



Qantas Annual Multi Trip Travel Insurance SPDS

This Supplementary Product Disclosure Statement is issued by QBE Insurance (Australia) Limited ABN 78 003 191 035 AFSL 239545. It supplements the Product Disclosure Statement(s) listed below for all policies bought after the issue date and must be read together with any other applicable SPDSs.

SPDS issue date	June 21 2016
Other applicable SPDSs	QM7591 1215
PDSs this SPDS applies to:	Qantas Annual Multi Trip Travel Insurance (QM1839 0311) PDS Date effective: 15/03/2011 when it was arranged by Qantas

The changes in the PDS are set out below. All other terms, conditions and limitations remain the same.

Section in PDS changing	Change
Page 3 Qantas Frequent Flyer Points	<p>Qantas Points</p> <p>Qantas Frequent Flyer members will earn 1 Qantas Point per \$1 spent on premium on selected Qantas Assure travel insurance policies+. Qantas Frequent Flyers who purchase a Qantas Assure Annual-Multi trip travel insurance policy can earn 1,000 sign on Qantas Points and up to 5,000 Qantas Points through the Qantas Assure App.</p> <p>The policyholder that takes out a Qantas Assure Annual Multi Trip travel insurance policy will earn 1 Qantas Point per \$1 spent on the premium paid, 1,000 sign on Qantas Points and up to 5,000 Qantas Points through the Qantas Assure App.</p> <p>The Qantas Assure App is offered by Qantas and you must be a member of the Qantas Frequent Flyer program and 13 years of age or over to use the App.</p> <p>To earn up to 5,000 Qantas Points with the Qantas Assure App, you must participate in the challenges available through the Qantas Assure App. Qantas Points available for successful completion of challenges are as shown in the App at the time of entering a particular challenge and will be limited to 5,000 Qantas Points per Annual Multi-Trip travel insurance policy. Once 5,000 Qantas Points have been earned through the App, the policyholder will accrue Locked Qantas Points, which can be 'unlocked' when another eligible Qantas Assure Product is purchased.</p> <p>Sign on Qantas Points will be credited to the member's Qantas Frequent Flyer account within 6 weeks of departure. Any Qantas Points earned from the Qantas Assure App will be credited within 2 weeks of earning.</p>

Date of preparation: 1st May 2016

Date effective: 30th June 2016

QM7926-0616

This Policy is underwritten by QBE Insurance (Australia) Limited

ABN 78 003 191 035

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Section in PDS changing	Change
Page 3 Qantas Frequent Flyer Points cont.	Further Qantas Frequent Flyer Benefit Under this policy we will refund unlimited Qantas Frequent Flyer points for any Qantas Frequent Flyer award ticketing or rebooking penalty that you may incur as a result of any reason covered by this insurance



ANNUAL MULTI TRIP TRAVEL INSURANCE

COMBINED FINANCIAL SERVICES GUIDE, PRODUCT DISCLOSURE STATEMENT AND POLICY WORDING

This document is a combined document comprising of a Financial Services Guide made available by Qantas and a Product Disclosure Statement made available by QBE Insurance.

Prepared 15 March 2011 and authorised for distribution by QBE Insurance.

QM1839 0311

WHO ARE YOU DEALING WITH?

You Can Rely On QBE

The Insurance policy, the terms of which are set out in this document, is underwritten by QBE Insurance (Australia) Limited AFSL 239545. QBE Insurance (Australia) Limited is a member of the QBE Insurance Group (ASX QBE). QBE Insurance Group is Australia's largest international general insurer and reinsurance group, and one of the top 25 insurers and reinsurers worldwide. The company has been operating in Australia since 1886. QBE is a household name in Australian insurance, backed by sizeable assets and well known as a strong and financially secure organisation. Qantas is an Authorised Representative of QBE Insurance.

QBE Offers You A Choice

It is up to you to choose the cover you need. This document contains information which can help you decide. Any advice given by QBE in this document is of a general nature only and has not considered your objectives, financial situation or needs. No advice in this document is given by Qantas. You should carefully read and consider the information provided having regard to your personal circumstances to decide if this insurance is right for you. You are of course free to arrange insurance with any other insurer of your choice.

This booklet contains the following sections which provide:

- Part 1 - information about the financial service being provided to you by our Authorised Representative (Financial Services Guide - FSG)
- Part 2 - information about this travel insurance product (Product Disclosure Statement - PDS)
- Part 3 - the detailed terms and conditions (Policy Wording)

About QBE Travel Insurance

QBE Travel Insurance is a division of:

QBE Insurance (Australia) Limited - **QBE Insurance**

ABN 78 003 191 035

A.F.S. Licence No. 239545

82 Pitt Street Sydney NSW 2000

Please do not send your application for travel insurance to this address.

Enquiries and Assistance

For any enquiries and assistance please contact our Customer Service Centre on 1300 783 146 or email travel.service@qbe.com

Please note that calls to QBE Travel Insurance will be recorded for training and verification purposes.

About Qantas

Qantas Airways Limited

ABN 16 009 661 901 (Qantas)

Authorised Representative No. 261363

203 Coward Street Mascot NSW 2020

PART 1 – FINANCIAL SERVICES GUIDE - FSG

About This Financial Services Guide

This Financial Services Guide (FSG) has been designed to assist you in deciding whether to use the financial services Qantas provides, i.e. arranging travel insurance for you. It explains the kinds of financial services we offer. It also contains general information about who we are, how we are paid and how to make a complaint.

ABOUT QANTAS

Qantas is an Authorised Representative of QBE Insurance (Australia) Limited. The contact details of QBE Insurance are set out on page 1 of this document. Qantas is authorised by QBE Insurance (Australia) Limited to deal in QBE travel insurance products on their behalf. We can directly issue, vary or cancel QBE travel insurance products as their authorised representative in accordance with their underwriting guidelines (this is called a binder authority). In some cases we may need to arrange for QBE Insurance to do this if we are not able to act under our binder authority.

QBE Insurance as the insurer of the product and we as their authorised representative, do not act on your behalf. We and our travel consultants do not have authority to give you any advice (i.e. recommendation or opinion about the financial product). We can provide you with factual information on the product to help you decide if it is right for you. The choice is yours.

The distribution of this FSG has been authorised by QBE Insurance.

QANTAS AIRWAYS LIMITED REMUNERATION

Qantas receives commission from QBE Insurance, which is part of the total premium paid by you to them for the product. The rate ranges up to 53% and is payable to Qantas by QBE Insurance for each policy issued. Approximately 15% of this commission reimburses us for the expenses we incur in distributing the product for QBE Insurance. Our travel consultants are paid an annual salary.

We may charge a fee for the additional services provided to you after you have been issued with a Certificate of Insurance. This may include but is not limited to alterations and other changes to your policy. We will notify you of any fee at the time you make a request for additional services.

From time to time we may receive rewards for achieving certain targets or outcomes as determined by QBE Insurance which may include sales targets. These rewards could be up to 0.5% of amount received by QBE Insurance for all travel insurance sold for the relevant period.

Qantas may also receive a profit share based on the profit earned by QBE Insurance on the travel insurance products sold. These payments are made by QBE Insurance within an agreed period on a percentage of profit. The amounts are paid at the end of each year.

IF YOU HAVE A COMPLAINT

If you ever have a complaint, you should ask your Qantas travel consultant for assistance or you can call Qantas on (07) 3238 7086 during business hours, or write to Qantas' Customer Service Manager, 8/313 Adelaide Street Brisbane Queensland 4000, as Qantas has procedures in place to help resolve any issues you may have. If your complaint is not resolved to your satisfaction you may request that your complaint be referred to QBE Insurance and handled under their dispute resolution process.

CONTACTING US

If you have any queries, contact your Qantas travel consultant, or contact us at the address detailed in the paragraph above.

PART 2 - PRODUCT DISCLOSURE STATEMENT (PDS)

Some Words Have Special Meanings

Throughout the PDS and Policy Wording words highlighted in italic have specific meanings. These meanings are set out in the Definitions section of the Policy Wording. For example: *relative*.

INTRODUCING OUR ANNUAL MULTI TRIP TRAVEL INSURANCE POLICY

This policy covers multiple *trips* either overseas or within Australia during the 12 month *period of insurance* so *you* don't have to think about insurance every time *you* travel. For an additional amount *you* can upgrade *your* policy so that *your* family, providing they are travelling with *you*, can be covered as well.

POLICY FEATURES

The main types of cover provided under this policy are:

- Cover for medical and additional expenses if *you* have an accident or become ill whilst travelling overseas.
- Medical and repatriation expenses due to an act of terrorism.
- Cover for cancellation or holiday deferment costs.
- Cover for loss or damage to *your* possessions that *you* have taken with *you* and purchases made whilst travelling.
- Cover for additional expenses caused by unexpected delays or lost luggage.
- A range of sporting cover including hiring replacement snow ski, golf or surf equipment when stolen, lost or damaged, golf green fees or ski lift passes *you* cannot use due to *injury* or illness and cover for pre-paid theme park and event tickets.
- *Our* Benefits Back Home cover includes home and contents insurance excess, loss of income and cover for child care costs if *your* return home is delayed due to a claimable event under this policy.
- Replacement of business documents or business equipment is also covered under this policy.

Terms, conditions and limits apply so please read the outline in the PDS and refer to the Policy Wording for full details.

QANTAS FREQUENT FLYER POINTS

You will earn 1,000 Qantas Frequent Flyer points for purchasing this travel insurance. In addition one Qantas Frequent Flyer point can be earned for every dollar spent on this travel insurance. You will be eligible for these points upon departure. Points will be credited to your Qantas Frequent Flyer account within 6 weeks of departure. You must be a member of the Qantas Frequent Flyer program to earn and redeem points. Membership and points are subject to the terms and conditions of the Qantas Frequent Flyer program. A joining fee applies. For further information on the Qantas Frequent Flyer program visit qantas.com/frequentflyer

Redeeming Qantas Frequent Flyer points

Qantas Frequent Flyer points can be redeemed for the purchase of a travel insurance policy at the time of making a travel booking through www.qantas.com. The full value of the travel insurance policy must be purchased with Qantas Frequent Flyer points. Qantas Frequent Flyer points cannot be redeemed for the purchase of travel insurance through a Qantas location or www.qantas.com/insurance or for any charges that may apply after the initial purchase of the policy.

