



Annual Multi-Trip Travel Insurance

Target Market Determination

This Target Market Determination is current as at
14th of August 2025.
We might review this TMD at any time.

INSUREANDGO ANNUAL MULTI-TRIP TRAVEL INSURANCE

TARGET MARKET DETERMINATION

This target market determination (TMD) document has been designed to help our customers, representatives and our staff understand who the InsureandGo Annual Multi-trip Travel Insurance is most suitable for (target market). This TMD is current as at 14 August 2025. We may review this TMD at any time.

This TMD also describes:

- Who our products are not suitable for;
- How the product can be distributed to our customers;
- How often we will review this TMD and when the next review will be;
- The events and circumstances that could mean we need to review whether this TMD is still appropriate;
- The information we would need in order to decide that this TMD is no longer appropriate;
- How we record information related to the InsureandGo Annual Multi-trip Travel Insurance and how this information is reported.
- Any other matters relevant to the product's distribution and review.

InsureandGo Annual Multi-trip Travel Insurance is issued by Mitsui Sumitomo Insurance Company Limited ABN 49 000 525 637 (MSI) AFSL 240816 (referred to in this document as 'we', 'us' and 'our'). Any advice in this document is general in nature and does not take into account your financial situation, objectives or needs. Please read the Combined Financial Services Guide and Product Disclosure Statement (Combined FSG/PDS) If you are considering whether to purchase InsureandGo Annual Multi-trip Travel Insurance please refer to the Combined Financial Services Guide and Product Disclosure Statement (Combined FSG/PDS), to decide whether the product is right for you.

1. Our product

This document explains the target market for InsureandGo Annual Multi-trip Travel Insurance. InsureandGo Annual Multi-Trip Travel Insurance can provide insurance for losses associated with incidents and accidents that occur relating to your scheduled overseas travel before or during your trip.

InsureandGo Annual Multi-trip Travel Insurance offers the following types of policies:

- Annual Multi-trip - Covers multiple trips for a 12-month period up to a maximum duration of 30, 45 or 60 days. Benefits depend on the level of cover selected.

Please refer to the Combined FSG/PDS for full details of the product and limits.

2. Who is the target market for this product

InsureandGo Annual Multi-trip Travel Insurance has been designed for people who require insurance for a range of accidents and incidents that can happen prior to or whilst travelling overseas. Full details of coverage and limits should be reviewed when purchasing the product, but coverage can include (amongst others);

- Unexpected medical and hospital expenses that occur overseas;
- Loss, theft and damage to belongings and baggage owned by the customer;
- Travel disruptions to scheduled itineraries. This includes cancellations, delays and rescheduling;

- Excesses charged by rental car companies.

InsureandGo Annual Multi-trip Travel Insurance has been designed as a Bare Essentials policy, a Silver policy and a Gold policy to allow you to purchase cover that is best suited to your needs. Please note, the Bare Essentials policy option is not available within the top destination bracket (Worldwide Including). InsureandGo Annual Multi-trip Travel Insurance has been designed to cover numerous international trips over a 365-day period. You have the option to select either 30,45 or 60 days as the maximum length of any one trip.

This product is suitable:

- Bare Essentials cover is available to travellers who are between the ages of 18 and 79 years of age (or if you are an unaccompanied minor – see below) or under at the date of application.
- Silver and Gold cover are available to travellers who are between the ages of 18 and 100 years of age (or if you are an unaccompanied minor – see below) or under at the date of application.
- If you are between the ages of 18 and 79 years of age (or if you are an unaccompanied minor – see below) and want to travel on any one trip for up to 60 days.
- If you are under the age of 16 years and will be accompanied by an adult during the trip.
- If you want to travel numerous times over a 365-days period, from Australia to another country and return to Australia.
- If you are a citizen or permanent resident of Australia.
- If you are a non-permanent resident of Australia and you have a valid Medicare, Private Health Fund or Overseas Student Travel Insurance in Australia.
- If you are over the age of 80 years and want to travel on any one trip to a destination within the Pacific or Asian regions for up to 60 days.
- If you are over the age of 80 years and want to travel on any one trip not within the Pacific or Asian regions for up to 30 days. If you want to protect yourself from unexpected natural disasters disrupting your travel and are willing to purchase the relevant add-on benefit.
- If you intend to participate in specific winter sports or business trips, you want protection for those activities and you are willing to purchase the relevant add-on benefit.
- If you have a medical condition or have had a medical condition in the past 5 years, you agree to have a medical assessment are willing to purchase the relevant additional cover and pay any applicable premium if required.

This product is not suitable:

- If you are over the age of 100 years.
- The Bare Essentials option is not available to travellers over the age of 79 years.
- If you are under the age of 16 years and will not be accompanied by an adult during the trip
- If you are not a citizen or permanent resident of Australia or you are a non-permanent resident of Australia and you do not have a valid Medicare, Private Health Fund or Overseas Student Travel Insurance in Australia.
- If you want to travel within Australia only.
- If you are already overseas when purchasing the product or want to travel to Australia from another country and return to another country.
- If you want to travel on any one trip for longer than 60 days.
- If you are over the age of 80 years and want to travel for longer than 30 days within the Worldwide excluding or Worldwide including travel plans.
- If you are intending your start date for your trip to be more than 365 days in advance.
- If you want to be covered for travel to a destination that is sanctioned or has been declared 'Do Not Travel' by the Australian Government.
- If you require cover that is subject to any sanctions, restrictions or prohibitions under applicable laws or regulations.
- If you are travelling to Afghanistan, Antarctica (outside of a cruise), 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 and Zimbabwe or through a country or area designated as "Do Not Travel" by SmartTraveller.gov.au

