gross written premium net of any discounts (amount paid less taxes) in connection with dealing in product under binder, general advice, claims handling and settlement services, marketing and emergency assistance services.

You may be referred to us by an affiliate partner or through an aggregator when comparing insurance products. If your travel insurance is arranged after you have been referred to us by an affiliate or aggregator, we will pay them a referral fee. Depending on the arrangement, the referral fee is calculated either as a percentage of the gross premium or as a flat fee for the policy purchased and will not result in an additional cost to you.

EAA employees are paid annual salaries and may be paid a bonus based on the business structure and their personal agreement. All commissions and/or fees paid to Europ Assistance are included in the premium that you pay for your travel insurance policy. You can request more information about the remuneration or other benefits relating to the financial services provided within a reasonable time after receiving the FSG and before any financial service identified in the FSG is provided to you.

The PDS contains details of the premiums MSI receives in respect of InsureandGo Travel Insurance. Assicurazioni Generali S.p.A. - UK Branch reinsures InsureandGo Travel Insurance and receives reinsurance premiums from MSI.

PROVIDING INSTRUCTIONS TO EUROP ASSISTANCE

Instructions are able to be received by:

Phone within Australia: 1300 401 177

Phone outside Australia: +61 2 7201 9532

Fax: 02 9660 4805

Email: info@insureandgo.com.au

Letter: InsureandGo Travel Insurance

Suite 1.04 Level 1, 19 Harris St.

Pymont, 2009

Sydney NSW

Full details of our dispute resolution process are available on page 8.

Compensation arrangements

Europ Assistance is required by the *Corporations Act 2001* (Cth) to have compensation arrangements in place to compensate retail clients for certain losses. Europ Assistance has professional indemnity insurance cover which satisfies these requirements. The insurance cover will cover claims in relation to the conduct of representatives/employees who no longer work for Europ Assistance (but who did at the time of the relevant conduct).