Further Qantas Frequent Flyer Benefit

Under this policy we will refund unlimited Qantas Frequent Flyer points for any Qantas Frequent Flyer award ticketing or rebooking penalty that you may incur as a result of any reason covered by this insurance.

TRAVEL INSURANCE GUIDELINES

Here is a summary of some of the guidelines relating to this travel insurance.

- This policy option is only available to *residents of Australia* and must be issued prior to the commencement of *your trip*.
- Insurance is not available to travellers outside Australia.
- The terms and conditions of the policy are subject to the laws of the Australian state or territory where the Certificate of Insurance is issued. *You* agree to submit to the jurisdiction of the courts of that state or territory.
- *You* must tell *us* if *you* or anyone in *your travelling party* has an *existing medical condition*. If *you* do not tell *us* about an *existing medical condition* for *you* or anyone in *your travelling party* there is no cover for any *existing medical condition*, and claims under other sections of the policy may be reduced to nil.

- There is no provision to suspend this policy during the *period of insurance*.
- *You* cannot substitute the nominated insured, whose name appears on the Certificate of Insurance, within the *period of insurance*. This does not apply to Section 5I Alternative Staff provided the replacement employee submits an application and if required, the Travellers Medical Appraisal and cover is approved by *us* prior to departure.
- *You* cannot purchase insurance more than 12 months prior to travel.
- This policy ends once *you* have returned to *your* normal place of residence or work place within Australia provided *you* travel directly to *your* workplace or normal place of residence within Australia. There is no cover if *you* resume *your trip* unless the reason for *your* return to *your* normal place of residence or work place was the hospitalisation or death of a *relative*, and the conditions of Section 5D of the Policy Wording are satisfied.
- Under this policy *we* provide cover for any *trips you* make within Australia or overseas during the 12 month *period of insurance* noted in the Certificate of Insurance which is issued to *you*.
- The maximum duration of cover for any one *trip* is 60 days. For any *trips* longer than this duration please refer to section headed "Extensions" or contact Qantas or *us*.
- Cover under Sections 4A - 4C of the policy commences as of the nominated "Commencement Date" which *you* indicate on the application or as at the purchase date when the policy is arranged in conjunction with a flight booking through qantas.com. Cover under all other sections is only provided for any *trip* taken during the 12 month *period of insurance*.
- This policy covers the person named in the Certificate of Insurance. However, *you* can upgrade *your* policy to cover *your* spouse or defacto partner and *dependant child or children* whilst they are travelling with *you* for an additional *premium*. This option is available prior to departure and at any time during the 12 month *period of insurance* but will incur a Service Fee if added after the Certificate of Insurance has been issued. (Not all sections of the policy will cover anyone *you* add to *your* policy - refer to Section 7A Accidental Death and Section 7C Funeral Expenses within Australia).

AGE LIMITS

This policy is not available to travellers 70 years of age or over at the time the Certificate of Insurance is to be issued. Please ask Qantas or go to www.qantas.com/insurance for alternative travel insurance products that may be available.

PERIOD OF INSURANCE AND POLICY AND TRIP DURATION LIMITS

- Cover is for a maximum duration of 60 days for any one *trip*. For any *trips* longer than this duration please refer to section headed "Extensions" and contact Qantas or *us*. There is no limitation on the number of *trips you* may take during the 12 month *period of insurance* noted in the Certificate of Insurance. However, there is no cover under this policy when *you* are between *trips* other than any benefits *you* may be entitled to under Section 4 Cancellation And Additional Expenses.
- The cover under this policy ends for each *trip* once *you* have returned to *your* normal place of residence or work place within Australia provided *you* travel directly to *your* work place or normal place of residence within Australia.
- There is no provision to suspend this policy during the *period of insurance*.
- The policy will expire 12 months from the nominated "Commencement Date" on *your* Certificate of Insurance and it is not a renewable contract. If it is possible that *your* policy may expire during *your trip* *you* should reapply for a new policy prior to departure. Ask Qantas or go to www.qantas.com/insurance to obtain a new PDS and Policy Wording. If *you* wish to reapply *you* should complete a new application and if applicable, a Travellers Medical Appraisal. *You* cannot reapply for a new Annual Multi Trip Travel Plan after departure. If *you* have continuous cover the *trip* duration limit will start again at the "Commencement Date" on the new Certificate of Insurance.

EXTENSIONS

If *you* wish to extend *your trip* *you* can only do so before the current policy expires. An extension may not be available if there is a claim made or pending or *you* suffer from an *existing medical condition* or *you* have seen a medical or dental practitioner. If *you* wish to extend *your trip* please ask Qantas or go to www.qantas.com/insurance. If *you* go to www.qantas.com/insurance *you* will need to enter personal identification information to access *your* travel insurance and extend *your* policy. If approval is given to extend *your* policy, the *premium* will be calculated based on the amount current at the time of the extension under an International Travel Insurance. The maximum *trip* extension time allowed is 12 months from the original departure date. *Trip* extensions post departure are subject to Service Fees. Qantas Frequent Flyer points cannot be redeemed to purchase a policy extension.

EXISTING MEDICAL CONDITION

You must tell us if you or anyone in your travelling party has an existing medical condition. If you do not tell us about an existing medical condition for you or anyone in your travelling party there is no cover for any existing medical condition, and claims under other sections of the policy may be reduced to nil. To apply for cover for an existing medical condition ask Qantas for a Combined Application and Travellers Medical Appraisal Form which must be completed and submitted to us for approval before a Certificate of Insurance can be issued or if you wish to apply online for cover go to www.qantas.com/insurance and complete an online Travellers Medical Appraisal. If your application is approved you will be advised of any restrictions that may apply and asked to pay an additional premium and excess.

If an existing medical condition arises within 30 days prior to booking a particular trip you must complete a Travellers Medical Appraisal and submit to us for approval to obtain cover should a claim arise as a result of or exacerbated by an existing medical condition.

An existing medical condition is:

- any chronic or ongoing (whether chronic or otherwise) medical or dental condition, illness or disease of which you were aware or should reasonably have been aware, and which is medically documented or under investigation prior to the issue of the Certificate of Insurance; or
- any physical, mental illness or medical condition (including pregnancy), defect, illness or disease of which you were aware or should reasonably have been aware, and for which treatment, medication, preventative medication, advice, preventative advice or investigation has been received or prescribed by a medical or dental adviser in the 90 days prior to the issue of the Certificate of Insurance and also within 30 days prior to booking a particular trip.

Note:

- Where any condition is the subject of an investigation, that condition falls within this definition, regardless of whether or not a diagnosis of the condition has been made.
- This definition applies to you, your travelling party, your relatives, your business colleague, or any other person you have a relationship with whose state of health could impact your travel plans.

Provided the following existing medical conditions are stable and you or anyone else to be covered are not waiting for treatment, on a hospital waiting list or awaiting results of medical tests or investigations in relation to any of these conditions cover is provided without application.

- Acne
- Allergies - such as allergic rhinitis, chronic rhinitis, hayfever, sinusitis, anaphylaxis, dermatitis, eczema, psoriasis, urticaria, food intolerance, latex allergy
- Anaemia - including iron deficiency anaemia, B12 deficiency, folate deficiency, pernicious anaemia
- Asthma - not requiring cortisone medication or no hospitalisation for the past 12 months including as an outpatient
- Bell's palsy
- Benign breast or renal cysts
- Bunions
- Carpal Tunnel syndrome
- Cataracts, dry eye syndrome, glaucoma, macular degeneration
- Coeliac disease
- Colonic polyps
- Congenital blindness/deafness
- Diabetes Mellitus Types 1 and 2 - where you have no known cardiovascular, hypertensive, vascular disease, no related kidney, eye or neuropathy complications
- Epilepsy - you have been seizure free for the past 12 months and do not require more than 1 anti-seizure medication
- Goitre, hypothyroidism, Hashimotos disease, Graves disease
- Gout
- Hiatus hernia/Gastro-oesophageal reflux disease, Peptic ulcer disease
- High Cholesterol (Hypercholesterolaemia)
- High Lipids (Hyperlipidaemia)
- Insulin resistance, impaired glucose tolerance
- Incontinence
- Meniere's disease, Tinnitus
- Menopause
- Migraines except where you have been hospitalised in the past 12 months
- Nocturnal cramps
- Osteoporosis - whereby there have been no fractures and you do not require more than 1 medication

- Plantar fasciitis
- Raynaud's Disease
- Sleep apnoea
- Stable High Blood Pressure (Hypertension)
- Trigeminal neuralgia
- Trigger finger
- Routine screening tests where no underlying disease has been detected

APPLYING FOR TRAVEL INSURANCE

You can apply for this travel insurance in 3 ways. You can apply:

- at the time of making a travel booking by clicking yes to travel insurance;
- online, go to www.qantas.com/insurance; or
- via Qantas.

If your application for insurance is approved you will receive a Certificate of Insurance. Your Certificate of Insurance confirms the cover that you have chosen including any additional benefits, the total amount paid by you and information about the terms of your policy. Qantas Frequent Flyer points cannot be redeemed to purchase any of these additional benefits.

ADDITIONAL BENEFITS YOU CAN PURCHASE

Everyone has different needs. That's why there are a range of additional benefits available to suit your needs and travel arrangements. For an additional amount these benefits are available.

