Cruise Travel Insurance

PRODUCT DISCLOSURE STATEMENT

Effective: 07 October 2026

Pictured: Mykonos, Greece

Insure&Go®

Explore Beyond

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Product Disclosure Statement (PDS)

Date: 07/10/2026

This PDS is designed to assist *you* in *your* decision to purchase Insure&Go Travel Insurance. It contains information about key benefits and significant features of Insure&Go Travel Insurance.

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

- Cooling Off Period
- Dispute Resolution
- Privacy
- Duty to take reasonable care not to make a misrepresentation

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

Please save this document and keep it with *you* when *you* travel along with *your Certificate of Insurance*.

Welcome to Insure&Go

Thank *you* for choosing Insure&Go Travel Insurance.

Whether *you*'re travelling near or far, we're here to help *you* travel with added peace of mind. Insure&Go is an award-winning travel insurance provider that has covered over two million Aussie travellers so far.

We're here to help with what matters most while inspiring *you* to see more of the world with added confidence. Our aim is to make travel insurance simple to understand and easy to use, so *you* can explore beyond knowing that help is available whenever *you* need it.

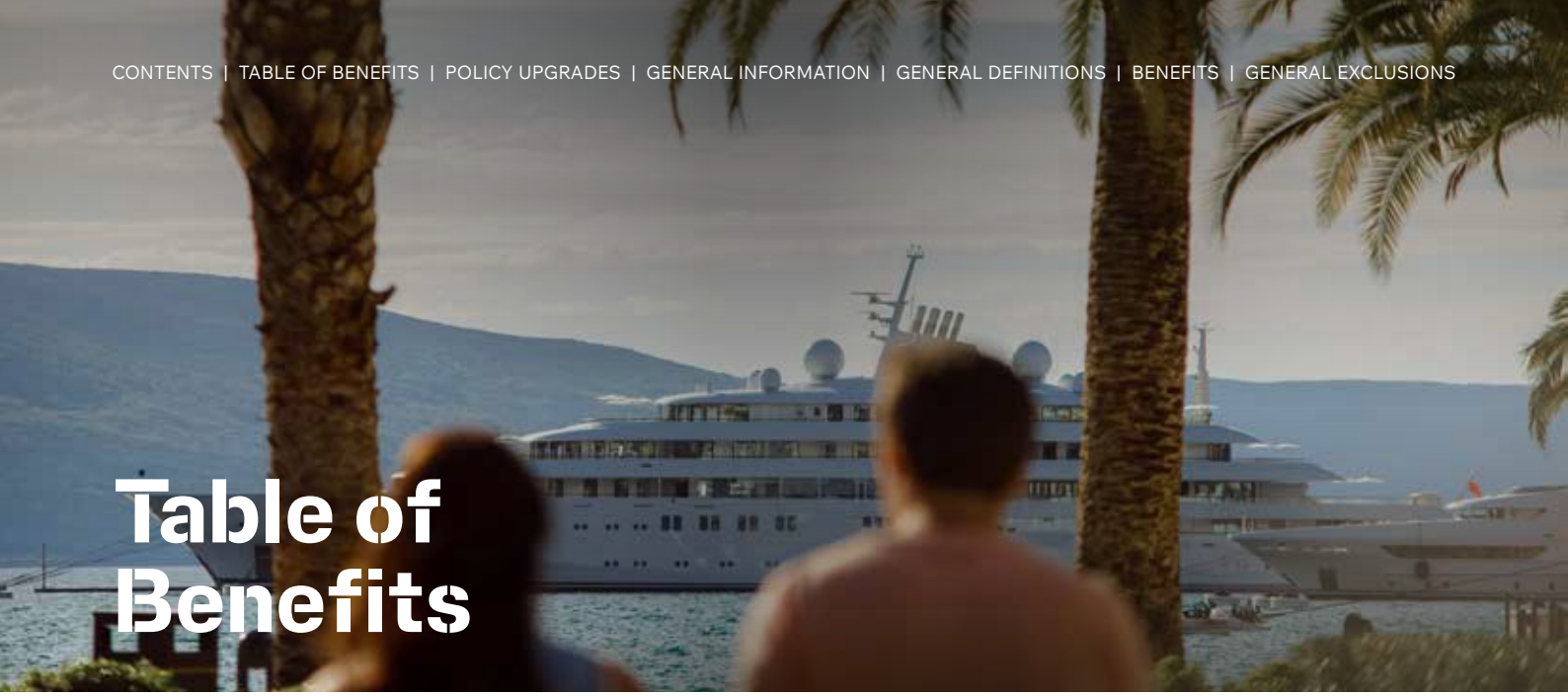


Table of Benefits

The following tables are 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, along with the General conditions and General exclusions.

The Table of benefits also indicates whether an excess applies to claims under each section and should be read with *your Certificate of Insurance*.

All benefits are 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*.

Cruise Single Trip

	Benefit	Bare Essentials Sum Insured	Silver Sum Insured	Gold Sum Insured	Excess*
A	Cancelling *your trip*	**$10,000**	**$15,000**	**Unlimited**	**Yes**
B1	Medical and other expenses outside Australia	**Unlimited**	**Unlimited**	**Unlimited**	**Yes**
	Emergency overseas medical treatment	**Unlimited**	**Unlimited**	**Unlimited**	
	Dental treatment	**$500**	**$500**	**$500**	
	Return of body or ashes to Australia	**$50,000** or up to **€30,000** for Schengen countries	**$50,000** or up to **€30,000** for Schengen countries	**$50,000** or up to **€30,000** for Schengen countries	
	Funeral or burial expenses outside of Australia	**$10,000**	**$10,000**	**$10,000**	
	Lump sum on medical repatriation	**Nil**	**Nil**	**$3,000**	
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**	**No**

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

	Benefit	Bare Essentials Sum Insured	Silver Sum Insured	Gold Sum Insured	Excess*
C1	Additional emergency expenses	**$5,000**	**$15,000**	**Unlimited**	**Yes**
C2	Resumption of journey	**Nil**	**Nil**	**$3,000**	**Yes**
C3	Special Events	**Nil**	**Nil**	**$5,000**	**Yes**
D	Travel delay expenses	**Nil**	Up to **$50** per completed 12 hours up to **$1,000**	Up to **$150** per completed 12 hours up to **$3,000**	**No**
E1	Personal belongings and baggage	**$5,000**	**$7,500**	**$15,000**	**Yes**
	personal electronics sub-limit	Nil	$2,000	$3,000	
	valuables	Nil	$500	$750	
	*single article limit/**pair or set of items** limit*	$500	$500	$750	
E2	Additional specified items cover	**Nil**	**Upgrade**	**Upgrade**	**Yes**
E3	Delayed baggage	**Nil**	**$500**	**$750**	**No**
	Including sub-limit for delays between 8-24 hours	Nil	Nil	$250	
	Including sub-limit for delays after 24 hours	Nil	$500	$500	
E4	Passport and travel documents	**Nil**	**$2,500**	**$5,000**	**No**
E5	Money	**Nil**	**$250**	**$500**	**Yes**
F	Accidental death and permanent disability	**Nil**	**$37,500**	**$50,000**	**No**
G	Personal liability	**$1,500,000**	**$2,500,000**	**$5,000,000**	**Yes**
H	Legal expenses	**Nil**	**$10,000**	**$25,000**	**Yes**
I	Airline hijack	**Nil**	**Nil**	**$2,500**	**No**
J	Pet care	**Nil**	**Nil**	**$600**	**No**
K	Rental car excess waiver	**Nil**	**$6,000**	**$8,000**	**No**
L	Loss of income	**Nil**	**$5,200**	**$10,400**	**No**
M1	Covid-19 Expenses: Cancellation or *trip* disruption	**Nil**	**$2,500**	**$5,000**	**Yes**
M2	Covid-19 Expenses: Medical expenses outside Australia	**Unlimited**	**Unlimited**	**Unlimited**	**Yes**
	Return of body or ashes to Australia	**$50,000** or up to **€30,000** for Schengen countries	**$50,000** or up to **€30,000** for Schengen countries	**$50,000** or up to **€30,000** for Schengen countries	
	Funeral or burial expenses outside of Australia	**$10,000**	**$10,000**	**$10,000**	
N	see Winter Sports Cover				
O	see Business Cover				
P	see Cruise Cover				

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

Policy upgrades

The following benefits are only available if *you* pay the appropriate extra premium and this is shown on *your* Insure&Go Travel Insurance, *Certificate of Insurance*.

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

Important: Upgrades are only available by paying an additional premium.

Winter Sports Cover

Please see below 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 an additional premium may be required.

In addition to the standard policy benefits *you* will be covered for benefits under Section N – Winter sports cover.

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*.

Important Information

To have cover for any policy upgrade *you* must have purchased the upgrade and it must be shown on *your Certificate of Insurance*.

	Benefit	Sum Insured	Excess*
N1	*Winter sports* equipment	**$1,250**	**Yes**
	Single article, Pair or Set of items limit	**$600**	
N2	*Winter sports equipment* hire	**$50** per 24 hours up to **$500**	**No**
N3	Lift pass	**$500**	**Yes**
N4	*Ski pack*	**$150** per 24 hours up to **$600**	**No**
N5	Piste closure	**$50** per 24 hours up to **$500**	**No**
N6	Avalanche cover	**$600**	**Yes**

Additional Specified Items Cover

Provides additional item/set limit for specified items - available on Silver and Gold policies only.

	Benefit	Silver and Gold	Excess*
E2	Specified items *Single article, Pair or Set limit*	**$4,000** for a single item up to **$8,000** for combined items	**Yes**

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

Business Cover

In addition to the standard policy benefits *you* will be covered for benefits Section O – Business cover.

	Benefit	Sum Insured	Excess*
O1	*Business equipment*	**$2,500**	**Yes**
	Single article, Pair or Set of items limit	**$1,000**	
	Business samples	**$1,000**	
O2	Emergency courier expenses	**$500**	**Yes**
O3	*Business equipment* hire	**$100** per **24** hours up to **$1,000**	**No**
O4	Business money	**$1,000**	**Yes**
	Cash limit	**$500**	
O5	Replacing staff	**$5,000**	**No**

Cruise Cover

This upgrade is included on all Insure&Go Travel Insurance Cruise policies, in addition to the standard benefits, *you* will also have cover for the benefits under Section P – Cruise up to the limits shown in the table of benefits below. Full conditions of cover available and exclusions relating to Section P should be read prior to purchase.

