ANNUAL MULTI TRIP TRAVEL INSURANCE

Prepared 1 June 2013 and authorised for distribution by QBE Insurance.

QM2700 - 0613 Policy Code CP27

Who are you dealing with?

You can rely on us

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.

QBE is exempt from the requirement to hold Professional Indemnity Insurance as we are regulated by the Australian Prudential Regulation Authority (APRA). These compensation arrangements comply with ASIC's requirements. If you require further information in relation to these arrangements, please contact QBE.

About QBE travel insurance

QBE Insurance (Australia) Limited 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

Customer Service	Phone: 1300 555 017 or (03) 8523 2777 Fax (03) 8523 2977 Email travel.service@qbe.com
Claims	Phone: 1300 555 017 Fax (03) 8523 2723 Email travel.claims@qbe.com
Medical Services	Phone: 1300 555 017 Fax (03) 8523 2961
QBE Assist	Phone: (03) 8523 2800 (within Australia) 1300 555 019 Fax (03) 8523 2815 If overseas please refer to page 9 Email qbeassist@qbe.com

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

We offer you a choice

This travel insurance product offers you a choice of travel insurance options: It is up to you to choose the cover you need. The PDS is designed to assist you in your decision to purchase travel insurance. It contains information about key benefits and significant features. Any advice in this document is of a general nature only and has not considered your objectives, financial situation or needs. This booklet contains the following sections which provide:

- Part 1 - Financial Services Guide (FSG)
- Part 2 - information about this travel insurance product (Product disclosure statement - PDS); and
- Part 3 - the detailed terms and conditions (Policy wording).

Part 1 - Financial Services Guide

This Financial Services Guide (FSG) is designed to assist you in deciding whether to use the financial services we can provide to you. It explains the kind of financial services we offer. It also contains general information about who we are, how we and others are remunerated in relation to those services and how you may access our internal and external dispute resolution procedures.

About Us

QBE Insurance (Australia) Limited (QBE)

ABN 78 003 191 035 AFS Licence Number 239545

GPO Box 82, Sydney NSW 2001

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

The Corporations Act 2001 (Cth) requires that we have compensation arrangements in place, should you suffer any loss as a result of our Authorised Representative breaching their obligations to you in their capacity as our Authorised Representative. QBE is a general insurer, regulated by the Australian Prudential Regulation Authority (APRA) and satisfies the requirements of the Corporations Act. If you require further information please contact QBE.

About Our Authorised Representative

Cathay Pacific Airways Ltd ABN 57 000 479 514 (Cathay Pacific)

Authorised Representative No. 397969

Level 7, 10 Spring Street Sydney NSW 2000

Remuneration Arrangements

Cathay Pacific receives commission from us which is a percentage of the total premium paid by you to us for the product. The rate ranges up to 45% and is payable by QBE Insurance for each policy issued.

These commissions are paid monthly by QBE.

If You Have A Complaint

If you ever have a complaint, you should refer the matter to us, using the contact details in the Product Disclosure Statement (PDS). Contact information is also set out on the internet page from where you viewed the PDS, or included in the email message if our distributor emailed the PDS to you. We have 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 our dispute resolution process. Your complaint will be handled by a person with authority to resolve the matter. Your complaint should be dealt with within 15 business days unless we notify you of the reasons why it cannot be dealt with within that time. If your 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.

Contacting Us

If you have any queries, contact us on the address detailed on the previous page, or on the Internet site or emailed with this document.

This FSG was prepared on 1 August 2010.

Part 2 - Product disclosure statement (PDS)

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*.

Applying For Travel Insurance

You can apply for this travel insurance policy in 2 ways.

- Provided all travellers on *your* travel booking are under 60 years of age at the time the Certificate of Insurance is to be issued and do not have an *existing medical condition* other than those conditions automatically covered *you* can apply at the time of making a flight booking by clicking yes to travel insurance.
- If *you* or anyone on *your* travel booking are 60 years of age or over at the time of making *your* travel booking or has an *existing medical condition* then *you* can apply online by going to www.qbe.com.au/cx

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.

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 and the Policy wording.

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 where *you* purchased a policy through www.qbe.com.au/cx.

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 "What is not covered?" under Section F1 "Luggage and personal effects".

Medical and ancillary costs

There is no cover for any medical, dental or ancillary costs incurred within Australia unless

- *you* are *cruising* for less than 4 days; or
- *you* are *cruising* for 4 or more days and *you* have purchased Annual Multi Trip Travel Plan with the Cruising cover;

then cover is provided for emergency medical treatment required onboard a cruise ship within Australian waters. Refer to Section B1 "Medical and dental expenses" in the Policy wording.

The cost of this insurance

What you have to pay

When calculating the cost of *your* policy, *We* take a range of factors into account:

- The length of *your trip*;
- *Your* destination;
- *Your* departure date;
- Any additional amounts determined by QBE Insurance to cover an *existing medical condition*; and
- Additional *premium* payable to cover any 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*.

Amendment of travel details

If *you* wish to change *your* personal details or travel dates after *your* Certificate of Insurance has been issued please ask us or go to www.qbe.com.au/cx. If *you* go to www.qbe.com.au/cx *you* will need to enter personal identification information to access *your* travel insurance and amend *your* policy. If *your* amended travel details result in a longer period of insurance or a higher priced region *you* will be advised of any additional *premium*. If *you* suffer from an *existing medical condition* or *you* have seen a medical or dental practitioner since the Certificate of Insurance has been issued *you* cannot change *your* travel dates in this manner. If *you* need to change *your* travel details *you* will need to complete and submit the a Travellers Medical Appraisal and obtain approval in writing before *you* can amend *your* travel dates. Also refer to section headed "Making changes to the period of insurance" in the Policy wording.

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.

Existing medical condition(s)

(Not available after departure.)

You must tell *us* if *you* or anyone in *your travelling party* has an *existing medical condition* other than those automatically covered. If *you* do not tell *us* about an *existing medical condition* other than those automatically covered for *you* or anyone in *your travelling party* there is no cover for any *existing medical condition*, other than those automatically covered, and claims under other sections of the policy may be reduced to nil. If *you* wish to apply for cover go to www.qbe.com.au/cx and complete an online Travellers Medical Appraisal. If *your* application is approved *you* will be advised of any restrictions or excess that may apply and asked to pay an additional *premium*.