If you have purchased your travel insurance at the time of making a travel booking the following benefits are not available at the time the Certificate of Insurance is to be issued. You can purchase any of the following additional benefits after the Certificate of Insurance has been issued by going to www.qantas.com/insurance. You will need to enter personal identification information to access your travel insurance and add any of these benefits to your policy.

Additional Rental Vehicle Insurance Excess Cover

If you are renting a car, campervan, motorcycle or boat you may have to pay an insurance excess for an accident or theft. We have included cover for rental vehicle insurance excess however you may wish to increase this cover. You can increase your rental vehicle insurance excess cover by multiples of \$500, up to an extra \$5,000, for an additional amount of \$20 for each \$500 increase in the rental vehicle insurance excess cover.

Snow Sports Cover

There is no cover for snow sports however, cover can be purchased for an additional premium.

Accompanying Spouse, Defacto or Children

Your spouse, defacto partner and dependant child or children who are travelling with you can be covered for an additional premium, provided they comply with the requirements of this policy, including the terms and conditions relating to an existing medical condition. You can upgrade this policy prior to departure for any trip during the 12 month period of insurance. If you upgrade your policy cover will commence from the time of upgrade until the period of insurance ends. Service Fees apply if the policy is upgraded after the Certificate of Insurance has been issued.

Specified Item Cover

Limits apply to cover provided for personal items. You can cover items worth more than the item limits for the selected travel plan on payment of an additional amount. Items separately insured under Specified Item Cover are covered up to the amount specified even if this amount exceeds the total luggage limit set out in the Schedule of Benefits. You can specify each item up to a maximum of \$6,000, with the total of all items being no greater than \$15,000.

$\$4,000 \times 4\% = \160

You must insure the total value per item. Please ensure you have proof of value (not more than 12 months old) of any item you specify. This will be required should you make a claim. Depreciation is not applied to specified items in the event of a claim. Specified Item Cover is subject to the terms and conditions as detailed under Section 10A Luggage And Personal Effects in the Policy Wording.

SIGNIFICANT RISKS

This Policy May Not Match Your Expectations

This policy may not match your expectations (for example, because an exclusion applies). You should therefore read this PDS and Policy Wording carefully. Please ask us if you are unsure about any aspect of the policy.

Are You Sure You Have The Right Level Of Cover?

You need to make sure the limits of cover are appropriate for *your* needs. Otherwise *you* may be under insured and have to bear part of any loss that exceeds the limits *yourself*. Please refer to the *applicable limits* as set out in the Schedule of Benefits.

A Claim May Be Refused

We may refuse to pay or reduce the amount we pay under a claim if *you* do not comply with the policy conditions, if *you* do not comply with *your* Duty of Disclosure or make a misrepresentation, or if *you* make a fraudulent claim.

Unattended Luggage And Personal Effects

There is no cover under this policy for luggage and personal effects that are left *unattended*. Please refer to the definition of *unattended* in the Policy Wording and Losses We Do Not Cover Under Section 10.

Medical And Ancillary Costs

There is no cover for any medical or ancillary costs incurred within Australia.

WHAT IS THE COST?

What You Have To Pay

When calculating *your* premium, we range of factors into account, including:

- Whether *you* upgrade the Annual Multi Trip Travel Plan to cover *your* accompanying spouse, de facto partner or *dependant child or children*; or
- Cover for any of the additional benefits *you* choose.

The *premium* paid by *you* for the travel plan selected and any additional benefits *you* choose, will be shown on *your* Certificate of Insurance, including compulsory government charges (including Stamp Duty and GST where applicable).

This policy is only valid when *you* pay the *premium* and we issue a Certificate of Insurance to *you*.

EXCESSES

Standard Excess

We will not pay the first \$100 (the excess) for any one event except in relation to claims under Sections 1B, 5A, 5C - 5I, 6, 7, 8, 9, 10B - 10C and 10E - 10F.

Sporting Equipment Excess

An additional excess of \$100 applies to loss of, theft of or damage to sporting equipment. This excess is in addition to any other excesses and cannot be removed.

Service Fees

We or Qantas may charge a fee for additional services provided to *you* after *you* have been issued with a Certificate of Insurance. This may include but is not limited to alterations and other changes *you* ask *us* to make to *your* policy. The amount of the service fee will be shown on the Certificate of Insurance and we or Qantas will notify *you* of any fee at the time *you* make a request for additional services. Qantas Frequent Flyer points cannot be redeemed to cover the cost of service fees.

Amendment Of Travel Details

If *you* wish to change *your* personal details after *your* Certificate of Insurance has been issued please ask Qantas or go to www.qantas.com/insurance to amend *your* policy. To amend details online *you* will need to enter personal identification information to access *your* travel insurance and amend *your* policy. Also refer to section headed "When Does The Cover Begin And End?", paragraph 4 in the Policy Wording.

HOW TO MAKE A CLAIM

Claims can be lodged 24 hours a day, 7 days a week from overseas or when *you* return home to Australia. To obtain a claim form simply ask Qantas, log on to www.qantas.com/insurance or contact *us*.

You can help *us* to speed up the processing of *your* claim by following the instructions on the claim form, which will advise *you* of what documentation *you* need to provide to support *your* claim. The completed claim form should be sent to:

QBE Travel Claims Department
PO Box 12090
Melbourne Vic 8006
Claims Enquiries: 1300 555 018
Email: travel.claims@qbe.com

Claims Service Standard

Our claims service standard is to settle *your* claims within 10 working days upon the receipt of a completed claim form and all necessary supporting information. If more information is required we will contact *you* within 10 working days.

MATTERS YOU NEED TO KNOW ABOUT

Your Policy

Your policy is a contract between QBE Insurance (Australia) Limited and *you*. *Your* agreement with *us* is set out in:

- the Policy Wording;
- the Schedule of Benefits;
- *your* Certificate of Insurance; and
- any written endorsements we provide to *you*.

These documents make up *your* policy and should be carefully read together. It is important that they are kept in a safe place, together with evidence as to the value of any insured items.

Taxation Implications - Goods And Services Tax

Australian travel insurance includes a GST component. International travel insurance is GST exempt, including the cancellation cover and any domestic flights required to connect with *your* international flights.

You must tell *us* if *you* were entitled to claim an input tax credit on the *premium* at the time of making a claim under the policy. If *you* do not provide *us* with this information we may deduct up to 1/11th of the amount otherwise payable in settlement of *your* claim. In any event, if *you* suffer a loss and replace the lost item or are provided with goods or services in respect of the loss after *you* return to *your* normal place of residence within Australia, we will only reimburse *you* the amount of *your* loss in accordance with this policy, less any entitlement *you* have to an Input Tax Credit on the amount.

Cooling Off Period

If, having purchased the policy, *you* want to return it, *you* can do so within 14 days of receiving the Certificate of Insurance and obtain a full refund, provided no right or power has been exercised under it by *you* (eg: no claim has been made) and *your* trip has not commenced. Ask Qantas or go to www.qantas.com/insurance and we will arrange for a refund or reinstatement of the *premium* within 15 business days of *you* cancelling *your* policy. The Cooling Off Period does not apply to policy or trip extensions.

Confirming Transactions

A Certificate of Insurance must be issued once *you* have completed *your* application and *you* have paid the appropriate *premium*. If *you* want to confirm a transaction, for example whether the Certificate of Insurance has been issued or additional benefits *you* purchased have been added to *your* policy, *you* may contact *us* in writing or by phone or go to www.qantas.com/insurance. If *you* go to www.qantas.com/insurance *you* will need to enter personal identification information to access *your* travel insurance and view *your* policy.

Cancellation

By You

You may only cancel this policy during the 14 day Cooling Off Period. See the Cooling Off Period section for further details.

By Us

We can cancel *your* insurance in any way permitted by law, including if *you* have:

- failed to comply with *your* Duty of Disclosure; or
- made a misrepresentation to *us* before the policy was entered in to; or
- failed to comply with a provision of a policy, including failure to pay the *premium*; or
- made a fraudulent claim under this policy or any other current policy; or
- failed to notify *us* of a specific act or omission as required by the policy.

If we cancel *your* policy, we will do so by giving *you* written notice. We will deduct from the *premium*, an amount to cover the shortened period for which *you* have been insured by *us* and refund or reinstate to *you* what is left.

Updating This PDS

We will update the information in this PDS when necessary. A paper copy of any updated information is available to *you* at no cost by calling *us*. We will issue *you* with a new PDS or a supplementary PDS, where the update is to correct a misleading or deceptive statement or an omission, which is materially adverse from the point of view of a reasonable person deciding whether to obtain this insurance.

IMPORTANT NOTICES

Duty Of Disclosure - What You Must Tell Us

You have a Duty of Disclosure under the Insurance Contracts Act 1984 (Cth) that requires you to tell us certain things. Before you enter into a policy with us, we will ask you a series of questions. You must tell us everything you know or which a reasonable person in the circumstances would be expected to know in answer to the questions in your application. Before you extend or vary a policy, you must tell us everything you know or which a reasonable person in the circumstances would be expected to know, for us to decide:

- whether we will insure you;
- the premium we will charge you; and
- whether any special conditions will apply to your policy.

You do not have to tell us about any matter:

- that diminishes the risk;
- that is of common knowledge;
- that we know or should know in the ordinary course of our business as an insurer; or
- which we indicate we do not want to know.

Everyone who is insured under the policy must comply with the Duty. If you provide information about another insured, you do this on their behalf. If you (or they) don't comply with the Duty of Disclosure, we may reduce the amount of any claim and/or cancel your insurance. If fraud is involved, we may treat your insurance as void from the beginning.