	Benefit	Bare Essentials	Silver	Gold	Excess*
P1	Cabin confinement	**Nil**	**$2,500 ($75** per day**)**	**$2,500 ($75** per day**)**	**Yes**
P2	Missed cruise departure	**$5,000**	**$15,000**	**$50,000**	**Yes**
P3	Missed port	**Nil**	**$500 ($50** per port**)**	**$1,000 ($100** per port**)**	**No**
P4	Missed shore excursion	**Nil**	**$1,000**	**$1,000**	**Yes**
P5~	Formal attire	**Nil**	**Nil**	**$500**	**Yes**

~ available on the Gold level of cover only

Natural Disaster Cover

The *Natural Disaster* upgrade will extend *your* cover to the sections below providing *you* have selected the *Natural Disaster* upgrade and paid the additional premium.

	Benefit	Bare Essentials	Silver	Gold
A	Cancelling *your trip*	Yes	Yes	Yes
C	Additional emergency expenses	Yes	Yes	Yes
D	Travel delay	No	Yes	Yes

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

Activities Plus

Cover whilst participating in many sports and activities is automatically included in *our* policies. If *you* will be taking part in one of the activities that *we* list under Activities Plus *you*'ll need to select this upgrade and pay any applicable premium to have cover whilst participating in that activity.

Please see Sports and activities for a full list of activities which can be covered by this policy, and when the upgrade is required.

If *you* have any questions please email info@insureandgo.com.au.

Covered Activities Plus activities

- Endurance cycling
- Hydro foiling~#
- Kiteboarding~#
- Lacrosse
- Motorcycling with an engine capacity above 500cc~
- Multi day trekking more than 8 days e.g. Kokoda Track
- Pony/horse trekking for more than one day
- Roller derby
- Scuba diving (maximum depth between 30m and 50m below the surface, diving under the direction of an accredited dive marshal, instructor or guide; or, if qualified, diving within the guidelines of the relevant diving or training agency or organisation and not diving alone)~#
- Tandem paragliding~#
- Tandem hang gliding~#
- Tandem skydiving~#
- Trekking or hiking over 5000m altitude but under 5500m altitude#
- Triathlon (closed circuit triathlon up to a 1.5km swim, 40km bike ride and 10km run)

Important Information

Special symbols:

~ Section F – Accidental death and permanent disability and Section G – Personal liability do not apply to these activities.

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.

Policy 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 Certificate of Insurance*.

Choose your excess

You have the option to vary *your* excess at the time *you* purchase *your* policy.

This can include choosing to pay a higher premium to reduce *your* excess or reducing *your* premium by selecting a higher excess. The excess applicable to *your* policy will be shown on *your Certificate of Insurance*.

Pre-existing medical conditions

If *you* have a *pre-existing medical condition you* can apply for additional cover at the time *you* buy *your* policy by completing a medical screening.

After a screening is completed, *we* may offer cover for medical conditions *you* declare. This cover may be at an additional premium.

Your policy will not offer cover for the *pre-existing medical conditions* of any *insured person* unless *we* have offered the *insured person* cover following a medical screening and *you* have paid any applicable premium, and this cover is shown on *your Certificate of Insurance*.

Cover options available

Insure&Go Travel Insurance provides cover for one *trip* up to a maximum duration that *you* select. With Insure&Go Travel Insurance, *you* have the option to select a Policy Type and the number of people covered, Policy Plan – Geographical areas covered, a Level of cover i.e. Bare essentials, Silver or Gold and various amendments and upgrades which best suit *your* travel needs.

Policy types

You have the option to select:

Individual
This option provides cover for one adult 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.

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

Policy plans – Geographical areas

You can purchase a policy to cover one or more destination countries and/or regions outside of Australia. To ensure *you* are covered for *your* planned destination(s), *you* should let *us* know the main destination *you* are travelling to, and any countries or regions that *you* are spending more than 48 hours in during *your trip*

Cover for Antarctica is limited to cruises and associated excursions.

This policy will not cover any loss, *injury* or illness, dental, damage or legal liability arising directly or indirectly from travel in, to or through destinations that are subject to "Do Not Travel" advice from the Australian Government, as well as events occurring in any international conflicts or interventions involving the use of force or coercion, or where a sanction would prevent *us* from paying *your* claim (see General Condition 13 and General exclusions 11 and 13 for more detail).

Excess

The excess is an amount that *you* are liable for in the event of any claim.

If *your* claim is paid, under most sections of this policy, an excess is deducted from any payment *we* make to *you*. *Your* excess will be shown on *your Certificate of Insurance*. See Choose your excess for more information about excess options.

This excess applies per event to each *insured person* claiming.

Important Information

See the Benefits table for Sections an excess applies to.

Your Certificate of Insurance will show the excess applicable for *your* policy.

Excess examples:

If one *insured person* makes a claim and an excess applies; and *your* policy excess is $200 and the total amount of *your* loss is $1,000, the most *we* will pay is $800 (subject to any policy limit and sub-limits).

If one *insured person* makes a claim for two different events that occur during their *trip*, and an excess applies in each instance, and *your* policy excess is $200:

- Claim 1 – covered medical event

  $2,500 – $200 = $2,300.

- Claim 2 – stolen cash

  $1000 – $200 = $800, policy limit under the 'Money' cover in the Gold International plan is $500, limit paid $500.

We apply the excess before the policy limit. In the stolen cash example above, although the excess applies, since the amount of the loss minus the excess was above the policy limit, the final payment is up to the policy limit.

When cover begins and ends

If you buy before your trip starts

If *you* buy *your* policy before *you* start travelling, *your* cover under Section A – Cancellation and Section M1 will start from the time *you* pay *your* policy premium and *we* issue *your Certificate of Insurance*.

Cover under all other sections of the policy begins from the later of when *you* leave *your home* or place of business in Australia to start *your trip*, or the *departure date* listed on *your Certificate of Insurance*.

Cover ends the earlier of:

- The *end date* listed on *your Certificate of Insurance*; or
- The time *you* return to *your home* or place of business in Australia.

Waiting Period

If *you* buy *your* policy after *you* have left *your home* to start travelling, cover for *your trip* will be subject to a 72-hour waiting period.

Under Section B – Medical and Section C1 – Additional emergency expenses, the waiting period will not apply to claims which arise directly from an *injury* that occurs after the *policy issue date* of *your* policy.

During the waiting period there is no other cover available under any section of the policy, and no other cover is available for events that occur before the waiting period ends.

This waiting period will not apply if *you* purchase a new policy as a continuation of *your* cover with *us*.

Important Information

For example, if *you* decide to extend *your* holiday and buy a new policy to continue *your* cover with *us*, there will be no waiting period.

However, if there is a gap between the *end date* of *your* expiring policy and the *policy issue date* of *your* new policy, the waiting period would apply.

Activities

Covered sports & activities

You will only have cover whilst participating in activities if *we* list that activity as covered below.

When participating in any activity, to have cover *you* must:

- follow all the safety guidelines, and use any recommended safety equipment; and
- be participating as an amateur (there is no cover for any professional sporting activity); and
- have purchased the Activities Plus or *Winter Sports* upgrade if required for that activity.

For some activities, the Activities plus or Winter sports upgrade is required. *You* will only have cover for participation in these activities if *you* have purchased the upgrade. See Activities plus and *Winter sports* upgrade for full details.

Important Information ⓘ

Special symbols:

~ means there is no cover for Section F – Accidental death and permanent disability and Section G – Personal liability whilst participating in that activity.

means *we* require that these activities are:

- with a commercial operator, and
- not be considered *extreme risk*, and
- open to the general public, without requiring specialised skill or a high degree of fitness.

Sports and activities for which no cover is available are listed as Excluded.

Please be aware that this is not a definitive list of excluded activities but is intended to provide examples of sports and activities where cover is not available under this policy in any circumstances. If *you* do not see *your* planned activity below, contact *us* to confirm if cover for participating in that activity is available.

Sports and activities list

Select to jump to a category of activities

Team Sports
Water Sports
Winter Activities
Fitness and Exercise
Adventure Activities
Leisure and Recreation

Team Sports

Included:

- Baseball
- Basketball
- Beach volleyball
- Cricket
- Dodge ball
- Football~
- Handball
- Hockey
- Korfball
- Netball
- Octopush
- Roller hockey (incl inline hockey)
- Rugby codes~
- Soccer
- Softball
- Squash
- Ultimate frisbee
- Volleyball
- Water polo

Activities Plus Required:

- Lacrosse
- Roller derby

Excluded:

- Polo (Field, horse)

Water Sports

Included:

- Banana boat rides
- Boogie (incl body boarding)
- Breathing observation bubble diving (maximum depth 30m)#
- Canoeing (grade 1 & 2 rapids or lower)~
- Canoeing (grade 3 & 4 rapids)~#
- Cave tubing~#
- Jet skiing~
- Kayaking (incl Waka Ama grades 1 & 2 rapids or lower)~#
- Kayaking (incl Waka Ama grades 3 & 4 rapids or lower)~#
- Parasailing#
- Parascending (over water)~#
- Rafting (incl white or black water grade 1-4 rapids)~#
- River Tubing~#
- Rowing
- Sailing within territorial waters (1 single day tour only)
- Sea canoeing or kayaking (incl Waka Ama, short or day *trip*s only with overnight stays not on water)~
- Surfing (not big wave or extreme surfing)
- Swimming
- Wake boarding (no stunts such as jumping from ramps)
- Water slides
- Water skiing
- Windsurfing#
- Yachting (inside territorial waters, not racing)~

Activities Plus Required:

- Kiteboarding~#

Excluded:

- Boating in international waters (other than on a *Commercial cruise* liner)
- White or black water rafting (grade 5 or higher)
- Yachting (sailing in international waters or racing)

Winter Activities

Included:

- Curling
- Ice skating~
- Indoor skiing and tobogganing~
- Sleigh rides (as part of a Christmas *trip* to Northern Europe)#

Winter sports required:

- Back country skiing (provided *you* are not going against local advice or warning)
- Bigfoot skiing~
- Cat skiing
- Cross country skiing (along a designated cross country ski route only)~
- Dog sledding
- Glacier skiing
- Glacier walking
- Heli skiing~#
- Ice fishing~
- Ice hockey (not on frozen rivers or lakes)~
- Luging on ice~#
- Mono skiing
- Off-piste skiing (not against local advice or warning)~
- Recreational ski racing (not training for or participating in a competition)
- Skiing (recreational only)
- Snow shoeing
- Snowmobiling~
- Telemark skiing
- Tobogganing

Excluded:

- Back country skiing (against local advice or warning)
- Bobsleighing
- Cross-country skiing (not on a designated cross-country ski route)
- Freestyle skiing
- Off-piste skiing (against local advice or warning)
- Skeleton
- Ski acrobatics
- Ski/snowboard fun parks
- Ski jumping or stunting
- Ski racing (including training)

Fitness and Exercise

Included:

- Acrobatics
- Aerobics
- Athletics
- Badminton
- Ballet
- Cheerleading
- Cycling
- Dance
- Dragon boating (incl team paddling boating)~
- Fencing
- Gym class (e.g. Pilates, Yoga, Zumba, Step, Body Attack, Body Balance, no contact)
- Gymnastics
- Jogging
- Marathons~
- Martial arts (non-contact training only)~
- Mountain biking (not racing or extreme ground conditions or stunts)
- Obstacle course (incl Ninja Assault course)
- Pickleball
- Racquetball
- Roller skating (incl inline, no halfpipe or stunts)
- Running (sprint and long distance)
- Tennis
- Trampolining (e.g. Bounce indoor trampolines)
- Trekking or hiking under 3000m altitude
- Weightlifting (incl body building)
- Yoga

Activities Plus required:

- Triathlon (closed circuit triathlon up to a 1.5km swim, 40km bike ride and 10km run)

Excluded:

- Boxing (including training)
- Competitive cycling
- Ultramarathons

Adventure Activities

Included:

- 4 Wheel Driving~#
- Abseiling (fully harnessed)
- Assault course (no weapons)~#
- Battle re-enactment (no live firearms)~#
- Bouldering up to 5 meters
- Bridge walking (supervised by a fully trained guide only)#
- Bungee jumping (3 jumps maximum)#
- Bushcraft
- Canopy walking or tree top walking#
- Canyon swinging#
- Clay pigeon shooting~
- Coasteering (recreational only)~#
- Dirt boarding (not racing or extreme ground conditions or stunts)~
- Geocaching
- Gorge swinging or canyon swinging#
- Gorge walking~#
- Indoor rock climbing with a harness only
- Jet boating~
- Land surfing~#
- Luging (not on ice)#
- Mud buggying~#
- Orienteering
- Paintballing (wearing eye protection)~#
- Quad biking~#
- Rambling (incl Tramping)
- Rock climbing (harnessed)
- Sand boarding
- Sand dune safari
- Sand yachting~
- Scuba diving (qualified, maximum depth 30m, not diving alone)~
- Scuba diving (unqualified but with instructor, maximum depth 30m)~#
- Snorkelling
- Shark cage diving (incl croc diving)#~
- Speedboating (incl Jetboating)~#
- Target rifle shooting~
- Tough Mudder (incl True Grit, Spartan)~
- Trekking or hiking over 3000m altitude up to 5000m altitude~#
- Zorbing#

Activities Plus required:

- Endurance cycling
- Hydro foiling~#
- Multi day trekking more than 8 days e.g. the Kokoda track
- Pony/horse trekking more than 1 day
- Scuba diving (the maximum depth is between 30 metres and 50 metres below the surface provided *you* are diving under the direction of an accredited dive, marshal, instructor or guide; or, if qualified, diving within the guidelines of the relevant diving or training agency or organisation and not diving alone)~#
- Tandem hang gliding~#
- Tandem paragliding~#
- Tandem skydiving~#
- Trekking or hiking over 5000m altitude but under 5500m altitude~#

Excluded:

- Cliff diving or cliff jumping
- Expeditions to isolated regions for the purposes of research or that are not part of a tour.
- Flying (piloting any aircraft)
- Gliding alone
- Gorge walking (private)
- Hang gliding (alone)
- Horse jumping
- Hunting
- Hydrospeeding
- Micro lighting
- Motocross
- Mountain biking (downhill racing or extreme conditions or stunts)
- Mountain boarding
- Mountaineering (involving climbing or ice equipment)
- Parachuting
- Paragliding (alone)
- Parascending (over land or snow)
- Potholing
- Rock scrambling and free climbing
- Running with the bulls
- Skydiving (alone)
- Via Ferrata

Leisure and Recreation

Included:

- Air guitar
- Archaeological digging
- Archery (recreational only)
- Bird watching
- Bowling (lawn and ten pin)
- Camel riding
- Colour Run
- Conservation or charity work (Educational and environmental working with hand tools only)~
- Croquet
- Cycle touring#
- Darts
- Electric scooter (Helmet worn, obey all local rules for speed and location, speed limit of 25km/h)
- Falconry~#
- Finska
- Fishing (incl Deep sea - 1 single day tour only angling, Spear fishing excluded, no cover for ice fishing unless *Winter sports* purchased)
- Flow rider surf simulator
- Fly by wire
- Go-karting~#
- Gold panning
- Golf
- Gondola ride
- Helicopter rides (professional pilot only)#
- Horse riding (not polo, hunting or jumping)~
- Hot-air ballooning~#
- Juggling
- Jumping castle
- Laser tag
- Mini golf
- Motorcycling with an engine capacity up to 500cc~
- Passenger in private or small aircraft or helicopter with licensed pilot only~#
- Playground
- Refereeing
- Rogaine
- Safari
- Segway tours~
- Skateboarding (recreational only, no racing, half pipe stunts or extreme skating)
- Snooker
- Stilt walking
- Theme parks (incl amusement parks)
- Tuk Tuk passenger
- Unicycling
- Video games (incl racing simulators)
- Virtual Reality games~#
- Volunteering (incl Teaching using hand tools only, below a height of 5m, no cover for humanitarian aid work or healthcare work, or intentional contact with dangerous animals)
- Zip lining~#
- iFly (or similar)

Activities Plus required:

- Motorcycling with an engine capacity above 500cc

Excluded:

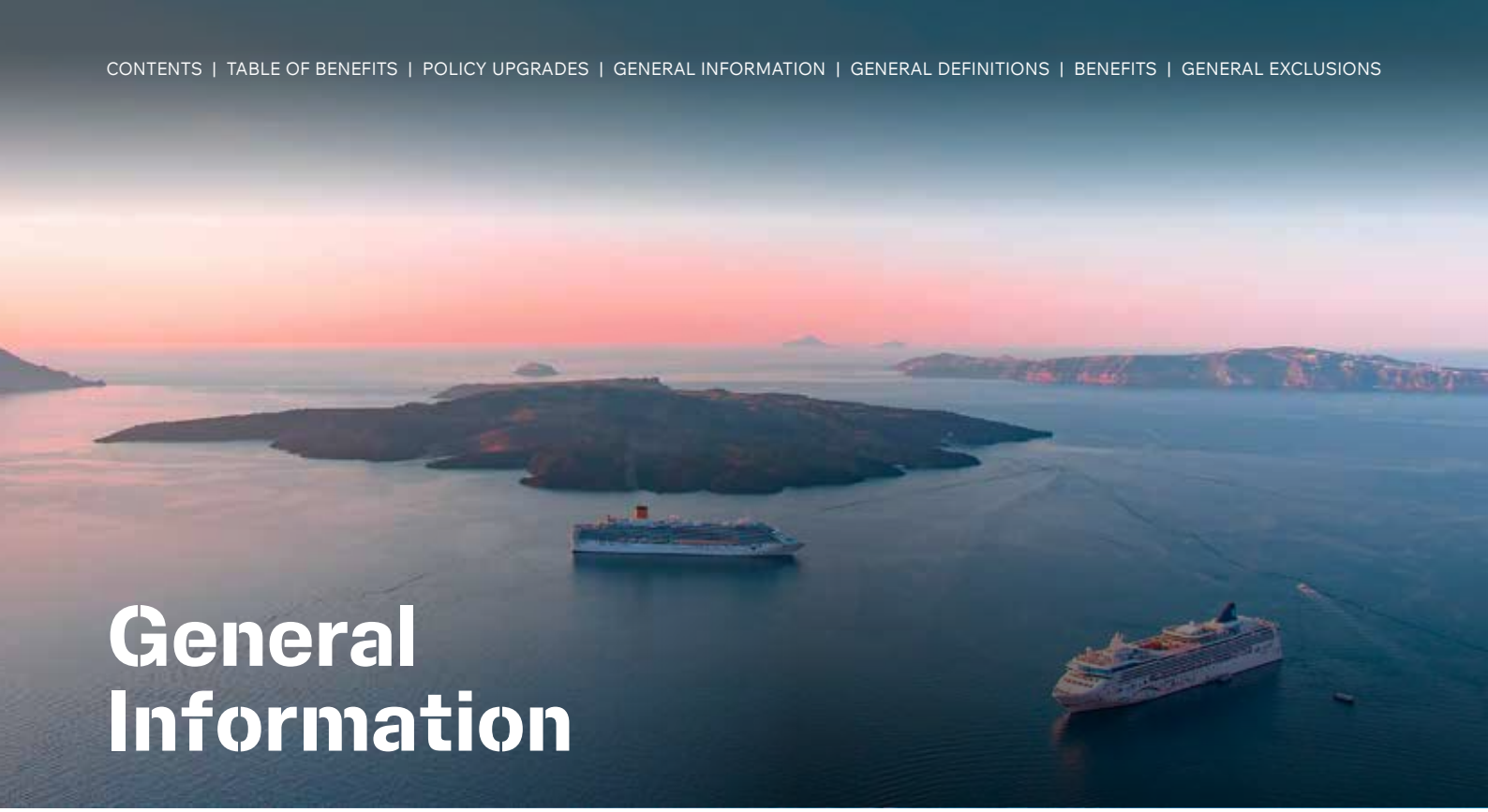
- Animal riding or trekking (any animals that are not a horse, pony, donkey or camel)
- *Manual labour*
- Humanitarian or Missionary work/travel
- Working with animals

Important Information ⓘ

Motorcycles and Mopeds
Covered activities such as riding a moped (under 500cc) in Bali are at no additional cost. It is important that *you* read the conditions of this section and also the General exclusions (including exclusion 16) in addition to the conditions in this section. Subject to the terms and conditions of the policy, there is cover available whilst riding a motorcycle or moped on *your trip*.