If an *existing medical condition* arises within 30 days prior to booking a particular *trip you* must complete an online 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:

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, or which is medically documented or under investigation in the 12 months 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, or for which treatment, medication, preventative medication, advice, preventative advice or investigation have been received or prescribed by a medical or dental adviser in the 60 days prior to the issue of the Certificate of Insurance and also within 30 days of booking a particular *trip*.

Note:

- Where any condition, illness or disease is the subject of an investigation, that condition, illness or disease falls within this definition, regardless of whether or not a diagnosis of the condition, illness or disease has been made.
- This definition applies regardless of whether or not the condition, illness or disease displays symptoms.
- 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 on *your* travel plans.

Medical conditions automatically covered

Provided the following 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 - provided *you* are under 60 years of age and *you* have not required cortisone medication, except taken by inhaler or puffer, or hospitalisation for the past 12 months including as an outpatient.
- Bell's palsy
- Benign breast cysts
- Bunions
- Carpal Tunnel syndrome
- Coeliac disease
- 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 or do not require more than 1 anti-seizure medication
- Goitre, hypothyroidism, Hashimotos disease, Graves disease
- Hiatus hernia/Gastro-oesophageal reflux disease, Peptic ulcer disease
- High Cholesterol (Hypercholesterolaemia)
- High Lipids (Hyperlipidaemia)
- Insulin resistance, impaired glucose tolerance
- Incontinence
- Menopause
- Migraines except where *you* have been hospitalised in the past 12 months
- Nocturnal cramps
- Osteoporosis - where there have been no fractures and *you* do not require more than 1 medication or suffer any back pain condition
- Plantar fasciitis
- Raynaud's Disease
- Stable High Blood Pressure (Hypertension)
- Trigeminal neuralgia
- Trigger finger
- Routine screening tests where no underlying disease has been detected.

Existing medical conditions of a non travelling relative or business partner

(Not available to non *residents of Australia* or after departure.)

Provided *your* non travelling *relative* or business partner is under 80 years of age at the time the Certificate of Insurance is to be issued *you* can apply to cover their *existing medical condition* if their state of health could disrupt *your* travel plans even though they are not travelling with *you*. If *you* wish to apply for cover for the *existing medical condition* of a non-travelling relative or business partner after *your* Certificate of Insurance has been issued, submit a completed on-line Non Travelling Relative/Business Partner Travellers Medical Appraisal. If cover is approved *you* will be advised of any additional *premium* and of any special terms imposed. If *you* do not select this additional benefit there will be no cover if *your trip* is cancelled, cut short or disrupted as a result of *your* non travelling relative's or business partner's *existing medical condition*.

Important matters

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 *us* or go to www.qbe.com.au/cx and *we* will arrange for a refund 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 the application process 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 if *you* purchased *your* policy online go to www.qbe.com.au/cx. *You* will need to enter personal identification information to access *your* travel insurance and view *your* policy.

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 the 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 of Disclosure. 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 if any claim and/or cancel *your* insurance. If fraud is involved, *we* may treat *your* insurance as void from the beginning.

Privacy policy

QBE's Privacy Policy provides information about why and how QBE collect, use and disclose the personal information *you* give to QBE. 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 or *our* Customer Service Centre and they 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 should 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:

(a) promote better, more informed relations between insurers and their customers;

(b) improve consumer confidence in the general insurance industry;

(c) provide better mechanisms for the resolution of complaints and disputes between insurers and their customers; and

(d) 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

Worldwide medical & emergency assistance 24 hours a day, 365 days a year, QBE Assist.

QBE Assist is a team of highly trained medical and insurance specialists, ready to help policyholders in the event of an accident, illness or mishap during their travel.

The QBE Assist team has full authority to act in the event of a situation arising, thereby empowering them to act quickly and effectively in the event of an emergency.

Hurt, sick and away

Requiring medical attention is stressful at the best of times when *you* are at home let alone being overseas, potentially without the familiarity of the English speaking medical staff or the confidence of a fully equipped Australian hospital.
The QBE Assist team of medical experts is on hand for:

- assessing and monitoring after an accident or illness;
- provision for medical repatriation, if required;
- making payment of hospital and medical bills.

Disrupted, lost and desperate

Airport closures; lost or stolen documents; missing luggage all add up to frustration and anxiety when travelling. Some of the levels of support QBE delivers to its customers are:

- assistance with the rescheduling of travel arrangements, replacement of lost passports or travel documents;
- in the case of an emergency, providing emergency messages to *your* family, employers or *your* travel agent back home.

Resourced to respond, highly skilled and specially trained

QBE Assist is based in Melbourne and coordinates medical evacuation and repatriation for policyholders who become injured or ill whilst travelling abroad. Policyholders can rest assured knowing that QBE's emergency assistance is co-ordinated by QBE staff and systems and not outsourced, eliminating any unnecessary delays.

As a QBE policyholder *you* have complete access to our QBE Assist team, who work closely with numerous hospitals, health care groups and other service providers. In the event that repatriation is required, *our* repatriation crew are only a phone call away. The crew, made up of a Medical Director, Doctors, Paramedics and Critical Care Nurses are specially trained and qualified for air or land based medical patient transfers, offering immediate care.

Note: If *you* are in need of medical or dental treatment or need to cancel or rearrange *your* trip and *you* expect that the costs will be in excess of $2,000 *you* must contact us.

Providing assistance is not in itself an admission of liability for a claim and where relevant, all services are subject to a claim being accepted under the policy.

Important information

Before you travel

- Ensure *you* have *your* Certificate of Insurance number and contact details with *you*.
- 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 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

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

Within Australia

1300 555 019 - Emergency Assistance
1300 555 017 - Claims / Customer Service / Medical Services

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.