Our Privacy Policy

Our QBE Privacy Policy provides information about why and how we collect, use and disclose the personal information you give to us. To obtain a copy of the Privacy Policy go to www.qbetravelinsurance.com.au and select the "Privacy Policy" button at the top of the insurance quote page or contact compliance.manager@qbe.com

Our Dispute Resolution Process

If a complaint arises during your dealings with us or our representatives, you should first discuss the matter with the person with whom you have been dealing. Where your complaint is not resolved to your satisfaction you should request that the matter be dealt with by our Internal Complaints Handling Process. We can assist you to lodge your complaint. Contact our Customer Service Centre on 1300 783 146 and we can take the details for you. You will be provided with a copy of our brochure detailing our complaints handling process. Your complaint will be handled by a person with authority to resolve the matter. Your complaint will be dealt with within 15 business days unless we notify you of the reasons why it cannot be dealt with within that time.

If the complaint remains unresolved to your satisfaction, you can request that it be reviewed by the Financial Ombudsman Service (FOS). FOS resolves certain insurance disputes between consumers and insurers and will provide an independent review at no cost to you. QBE Insurance is bound by the determination of FOS but the determination is not binding on you.

The General Insurance Code Of Practice

QBE Insurance is a signatory to the General Insurance Code of Practice.

The Code aims to:

- promote better, more informed relations between insurers and their customers;
- improve consumer confidence in the general insurance industry;
- provide better mechanisms for the resolution of complaints and disputes between insurers and their customers; and
- commit insurers and the professionals they rely upon to higher standards of customer service.

To obtain a copy of the General Insurance Code of Practice go to www.codeofpractice.com.au

Financial Claims Scheme

This policy is a protected policy under the Financial Claims Scheme (FCS), which protects certain insureds and claimants in the event of an insurer becoming insolvent. In the unlikely event of QBE becoming insolvent you may be entitled to access the FCS, provided you meet the eligibility criteria. More information may be obtained from APRA - www.apra.gov.au or 1300 55 88 49

IMPORTANT INFORMATION

Before you travel

- Place your QBE Assist contact details in a safe place so you can contact us if you require assistance.
- Subscribe to smartraveller.gov.au to receive up to date travel advice.

Whilst you're travelling

- Visit <http://www.qbe.com.au/travel/info> for travel insurance advice and useful tips while your travelling.

Contact details

Ensure you have your Certificate of Insurance number and



WORLDWIDE MEDICAL & EMERGENCY ASSISTANCE 24 HOURS A DAY, 365 DAYS A YEAR, QBE ASSIST.

When disaster strikes and the unthinkable happens, it's reassuring to know someone back home is ready to take your call and assist. Our dedicated QBE Assist team are on call 24 hours a day, 7 days a week to provide you with assistance when you need it most.

Contact details Outside of Australia

If you're overseas – these numbers are toll free from a landline. Calls from mobiles will be at your cost

Country	Telephone	Country	Telephone
Austria	0800 291 702	Italy	800 875 100
Brazil	0800 891 8401	Japan	00531 616 441
Canada	1800 665 3870	Malaysia	1800 800 428
China North	10800 611 0133	Netherlands	08000 226 742
China South	10800 361 0151	New Zealand	0800 441 678
Fiji	00800 2149	Philippines	1800 1611 0045
France	0800 90 5097	Singapore	800 6161 051
Germany	0800 181 7694	South Africa	0800 99 3514
Greece	00800 6112 6195	Spain	900 996 167
Hong Kong	800 933 877	Sweden	0200 214 612
India	0008006101119	Switzerland	0800 838 533
Indonesia	001 803 61 683	Thailand	001 800 611 2885
Ireland	1800 552 636	Turkey	00 800 6190 3627
Israel	180 945 6589	United Kingdom	0800 899 813
		United States	1800 765 8631

If you cannot use the toll free numbers above, please contact our Emergency Assistance team using the contact details below

Email	qbeassist@qbe.com
Phone	+61 3 8523 2800
Fax	+61 3 8523 2815
Within Australia	1300 555 019 or 03 8523 2800

Lost credit cards/travellers' cheques?

Due to privacy legislation you will need to call the Credit Card/Travellers Cheque company directly in order to cancel the card/cheques and arrange replacements.

Obtain the correct number by visiting your card provider's website.

This list is a summary of some of the benefits covered by this policy and *applicable limits*. Please refer to the relevant sections of the Policy Wording for full details of cover. Other *applicable limits* may apply.

	APPLICABLE LIMITS
Overseas Medical Expenses - Section 1	UNLIMITED
Overseas Dental Expenses - Section 2	
Emergency Dental Expenses - Section 2A	UNLIMITED
Medical Evacuation And Repatriation - Section 3	UNLIMITED
Cancellation And Additional Expenses - Section 4	
Cancellation Or Holiday Deferment Costs - Section 4A	UNLIMITED
Emergency Travel Arrangements And Accommodation Expenses - Section 4D	UNLIMITED
Extra Travel Cover - Section 5	
Travel Delay - Section 5A	\$1,800
Hijacking – Section 5H	UNLIMITED
Alternative Staff – Section 5I	\$15,000
Rental Vehicle Expenses - Section 6	
Rental Vehicle Insurance Excess - Section 6A	\$5,000
Return Of Rental Vehicle - Section 6B	\$1,000
Death Expenses - Section 7	
Accidental Death - Section 7A	\$100,000
Repatriation Of Remains - Section 7B	\$12,000
Funeral Expenses Within Australia - Section 7C	\$5,000
Luggage - Section 10	
Luggage And Personal Effects - Section 10A (<i>see sub limits below</i>)	\$16,000
Personal Computer Item Sub Limit	\$6,000
Video, Camera Item Sub Limit	\$4,000
Set of Golf Clubs Item Sub Limit	\$3,000
Other Item Sub Limit	\$1,000
Emergency Luggage - Section 10B	\$500
Cash - Section 10C	\$200
Replacement Passports And Travel Documents - Section 10D	\$3,000
Business Documents - Section 10E	\$1,500
Replacement Business Equipment - Section 10F	\$1,000
Personal Liability - Section 11	\$2,500,000
Legal Expenses - Section 12	\$15,000

PART 3 - POLICY WORDING

TERMS AND CONDITIONS

This section provides the terms and conditions of the contract between *you* and QBE Insurance. It is important that *you* read this very carefully. If *you* have any questions regarding *our* policy, please telephone *our* Customer Service Centre on 1300 783 146.

DEFINITIONS

Applicable limit(s) means the sum insured specified in the Schedule of Benefits or Policy Wording.

Carrier(s) means the scheduled airline, vessel, train, or motor coach transport in which *you* are to travel to or from *your* intended destination.

Dependant child or children means children who are related to *you* who are under 21 years of age at the time the Certificate of Insurance is to be issued and who are financially dependant.

Existing medical condition(s) means:

- a. any chronic or ongoing (whether chronic or otherwise) medical or dental condition, illness or disease of which *you* were aware or should reasonably have been aware, and which is medically documented or under investigation prior to the issue of the Certificate of Insurance; or
- b. any physical, *mental illness* or medical condition (including pregnancy), defect, illness or disease of which *you* were aware or should reasonably have been aware, and for which treatment, medication, preventative medication, advice, preventative advice or investigation has been received or prescribed by a medical or dental adviser in the 90 days prior to the issue of the Certificate of Insurance and also within 30 days prior to booking a particular *trip*.

Note:

- Where any condition is the subject of an investigation, that condition falls within this definition, regardless of whether or not a diagnosis of the condition has been made.
- This definition applies to *you*, *your travelling party*, *your* relatives, *your* business colleague, or any other person *you* have a relationship with whose state of health could impact *your* travel plans.

Injury means a bodily injury that is caused solely and directly by external and visible means as a result of an accident and which does not result from an illness or disease.

Mental illness means a condition characterised by the presence of symptoms such as delusions, hallucinations, disorder of thought form, disturbance of mood, or sustained or repeated irrational behaviour, which impairs, either temporarily or permanently, the mental functioning of a person.

Period of Insurance means the period of cover specified in the Certificate of Insurance.

Personal computer means laptops, personal digital assistants including a blackberry and other hand-held wireless devices and notebooks.

Point of arrival means an airport, port, station or bus terminal to where *your* pre-paid scheduled public transport finally arrives.

Point of departure means an airport, port, station or bus terminal to where *your* pre-paid scheduled public transport finally departs.

Premium means the total amount paid or redeemed using Qantas Frequent Flyer points for the insurance. It includes amounts payable to Qantas and stamp duty.

Professional sporting activity means an activity for which *you* receive financial reward, or benefits from participating in that sporting activity, regardless of whether or not *you* are a professional sports person.

Relative(s) is limited to a relative of *yours*, or of a member of the *travelling party*, who is resident in Australia or New Zealand. It means a spouse, defacto partner, parent, parent in-law, daughter, son, daughter-in-law, son-in-law, brother, sister, brother-in-law, sister-in-law, grandchildren, grandparent, step-parent, step-children, fiance or fiancée, or guardian.

Rental vehicle means any car, campervan, motorcycle or boat *you* rent from a licenced rental vehicle company and have a signed contract with that company.

Residents of Australia means someone who currently resides in Australia and is eligible for an Australian Medicare Card.

Snow sports means skiing, snow boarding and ski biking.

Travelling party means *you* and any travelling companion who has made arrangements to accompany *you* for at least 50% of the *trip*.

Trip(s) means a period of travel undertaken by *you* during the *period of insurance*, that includes pre-paid scheduled public transport for travel for a minimum of 200 km:

- (a) commencing when *you* leave *your* normal place of residence or workplace in Australia, provided *you* travel from there directly to *your point of departure*, or if *you* do not travel directly to *your point of departure* then when *you* arrive at *your point of departure*; and
- (b) ceasing at the earlier of:
 - (i) when *you* arrive at *your* normal place of residence or workplace in Australia, provided *you* travelled there directly from *your point of arrival*, or if *you* do not travel directly to *your* normal place of residence or workplace then when *you* arrive at *your point of arrival*;
 - (ii) 60 days after the commencement of the relevant trip; or
 - (iii) the expiry of the *period of insurance*.