Remember:

- wear a helmet (regardless of whether *you're* the rider or passenger).
- make sure *you've* got the required licence for the country *you're* riding in - *you* also need to have a licence for the equivalent motorcycle in Australia.
- for engine sizes over 500cc *you* will need to purchase the Activities Plus.
- Section F – Accidental death and permanent disability and Section G – Personal liability do not apply.



General Information

Who is the insurer

This insurance is issued, distributed and administered by the insurer:

Redion Insurance Pty Ltd (formerly Europ Assistance Australia Pty Ltd) trading as Insure&Go
ABN 71 140 219 594 AFSL Number 552106
Level 9, 35 Clarence Street
Sydney 2000 NSW

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

Contact details

Enquiries:
Phone within Australia: 1300 401 177
Phone outside Australia: +61 2 7201 9532
Monday to Friday, 9am – 5pm
Hours subject to change.
Please visit: www.insureandgo.com.au/contact-us to check full details.
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***.

Important Information ⓘ

Your travel insurance
This PDS, along with *your Certificate of Insurance*, 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 Certificate of Insurance* to make sure that the information shown is correct.

Eligibility

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.

This insurance is only available to applicants who are 79 years of age or under at the date of applying for this insurance.

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

Age limits

The age limit for this insurance depends on the level of cover *you* choose;

- for *trip*s up to 90 days: available to travellers aged 79 years or under at the date of application.
- for *trip*s longer than 90 days: The maximum age limit is 64 years or under at the date of application.

The maximum *trip* duration depends on *your* age and *your* travel destination.

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 their 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

What are pre-existing medical conditions
A ***pre-existing medical condition*** is any medical condition that a reasonable person should be aware, at the time of policy purchase, may lead to a claim.

A ***pre-existing medical condition*** includes any of the following:

- any medical condition for which there has been prescribed medication or treatment, advice, tests or investigation in the 2 years prior to ***policy issue date***, including but not limited to any:
  - heart related, blood circulatory or diabetic condition; or
  - neurological condition (including stroke, brain haemorrhage or epilepsy); or
  - respiratory condition; or
  - arthritis, back pain or osteoporosis; or
  - bowel condition (including Crohn's disease or IBS); or
  - psychiatric or psychological condition (including anxiety or depression); or
  - cancerous condition; and
- Any condition for which there has been referral to or consultation by a doctor, specialist or surgeon in the 12 months prior to policy purchase.

It does not include acute conditions that have resolved, such as a cold or flu.

If ***you*** are unsure if ***you*** have a ***pre-existing medical condition***, please consult ***your*** doctor prior to purchase.

How **your** pre-existing medical conditions impact **your** cover
There are terms and exclusions that may apply to claims arising from a ***pre-existing medical condition***.

Read this section along with the policy wording and exclusions for the full details of how ***your pre-existing medical conditions***, and the ***pre-existing medical conditions*** of a ***relative*** or ***travelling companion*** may impact ***your*** cover.

If ***you*** have any ***pre-existing medical condition***, then ***you*** won't be covered for any claim that arises from that ***pre-existing medical condition*** unless ***you*** have applied for cover, it has been accepted by ***us*** and ***you*** have paid any applicable premium.

There is no cover under this insurance for any claims that arise from:

- any medical condition which, at the time ***you*** take out this insurance, ***you*** are experiencing signs or symptoms of but have yet to receive a clinical diagnosis, including if ***you*** are receiving or waiting for medical tests or treatment for that condition; or
- travel against the advice of a medical practitioner or travel to get medical treatment or advice; or
- any medical condition ***you*** have been told will cause ***your*** death and the terminal prognosis is expected prior to the ***end date***.

Changes in ***your*** health
If ***your*** medical status changes after ***you*** purchase ***your*** policy, for example ***you*** develop a new medical condition, ***you*** should ensure that ***you*** are still fit to continue with ***your*** planned travel. ***We*** will not cover ***you*** for claims that arise from ***you*** travelling against doctors' orders.

Important limitations – Cancelling your trip before departure

This policy will not cover any claims under Section A – Cancelling **your trip**, or Section C1 – Additional emergency expenses, that result directly or indirectly from any Pre-existing 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 the Section P3 – Missed port.

Important limitations – COVID-19

This policy generally excludes cover arising from or relating to COVID-19. See General Exclusions 34 and 35.

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 Section M1 – COVID-19 expenses: Cancellation or **trip** disruption and Section M2 – COVID-19 expenses: Medical expenses outside Australia;

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.

Pregnancy and childbirth

We provide cover under this policy if something unexpected happens. In particular, ***we*** provide cover under Section B1 – Medical and other expenses outside Australia 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 Section A – Cancelling **your trip**, and Section B2 – Hospital cash allowance of this policy, for claims that come from ***complications of pregnancy and childbirth*** that occur before the 31st week of pregnancy.

There is no cover under any section of this policy for a child who is born after the ***policy issue date***.

Please make sure ***you*** read the definition of *Complications of pregnancy and childbirth* in the Definitions section.

Assistance provider

We are a leading provider of international medical and emergency assistance. *We* operate a network of 24 hour telephone assistance centres and have access to an international network of medical and emergency assistance providers including dedicated air ambulances in certain countries.

By choosing Insure&Go Travel Insurance, *you* can access these services before and during *your* journey. *Our* staff are available to assist *you* every hour of every day as part of *your* cover. *We* will assess *your* medical or emergency situation and guide *you* through a process to solve it.

Depending on *your* specific needs, *we* can:

- 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 *our* assessment and approval.

To contact *us*, phone **reverse charges** 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 Certificate of Insurance*.

Premiums are based on a number of factors including the destination and length of *your trip*, the level of cover *you* selected, the number of travellers and their ages.

The base premium will be impacted by any options, upgrades or amendments *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 21 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 **1300 401 177** to cancel *your* policy.

Cancelling your policy after the cooling off period

If *you* cancel after this 21 day 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 for up to 12 months or until *you* are able to travel *home* by the quickest and most direct route. Please contact *us* on **+61 2 7201 9532** to notify the event and extension.

If *you* voluntarily wish to extend *your* cover before the *end date* of *your* original *Certificate of Insurance*, *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, provide ***us*** with ***proof of ownership***, proof of value (where relevant) 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*** (where relevant) 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;
- 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: +61 2 7201 9532 or

Email to info@insureandgo.com.au

or alternatively ***you*** can download a Claim Form from the Important Claims Information page at www.insureandgo.com.au.

An excess applies to some claims under some policy sections. An excess is applied per ***insured person*** and if multiple events occur during a ***trip*** an excess will be applied per event per person. Please refer to the Tables of Benefits for further information.

Dispute resolution

We 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 contact *us* by phone, email or mail:

Phone: 02 9333 3935
Email: complaints@insureandgo.com.au
Mail: The Dispute Resolution Manager
Redion Insurance Pty Ltd
Level 8, 104 Melbourne Street
South Brisbane 4101 QLD

You may use *our* internal dispute resolution process. *You* can find a copy of *our* dispute resolution process here. *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.

Information about the FCS can be obtained from the APRA website at www.apra.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, objectives or financial situation.

Because of this, *you* will need to read the PDS and consider whether Insure&Go Insurance suits *your* needs.

Privacy Consent and Disclosure

We 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 *us*.

Purpose of Collection

We 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* may exchange *your* information with:

- the entities to which *we* 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 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*.

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,
Insure&Go Travel Insurance
Level 8, 104 Melbourne Street
South Brisbane 4101 QLD

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:

Our 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, *you* consent to the collection, use and disclosure of *your* personal information stated in the privacy statement above. If *you* do not wish *us* 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***.

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*** do 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.

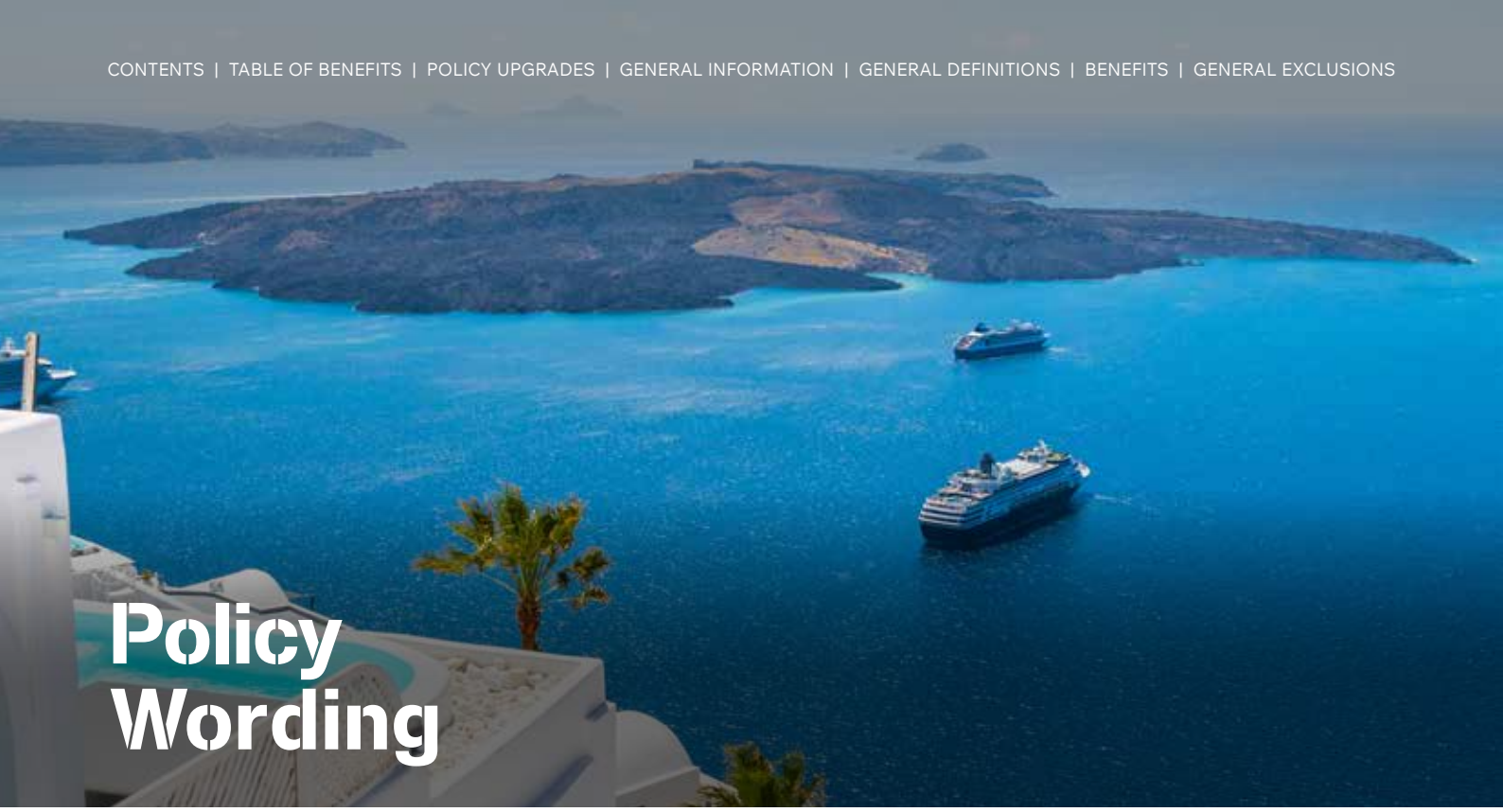
If ***your*** failure to take reasonable care not to make a misrepresentation to ***us*** is fraudulent, ***we*** may refuse to pay a claim and treat the contract as if it never existed.