ANNUAL MULTI TRIP TRAVEL PLAN

Schedule of benefits		
Per adult includes accompanying *child or children*. This list is a summary of some of the benefits covered by this policy and the *applicable limits*. Please refer to the relevant section of the policy wording for full details of cover. Other *applicable limits* may apply.		*Applicable limits*
		Per adult
Cancellation or holiday deferment costs	Section A1	Unlimited
Emergency travel arrangements and accommodation expenses	Section A2	Unlimited
Medical and dental expenses	Section B1	Unlimited
Evacuation and repatriation	Section C	Unlimited
Travel delay	Section D1	$1,500
Hijacking	Section D6	Unlimited
Alternative staff	Section D9	$5,000
Rental vehicle insurance excess	Section E1	$4,000
Luggage and personal effects maximum item limit total	Section F1	$15,000
Personal computer individual item limit		$6,000
Camera & video individual item limit		$4,000
Set of golf clubs individual item limit		$3,000
Dentures or dental prosthesis individual item limit		$800
Other individual item limit		$1,000
Emergency luggage	Section F2	$500
Replacement passports and travel documents	Section F5	$2,000
Fraudulent use of credit or debit cards	Section F6	$3,000
Business documents and equipment hire	Section F7	$2,000
Loss of income	Section G5	$10,000
Personal liability	Section H1	$2,500,000
Legal expenses	Section H2	$15,000
Financial default	Section I	$10,000

Additional benefits you can purchase

Benefits are available prior and post departure. 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. To purchase any of the following additional benefits go to www.qbe.com.au/cx. *You* will need to enter personal identification information to access *your* travel insurance and add any of these benefits to *your* policy.

Snow sports cover

Additional benefits	Section	*Applicable limits Per adult*
Any claim arising due to participation in snow sports	Section J	Up to the *applicable limit* of the relevant section
Ski lift passes	Section J1	$300
Ski run closure	Section J2	$100 Per day up to a maximum of $500
Hire replacement snow equipment	Section J3	$300

You are not automatically covered for *snow sports*. Cover can be purchased for an additional amount.

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 for an additional amount.

Maximum additional cover	Additional units of cover
$5,000	$20 per $500 unit

Specified item cover

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.

Maximum individual item limit	Maximum total for all items
$6,000	$15,000

To calculate the additional amount to specify a necklace valued at $4,000. For example $4,000 x 3% = $120

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 does not apply to specified items in the event of a claim. Specified item cover is subject to the terms and conditions as detailed under Section F1 "Luggage and personal effects" in the Policy wording.

Accompanying spouse option

Provided *you* comply with the terms and conditions of this policy, including the requirements for an *existing medical condition*, *you* can select cover for *your* accompanying spouse or defacto partner at any time during the *period of insurance*. Cover under this option will commence from the time *you* pay the *premium* until the *period of insurance* ends.

Cruising Side Trip Upgrade

If *you* are *cruising* for 4 or more consecutive days *you* must select the Cruising Side Trip Upgrade. If *you* are under 60 years of age at the time the Certificate of Insurance is to be issued or are *cruising* for less than 4 consecutive days this cover will be provided free of charge. There is no limit to the number of Cruising Side Trip Upgrades available within the *period of insurance*.

Guidelines

- This policy is available to *residents of Australia* only.
- This policy provides cover for travel both overseas or within Australia.
- There is no limit to the amount of *trips you* may take during *your* 12 month *period of insurance*.
- The maximum duration of any one *trip* is 60 days. For any *trips* longer than this duration please refer to the section headed Extensions.
- The Certificate of Insurance must be issued prior to the commencement of *your trip*.
- 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.
- The Annual Multi Trip Travel Plan cannot be purchased more than 12 months prior to the nominated "Commencement Date".
- Cover under all applicable sections except Section A1 "Cancellation or holiday deferment costs", A3 "Agent's cancellation fees" and A4 "Loss of reward points" will start from the nominated "Commencement Date" *you* have selected on *your* application. Cover under Sections A1, A3 and A4 will commence on the date of issue.
- There is no cover under this policy when *you* are between *trips* other than any benefits *you* may be entitled to under Section A "Cancellation and additional expenses".
- If *you* are *cruising* for 4 or more consecutive days *you* must select the Cruising Side Trip Upgrade. If *you* are under 60 years of age at the time the Certificate of Insurance is to be issued or are *cruising* for less than 4 consecutive days this cover will be provided free of charge.
- *You* cannot substitute the nominated insured, whose name appears on the Certificate of Insurance. This does not apply to Section D9 "Alternative staff" provided the replacement employee submits an Application Form and if required, a Travellers Medical Appraisal Form and cover is approved by *us*.

Age Limits

At the time of making a flight booking all travellers on *your* travel booking must be under 60 years of age. If *you* or anyone on *your* travel booking are 60 years of age or over and under 70 years of age at the time of making *your* travel booking *you* can apply online by going to www.qbe.com.au/cx. There is no cover under this policy for travellers 70 years of age or over.

Excesses

The amount of the excess will be shown on *your* Certificate of Insurance. This excess will apply to each claim *you* make under this policy except on the applicable section of the policy wording listed as "No excess applies to claims under this benefit". The excess is an amount that will be subtracted from the amount paid to *you* if *you* should make a claim under a section of the policy where the excess is applicable. If *you* make more than one claim under *your* policy the excess will apply to each claim which arises as a result of each separate set of circumstances.

Policy expiration

- 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 *us* or go to www.qbe.com.au/cx 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

You can extend *your* Annual Multi Trip Travel Plan by applying for an International Travel Plan to cover the period of the *trip* that exceeds the maximum duration of 60 days. *Trip* extensions are available provided the current policy hasn't expired. *Trip* extensions may not be available if there is a claim made or pending, *you* suffer from and *existing medical condition* or *you* have seen a medical or dental practitioner. If *you* wish to extend *your trip* please ask *us* or go to www.qbe.com.au/cx. If *you* go to www.qbe.com.au/cx *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 Plan. The maximum *trip* extension time allowed is 12 months from the original departure date.

Part 2 - Policy wording
Terms and conditions

Definitions

Applicable limit(s) means the sum insured specified in the Schedule of benefits or Policy wording for the travel plan selected as shown on the Certificate of Insurance.

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

Child or children means *your child or children*, stepchild or stepchildren, grandchild or grandchildren, nieces and nephews who are under 12 years of age at the time the Certificate of Insurance is to be issued and who are financially dependant on *you* during the *trip*.

Cruise(s), cruising means travel on a vessel undertaking scheduled deep water *cruises* of 4 or more consecutive days. This does not apply to river cruises or house boats.

Electronic equipment means any equipment that operates using batteries or electricity including ipods, MP3 players, satellite navigation units and electronic games.

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, or which is medically documented or under investigation in the 12 months 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, or for which treatment, medication, preventative medication, advice, preventative advice or investigation have been received or prescribed by a medical or dental adviser in the 60 days prior to the issue of the Certificate of Insurance and also within 30 days of booking a particular *trip*.

Note:

- Where any condition, illness or disease is the subject of an investigation, that condition, illness or disease falls within this definition, regardless of whether or not a diagnosis of the condition, illness or disease has been made.
- This definition applies regardless of whether or not the condition, illness or disease displays symptoms.
- 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 on *your* travel plans.