The period of travel cannot be altered without *our* consent.

Unattended means leaving *your* luggage either, with a person *you* have not previously met or, in a public place where it can be taken without *your* knowledge or at a distance from which *you* cannot prevent it from being taken.

We, our, us, refers to QBE Insurance (Australia) Limited ABN 78 003 191 035.

You, your, yours, yourself means the person named in the Certificate of Insurance and if *you* have paid the additional *premium* to upgrade *your* policy, *your* accompanying spouse or de facto partner and *dependant child or children*.

WHEN DOES THE COVER BEGIN AND END?

1. This insurance is only valid when *you* pay the *premium* and *we* issue a Certificate of Insurance to *you*.
2. While this policy is issued for 12 months, cover under all applicable sections except Section 4A (Cancellation Or Holiday Deferment Costs), Section 4B (Agents Cancellation Fees) and Section 4C (Loss Of Reward Points) is only provided for any *trip* undertaken during the 12 month *period of insurance*. Cover under Sections 4A, 4B and 4C is provided from the nominated "Commencement Date" of the policy.
3. If the scheduled transport in which *you* are to travel is delayed, or the delay is caused by an event that entitles *you* to make a claim under this policy, the insurance is automatically extended beyond the period of the *trip*. The extension lasts until *you* are capable of travelling to *your* final destination, including the journey there, or for a period of 6 months, whichever happens first.
4. This insurance is only valid for the period of the *trip*. That period cannot be changed without *our* consent. If *you* wish to defer or alter the period of travel, *we* may require *you* to submit a Policy Amendment Form and *our* decision whether or not to agree to alter the period of the *trip* will depend upon *our* assessment of that form. If *we* do not agree, a refund or reinstatement of the *premium* will be made to *you*.
5. *You* are only covered for each *trip* while *you* are on *your trip* (other than benefits *you* may be entitled to under Section 4 - Cancellation And Additional Expenses).

LOSSES WE DO NOT COVER AT ALL

1. *We* will not pay the first \$100 (the excess) for any one event except in relation to a claim under Sections 1B, 5A, 5C - 5I, 6, 7, 8, 9, 10B - 10C and 10E - 10F.
2. *We* will not pay the first \$100 (the excess) for the loss of, theft of, or damage to sporting equipment. This excess is in addition to any other excess.
3. In all sections of this policy, *we* will pay only up to the *applicable limit* unless a sub-limit is specified in the relevant section.
4. There are General Exclusions, which apply to all types of cover. Particular Exclusions apply to specific sections of cover under this policy and are listed following the relevant types of cover. Please read them carefully.
5. Cover does not apply to that part of any *trip* that exceeds 60 days, unless *you* have applied for a *trip* extension and it has been approved by *us*.

GENERAL EXCLUSIONS

We will not pay for any of the following losses:

1. Any cover for a traveller 70 year of age or over at the time the Certificate of Insurance is to be issued.
2. A loss which is recoverable under some other scheme. For example, Medicare, a private health fund, workers compensation scheme, travel compensation fund or accident compensation scheme.
3. Consequential loss of any nature.
4. A loss caused by, arising directly or indirectly from or in any way connected with a criminal or dishonest act by *you* or by a person with whom *you* are in collusion.
5. A loss caused by, arising directly or indirectly from or in any way connected with war, invasion, act of a foreign enemy, hostilities (whether war is declared or not), civil war, rebellion, revolution, insurrection, military or usurped power, or popular uprising.

6. A loss caused by, arising directly or indirectly from or in any way connected with the use, existence or escape of nuclear weapons material, or ionising radiation from, or contamination by, radioactivity from any nuclear fuel, or nuclear waste from the combustion of nuclear fuel.
7. A loss caused by, arising directly or indirectly from or in any way connected with any Government intervention, prohibition, or regulation.
8. Ongoing payments under Section 1A Medical Expenses Incurred Outside Of Australia, if *we* decide on the advice of a doctor appointed by *us* that *you* are capable of being repatriated to or within Australia. If *you* do not agree to return to *your* normal place of residence in Australia *we* may limit the amount *we* will pay for medical expenses and associated costs as determined by *us* had *you* returned.
9. A loss caused by, arising directly or indirectly from or in any way connected with an act or threat of terrorism. This exclusion does not apply to Section 1A Medical Expenses Incurred Outside Of Australia, 2A Emergency Dental Expenses, Section 5H Hijacking, Section 7B Repatriation Of Remains To Or Within Australia Or Funeral Expenses Overseas, Section 10 Luggage or under Section 3 Medical Evacuation And Repatriation for the cost of repatriation to or within Australia, if the *carrier* requires *you* to be brought back with a medical escort.
10. A loss caused by, arising directly or indirectly from or in any way connected with the cancellation of travel arrangements due to mechanical breakdown of transportation.
11. Any claim arising from illness or *injury* where a metastatic or terminal prognosis was made, in relation to any medical condition, whether related or not to the cause of the claim, prior to the issue of the Certificate of Insurance.
12. Any claim arising directly or indirectly as a result of a member of the *travelling party*:
 - (a) deliberately injures themselves; or
 - (b) being under the influence of, or is addicted to, intoxicating liquor or a drug, except a drug taken in accordance with the advice of a registered medical practitioner; or
 - (c) suffers any *mental illness* including dementia, depression, anxiety, stress, bipolar, mania, schizophrenia or other nervous disorder; or
 - (d) suffers HIV with AIDS related infection or illness.
13. A loss where the reason for the claim is the *injury*, illness or death of a person who is not a member of *your travelling party* and is 80 years of age or over at the time the Certificate of Insurance is issued.

GENERAL CONDITIONS APPLICABLE TO ALL SECTIONS

1. *You* must:
 - (a) give *us* written notice as soon as possible of an event that may result in a claim under this policy.
 - (b) give *us your* Certificate of Insurance and any other documents, medical certificates, original receipts or information that *we* reasonably ask for.
 - (c) not make any promise or offer of payment, or admit fault to anyone, or become involved in any litigation, in respect of an event that may result in a claim under this policy, without *our* consent.
 - (d) in the event of a claim caused by a physical, mental or medical condition, obtain evidence from the treating doctor immediately that *you* are aware of signs or symptoms of the condition.
2. *We* may, at *our* expense, take proceedings in *your* name to recover compensation or enforce an indemnity against someone else in respect of a loss covered by this insurance in accordance with the law. Anything *we* recover belongs to *us*.
3. Claims will be paid to *you* or *your* personal representative in Australian dollars on the basis of the exchange rate that applied at the time of the event that gave rise to the claim. *We* will not pay more than *your* actual loss.
4. Once the Certificate of Insurance has been issued *you* are not entitled to a refund of any part of the *premium* except as provided for in the section headed "Cooling Off Period".
5. *You* must tell *us* if *you* were entitled to claim an input tax credit on the *premium* at the time of making a claim under the policy. If *you* do not provide *us* with this information *we* may deduct up to 1/11th of the amount otherwise payable in settlement of *your* claim.
6. If *we* agree to pay a claim under *your* policy, this policy covers GST inclusive costs (up to the relevant policy limit). However, *we* will reduce any claim payment by any input tax credit *you* are or would be entitled to for the repair or replacement of insured property or for other things covered by the policy.
7. *You* must tell *us* if *your* entitlement to an input tax credit disclosed to *us*:
 - (i) is incorrect; or
 - (ii) changes from what *you* have told *us*, when *you* extend or vary *your* policy.
8. In the event that *you* make a claim *we* will automatically reinstate the sum insured, up to the *applicable limit*, for each *trip* undertaken during the *period of insurance*.

SECTION 1: MEDICAL EXPENSES

(Cover not available within Australia)

The most we will pay for all claims under this section is the *applicable limit* set out in the Schedule of Benefits or where no limit is listed, the specific amount set out in the relevant section.

Section 1A: MEDICAL EXPENSES INCURRED OUTSIDE OF AUSTRALIA

We will pay the usual and customary cost of medical, hospital, ambulance or other medically justified treatment *you* actually received outside Australia during the *trip* if *you* suffer an *injury*, or an illness the signs or symptoms of which *you* first become aware of, during the *trip*. However, the treatment must be given or prescribed by a registered medical practitioner or paramedic. If treatment is due to a claimable event under this section the first 6 visits for treatment by a chiropractor or physiotherapist will be covered, however for any further treatment *you* must have *our* consent.

If we pay any medical expenses on *your* behalf or reimburse *you* for any medical expenses then we have the right to:

- seek reimbursement from *you* if *you* receive any payment from any other source for these expenses;
- take action in *your* name to recover these payments.

Section 1B: CASH IN HOSPITAL

(No Excess Applies)

We will pay *you* \$75 for each completed 24 hour period that *you* are confined to hospital outside Australia up to a maximum of \$6,000 as a result of *injury* or illness occurring during *your trip* and resulting in a total period of confinement exceeding 48 hours.

SECTION 2: DENTAL EXPENSES INCURRED OUTSIDE OF AUSTRALIA

(Cover not available within Australia)

The most we will pay for all claims under this section is the *applicable limit* set out in the Schedule of Benefits or where no limit is listed, the specific amount set out in the relevant section.

Section 2A: EMERGENCY DENTAL EXPENSES

We will pay the cost of emergency dental treatment received outside of Australia if during the *trip*, *you* suffer an *injury* to healthy natural teeth during the *trip*. This does not cover damage to dentures or dental prostheses (which is covered under point 2, Section 10A). If treatment is due to a claimable event under this section the first 6 visits will be covered however, for any further treatment *you* must have *our* consent.

Section 2B: DENTAL EXPENSES DUE TO SUDDEN AND ACUTE PAIN

We will pay \$2,000 for dental costs incurred outside of Australia, during the *trip*, which the treating dentist certifies in writing is for the relief of sudden and acute pain.