General Conditions

The following conditions apply to all sections of this insurance.

1. ***You*** must answer all questions that ***we*** 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*** select ***your*** Policy Plan, ***you*** must let ***us*** know about the country(ies) and/or region(s) ***you*** intend to travel to. This includes any country(ies) and/or region(s) ***you*** are spending more than 48 hours in ***your trip***.
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 of 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. 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 co-operation 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 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. ***You*** cannot claim under more than one section of ***your*** policy for the same expense for one event, if the same expense could be claimed under multiple sections, ***we*** will settle at the higher applicable amount.
14. If ***you*** require hospitalisation or emergency transportation services and ***you*** want ***us*** to pay, then ***you*** must contact ***us*** as soon as possible and obtain approval before arrangements are made where this is reasonably practicable. ***You*** must also follow any reasonable advice or instruction given to ***you*** by ***us***.
15. ***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.
16. Notwithstanding any other terms or conditions under this policy, ***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. Additionally, if ***we*** determine that such violation has occurred or is likely to occur, ***we*** reserve the right to cancel this policy immediately.



Policy Wording

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.

Accident
Unintended sudden or violent action or impact from an external physical force such as crushing, collision or fall.

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).

Commercial cruise
Any travel on sea or ocean by a commercially operated passenger vessel (other than a yacht or sailboat) outside of coastal waters (3 nautical mile limit) and longer than overnight.

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 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 Certificate of Insurance*.

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 as an *insured person* on the *Certificate of Insurance*.

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 Certificate of Insurance*.

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

Extreme risk
As determined and publicly 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.

Fly through fares
Connecting flights booked under one itinerary which let travellers transfer without collecting checked baggage or clearing immigration at the transit hub.

Home
Your usual place of residence within Australia.

Injury
Bodily harm arising directly as a result of an *accident* or assault.

Certificate of Insurance
The Insure&Go Travel Insurance document showing the names and details of all the *insured persons* under this policy and any special conditions that apply.

Insured person
Any person for whom the appropriate premium has been paid and who is named on *your Certificate of Insurance*.

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

Natural Disaster
Floods, earthquakes, tsunamis, landslides, volcanic eruptions, hurricanes, typhoons, tornadoes, cyclones and objects falling from space.

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 *Certificate of Insurance*.

Personal electronics
Laptop, tablets, cameras, video cameras, photographic equipment, headphones and other audio equipment, video and electrical equipment, media players, drones, mobile phones, computer equipment and electronic watches.

Policy holder
The person named in the *Certificate of Insurance* as the *policy holder* and is also an *insured person* under this policy.

Policy issue date
The date *your* period of insurance starts as specified on *your Certificate of Insurance*.

Pre-existing medical condition
A pre-existing condition includes any of the following:

- Any medical condition for which there has been prescribed medication or treatment, advice, tests or investigation in the 2 years prior to ***policy issue date***, including but not limited to any:
  - heart related, blood circulatory or diabetic condition; or
  - neurological condition (including stroke, brain haemorrhage or epilepsy); or
  - respiratory condition; or
  - arthritis, back pain or osteoporosis; or
  - bowel condition (including Crohn's disease or IBS); or
  - psychiatric or psychological condition (including anxiety or depression); or
  - cancerous condition, and
- Any condition for which there has been referral to or consultation by a doctor, specialist or surgeon in the 12 months prior to ***policy issue date***.

It does not include acute conditions that have resolved, such as a cold or flu.

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 after ***you*** have checked out (including peer to peer service such as Airbnb), 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 service such as Uber), bus or any other shared passenger service which is available for use by the general public.

Severe weather
Potentially dangerous weather conditions.

Special Event
Means any of the following, where ***you*** have arranged to attend on specific dates during ***your trip***:

a. a wedding ceremony;
b. a 25th or 50th wedding anniversary or celebration;
c. a funeral;
d. a prepaid conference for which ***you*** paid a registration fee prior to the commencement of ***your trip***; or
e. a prepaid concert, music festival or sporting event for which ***you*** have purchased a ticket prior to the commencement of ***your trip***.

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, step-parent, 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 ***departure date*** and ***end date*** listed on ***your Certificate of Insurance*** beginning or ending at ***your home*** or place of business in Australia.

Unattended
When an item is not on ***your*** person at the time of loss, left with a person other than ***your travelling companion*** or travel service providers staff, 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 other personal private transport such as ***your***, or a ***travelling companion's*** own 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
Redion Insurance Pty Ltd
(formerly Europ Assistance Australia Pty Ltd)
ABN 71 140 219 594
AFSL Number: 552106

*Winter sports**
Recreational skiing/snowboarding, backcountry skiing (provided ***you*** are not going against local advice or warning), bigfoot skiing, cat skiing, cross country skiing (along a designated cross-country ski route only), dog sledding, glacier skiing, glacier walking, heli-skiing, ice fishing, ice hockey (not competitive), luging (ice only), mono skiing, off-piste skiing (provided ***you*** are not going against local advice or warning), recreational ski racing (not training for, or participating in a competition), snowmobiling, snow shoeing, telemark skiing and tobogganing.

*In all cases skiing also means snowboarding.

Please also refer to Section N – **Winter sports** cover for further definitions relating to 'Backcountry/ off-piste' and 'Ski/snowboard fun parks'.

You, your, yourself
The ***insured person***(s) named on the ***Certificate of Insurance***.

Benefits ☆

Section A – Cancelling your trip

What you are covered for

If *you* have to cancel all or part of *your trip* because of one of the reasons listed below *we* will pay up to the amount shown in the Table of benefits for the level of cover *you* have selected for *your*:

- 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 *you* cannot reasonably recover from any sources; and
- the cost of visas which *you* have paid for and which *you* cannot reasonably recover from any sources; and
- 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.
- *we* will also 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.

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 policy per *insured person*.

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.
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 7 days 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 *severe weather* or 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 and this is shown on *your Certificate of Insurance*. 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*.
i. *your* passport or travel documents being lost or stolen after *you* have purchased *your* policy (applies to Silver and Gold plans).
j. *you* are unable to commence or continue *your trip* because *your* prepaid travel arrangements are cancelled by *your* travel service provider due to a riot or a strike not known by *you* at the time of *your policy issue date* and *your* travel service provider does not offer *you* reasonable alternative travel arrangements.

What you are not covered for

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

1. The excess as shown on *your Certificate of Insurance*.
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. Any claims arising from cancellation, delay or rescheduling of *your Public Transport* for operational reasons, mechanical breakdown or maintenance.
5. Any claims arising from any *Natural Disaster* unless *you* have purchased the *Natural Disaster* upgrade and it shows on *your Certificate of Insurance*.
6. *You* being unable to travel due to failure to obtain the passport, visa or other travel authorisation required for the planned *trip*.
7. *You* failing to check in according to *your* itinerary or the times advised to *you*.
8. Costs which *you* have paid on behalf of any other person, unless that person is also an *insured person* named on *your Certificate of Insurance*. (An excess will still be applied to each person who the costs relate to.)
9. 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*.
10. 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.
11. Claims arising from *your* financial or contractual obligations or those of *your travelling companion*, *relative* or *business associate*.
12. Any amounts that can be reimbursed from another source i.e. holiday company.
13. Claims relating to an event that was known or ongoing at the time *you* purchased *your* policy or at the time *you* make *your* travel arrangements.
14. The non-refundable unused portion of travel or accommodation arrangements where the alternative cost is paid for by *us* under any other section.

Important Information ⓘ

Please note: If *you* make a claim under Section A – Cancellation before the *Departure date* as set out in *your* Certificate of Insurance, *your* policy will not cover *you* for travel on different dates; another policy will need to be purchased for *your* new *trip*.

A new policy is not needed if *you* reschedule *your trip* and *you* are still travelling within the *Departure date* and *End date* as listed in *your* Certificate of Insurance.

Where travel arrangements were 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 provider will not refund *your* points, *we* will pay *you* the cost of equivalent booking based on the quoted retail price at the time the arrangement was issued.

(ii) If the provider 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*.

Section B – Medical

Section B1 – Medical and other expenses outside of Australia

Please note: This section does not apply to Domestic policies or *trip*s within 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, *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* (room only) and travel *home* with *you* if this is necessary due to medical advice.

You will also be covered for:

1. Up to $50,000 (or up to €30,000 for Schengen countries) 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.
3. On the Gold level of cover, a lump sum payment of $3,000 if *you* are medically repatriated by *us* from overseas to a hospital in Australia.