Financial default means the insolvency, bankruptcy, provisional liquidation, financial collapse, appointment of receivers or any other form of insolvency administration of any person, company, or organisation.

Home in Australia means *your* usual residential address in Australia or an Australian hospital if *we repatriate you*.

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 which *your* pre-paid *scheduled public transport* arrives.

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

Premium means the total amount payable for the insurance. It includes commission, stamp duty, GST if applicable.

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 sportsperson.

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, stepparent, stepchildren, fiance or fiancee, 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.

Repatriate(d) or repatriation means travel arrangements made by *us* for *your* return to *your home in Australia* or where *we* consider to be the nearest suitable alternative.

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

Reward means any airline ticket, hotel stay or car rental arranged through a frequent flyer programme upon redemption of the required number of mileage credits.

Scheduled public transport means a public transport system that runs to a timetable.

Snow sports means skiing, snow boarding and ski biking.

Terrorist act means an act or threat of force or violence by any person acting alone or in association with an organisation or foreign government, where the purpose, by its nature or context, is to put the public or a section of the public in fear, to resist or influence a government or, to further an ideological, religious, ethnic or similar act.

Total permanent disability means *you* have lost any part of *your* arm between the shoulder and wrist or any part of *your* leg between the hip and ankle or use of the above, or lost sight in one or both eyes for at least 12 months and after consultation with an appropriate medical specialist and, in *our* opinion, that loss will continue indefinitely.

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 or rental vehicle hire for travel for a minimum of 200 km:

a) commencing when *you* leave *your* workplace or *home 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* workplace or *home in Australia*, provided *you* travelled there directly from *your point of arrival*, or if *you* do not travel directly to *your* workplace or *home in Australia* 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(s), us refers to QBE Insurance (Australia) Limited ABN 78 003 191 035.

You, your, yours, yourself means the person listed in the Certificate of Insurance and their accompanying *child or children*. If you have purchased the Accompanying spouse option it also means your accompanying spouse or defacto patner.

Your policy is a contract of insurance

Your policy is a contract of insurance between *you* and *us*. *You* pay *us* the *premium*, and in return *we* provide *you* with cover under the travel plan *you* have chosen.

Your contract consists of:

- these terms and conditions;
- the section in the Schedule of benefits;
- *your* Certificate of Insurance;
- any additional options; and
- any written endorsements *we* give *you*.

Together these documents make up *your* policy.

It is important that *you* read *your* policy carefully, and keep this booklet in a safe place for future reference.

If *you* have any questions regarding *your* policy, please contact *us* using the details on the front page of this brochure.

You must co-operate with us

You must co-operate with *us* and give *us* all the information and assistance *we* need to deal with *your* claim. If *you* do not, *we* may not be able to settle *your* claim.

When does the policy begin and end?

Your policy will be valid for the *period of insurance* when *you* have paid the *premium* and *you* have been provided with a Certificate of Insurance. The *period of insurance* will start and end on the dates shown in *your* Certificate of Insurance or when *you* return to *your home in Australia* whichever happens first. Cover is available for any *trip* up to 60 continuous days.

When does the cover under each benefit begin and end?

This policy contains a number of different benefits. Cover under those benefits may begin and end at different times. Each section of the policy sets out when the cover begins and ends.

Making changes to the period of insurance

The *period of insurance* cannot be changed without *our* consent. If *you* wish to defer or alter the *period of insurance*. If *you* wish to defer or alter the period of travel please ask *us* or go to www.qbe.com.au/cx. If *you* go to www.qbe.com.au/cx *you* will need to enter personal identification information to access *your* travel insurance and amend *your* policy. If *we* do not agree to amend *your* policy, a refund of the *premium* will be made to *you*. *We* will decide whether or not to agree to alter the *period of insurance* based on the information *you* give *us*, together with any additional information *we* ask for. If *we* agree to defer or alter that *period of insurance you* will be issued with a new Certificate of Insurance which will show the change of the *period of insurance* and any *premium* adjustment. However, if the scheduled transport in which *you* are to travel is delayed, or *your trip* is delayed by an event that entitles *you* to make a claim under this policy, the *period of insurance* is automatically extended beyond the period of *your* original *trip*. This extension lasts until *you* are capable of travelling to *your* final destination, including the journey there, or for a period of 6 months beyond the *period of insurance*, whichever happens first.

Cancellation

By you

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". See the Cooling off period Section for further details on page 7.

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 to *you* what is left.

General exclusions

These are the general exclusions which apply to all sections of this policy. *You* should read them, together with the cover and the specific exclusions referred to under each section of cover. There is no cover under any section of this policy for any claim arising directly or indirectly because of any of the following:

1. *you* travel:
   (a) even though *you* know *you* are unfit to travel; or
   (b) against medical advice; or
   (c) when *you* know *you* will have to consult a medical practitioner; or
   (d) for the purpose of obtaining medical advice or treatment.