(provided by the Australian Government's Department of Foreign Affairs and Trade) or any other country which is sanctioned by the European Union, OFAC, United Nations or Australia from time to time

- If you want to purchase insurance for only one international trip.
- If you are or will be more than 30 weeks pregnant and carry one child before or during the trip.
- If you are or will be more than 20 weeks pregnant and carrying more than one child before or during the trip.
- If you have a medical condition and are not willing to disclose this to us and pay the applicable premium when required.
- If you are receiving or waiting for hospital tests or treatment for any condition or set of symptoms that have not been diagnosed.
- If you are proposing to travel against the advice of a medical practitioner or you know you will need medical treatment during their trip or you are travelling to get medical treatment.
- If you have been told about a condition that will cause your death and the terminal prognosis is expected prior to the trip end date.
- If you have suffered from or received medical advice, treatment or medication for medical conditions in the last 5 years and you are not willing to have a medical assessment or purchase the additional cover and pay any applicable premium if required.
- If you have been referred to or seen a medical professional or required inpatient hospital treatment in the last 12 months and you are not willing to have a medical assessment
- If you want to travel or stay with someone who has had the type of medical issues referred to above.
- If you want to travel for the purposes of manual labour, missionary or humanitarian work or working with animals.
- If you are planning to participate in any sporting competition or tournament or participate on a professional basis during your trip.
- If you are intending to rent a two or three-wheeled motor vehicle or commercial vehicle, bus, minibus, truck, full size van mounted on truck chassis, camper, trailer, or limousine and require the policy to cover any associated rental car excess waiver cover costs.
- If you want to cover the risk that Covid-19 causes government travel bans, "Do not travel" warnings; government directed border closure; mandatory quarantine or self-isolation requirements related to cross border, region or territory travel; or any other Covid-19 related risk that does not relate to you, your travelling companion or close relative being infected with Covid-19.
(Please refer to the Combined FSG/PDS for full coverage terms related to Covid-19 expenses)

3. Distributing this product

We have designed InsureandGo Annual Multi-trip Travel Insurance so it can be distributed by our chosen representatives. We have chosen these representatives to distribute InsureandGo Annual Multi-trip Travel Insurance because of their skill, knowledge and experience in this area. These representatives will distribute InsureandGo Annual Multi Trip Travel Insurance product using:

- <https://www.insureandgo.com.au/>
- 1300 401 177

We have conditions in place to ensure that the product is only sold to the customers within the Target Market. These conditions include:

- Ensuring the TMD is made available before purchase.
- We ask pre-purchase questions to confirm eligibility (via phone and email).
- We ask medical screening questions to confirm the cover that can be offered.
- We ask you to confirm your travel details and dates to ensure the correct destination and duration is covered.
- We ask you to confirm details of your trip to ensure all activities and relevant add-ons are offered e.g. Natural Disaster.
- Parameters are built into our systems where possible, preventing purchases outside of the TMD.
- Disclaimer prior to finalising sale.
- Ongoing monitoring and reporting.
- Training of employees.

4. Reviewing our target market

It is important that we review this TMD to make sure it is appropriate for the needs of our potential and existing customers. When we review this TMD, we will consider information collected by our representatives. This information covers:

- Eligibility for cover;
- Sales information;
- Customer information;
- Claims information;
- Feedback and complaints;
- Renewals and cancellations.

We will review this TMD within 12 months from the date of preparation to ensure it remains appropriate and every 12 months from the last review.

5. Review triggers

Certain events and circumstances taking place could mean that a review should take place earlier than the scheduled review. This is because the TMD could no longer be appropriate. These events and circumstances are called review triggers. Below is a list of review triggers for this TMD:

- We make a significant change to the eligibility criteria for InsureandGo Annual Multi-trip Travel Insurance;
- We make a significant change to InsureandGo Annual Multi-trip Travel Insurance, including the cover provided;
- We make a significant change to the way InsureandGo Annual Multi-trip Travel Insurance can be distributed by our representatives;
- We receive a significant number of complaints; or feedback relating to the appropriateness of this product for the Target Market;
- We receive a significant number of claims; claims or a change to claims experience;
- We identify that we or our representatives have been offering and selling InsureandGo Annual Multi-trip Travel Insurance to people outside of the target market or in a way that does not meet the distribution conditions for the TMD.
- Any systemic issues which reasonably suggest that the TMD is no longer appropriate.

Our representatives also consider whether a review trigger has taken place. If they think an event or occurrence is a review trigger, they must tell us within 10 business days.

If we decide we have enough information to require a review trigger, we will review this TMD within 10 business days of our decision.

6. Records

We will keep records of any actions we take to make sure this product is distributed only to customers who fit this TMD. We will also keep records of any decisions and reasons for:

- The TMD for InsureandGo Annual Multi-trip Travel Insurance;
- How we set review triggers;
- How we decide if a review trigger has taken place;
- How often we review this TMD;
- The general information in this TMD.

7. Reporting

We record all complaints that we receive about InsureandGo Annual Multi-trip Travel Insurance. Our representatives must also record any complaints related to InsureandGo One-Trip Travel Insurance. They must report these complaints to us every 6 months.

If our representatives believe that InsureandGo Annual Multi-trip Travel Insurance has been sold to a person who does not fit with this TMD, they must report this to us within 10 business days.