Important Information ⓘ

Please note: this section does not apply if *you* become ill or are *injured* during *trips* within Australia.

Please note: If *you* are admitted into hospital as an inpatient for more than 24 hours someone must contact *us* on *your* behalf as soon as possible (please see the Assistance provider of this PDS for contact details).

What you are not covered for

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

1. The excess as shown on *your Certificate of Insurance*.
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. Costs associated with finding *you*, such as search and rescue costs charged to *you* by a government agency or state emergency services. This does not apply to medical evacuation costs by the most appropriate transport.
5. Any costs for the following:
   - telephone calls (other than calls to *us* to notify *us* 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, *we* 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 limit the amount of *our* liability to the amount *we* reasonably determine *we* would have incurred if *you* had complied with *our* instruction.
10. Any medical treatment that *you* receive on *your trip* despite *you* being medically advised not to travel.
11. Any claims that are not confirmed as medically necessary by the treating doctor overseas or *us*.
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. 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.
18. Any costs arising from contracting an infectious disease for which *you* did not follow advice regarding vaccinations or precautionary medications which were available to *you* and recommended by government health authorities for travellers to the country or region in which *you* are travelling.
19. Any claim arising from *you*, *your partner*, *relative* or *your travelling companion* using drugs other than as advised by *your* treating medical professional.

Important Information ⓘ

If the claim relates to *your* return travel to Australia and *you* do not hold a return ticket, *we* will deduct from *your* claim an amount equal to *your* original 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

Please note: This section does not apply if *you* have a Bare Essentials level of cover. *You* may be entitled to claim under Section B2 – Hospital cash allowance or Section C1 – Additional emergency expenses, but *you* may not claim under more than one of these sections for the same expense.

What you are covered for

We will reimburse *you* up to $75 each day for extra necessary expenses incurred, if after an *injury* 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 under the level of cover *you* have selected.

Important Information ⓘ

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 appropriate evidence e.g. receipts or bank statements for the extra expenses being claimed.

Section C – Additional Expenses

Section C1 – 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 or *we* certify 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 policies only).
- serious damage to *your home* or business premises in Australia.
- the unexpected death of, or sudden serious *injury* or illness of a *relative* overseas or person *you* are travelling with, which means *you* need to stay with them and attend to them whilst they are hospitalised, or to attend their funeral ($5,000 per policy International Gold plan only).
- an *accident* involving *your* means of transport (pre-booked flights 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 transport 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 and this is shown on *your Certificate of Insurance*. 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.

For cover to apply, to separately booked connecting flights, tours or other arrangements, *you* must have booked the connection with a window of more than 6 hours. This does not apply to *fly through fares*.

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 *us* as soon as possible to obtain approval from *us* (please see the General Condition 13 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 carrier's published one-way airfare (based on the same class of travel as that paid by *you* for *your* outward *trip*) for the route used for *your* return.
- *You* may be entitled to claim under Sections C1 or B2 if *you* are hospitalised, but *you* may not claim under more than one section for the same expense.
- *We* will only pay if *you* have already departed *your home* in Australia and are not being reimbursed for these expenses under any other benefit in this policy including Section A – Cancellation.
- *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 reasonable additional expenses that are above the amount *you* would have paid had the event not occurred, less any refunds *you* receive for unused arrangements.
- *You* must keep all receipts for the extra expenses *you* pay.

Section C2 – Resumption of your trip

Please note: This section only applies if *you* have the Gold level of cover.

What you are covered for

If *you* have to cut *your trip* short after *you* have commenced travelling due to an event that has been covered under Section A – Cancelling your trip, *we* will pay up to the amount shown in the Table of benefits for the cost of *your* airfare to resume *your trip* before the *end date* of *your* policy.

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*, if after an event that is covered under Section A – Cancelling your trip, *you* resume *your* original overseas *trip*.

We will pay for *your* return to the airport closest to the location *you* were scheduled to be at the same class as per *your* original itinerary.

Important Information ⓘ

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. *Our* approval will not be unreasonably withheld.

Section C3 – Special events

Please note: This section only applies if *you* have the Gold level of cover on the Domestic or International Policy.

What you are covered for

If, while *you* are travelling to attend a *Special Event*, *your* scheduled *Public Transport* is unexpectedly delayed or diverted, and this delay or diversion would reasonably result in *you* arriving late to that *Special Event*, *we* will pay *you* up to the amount shown in the Table of Benefits for the additional *Public Transport* costs *you* incur to enable *you* to attend the *Special Event* on time.

What you are not covered for applicable to Section C

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

1. The excess as shown on ***your Certificate of Insurance***.
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 end date***.
4. Any claims arising from cancellation, delay or rescheduling of ***your Public Transport*** for operational reasons, mechanical breakdown or maintenance (except to the extent that cover is expressly provided under Section C3 – Special Events).
5. Any additional travel expenses where ***you*** have been offered alternatives from the transport provider (except to the extent that cover is expressly provided under Section C3 – Special Events).
6. Any additional expenses that would not have been incurred had ***you*** told the relevant travel provider, 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.
7. Costs associated with finding ***you***, such as search and rescue costs charged to ***you*** by a government agency or state emergency services. This does not apply to medical evacuation costs by the most appropriate transport.
8. ***You*** being unable to continue with ***your*** travel due to failure to obtain the passport, visa or other travel authorisation required for the planned ***trip***.
9. Any cost incurred where ***your*** scheduled transport is delayed by less than 4 hours (except to the extent that cover is expressly provided under Section C3 – Special Events).
10. Any claim that results from ***you*** missing a connecting flight where ***you*** plan that connection on ***your*** original itinerary with a break of less than 6 hours. This does not apply to ***fly through fares***.
11. ***You*** failing to check in according to ***your*** itinerary or the times advised to ***you***.
12. Costs which ***you*** have paid on behalf of any other person, unless that person is also an ***insured person*** named on ***your Certificate of Insurance***. (An excess will still be applied to each person who the costs relate to.)
13. 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.
14. Any additional expenses caused by planned medical procedures, cosmetic treatments, or other non-emergency medical treatments, or complications arising from these.
15. Any cost for telephone calls and mobile data (other than calls to ***us*** to notify ***us*** of the emergency).
16. Any claim resulting from ***you*** travelling against the advice of the appropriate national or local authority.
17. 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.
18. Additional travelling or accommodation expenses if ***you*** have been reimbursed for the original unused travel or accommodation costs under any other section during the same period of time.
19. 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***.
20. 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.
21. Claims arising from ***your*** financial or contractual obligations or those of ***your travelling companion***, ***relative*** or ***business associate***.
22. Any claims arising from any ***Natural Disaster***, unless ***you*** have purchased the ***Natural Disaster*** upgrade and this is shown on ***your Certificate of Insurance***.

23. Any claims where there is a provision to claim under the *Winter sports*, or Business cover sections.

Section D – Travel delay expenses

Please note: This section does not apply if *you* have the Bare Essentials level of cover.

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 due to a reason outside of *your* control for more than 12 hours as long as *you* eventually go on the holiday.

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 – Travel delay expenses, *you* are not covered for:

1. Any claim where *you* are unable to provide appropriate evidence e.g. receipts or bank statements 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 *you* plan that connection on *your* original itinerary with a break of less than 6 hours. This does not apply to *fly through fares*.
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 and this is shown on *your Certificate of Insurance*.
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 ⓘ

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 E – Baggage

Section E1 – Personal belongings and baggage

What you are covered for

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

Please see the Table of Benefits for the sub-limits which apply to the level of cover *you* have selected. The maximum *we* will pay for any property which is lost or stolen from an *unattended motor vehicle* is up to $500 per item up to the amount shown in the table below for the policy *you* have selected. *We* will only pay if the vehicle was locked and the property was kept in a concealed compartment, for example a boot, and there is evidence of forced entry to the vehicle.

We will pay up to $3,000 on the Gold Policy and $2,000 on the Silver level of cover for *your* golf equipment which is lost, stolen or damaged during *your trip*. *Our* liability is strictly limited to the specific golf equipment that has been lost, stolen, or damaged. For example, if a claim is made for a single item, such as one wood or iron, it does not extend to the replacement of *your* entire set.

	Bare Essentials	Silver	Gold
Items stolen from a motor vehicle	$500	$500	$500
Valuables limit	No cover	$500	$750

The maximum amount *we* will pay for *valuables* in total that have not been specified is shown in the table above. Please refer to the definition of Valuables. For example there is no cover for *personal electronics* or other *valuables* on the Bare Essentials level of cover.

Section E2 – Additional specific items cover

Please note: This is an optional cover which is only available if *you* have selected the Silver or Gold policies. To arrange this additional cover and pay the appropriate extra premium, please call *us* on **1300 401 177**

What you are covered for

Additional cover is available for luggage and personal effects by specifying the individual items and paying an additional premium when *you* buy *your* policy.

We will pay up to the cost price of the item, to the maximum limit shown in the Additional Specified Items Cover table.

The most *we* will pay is limited to the item value stated on *your Certificate of Insurance* or the cost of the item, whichever is lower.

Receipts and/or valuation certificates need to be provided. Please also refer to the General exclusions.

Important Information for E1 ⓘ

- 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%

- *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 is shown in the Table of Benefits. Please refer to the definition of Pair or set of items.
- 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 E3 – Delayed baggage

Please note: This section does not apply if *you* have a Bare Essentials level of cover.

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 8 hours.

Sub-limits are applicable depending on *your* level of cover and the length of time that *your* luggage is delayed. The sub-limits are specified in the Table of benefits.

Important Information ⓘ

- There is no cover under this section if *your* baggage is delayed on *your* final inward journey returning *home*.
- *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 E4 – Passport and travel documents

Please note: This section does not apply if *you* have a Bare Essentials level of cover.

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*:

1. Passport;
2. Travellers cheques (if these cannot be refunded by the provider);
3. Credit Cards; and
4. Visas.

Important Information ⓘ

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

We will also pay up to the amount shown in the Table of Benefits for *your* liability for the illegal use of these documents if they are lost or stolen during *your trip*.

Section E5 – Money

Please note: This section does not apply if *you* have the Bare Essentials level of cover.