2. *you* maintain a course of treatment *you* were on at the time *your trip* commenced, except where this is covered under Section F1 "Luggage and personal effects".
3. the illness, *injury* or death, is caused or exacerbated by, 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 applied to cover the *existing medical condition*, cover has been granted by *us* in writing and *you* have paid *us* any additional amount *we* asked for or the medical condition is one that is automatically covered.
4. the illness, *injury* or death of *you*, a member of the *travelling party* or a non-travelling *relative* or business partner is 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 applied to cover the *existing medical condition*, cover has been granted by *us* in writing and *you* have paid *us* any additional amount *we* asked for or the medical condition is one that is automatically covered.
5. illness, *injury* or death where a metastatic condition and/or terminal prognosis was made, in relation to any medical condition, prior to the issue of the Certificate of Insurance or 30 days prior to booking any trip.
6. 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).
7. the illness, *injury* 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.
8. any cover where *you* are 70 years of age or over at the time the Certificate of Insurance is to be issued.
9. a member of the *travelling party* decides to alter their plans or not to continue with the *trip*.
10. a member of the *travelling party*:
    (a) deliberately injures themself; 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, panic attack, stress, bipolar, mania, schizophrenia or other nervous disorder; or
    (d) suffers HIV with AIDS related infection or illness; or
    (e) takes part in a riot or civil commotion; or
    (f) acts maliciously; or
    (g) hunts, plays polo, races (except on foot), mountaineers or rock climbs using support ropes, participates in base jumping, running with the bulls, or pot holing; or
    (h) travels in international waters in a private sail vessel or privately registered sail vessel; or
    (i) participates in, or trains for, a *professional sporting activity*; or
    (j) scuba dives unless *you* hold an open water diving licence or *you* were diving under licensed instruction; or
    (k) 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; or
    (l) rides a 4 wheel motor cycle even as a pillion passenger; or
    (m) participates in a *snow sports* activity without payment of the additional *premium*. Not applicable for travel to New Zealand where cover is automatically provided.
11. a loss which is recoverable under some other scheme. For example, Medicare, a private health fund, national reciprocal health fund or scheme, workers' compensation scheme, travel compensation fund or accident compensation scheme.
12. any consequential loss or loss of enjoyment.
13. a loss caused by, or in any way connected with a criminal or dishonest act by *you* or by a person with whom *you* are in collusion.
14. a loss caused by, or in any way connected with war, invasion, act of a foreign enemy, hostilities (whether war is declared or not), civil war, rebellion, revolution, military or usurped power or civil insurrection, except as provided for in event 2 under "What are the events that will be covered under Section A?"
15. a loss caused by, 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.
16. a loss caused by, or in any way connected with any government intervention, prohibition, or regulation except as provided for in event 5 under "What are the events that will be covered under Section A?".
17. a government authority seizing, withholding or destroying anything of *yours* or any prohibition by or regulation or intervention of any government or any government not allowing *you* to enter or to stay in that country.
18. an act or threat of terrorism. This exclusion does not apply to Section B1 "Medical and dental expenses", Section D6 "Hijacking", D7 "Emergency accommodation due to terrorism", Section F1 "Luggage and personal effects" or under Section C1 "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.
19. the cancellation or delay of travel arrangements due to mechanical breakdown of transportation or failure of the *carrier* to operate the service. This exclusion does not apply to Section D1 "Travel delay" or Section D3 "Missed connection - special events".
20. *you* fail to take reasonable precautions to avoid a financial loss after a public warning of a strike, riot, civil commotion, or natural disaster.
21. *you* operate a *rental vehicle* in violation of the rental agreement.
22. the *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 covered but for this insurance.
23. the *financial default* of any person, company or organisation involved in *your* travel arrangements and that *financial default* occurred prior to the issue of the Certificate of Insurance.
24. a loss which occurs in excess of 60 days of any *trip*.
25. credit card conversion fees or any other bank charges.
26. any cover where *you* were *cruising* for 4 or more consecutive days. (Not applicable to if *you* have purchased the Cruising cover).
27. You are not insured under any section of this policy where a claim payment breaches any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of Australia, the European Union, United Kingdom or United States of America.

Section A - Cancellation and additional expenses

Am I covered under Section A?

You must read Section A together with the General exclusions as these may affect *your* cover.

What are the events that will be covered under Section A?

We will cover *you* under Section A in respect of *your* planned *trip* if one of the following events occurs after the issue of the Certificate of Insurance:

1. *you* are 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
   - a *relative* or business partner or person in the same employ as *you*, who is a resident in Australia or New Zealand.

     But before *we* will cover *you*, *you* must provide *us* with proof that:
     - the death has occurred or the illness or *injury* requires hospitalisation or confinement; or
     - 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 representative or director of the business.
2. *your* pre-paid *scheduled public transport* services or pre-paid tour have been cancelled or restricted because of severe weather, natural disaster, riot, strike or civil insurrection.
3. *your* pre-paid accommodation has been destroyed or is 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.
4. a member of the *travelling party* is required to do jury service or has received a summons to give evidence in a court of law.
5. a member of the *travelling party* is confined in compulsory quarantine.
6. *you* have been involved in, or *your* travel arrangements have been cancelled or delayed by, a motor vehicle, railway, air or marine accident or incident. *You* must have written confirmation of the accident or incident from an official body in the country where the accident or incident happened.
7. *your* passport, travel documents or credit cards are lost or damaged.
8. a member of *your travelling party*, who is a full time student, is required to sit supplementary examinations conducted by their educational institution.
9. a member of *your travelling party* has been made redundant from full-time permanent employment in Australia.
10. the cancellation of pre-arranged leave by an employer for a member of *your travelling party* who is a full-time permanent employee of the police, fire, ambulance or emergency services.
11. *you* are unable to start the *trip* because *your* employer cancels *your* pre-arranged leave and *you* are in full-time permanent employment. Cover is only available if *you* purchased this travel insurance no later than 7 days of paying final monies for *your* prepaid travel arrangements and is limited to $1,000 per adult, including any accompanying *child or children*.
12. *your* normal place of residence or business premises in Australia has been destroyed or rendered insecure due to a natural disaster, fire or malicious damage.
13. a wedding, conference, pre-paid concert, course, tuition or ticketed sporting event has been cancelled, and the sole purpose of the *trip* is to attend that wedding, conference, concert, course, tuition or ticketed sporting event.
14. a member of *your travelling party* has been affected by any form of insolvency, administration or bankruptcy of their employer.
15. a tour operator or wholesaler has cancelled a tour because there are not enough people to begin or complete the tour. Cover is limited to the pre-paid cost of the transport arrangements purchased solely to get to the departure point and returning from the finishing point of that tour, or rearrangement costs, whichever is the lesser.
16. the *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 or wholesalers. Cover is limited to the amount set out in the Schedule of benefits.

Section A1 - Cancellation or holiday deferment costs

When does the cover begin and end?

The cover under this benefit begins from the time the Certificate of Insurance is issued to *you* and ends at the completion of any *trip* or when the *period of insurance* ends, whichever happens first.

What is covered?

We will pay the value of unused pre-paid travel arrangements, less any refunds *you* are entitled to, if *you* have to cancel these arrangements because of an event set out under "What are the events that will be covered under Section A?", 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 also pay the value of pre-paid theme park and event tickets, golf green fees or tuition fees that cannot be used due to illness, *injury* or death, less any refunds *you* are entitled to, if *you* have to cancel these arrangements. If cancellation is due to an illness or *injury you* must provide *us* with documentation from *your* treating doctor to confirm *you* are medically unfit to commence or continue with *your trip*. *We* will not pay for cancellation or holiday deferment costs unless these costs are medically justified and if *you* have already commenced *your trip you* must have *our* consent.

What is not covered?

1. *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.

2. *We* will not pay for the value of any pre-paid *snow sport* arrangements except where *you* have purchased *Snow sports* Cover and cover is provided under Section I.