If we pay any dental expenses on *your* behalf under Section 2 or reimburse *you* for any dental expenses then we have the right to:

- seek reimbursement from *you* if *you* receive any payment from any other source for these expenses;
- take action in *your* name to recover these payments.

SECTION 3: MEDICAL EVACUATION AND REPATRIATION

(Cover not available within Australia)

The most we will pay for all claims under this section is the *applicable limit* set out in the Schedule of Benefits or where no limit is listed, the specific amount set out in the relevant section.

We will pay *you* if *you* have to interrupt *your trip* after it has begun, for necessary medical evacuation or repatriation that *you* undertake with *our* consent. Travel expenses for *your* evacuation or repatriation are only covered if the attending physician advises *us* in writing that *you* are unfit to continue the *trip*. The following conditions apply:

- (a) We will not pay for expenses incurred to resume the *trip* after *you* have returned to *your* normal place of residence within Australia .
- (b) For repatriation, we will not pay more than the cost of repatriation to or within Australia.
- (c) Additional travel must be at the fare class that *you* originally chose, except where we agree otherwise on the basis of a written recommendation by *your* attending physician.
- (d) If *you* do not have a return ticket at the time of the event that causes a claim under this section, we will deduct the cost of an economy class airfare at the *carrier's* regular published rates for the return journey.

CANCELLATION AND ADDITIONAL EXPENSES - EVENTS WE COVER UNDER SECTION 4

We will cover *you* for Cancellation And Additional Expenses (Section 4), in respect of *your* planned *trip*, that result directly from one of the following events occurring after the Certificate of Insurance was issued (subject to the exclusions detailed in "Losses We Do Not Cover Under Sections 1, 2, 3, 4, 5, 6, 7, 8 And 9" on page 21):

1. *You* being unable to start or finish the *trip* because of the death, sudden serious illness or serious *injury* arising before or during the *trip* of:
 - a member of *your travelling party*; or
 - of a *relative* or business partner or person in the same employ as *you*, who is a resident in Australia or New Zealand.The following conditions apply:
 - the illness or *injury* requires hospitalisation or confinement;
 - in the case of a business partner or person in the same employ as *you*, the person's absence made the cancellation or ending of the *trip* necessary, and *you* have written confirmation of that fact from a senior partner or director.
2. Cancellation or restriction of pre-paid scheduled public transport services caused by severe weather, natural disaster, riot, strike or civil commotion. *You* must have done everything reasonable to avoid the expenses. *You* must also get the *carrier's* written confirmation of *your* claim.
3. *Your* pre-paid accommodation being destroyed or uninhabitable due to severe weather or natural disaster and no alternative equivalent accommodation is available in the vicinity. *You* must have done everything reasonable to obtain alternative accommodation. *You* must also have written confirmation of *your* claim from an official of the hotel or government body where the incident took place.
4. A member of the *travelling party* being required to do jury service or being confined in compulsory quarantine.
5. *You* being involved in a motor vehicle, railway, air or marine accident. *You* must have written confirmation of the accident from an official body in the country where the accident happened.
6. Loss (excluding Government confiscation) of *your* passport, travel documents or credit cards.
7. A member of *your travelling party* who is a full time student being required to sit supplementary examinations.
8. A member of *your travelling party* being made redundant from full time usual employment in Australia.
9. The cancellation of pre-arranged leave for full time employees of the police, fire, ambulance or emergency services.
10. *Your* normal place of residence in Australia being destroyed or rendered insecure due to a natural disaster.
11. The cancellation of a wedding, conference, pre-paid concert, course, tuition or sporting event and the sole purpose of the *trip* is to attend that wedding, conference, concert, course, tuition or sporting event.
12. A member of *your travelling party* being affected by any form of insolvency, administration or bankruptcy of their employer.
13. A tour operator or wholesaler cancelling a tour because there are not enough people to begin or complete the tour. Cover is limited to the pre-paid cost of the airline tickets purchased to reach the departure point of the tour.
14. The insolvency or financial default of scheduled service airlines, hotel and resort operators, car and campervan hire companies, cruise lines, railways operators and theme park operators excluding travel agents. Cover is limited to \$10,000.

SECTION 4: CANCELLATION AND ADDITIONAL EXPENSES

Cover under this section is only provided for an event listed in Cancellation And Additional Expenses - Events We Cover Under Section 4.

The most we will pay for all claims under this section is the *applicable limit*. Please refer to the Schedule of Benefits or where no limit is listed, the specified amount set out in the relevant section.

Section 4A: CANCELLATION OR HOLIDAY DEFERMENT COSTS

We will pay the value of unused pre-paid travel arrangements, less any refunds due to *you*, if *you* have to cancel these arrangements, or; the reasonable cost of rearranging *your trip*, provided that this cost is not greater than the cancellation fees or lost deposits which would have been incurred had the *trip* been cancelled. We will not pay for the value of unused pre-paid transport costs where we have repatriated *you* a distance equivalent to, or greater than, the total distance remaining on *your* itinerary at the point of repatriation. Where the total distance of the repatriation is less than the unused travel arrangements we will calculate *your* entitlement on a pro-rata basis, taking into account the cost of *your* original ticket.

Section 4B: AGENTS CANCELLATION FEES

We will pay agent's cancellation fees up to \$1,500 when full monies have been paid. If only a deposit has been paid at the time of cancellation, we will pay the agent's cancellation fees up to the maximum of the deposit. In any event, we will not pay more than the level of commission and or service fees normally earned by the agent, had the *trip* not been cancelled.

Section 4C LOSS OF QANTAS FREQUENT FLYER POINTS

We will arrange for the reinstatement of *your* Qantas Frequent Flyer points, lost due to the cancellation of *your* airline ticket due to a claimable event under this policy. We will not provide cover if the loss of such points or their value can be recovered from any other source.

Section 4D: LOSS OF REWARD POINTS

We will pay for frequent flyer or similar flight reward points lost due to the cancellation of *your* airline ticket. We are entitled to choose between reinstating *your* points or paying *you* their value in cash. Where we choose to pay *you* in cash, the amount we will pay is calculated as follows:

- (a) the cost of the equivalent class airline ticket, based on the best available advance purchase airfare at the time of cancellation, less your financial contribution towards the airline ticket multiplied by
- (b) the total amount of points lost divided by
- (c) the total amount of points redeemed to obtain the airline ticket.

We will not provide cover if the loss of such points or their value can be recovered from any other source.

Section 4E: EMERGENCY TRAVEL ARRANGEMENTS AND ACCOMMODATION EXPENSES

We will pay *you* if *you* have to interrupt *your trip* after it has begun, for necessary additional travel, accommodation and meals that *you* undertake with *our* consent. Travel expenses for *your* return home are only covered if the attending physician advises *us* in writing that *you* are unfit to continue the *trip*. The following conditions apply:

- (a) We will not pay for expenses incurred to resume the *trip* after *you* have returned to *your* normal place of residence in Australia.
- (b) Additional travel must be at the fare class that *you* originally chose, except where we agree otherwise on the basis of a written recommendation by *your* attending physician.
- (c) If *you* do not have a return ticket at the time of the event that causes the cancellation, we will deduct the cost of an economy class airfare at the *carrier's* regular published rates for the return journey.
- (d) We will not pay for additional transport or accommodation expenses when a claim is made for cancelled transport or accommodation expenses covering the same period of time.
- (e) We will not pay for accommodation expenses for periods where *you* have not forfeited pre-paid accommodation arrangements.
- (f) We will pay *you* for necessary additional meals up to a maximum of \$50 for each 24 hour period up to a total maximum of \$500
- (g) *You* must give *us your* receipts and written advice that *you* are unfit to continue the *trip*.

SECTION 5: EXTRA TRAVEL COVER

The most we will pay for all claims under this section is the *applicable limit* set out in the Schedule of Benefits or where no limit is listed, the specific amount set out in the relevant section.

Section 5A: TRAVEL DELAY

(No Excess Applies)

We will pay *you*

- (a) up to a maximum per day of \$200 for the cost of reasonable additional accommodation and \$50 for meals; or
- (b) up to the *applicable limit* for the reasonable cost of rearranging *your* travel arrangements, including additional accommodation and travel arrangements to resume *your* pre-paid arrangements; if *your* scheduled transport from or within Australia or overseas in respect of *your* planned *trip*, is delayed for at least 6 hours, for a reason outside *your* control and for each subsequent 12 hours (or part of that time) of delay. *You* must give *us your* receipts, and written confirmation of the delay from the *carrier*. The *applicable limit* is a combined total for additional meals, accommodation and rearrangement costs.

Section 5B: KIDNAP AND RANSOM

If, during a *trip*, *you* are kidnapped we will reimburse any ransom monies paid by *you* or on *your* behalf up to a maximum of \$250,000.

Section 5C: AIRFARE COMPENSATION

(No Excess Applies)

We will pay *you* the cost of *your* original air ticket (less any refund that is due to *you*) up to a maximum of \$5,000 if, because of an *injury*, occurring during the *trip*, that happens after *your* departure from Australia, the *carrier* requires *you* to be brought back to Australia with a medical escort. However; we will only do so if either:

- there are more than 5 days of the *trip*, or 25% of its length, whichever is the greater, remaining; or
- *you* have been confined to hospital overseas for more than 25% of the *trip*.

Section 5D: RESUMPTION OF TRIP

(No Excess Applies)

We will pay *you* up to a maximum of \$5,000 if *you* have to return to Australia with more than 25% of *your trip* remaining because of the hospitalisation or death of a *relative* during the *trip* as a direct result of sudden serious illness or serious *injury*, for the transport costs paid to resume *your* original *trip*, so *you* can use any travel, accommodation or tours, that were paid for before the departure date on the Certificate of Insurance. We will not pay more than the cancellation costs that would have been incurred on those pre-paid arrangements had *you* not resumed *your trip*. This benefit is in place of, and not in addition to, any benefit payable under Section 4A. We will extend this policy to cover the remainder of *your trip* where a claim is accepted by *us* under this section. In no other circumstances will the resumption of *your trip* be covered under this policy unless *you* have obtained *our* consent.