What you are covered for

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

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

What you are not covered for applicable to Section E

In addition to General exclusions *you* are not covered for:

1. The excess as shown on *your Certificate of Insurance* (this does not apply if *you* are claiming under Section E3 – Delayed baggage and Section E4 – Passport and travel documents).
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. Luggage left in an *unattended motor vehicle* between sunset and sunrise.
5. 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.
6. 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.
7. Any property left with a Motorcycle. This includes in locked compartments.
8. Any loss, theft or damage to *valuables* or *personal electronics* 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.
9. 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.
10. Claims arising due to an unauthorised person fraudulently using *your* credit or debit cards except as allowed for in Section E4 – Passport and travel documents.
11. Loss of or damage to fragile items resulting from breakage or scratching, or to sports equipment occurring while such equipment is in use, is excluded from coverage under this policy. This exclusion does not apply to claims for damage to *Winter sports equipment* where the *Winter sports* cover upgrade has been purchased, or to claims relating to golf equipment.
12. Breakage or scratching of drones or other unmanned flying objects while being used.
13. Damage due to scratching or denting unless the item has become unusable as a result of this.
14. Losses due to devaluation or depreciation of currency.
15. If *your* property is legally delayed, held or confiscated by Customs, the police or other officials.
16. If *your* baggage is delayed on *your* final inward journey returning *home*.
17. Loss of jewellery (other than wedding rings) while swimming or taking part in physical, sporting or adventure activities.
18. Loss of data or losses caused by mechanical or electrical breakdown or damage caused by leaking powder or fluid carried within *your* baggage.
19. 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).

20. 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 E5 – Money available under the Silver and Gold level of cover or to Section O4 – Business money available under the Business cover upgrade respectively.
21. 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.
22. 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.
23. Any loss which *you* have claimed, or are claiming for under another section of this policy.
24. Any claims where there is a provision to claim under the *Winter sports*, or Business cover sections.
25. Any claim relating to an item *you* have claimed TRS (Tourist Refund Scheme).
26. Any claim relating to a mobile phone or device with phone capabilities if *you* are unable to supply the IMEI (International Mobile Equipment Identity).

Important Information for Section E ⓘ

- *You* must act in a reasonable way as if uninsured to look after *your* property and not leave it *unattended* or unsecured in a *public place*.
- *You* must carry *valuables* and electronics with *you*, including as carry-on luggage whilst *you* are travelling by air.
- *You* must get a written report from the police or appropriate authority as soon as reasonably practical.
- *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 and baggage, 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 as soon as practical.
- *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

Please note: This section does not apply if *you* have the Bare Essentials level of cover.

What you are covered for

If while on *your trip*, *you* suffer an *injury* (or illness directly resulting from medical or surgical treatment for an *injury*) that within 12 consecutive months directly results in:

1. Death of **insured person**; or
2. *Permanent Paraplegia* or *Quadriplegia*; or
3. *Permanent Total loss* of sight of one or both eyes; or
4. *Permanent Total loss* of, or loss of use of, one or more *Limbs,*

we will pay *your* or *your* estate the amount stated in the Table of Benefits for *your* selected level of cover.

Definitions relating to this section

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

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

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

Quadriplegia
Permanent and entire paralysis of both legs and both arms.

Total loss
Where the body part is a *Limb*, as referenced in the List of Events for Section F (above), 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 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 sports and activities that:
   a. exclude this section under Special conditions (see Sports and Activities, Activities Plus and *Winter sports*), or
   b. are listed as excluded sports and activities.
3. Any claim arising from *you*, *your partner*, *relative* or *your travelling companion* using drugs other than as advised by *your* treating medical professional.

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:

1. injuring someone; or
2. 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 on *your Certificate of Insurance*.
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 arising from any sports and activities that:
   a. exclude this section under Special conditions (see Sports and activities list, Activities Plus and Winter Activities), or
   b. are listed as 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. ***Our*** approval will not be unreasonably withheld;
- ***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; and
- ***You*** must take photographs and videos, and get details of witnesses if ***you*** can.

Section H – Legal expenses

Please note: This section does not apply if *you* have the Bare Essentials level of cover.

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 *injury* during *your trip*, or
- for necessary legal consultation following *your injury* or wrongful death during *your trip*; or
- if *you* are falsely arrested or wrongfully detained by any government or foreign power during *your trip* provided that all expenses are incurred with *our* prior written consent 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 on *your Certificate of Insurance*.
2. Any legal action against *us*, or *our* 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.
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 practitioner 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. Any claims arising out of *you* owning, possessing or using mechanically propelled vehicles, cars, watercraft or aircraft of any description other than as a passenger, animals, firearms or weapons.
9. 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.

Important Information ⓘ

- *We* will have control over any legal representatives appointed and any proceedings; and
- *You* must follow *our* advice or that of *our* agents in handling any claim.

Section I – Aircraft hijack

Please note: This section only applies if *you* have an International Gold level of cover.

What you are covered for

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

Important Information ⓘ

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

Section J – Pet care

Please note: This section only applies if *you* have an International Gold level of cover.

What you are covered for

We will pay up to the amount shown in the Table of benefits for extra kennel or cattery fees if *your* final inward journey returning *home* by aircraft 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 any kennel or cattery fees *you* have to pay as a result of quarantine regulations.

Important Information ⓘ

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

Section K – Rental car excess waiver

Please note: This Section does not apply if *you* have a Bare Essentials level of cover.

Definitions relating to this section

Rental car:
In this section, Rental Car means the following vehicle types:

- Campervan or motorhomes under 6 tonnes; or
- Coupe, 4WD, hatchback, minibus, people mover, sedan, station wagon or SUV; or
- Motorcycles or mopeds,

with less than 9 seats, owned by a licensed rental company or agency, which *you* have agreed to hire from them according to the terms of *your* rental agreement.

You, your:
Each *insured person* shown on the *Certificate of Insurance* who is authorised in writing in the rental contract, or own motor vehicle insurance policy, to drive the vehicle.

What you are covered for

We will pay up to the amount shown in the Table of benefits for Rental car excess waiver.

We will reimburse the Rental Car insurance excess charged to *you* through the Rental Car company, if a car *you* have rented during *your trip* 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 an unauthorised driver.

4. Any claim for any of the following type of vehicles: commercial vehicles, buses, trucks, full-size vans mounted on truck chassis, caravans, trailers, any other vehicle having fewer than four wheels, and limousines.
5. Any claim:
   a. for a vehicle with more than 9 seats;
   b. that occurs whilst *you* are driving off road;
   c. where *you* have acted intentionally or in a non-accidental nature; or
   d. from any kind of illegal activity or acts.
6. 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 theft; or unless the tyre damage arises from a covered loss.

Important Information ⓘ

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 authorised 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

Please note: This Section does not apply if *you* have a Bare Essentials level of cover.

What you are covered for

We will pay *you*, up to the amount shown in the Table of Benefits, 75% of *your* average monthly net of tax income that *you* lose for up to a maximum of 6 months if *you* suffer an *injury* that occurs during *your trip* and:

- *you* become unable to attend *your* usual full time or part time contracted occupation or business within 30 days of the *injury*; and
- *you* are unable to return to *your* normal work or suitable alternative work for more than 28 days from the time *you* return to *your home* in Australia due to the *injury*.

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.
3. the first 28 days from the time *you* return *home*.

Important Information ⓘ

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

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, step-parent, stepchild, stepbrother or stepsister.

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

Please note: This section does not apply if *you* have a Bare Essentials level of cover.

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 ⓘ

You are not able to change the dates on *your Certificate of Insurance* if *you* make a claim under Section M1. Therefore *you* may need to purchase another travel insurance policy if *you* amend *your trip*.

We will only pay reasonable additional expenses that are above the amount *you* would have paid had the event not occurred, less any refunds *you* receive for unused arrangements.

If *you* require *us* to pay for any expenses *you* must call *us* as soon as possible to obtain approval from *us* (please see the Assistance provider for contact details).

Section M2 – COVID-19 expenses: Medical expenses outside Australia

Please note: This section does not apply to Domestic policies or *trip*s within 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 (or up to €30,000 for Schengen countries) 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.

What you are not covered for applicable to Section M

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

1. The excess as shown on *your Certificate of Insurance*.
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* of *your trip*.
3. Any claim 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* whilst on *your trip*.
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 Certificate of Insurance*.
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 Certificate of Insurance*. *You* do not have cover for any *winter sport* activity if *you* have not purchased this upgrade and if the upgrade is not shown on *your Certificate of Insurance*.

Definitions relating to this section

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 Bigfoot skiing, cat skiing, glacier skiing, heli skiing, mono skiing etc.

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 Winter Sports Cover table 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.)

Section N2 – Winter sports equipment hire

What you are covered for

We will pay up to the amount shown in the Winter Sports Cover table 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

We will pay up to the amount shown in the Winter Sports Cover table 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 on *your Certificate of Insurance* (this does not apply if *you* are claiming under Section N2).
2. Any item that within 72 hours, or as soon as reasonably practicable, after 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.Claims where *you* are unable to provide receipts or other reasonable *proof of ownership* wherever possible for the items being claimed.
5. Any claims relating to any *Winter sports* unless that *winter sport* is covered under Winter Activities.

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 Winter Sports Cover table 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.

Important Information ⓘ

Please note: *Your* claim will be assessed 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 Winter Sports Cover table 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 Winter Sports Cover table; 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 Winter Sports Cover table 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 the excess as shown on *your Certificate of Insurance*.

Important Information ⓘ

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

Section O – Business cover

Please note: The following sections only apply if *you* have purchased the Business cover upgrade and this is shown on *your Certificate of Insurance*.

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 O1 – Business equipment

What you are covered for

We will pay up to the amount shown in the Business Cover 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 under Business Cover. The maximum amount *we* will pay for business samples (meaning demonstration goods or goods sold by *your* company) is shown in the Business Cover table.

Section O2 – Emergency courier expenses

What you are covered for

We will pay up to the amount shown in the Business Cover table 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 O3 – *Business equipment* hire.

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	
Phones, electrical devices, communication devices, all computers, photographic equipment, tablets, *personal electronics* equipment and clothing	
Yearly Depreciation	**Maximum Deduction**
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 O3 – Business equipment hire

What you are covered for

We will pay up to the amount shown in the table under Business Cover. 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 O4 – Business money

What you are covered for

We will pay up to the amount shown in the Business Cover table 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 Business Cover table.