What is the most we will pay?

The most *we* will pay per adult, including accompanying *child or children* is the amount set out in the relevant section of the Schedule of benefits. Unless *you* are claiming for pre-paid theme park and event tickets, golf green fees or tuition fees that cannot be used because of an event set out under "What are the events that will be covered under Section A?" which are limited to $500 per adult, including accompanying *child or children*.

Section A2 - Emergency travel arrangements and accommodation expenses

When does the cover begin and end?

The cover under this benefit begins when *you* leave on *your trip* and ends when *you* return to *your home in Australia* or when the *period of insurance* ends, whichever happens first.

What is covered?

We will cover *you* for expenses *you* incur for reasonable additional travel, accommodation, meals and internet use and emergency telephone calls if *you* have to interrupt *your trip* after it has begun, because of an event set out under "What are the events that will be covered under Section A?". *We* will pay the higher of the non-refundable cancellation fees (Under Section A1 "Cancellation or holiday deferment costs") or the additional rearrangement costs that have been incurred as a result of the same event. If the interruption to *your trip* requires *repatriation* refer to Section C "Repartriation and evacuation" for details of cover. *You* must not organise any additional travel or accommodation in excess of $2,000 without *our* prior consent.

What is not covered?

1. Any additional travel *you* undertake must be at the fare class that *you* originally chose, except where *we* agree differently on the basis of a written recommendation from *your* treating doctor.
2. If *you* return to *your home in Australia* because of the interruption and *you* do not have a return ticket at the time of the event that causes a claim under this section, *we* will deduct from the amount *we* pay *you* the cost of an economy class airfare at the *carrier*'s regular published rates for the return journey.
3. *We* will not pay for any expenses *you* incur to resume *your trip* after *you* have returned to *your home in Australia,* except as set out under Section D4 "Resumption of trip".
4. *We* will not pay for additional accommodation where *you* have claimed for cancelled accommodation expenses covering the same period of time or for additional transport costs in excess of the distance of the cancelled travel arrangements.
5. *We* will not pay for accommodation expenses for periods where *you* have not forfeited pre-paid accommodation arrangements, except as set out under Section B4 "Post-hospital accommodation".

What is the most we will pay?

The most *we* will pay under this benefit for the reasonable cost of additional meals is $75 per adult, including accompanying *child or children* for each 24 hour period up to a maximum of $500 per adult, including accompanying *child or children*.

For additional travel and accommodation the most *we* will pay *you* under this benefit is the amount set out in the relevant section of the Schedule of benefits. *We* will also pay *you* for necessary emergency internet use and telephone calls up to a maximum of $250.

In the event of loss of Rewards and in addition to the conditions in Section A, we shall only reimburse you $125 for the loss of each Reward relating to hotel stay or car rental. Reward points and their expiry are not covered by this policy and we shall not reimburse in the form of reward points.

Section A3 - Agents cancellation fees

When does the cover begin and end?

The cover under this benefit begins from the time the Certificate of Insurance is issued to *you* and ends at the completion of any *trip* or when the *period of insurance* ends, whichever happens first.

What is covered?

We will cover *you* for agent's cancellation fees when *you* have paid the agent the full amount for *your trip* and *you* have cancelled because of an event set out under "What are the events that will be covered under Section A?". If only a deposit has been paid at the time of cancellation, *we* will pay the agent's cancellation fees up to the maximum amount of the deposit.

What is not covered?

1. *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.

What is the most we will pay?

The most *we* will pay per adult, including accompanying *child or children* is $2,000.

Section A4 - Loss of reward points

When does the cover begin and end?

The cover under this benefit begins from the time the Certificate of Insurance is issued to *you* and ends at the completion of any *trip* or when the *period of insurance* ends, whichever happens first.

What is covered?

We will pay for frequent flyer or similar flight reward points lost due to the cancellation of *your* airline ticket because of an event set out under "What are the events that will be covered under Section A?".

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 for the same season of the following year, less *your* financial contribution towards the airline ticket;

(b) multiplied by the total amount of points lost;

(c) divided by the total amount of points redeemed to obtain the airline ticket.

What is not covered?

1. *We* will not provide cover if *you* can recover *your* frequent flyer or similar reward points, or their value, from any source.

What is the most we will pay?

Cover is unlimited.

Section B - Medical and dental expenses

Am I covered under Section B?

You must read Section B together with the General exclusions as these may affect *your* cover.

Section B1 - Medical and dental expenses

When does the cover begin and end?

The cover under this benefit begins from the time the Certificate of Insurance is issued to *you* and ends at the completion of any *trip* or when the *period of insurance* ends, whichever happens first.

What is covered?

We will cover *you* for:

- medical, hospital and ambulance expenses *you* incur as a result of an illness, *injury* or death; or
- dental treatment expenses *you* incur as a result of an *injury* to healthy natural teeth;

that *you* suffer while *you* are overseas or onboard a *cruise* ship in Australian waters if *you* have purchased an Annual Multi Trip Travel Plan with the Cruising cover.

We will pay medical and dental expenses which *we* believe are reasonable and necessary to treat the illness or *injury*. Any treatment *you* receive must be given by a medical practitioner, physiotherapist, chiropractor, dentist or oral surgeon who is registered to practice in the country or jurisdiction where *you* receive treatment. Where *you* need treatment for an *injury* by a physiotherapist or a chiropractor or emergency dental treatment, *you* may have the first 6 treatments without asking *us*. Any treatments after that must be with *our* consent.

All expenses under this section must be incurred within 12 months of the date of the illness or *injury*.

What is not covered?

1. There is no cover for any medical, hospital or ambulance expenses *you* incur in Australia. *We* cannot cover these because *we* are not allowed to do so by law. There is no cover for any dental expenses *you* incur in Australia. If *you* have purchased the Cruising cover *we* will provide cover for any medical, hospital, ambulance or dental expenses *you* incur on board a *cruise* ship in Australian waters.
2. There is no cover under this benefit because of an illness or *injury*, the signs and symptoms of which *you* first became aware of before *you* went on *your trip*.
3. There is no cover for any person whose date of birth is after the date that the Certificate of Insurance was issued unless *you* advised *us* and *we* agreed to provide cover.
4. There is no cover for damage to dentures or dental prostheses under this section. Refer to Section F1 "Luggage and personal effects" for cover that may be available.
5. There is no cover for expenses incurred for dental treatment due to normal wear and tear or the normal maintenance of dental health.
6. There is no cover for any *existing medical condition* for any member of the *travelling party* unless *you* have applied for cover for the *existing medical condition*, *we* have agreed to cover it in writing and, if applicable, *you* have paid the additional *premium* or the medical condition is one that is automatically covered.
7. There is no cover for ongoing payments under this benefit 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 home in Australia we* may choose not to make any further payment for medical expenses and associated costs as determined by *us*.