Section 5E: MISSED CONNECTION - SPECIAL EVENTS

(No Excess Applies)

If *your trip* is interrupted by any unforeseen circumstances outside of *your* control and *you* are unable to arrive at *your* destination by the time originally scheduled for the purpose of attending a wedding, funeral, conference, or sporting event which cannot be delayed as a consequence of *your* late arrival, we will pay up to a maximum of \$3,000 for the reasonable additional cost of using alternative public transport to arrive at the destination on time.

Section 5F: INTERNET USE AND TELEPHONE CALLS

(No Excess Applies)

We will pay for *your* necessary internet use or telephone calls from overseas to Australia where they arise directly out of a claimable event covered by any section of this policy. *Your* first point of contact for assistance is QBE Assist - refer QBE Assist page 10 for contact information.

Section 5G: WITHDRAWAL OF SERVICES

(No Excess Applies)

We will pay up to \$50 for each completed 24 hour period up to a maximum \$500 if all electrical and water facilities in *your* room; or waiter service at meals; or kitchen services where no food is served; or all chambermaid services are withdrawn due to unforeseeable circumstances at the pre-paid accommodation that *you* are staying at during *your trip*. These services must be withdrawn for 48 hours continuously and *you* must have written confirmation of *your* claim from the accommodation manager.

Section 5H: HIJACKING

(No Excess Applies)

If *you* want to cancel *your trip* and return to *your* normal place of residence in Australia after the scheduled transport service on which *you* are travelling is hijacked during *your trip*, we will pay *you* *your* pre-paid travel arrangements that *you* do not use, less any refunds due to *you*.

Section 5I: ALTERNATIVE STAFF

(No Excess Applies)

We will pay the reasonable additional travel and accommodation costs for a replacement employee to complete the assignment for which *you* were originally sent, if, as a result of illness or *injury*, for which a claim is admitted under Section 1A Medical Expenses Incurred Outside Of Australia or Section 4A Cancellation Or Holiday Deferment Costs of this policy, the attending medical practitioner deems it necessary that *you* return to *your* normal place of residence in Australia. We will only cover a replacement employee after they complete an application and Travellers Medical Appraisal Form and cover is approved by *us* prior to departure. If approved the replacement employee will be covered under the policy as if the replacement employee was the person named in the Certificate of Insurance.

Section 5J: NON MEDICAL ATTENDANT

We will pay an economy class airfare and necessary accommodation, for a relative or friend to travel to, remain with or escort *you*, in place of a medical attendant, if *you* are hospitalised as an in-patient as a result of suffering an *injury* or an illness, the symptoms of which *you* first became aware during the *trip*. However, *you* must have written advice from the attending physician and *you* must also have *our* consent.

Section 5K: EMERGENCY TRAVEL AND ACCOMMODATION EXPENSES – RELATIVE

We will pay an economy class airfare and necessary accommodation, for a *relative* to travel directly to *you* if *you* are hospitalised as a direct result of a critical *injury* or sudden critical illness during *your trip* provided that *you* have a written recommendation from *your* treating doctor and *our* consent. The maximum we will pay is \$20,000

SECTION 6: RENTAL VEHICLE EXPENSES

(No Excess Applies)

The most we will pay for all claims under this section is the *applicable limit* set out in the Schedule of Benefits or where no limit is listed, the specific amount set out in the relevant section.

Section 6A: RENTAL VEHICLE INSURANCE EXCESS

We will pay *you* for the *rental vehicle* insurance excess, or the cost of repairing the vehicle, whichever is lower, if *you* rent a vehicle from a rental company and it is involved in an accident and *you* are the driver or it is stolen during the *trip*. *You* must provide a copy of the repair account and/or quote. This cover is not in place of *rental vehicle* insurance and only provides cover for the excess component up to the *applicable limit*.

Section 6B: RETURN OF RENTAL VEHICLE

We will pay towards the cost of returning *your rental vehicle* to the nearest depot, including airport concession charges, if due to a claimable event covered by any section of this policy *you* are unable to do so during *your trip*.

SECTION 7: DEATH EXPENSES

(No Excess Applies)

The most we will pay for all claims under this section is the *applicable limit* set out in the Schedule of Benefits or where no limit is listed, the specific amount set out in the relevant section.

Section 7A: ACCIDENTAL DEATH

We will pay *your* Estate, if *you* are 18 years of age or over and during *your trip* *you* suffer an *injury* which results in *your* death within 12 months of the *injury* being sustained. The maximum amount payable is for the person named on the Certificate of Insurance. Cover for each accompanying *dependant child* or *children* is limited to a total amount of \$1,000. There is no cover for any accompanying spouse or defacto partner.

Section 7B: REPATRIATION OF REMAINS OR FUNERAL EXPENSES OVERSEAS

We will pay for *your* burial or cremation overseas, or the transporting of *your* remains to Australia if *you* die during the *trip*.

Section 7C: FUNERAL EXPENSES WITHIN AUSTRALIA

We will pay for funeral expenses incurred within Australia if during *your trip* *you* suffer an *injury* which results in *your* death. The maximum amount payable is for the person named on the Certificate of Insurance. There is no cover for any accompanying *dependant child* or *children*, spouse or defacto partner.

SECTION 8: SPORTS AND ENTERTAINMENT PACKAGE

(No Excess Applies)

The most we will pay for all claims under this section is the *applicable limit* set out in the Schedule of Benefits or where no limit is listed, the specific amount set out in the relevant section.

Section 8A: GOLF GREEN FEES AND SKI LIFT PASSES

We will pay *you* a maximum of \$300 for non-refundable pre-paid golf green fees or ski lift passes, golf or ski equipment hire or tuition fees that cannot be used due to *your injury* or illness sustained during *your trip*.

Section 8B: SKI RUN CLOSURE

We will pay *you* if *you* are prevented from skiing at a pre-booked ski resort for more than 24 continuous hours during *your trip*, because insufficient snow or too much snow causes a total closure of the lift system. We will pay a daily benefit of \$100 up to a maximum of \$500. However:

- (a) We will not pay for claims in respect of ski resorts that do not have skiing facilities at least 1,000 metres above sea level.
- (b) We will not pay for claims that arise due to insufficient snow in Northern Hemisphere ski resorts outside the period 15 December to 31 March, or, in Southern Hemisphere ski resorts outside the period 1 July to 30 September.

Section 8C: HIRING REPLACEMENT SNOW SKI, GOLF AND SURF EQUIPMENT

If *your* snow skiing, golf or surf equipment is lost, delayed or damaged during the *trip* we will pay *you* the necessary cost of hiring replacement equipment up to \$200. Any claim made must be supported by receipts.

Section 8D: PRE-PAID THEME PARK AND EVENT TICKETS

We will pay up to \$500 towards the cost of any pre-paid theme park or event tickets less any refunds due to *you*, if *you* have to cancel these arrangements due to *your injury* or serious illness which occurs during *your trip*.

SECTION 9: BENEFITS BACK HOME

(No Excess Applies)

The most we will pay for all claims under this section is the *applicable limit* set out in the Schedule of Benefits or where no limit is listed, the specific amount set out in the relevant section.

Section 9A: HOME AND CONTENTS INSURANCE EXCESS

We will pay *you* up to \$200 for the home and contents insurance excess if *your* normal place of residence in Australia is damaged or burgled during *your trip* and *you* make a claim against *your* home and contents insurance. *You* must provide a copy of *your* police report or insurance claim or both.

Section 9B: LOSS OF INCOME

We will pay *you* up to \$2,000 per month per person for *your* monthly net of income tax wage if due to an *injury* *you* suffer during *your trip*, *you* are unable to attend *your* usual work in Australia. We will not pay *you* in respect of the first 30 days after *you* originally planned to resume *your* work in Australia. This benefit is only payable if *your* disability occurs within 30 days of the *injury*. Cover is limited to a period of 6 months from the first day in respect of which compensation is paid. Cover is also limited to a maximum of \$12,000.

Section 9C: HOME SERVICES

We will pay *you* for necessary home services provided by a registered home services business, up to a maximum of \$750 if *you* have been repatriated to Australia by *us* during *your trip* and *your injury* or illness restricts *your* ability to perform these duties. *You* must have *our* consent.

Section 9D: DOMESTIC PETS

We will pay *you* up to \$15 for each full 24 hour period, up to a maximum of \$500 for additional kennel or cattery boarding fees for domestic cats and dogs owned by *you* if *you* are delayed beyond *your* original return date due to an event covered by this policy. However, *you* must give *us* a statement confirming the additional fees.

Section 9E: CHILD CARE COSTS

We will pay *you* up to \$75 for each full 24 hour period, up to a maximum of \$750 for the additional cost of child care provided by a registered or appropriately qualified child care worker for a child or children who are related to *you*, financially dependant, under the age of 18 years at the time the Certificate of Insurance is issued and who are in *your* full time care, if *you* are delayed beyond *your* original return date due to an event covered by this policy. However, *you* must give *us* a statement from the registered or appropriately qualified child care worker confirming the additional fees.