What you are not covered for

In addition to General exclusions, under Section O1-O4, *you* are not covered for:

1. The excess as shown on *your Certificate of Insurance.*
2. Any other circumstance excluded under 'What *you* are not covered for under Section E – Baggage.

Section O5 – Replacing staff

Please note: This Section only applies if *you* have purchased International policy and the Business cover upgrade and this is shown on *your Certificate of Insurance*.

What you are covered for

We will pay up to the amount shown in the Business Cover table 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.

Section P – Cruise

Section P1 – Cabin confinement

Please note: This Section does not apply if *you* have a Bare Essentials level of cover.

What you are covered for

We will pay up to the amount shown in the Cruise Cover for each 24hr period that *you* are confined by the ship's medical officer to *your* cabin for medical reasons during the period of *your trip*.

Important Information ⓘ

You must provide *us* a written statement from the ship's medical officer confirming the confinement and how long it lasted.

What you are not covered for

In addition to General exclusions, under Section P1 – Cabin confinement, *you* are not covered for:

1. The excess as shown on *your* Certificate of Insurance.
2. Any confinement to *your* cabin which has not been confirmed in writing by the ship's medical officer.

Section P2 – Missed cruise departure

What you are covered for

We will pay up to the amount shown in the Cruise Cover table for *your* reasonable and necessary additional travelling expenses incurred after *you* leave *your home* address in Australia, that are over and above what *you* had originally budgeted to pay and are needed to continue with *your* original itinerary, if *you* missed the scheduled departure of *your* pre-booked cruise from Australia due to:

- an *accident* involving *your* means of transport;
- the cancellation, delay or diversion of *your* scheduled transport but only those expenses that *you* cannot claim from someone else and where *you* haven't been offered alternatives; or
- a *Natural Disaster*. (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 – Travel delay expenses.

What you are not covered for

In addition to General exclusions, under Section P2 – Missed cruise departure, *you* are not covered for:

- The excess as shown on *your Certificate of Insurance*.
- Any claim that results from *you* missing a connection where the stopover was originally scheduled on *your* itinerary at less than 3 hours.

Important Information ⓘ

- *You* may be entitled to claim under Section C1 – Additional emergency expenses or Section D – Travel delay expenses if *you* miss *your* cruise, but *you* may not claim under more than one of these sections for the same event.
- *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 P3 – Missed port

Please note: This Section does not apply if *you* have a Bare Essentials level of cover.

What you are covered for

We will pay up to the amount shown in the Cruise Cover table if *your* cruise docks at fewer than the number of ports scheduled on *your* original cruise itinerary. To avoid doubt, there is no cover under this section if *your* cruise docks at another port due to the cancellation of a port as this cover only applies if the total number of docked ports during *your* cruise is less than the number of ports scheduled.

What you are not covered for

In addition to General exclusions, under Section P3 - Missed port, *you* are not covered for any claim where *your* cruise docks at an alternative port during a *trip* in replacement of *your* scheduled port.

Important Information ⓘ

- *You* must get a written statement from the cruise company or relevant authority confirming the full amended itinerary including details of the missed port.
- *You* must be able to provide *your* original itinerary that details the scheduled ports.

Section P4 - Missed shore excursion

Please note: This Section does not apply if *you* have a Bare Essentials level of cover.

What you are covered for

We will pay up to the amount shown in the Cruise Cover table for *your* unused non-refundable prepaid tours and excursions if *your* cruise does not dock at a port scheduled on *your* original cruise itinerary, or if a scheduled tender is cancelled by the provider.

Important Information ⓘ

- This section covers missed excursions where *your* cruise fails to stop at a port. For details of the cover available if *you* miss an excursion due to events including illness, or *injury* see Section A – Cancelling your trip.
- *You* must get a written statement from the cruise company or relevant authority confirming the full amended itinerary including details of the missed port.
- *You* must be able to provide *your* original itinerary that details the scheduled ports.
- *You* must seek a refund from the operator first.

What you are not covered for

In addition to General exclusions, under Section P4 - Missed shore excursion, *you* are not covered for:

1. The excess as shown on *your* Certificate of Insurance.
2. Any claim that is covered under Section A – Cancelling your trip, *you* cannot claim under both this section and Section A for the same loss.
3. Excursions that are included in the cost of *your* cruise ticket.
4. Costs which *you* have paid on behalf of any other person, unless that person is also an *insured person* named on *your* Certificate of Insurance. (An excess will still be applied to each person who the costs relate to.)

5. 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*.
6. Any amounts that can be reasonably reimbursed from another source.

Section P5 – Formal attire

Please note: This section only applies if *you* have purchased the Gold plan.

What you are covered for

We will pay up to the amount shown in the Cruise Cover table for cleaning, repairing, buying or renting formal attire if, during *your trip, your* formal attire is:

1. Delayed by *your* transport provider before *you* board and does not make it onto the ship; or
2. Damaged, lost or stolen.

Important Information

- *You* may also be entitled to claim these expenses under Section E1 – Personal belongings and baggage or Section E3 – Delayed baggage, but *you* may not claim for the same expenses under more than one section.
- *You* must get written confirmation of the delay from the appropriate airline or transport company and *you* must keep all receipts.

What you are not covered for

In addition to General exclusions, under Section P5 - Formal attire, *you* are not covered for:

1. Claims for jewellery, watches or cufflinks
2. Claims where *you* are unable to provide proof of *your* loss.
3. Any loss that occurs after *you* have completed *your* cruise.
4. Property *you* leave *unattended* in any *public place* or with someone *you* do not know looking after it without *you* taking reasonable precautions to prevent the property becoming lost or stolen. This exclusion will not apply where leaving the property *unattended* or with someone *you* do not know was unavoidable (for example, due to *you* suffering a medical emergency that requires *you* to urgently leave a *public place*.
5. Any item that *you* did not get a written report within 72 hours, or as soon as reasonably practicable, after discovering it was damaged, lost or stolen.
6. If *your* property is legally delayed, held or confiscated by Customs, the police or other officials.

General exclusions

General exclusions apply to all sections of this policy.

What you are not covered for

1. Claims arising from *your pre-existing medical condition* unless *you* have applied for additional cover for *your* condition, *we* have accepted it and *you* have paid any additional premium *we* require. Phone *us* on 1300 401 177 to find out more.
2. Any claims that arise from:
   a. any medical condition which, at the time *you* take out this insurance, *you* are experiencing signs or symptoms of but have yet to receive a clinical diagnosis, including if *you* are receiving or waiting for medical tests or treatment for that condition; or
   b. travel against the advice of a medical practitioner or travel to get medical treatment or advice; or
   c. any medical condition *you* have been told will cause *your* death and the terminal prognosis is expected prior to the *end date*.
3. This policy will not cover any claims under Section A – Cancelling your trip or Section C1 – Additional emergency expenses, that result directly or indirectly from any *pre-existing medical condition* known to *you* before the *policy issue date* and that affects:
   – a *relative* who is not travelling with you;
   – your *travelling companion*.

4. Any claim relating to circumstances which ***you***, or a reasonable person in ***your*** position, ought to have been aware of at the ***policy issue date*** or time ***you*** make travel arrangements.
5. Any claims (except claims under Section A – Cancelling **your trip** and Section M1 – COVID-19 expenses: Cancellation or **trip** disruption) relating to an incident prior to ***you*** leaving ***your home*** to commence ***your trip***.
6. Any claim arising from;
   a. ***your***, ***your partner***, ***relative*** or ***your travelling companion's*** suicide, attempted suicide, self-harm or self- ***injury***; or
   b. ***you*** deliberately putting ***yourself*** in danger (unless trying to save a human life); or
   c. ***your partner***, ***relative*** or ***your travelling companion*** deliberately putting themselves in danger (unless trying to save a human life).
7. 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;
   b. 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.
8. Any claim arising from ***you***, ***your partner***, ***relative*** or ***your travelling companion*** using drugs other than as advised by ***your*** treating medical professional.
9. 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.
10. Any claim arising from civil riots, blockades, strikes or industrial action of any type (except for those which were not public knowledge at the time of the ***policy issue date*** of ***your*** policy).
11. Any claim resulting from ***you*** travelling in, to, from 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 – www.smartraveller.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.
12. Any claim where providing cover, payment, service or benefit, or any 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.
13. 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.
14. 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.

15. Any claim arising from the use of a two-wheeled or three-wheeled motor vehicle unless *you*:
    a. as the rider or a pillion passenger are wearing a crash helmet (this is irrespective of the law in the country *you* are in);
    b. as the rider of a motorcycle 500cc and above *you* have selected and paid for the Activities Plus upgrade, and it shows on *your Certificate of Insurance*; and
    c. as the rider *you* hold a valid licence appropriate for the country *you* are in and a current and valid license required for riding an equivalent rated motorcycle in Australia.
16. 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.
17. Any claim arising from *you* being involved in any deliberate, malicious, reckless, illegal or criminal act.
18. 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.
19. Any claim relating to:
    a. any form of racing, other than on foot, bicycle, swimming, go-karting or recreational ski racing as part of a covered sports and activities.
    b. any sport or activity unless that sport or activity is covered under the list of covered sports and activities, but only to the extent that cover is provided under that table.
    c. any sport or activity listed as excluded sports and activities.
    d. *you* participating in any professional sporting activities.
20. Any claim relating to Winter Sports Cover or activities which require the Activities Plus upgrade if *you* have not paid the additional premium.
21. A *Natural Disaster* unless *you* have purchased the *Natural Disaster* 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 *our* advice or instruction, such as when *you* refuse to come back to Australia when *we* 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 or the day of the other reasonable advice or instruction.
26. any claim arising from going to any Do Not Travel or sanctioned country.
27. 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.
28. 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.

29. Any claim arising from ***your*** tour being cancelled due to insufficient numbers, other operational reasons, or the negligence of a wholesaler or operator.
30. Any claim which would be covered under workers compensation legislation, an industrial award or agreement, or ***accident*** compensation legislation.
31. 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, and medical treatment within Australia.
32. Any claim arising from errors or omissions in ***your*** booking arrangements by ***you***, ***your*** travel agent or any other person acting on ***your*** behalf.
33. 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.
34. 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.
35. 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.

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