What is the most we will pay?

The most *we* will pay per adult, including accompanying *child or children* under this benefit, is the amount set out in the relevant section of the Schedule of benefits.

Section B2 - Hospital compensation

No excess applies to claims under this benefit.

When does the cover begin and end?

The cover under this benefit begins when *you* are hospitalised overseas.

What is covered?

We will cover *you* if *you* are hospitalised overseas for more than 48 continuous hours because of an illness or *injury* which first happened while *you* were outside Australia on *your trip*.

What is the most we will pay?

We will pay per adult, including accompanying *child or children* $75 for every 24 hours up to a maximum of $6,000.

Section B3 - Critical illness or injury – emergency travel expenses for a relative

When does the cover begin and end?

The cover under this benefit begins when *you* are hospitalised overseas and ends when *you* are discharged from hospital.

What is covered?

We will pay for a return economy class airfare and reasonable accommodation for a friend or *relative* to travel directly to *you*, if *you* are hospitalised as a direct result of *you* suffering a sudden life-threatening critical *injury* or illness during *your trip*. Before *we* will pay this *you* must give *us* a written recommendation from *your* treating doctor and *you* must have *our* consent.

What is the most we will pay?

We will pay per adult, including accompanying *child or children* up to a maximum of $20,000.

Section B4 - Post-hospital accommodation

No excess applies to claims under this benefit.

When does the cover begin and end?

The cover under this benefit begins when *you* leave hospital and ends when *your* treating doctor deems *you* are fit to resume *your trip*, or after 5 days, whichever occurs first.

What is covered?

We will cover *you* if *you* are hospitalised overseas for more than 48 hours because of an illness or *injury* which first happened while *you* were outside Australia on *your trip*, and *you* need accommodation to recover from *your* illness or *injury* after *you* leave hospital. Before *we* will pay this *you* must give *us* a written recommendation from *your* treating doctor and *you* must have *our* consent.

What is not covered?

1. *We* will not pay for post-hospitalisation accommodation expenses when *you* have also made a claim for cancelled accommodation expenses covering the same period of time.

What is the most we will pay?

We will pay per adult, including accompanying *child or children* the daily amount of $100 up to a maximum of $500.

Section B5 - Dental expenses due to sudden and acute pain

When does the cover begin and end?

The cover under this benefit begins from the time the Certificate of Insurance is issued to *you* and ends at the completion of any *trip* or when the *period of insurance* ends, whichever happens first.

What is covered?

We will cover *you* for dental treatment expenses *you* incur overseas and onboard a *cruise* ship within Australian waters when *you* have purchased the Cruising cover to relieve sudden and acute pain which occurs while *you* are outside Australia. *We* will pay expenses which *we* believe are reasonable and necessary to treat the pain. Before *we* will pay this *you* must give *us* written certification from *your* treating dentist that treatment is necessary to alleviate *your* pain. Any treatment *you* receive must be given by a dentist or oral surgeon who is registered to practice in the country where *you* receive treatment.

What is not covered?

1. There is no cover for expenses incurred for dental treatment due to normal wear and tear or the normal maintenance of dental health.
2. There is also no cover for any dental expenses *you* incur in Australia. Dental expenses incurred onboard a *cruise* ship within Australian waters will be covered when *you* have purchased the Cruising cover.

What is the most we will pay?

The most *we* will pay under this benefit is $1,000.

Section C - Evacuation and repatriation

Am I covered under Section C?

You must read Section C together with the General exclusions as these may affect *your* cover.

Section C1 - Medical evacuation and repatriation

When does the cover begin and end?

The cover under this benefit begins when *you* leave on *your trip* and ends when *you* return to *your home in Australia* or when the *period of insurance* ends, whichever happens first.

What is covered?

We will cover *you* if *you* have to interrupt *your trip* after it has begun because *you* have suffered an illness or *injury* while *you* are on *your trip*, and in *our* opinion *you* need to be evacuated or *repatriated*. *We* will pay expenses which *we* believe are reasonable and necessary to bring *you* back to *your home in Australia* or to another destination of *our* choice. Before *we* will pay this *you* must give *us* written certification from *your* treating doctor that *your* evacuation or *repatriation* is necessary and that *you* cannot continue *your trip*. The decision to evacuate or *repatriate you* is *ours*, and *we* will not pay for any evacuation or *repatriation* expenses unless it is medically justified and *you* have received *our* consent. Based on the advice of *your* treating doctor *we* will either;

- return *you* to *your home in Australia* with a medical attendant; or
- pay for a return economy class airfare, reasonable accommodation and additional expenses for a friend or relative to fly to, remain with and escort *you* in place of a medical attendant; or
- return *you* to *your home in Australia* without an attendant.

We will also pay *you* for necessary home services provided by a registered home services business, up to a maximum of $500 per adult, including accompanying *child or children*, if *you* have been *repatriated* to *your home in Australia* by *us* during *your trip* and *your* illness or *injury* restricts *your* ability to perform these duties. *You* must have *our* consent before *you* incur any costs for home services.

What is not covered?

1. *We* will not cover *you* if *you* evacuate or *repatriate* when it is not medically necessary or without *our* consent.
2. *We* will not pay for any expenses *you* incur to resume *your trip* after *you* have returned to *your home in Australia*.
3. For *repatriation*, *we* will not pay more than the cost of *repatriation* to *your home in Australia*.
4. There is no cover under this benefit because of an illness or *injury*, the signs and symptoms of which *you* first became aware of before *you* went on *your trip*.
5. Any additional costs for travel *you* undertake that is not at the fare class that *you* originally chose, unless it is medically justified, based on the written recommendation from *your* treating doctor and *you* have *our* consent.
6. If *you* do not have a return ticket at the time of the event that causes a claim under this section, *we* will deduct from the amount *we* pay *you* the cost of an economy class airfare at the *carrier's* regular published rates for the return journey.

What is the most we will pay?

The most *we* will pay per adult, including accompanying *child or children* under this benefit, is the amount set out in the relevant section of the Schedule of benefits.