LOSSES WE DO NOT COVER UNDER SECTIONS 1, 2, 3, 4, 5, 6, 7, 8 AND 9

We will not pay a claim that arises directly or indirectly because of any of the following:

1. A member of the *travelling party*:
 - (a) takes part in a riot or civil commotion;
 - (b) acts maliciously;
 - (c) races (except on foot); mountaineers or rock climbs using support ropes; or participates in base jumping, or running with the bulls; or takes part in a *professional sporting activity*;
 - (d) rides a motor cycle in excess of 100 cc (except as a pillion passenger) without a licence that is valid in *your* country of residence;
 - (e) participates in a *snow sports* activity without payment of the additional *amount payable*.
2. *You* travel even though *you* know *you* are unfit to travel. *You* travel against medical advice. *You* travel when *you* know *you* will have to consult a medical practitioner.
3. *You* arrange to travel when *you* know of circumstances that could lead to the *trip* being disrupted or cancelled.
4. Death, illness or *injury*, caused or exacerbated by, traceable to, related to, or consequential upon an *existing medical condition* of *you*, a member of the *travelling party* or a non-travelling *relative* or business partner. This exclusion will not apply if *you* have told *us* about the *existing medical condition*, cover has been granted by *us* in writing and *you* have paid *us* any additional amount *we* asked for.

5. Death, illness or *injury* caused or exacerbated by or consequential upon any condition which has been the subject of a medical investigation within the period of 12 months prior to the issue of the Certificate of Insurance, in respect of which no diagnosis has been made. This exclusion will not apply if *you* have told *us* about the *existing medical condition*, cover has been granted by *us* in writing and *you* have paid *us* any additional amount *we* asked for.
6. Replacing medication in use at the time the *trip* began or maintaining a course of treatment *you* were on at the time.
7. The birth of a child, whatever the proximate cause is. (Unless otherwise excluded by this policy and provided a Travellers Medical Appraisal Form has been submitted and approved by *us*, *we* will cover pregnancy related illnesses of the mother, but not any expenses associated with or consequent upon the birth of a child).
8. *You* fail to take reasonable precautions to avoid a financial loss after a public warning of a strike, riot, civil commotion, or natural disaster.
9. A member of the *travelling party* decides to change or not to continue with the *trip*.
10. *You* operate a *rental vehicle* in violation of the rental agreement.
11. Any kennel or cattery fees incurred outside Australia or as a result of quarantine regulations.
12. Any child care costs incurred outside Australia.
13. *You* incur medical, ambulance and ancillary expenses within Australia.
14. The insolvency or financial default of a travel agent, scheduled serviced airlines, hotel and resort operators, car and campervan hire companies, cruise lines, railway operators and theme park operators to the extent that *your* loss is covered by a scheme or fund (not a contract of insurance), or would be but for this insurance.
15. The insolvency, bankruptcy, provisional liquidation, financial collapse, appointment of receivers or any other form of insolvency administration of any person, company, organisation involved in *your* travel arrangements at the time the Certificate of Insurance was issued.

SECTION 10: LUGGAGE

The most we will pay for all claims under this section is the *applicable limit* set out in the Schedule of Benefits or where no limit is listed, the specific amount set out in the relevant section.

Section 10A: LUGGAGE AND PERSONAL EFFECTS

We will pay *you* for each of the following:

1. Accidental loss, theft of, or damage to, *your* luggage or personal effects including things *you* buy during the *trip*, while they are accompanying *you* during *your trip*.

The way *we* will pay the claim will depend on the type of cover *you* have chosen. If *you* do not have Specified Item Cover, *we* will, after allowing for wear, tear, and depreciation, choose between repairing or replacing the property, or paying *you* its value in cash. Sub limits apply to each item of luggage and personal effects, to *personal computers*, videos and cameras and for watches and jewellery unless *you* have separately insured an item under Specified Item Cover. A pair or related set of items - for example, a camera, lenses (attached or not), tripod and accessories or a chain and pendant - are only one item for this purpose unless each individual item has been separately insured under Specified Item Cover.

Specified Item Cover - If *you* have separately insured an item under Specified Item Cover and *you* have a receipt or valuation less than 12 months old for any item *you* specify, depreciation does not apply. Items separately insured under Specified Item Cover are covered up to the amount specified even if this amount exceeds the *applicable limit(s)* set out in the Schedule of Benefits.

2. Loss of, or damage to, dentures or dental prostheses during *your trip*, up to \$800.
3. Automatic reinstatement - In the event that a claimable loss, theft, or damage to *your* luggage and personal effects is incurred, *we* will allow *you* one automatic reinstatement of the sum insured.

When *we* will not pay

We will only accept liability if *you*:

- (a) within 24 hours of becoming aware of the loss, notify the police or the responsible officer, in the aircraft, vessel, train, or motor coach *you* are travelling in, or in the hotel in which *you* are staying and give *us* their written report of the incident when *you* make the claim.
- (b) keep receipts for goods *you* buy separate from the goods themselves.
- (c) keep any relevant ticket and luggage check and give them to *us*.
- (d) provide evidence of the value and *your* ownership of the goods.
- (e) if a *carrier* loses or damages *your* accompanying luggage, report it in writing to the *carrier* within 3 days and send to *us* written confirmation of the report along with details of any settlement that they make in relation to the loss or damage.

Section 10B: EMERGENCY LUGGAGE

(No Excess Applies)

We will pay towards the cost of purchasing essential articles such as clothing, toiletries and personal requisites if *your* total accompanied luggage is delayed, misdirected or temporarily misplaced by the *carrier* for a period in excess of 12 hours during *your trip*. If after 72 hours *your* delayed luggage is still missing, the limits under this extension are doubled. If *your* luggage is not recovered, the amount paid by *us* for its loss will be reduced by the total of any amounts paid for under this section. *You* must give *us* the relevant receipts and written confirmation of *your* claim from the appropriate authority. This benefit does not apply on the leg of *your trip* that brings *you* to *your* normal place of residence in Australia.

Section 10C: CASH

(No Excess Applies)

We will pay up to a maximum of \$200 for the loss of money that was either carried on *your* person at the time of loss or secured in a locked safe, provided that *you* reported the loss to the police within 12 hours of becoming aware of the loss and obtained a written police report.

Section 10D: REPLACEMENT PASSPORTS AND TRAVEL DOCUMENTS

We will pay for the cost of reissuing or replacing *your* travel documents, travellers cheques, passport, or credit cards, after they have been accidentally lost or have been stolen during *your trip*.

Section 10E: BUSINESS DOCUMENTS

(No Excess Applies)

We will pay for the reasonable cost of replacing documents, samples or storage media, for electronic data which may have been accidentally damaged, or destroyed, or lost whilst in *your* control or possession. We will pay the value of any document, as stationery combined with legal and labour expenses incurred in replacing them and not the commercial value to *you*.

Section 10F: REPLACEMENT BUSINESS EQUIPMENT

(No Excess Applies)

If *your* business equipment is stolen, lost, damaged or delayed for more than 24 hours during the *trip* we will pay *you* the necessary cost of hiring replacement equipment. Any claim made must be supported by receipts.

LOSSES WE DO NOT COVER UNDER SECTION 10

We will not pay for any of the following:

1. Loss, theft of, or damage to:
 - (a) cash, bank or currency notes, cheques or negotiable instruments.
 - (b) watercraft of any type (excluding surfboards).
 - (c) fragile or brittle items (eg. glass or china), except loss or damage caused by fire, or by accident to the transport carrying them.
 - (d) damage to computer screens at any time.
 - (e) unaccompanied luggage or personal effects.
 - (f) property that *you* leave *unattended* or that occurs because *you* do not take reasonable care to protect it.
 - (g) luggage or personal effects for which *you* are entitled to compensation from the *carrier*.
 - (h) *personal computer*, or communication, or photographic, or electronic equipment, or jewellery, or watches left unattended by *you* in a motor vehicle for any length of time, even if in the boot of the motor vehicle.
 - (i) luggage or personal effects left unattended by *you* overnight in a motor vehicle for any length of time.
 - (j) *personal computer*, or communication, or photographic, or electronic equipment, or jewellery, or watches checked in as luggage.
2. Wear and tear or depreciation of property or damage by the action of insects or vermin, mildew, rust or corrosion.
3. Mechanical or electrical breakdown, or malfunction repair costs.

SECTION 11: PERSONAL LIABILITY

The most we will pay for all claims under this section is the *applicable limit* set out in the Schedule of Benefits or where no limit is listed, the specific amount set out in the relevant section.

We will pay *you* for *your* legal liability to pay damages or compensation because *your* negligence during the *trip* causes *injury* to a person who is not a member of *your* family or *travelling party*, or loss or damage to property that is not owned by *you* or a member of *your* family or *travelling party*, or is not in *your* or their custody or control. Provided *our* consent is obtained we will also pay *your* legal costs in relation to that liability. The *applicable limit* is a combined total for *your* liability and *your* costs.

LOSSES WE DO NOT COVER UNDER SECTION 11

We will not pay for a liability:

- (a) arising out of *your* trade, business or profession;
- (b) for *injury* to an employee arising out of, or in the course of, their employment by *you*;
- (c) arising out of an unlawful, wilful or malicious act by *you*;
- (d) arising out of *your* ownership, possession or use (including as a passenger) of a mechanically propelled vehicle, or any aircraft or watercraft; or
- (e) arising out of *you* passing on an illness or disease to another person.

SECTION 12: LEGAL EXPENSES

The most we will pay for all claims under this section is the *applicable limit* set out in the Schedule of Benefits or where no limit is listed, the specific amount set out in the relevant section.

We will pay *you* for legal costs and expenses incurred in pursuit of compensation and/or damages arising from, or out of, personal *injury*, or *your* death occurring during the *trip*, provided that all such legal costs and expenses are incurred with *our* express consent in writing and that we have complete control over the selection and appointment of *your* lawyers and the conduct of the proceedings.

LOSSES WE DO NOT COVER UNDER SECTION 12

We will not pay for:

- (a) any claims against a travel agent, tour operator, accommodation provider or *carrier* involved in the arrangement or provision of *your* travel or accommodation.
- (b) any legal expenses incurred without *our* written consent.
- (c) any claims reported in excess of 180 days after the commencement of the incident giving rise to such a claim.
- (d) any claim in which we consider that no benefit would be achieved in pursuing such claim.
- (e) any claim against any insurance company.