Section C2 - Non-medical evacuation and repatriation

When does the cover begin and end?

The cover under this benefit begins when *you* leave on *your trip* and ends when *you* return to *your home in Australia* or when the *period of insurance* ends, whichever happens first.

What is covered?

We will cover *you* if *you* have to interrupt *your trip* after it has begun because of one of the events listed in "What are the events that will be covered under Section A?", while *you* are on *your trip*, and in *our* opinion *you* need to be evacuated or *repatriated*.

We will pay expenses which *we* believe are reasonable and necessary to bring *you* back to *your home in Australia* or to another destination of *our* choice.

The decision to evacuate or *repatriate you* is *ours*, and *we* will not pay for any evacuation or *repatriation* expenses unless *you* have received *our* prior consent.

What is not covered?

1. *We* will not cover *you* if *you* evacuate or *repatriate* without *our* consent.
2. *We* will not pay for any expenses *you* incur to resume *your trip* after *you* have returned to *your home in Australia*.
3. For *repatriation*, *we* will not pay more than the cost of *repatriation* to *your home in Australia*.
4. Any additional travel *you* undertake must be at the fare class that *you* originally chose unless *you* have *our* consent.
5. If *you* do not have a return ticket at the time of the event that causes a claim under this section, *we* will deduct from the amount *we* pay *you* the cost of an economy class airfare at the *carrier's* regular published rates for the return journey.

What is the most we will pay?

The most *we* will pay per adult, including accompanying *child or children* under this benefit, is the amount set out in the relevant section of the Schedule of benefits.

Section D - Extra travel cover

Am I covered under Section D?

You must read Section D together with the General exclusions as these may affect *your* cover.

Section D1 - Travel delay

No excess applies to claims under this benefit.

When does the cover begin and end?

The cover under this benefit begins when *you* leave on *your trip* and ends when *you* return to *your home in Australia* or when the *period of insurance* ends, whichever happens first.

What is covered?

We will cover *you* if *your scheduled public transport* from or within Australia or overseas in respect of any individual leg of *your trip* is delayed for at least 6 hours for a reason outside *your* control, and for each subsequent 24 hours (or part of that time) from the original departure time.

What is not covered?

1. If *you* are entitled to a claim under Section A2 there is no cover under this benefit.

What is the most we will pay?

The most *we* will pay under this benefit, is the *applicable limit* which is the total of:

(a) the reasonable cost of rearranging *your* travel arrangements, including additional accommodation and travel arrangements to resume *your* pre-paid arrangements; and

(b) up to a maximum of $250 per day for the cost of reasonable additional accommodation and $50 for meals.

Section D2 - Airfare compensation

When does the cover begin and end?

The cover under this benefit begins when *you* leave on *your trip* and ends when *you* return to *your home in Australia* or when the *period of insurance* ends, whichever happens first.

What is covered?

We will cover *you* if, because of an *injury* occurring during *your trip* that happens after *your* departure from Australia, the *carrier* requires *you* to be brought back to Australia with a medical attendant. However, *We* will only do so if either:

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

What is the most we will pay?

The most *we* will pay per adult, including accompanying *child or children* under this benefit is the cost of *your* original air ticket (less any refund that is due to *you*), up to a maximum of $3,000.

Section D3 - Missed connection - special events

When does the cover begin and end?

The cover under this benefit begins when *you* leave on *your trip* and ends when *you* return to *your home in Australia* or when the *period of insurance* ends, whichever happens first.

What is covered?

We will cover *you* if *your trip* is interrupted by an event that is not anticipated, is unexpected, and 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, 25th or 50th Wedding Anniversary or ticketed sporting event which cannot be delayed as a consequence of *your* late arrival. *We* will pay for the reasonable additional cost of using alternative public transport to arrive at the destination on time.

What is the most we will pay?

The most *we* will pay per adult, including accompanying *child or children* under this benefit is $4,000.

Section D4 - Resumption of trip

This benefit is in place of, and not in addition to, any benefit payable under Section A1 "Cancellation or holiday deferment costs".

When does the cover begin and end?

The cover under this benefit begins when *you* leave on *your trip* and ends when *you* return to *your home in Australia* or when the *period of insurance* ends, whichever happens first.

There is no cover under this policy for any period of time *you* are in Australia. The policy will recommence when *you* leave Australia to resume *your trip*.

What is covered?

We will cover *you* if *you* have to return to Australia with more than 25% of *your trip* remaining because of the hospitalisation or death of a *relative* in Australia during *your trip* as a direct result of sudden serious illness or serious *injury*. *We* will pay *you* for the transport costs *you* have paid to resume *your* original *trip* so *you* can use any pre-paid travel, accommodation or tours. *We* will extend this policy to cover the remainder of *your trip* where a claim is accepted by *us* under this benefit. In no other circumstances will the resumption of *your trip* be covered under this policy unless *you* have obtained *our* consent.

What is not covered?

1. *We* will pay no more than the cancellation costs that would have been incurred on those pre-paid arrangements had *you* not resumed *your* journey.

What is the most we will pay?

The most *we* will pay per adult, including accompanying *child or children* under this benefit is $2,500.

Section D5 - Withdrawal of services

No excess applies to claims under this benefit.

When does the cover begin and end?

The cover under this benefit begins when *you* leave on *your trip* and ends when *you* return to *your home in Australia* or when the *period of insurance* ends, whichever happens first.

What is covered?

We will cover *you* 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.

What is the most we will pay?

The most *we* will pay per adult, including accompanying *child or children* under this benefit is up to $50 for each completed 24 hour period up to a maximum $500.

Section D6 - Hijacking

When does the cover begin and end?

The cover under this benefit begins when *you* leave on *your trip* and ends when *you* return to *your home in Australia* or when the *period of insurance* ends, whichever happens first.

What is covered?

We will cover *you* if the *scheduled public transport* on which *you* are travelling is hijacked during *your trip* and *you* subsequently want to cancel *your trip* and return to *your home in Australia*. *We* will pay *you* for *your* reasonable additional travel expenses and the cost of pre-paid travel arrangements that *you* do not use, less any refunds due to *you*.

What is the most we will pay?

The benefit under this section is unlimited.

Section D7 - Emergency accommodation due to terrorism

When does the cover begin and end?

The cover under this benefit begins when *you* leave on *your trip* and ends when *you* return to *your home in Australia* or when the *period of insurance* ends, whichever happens first.

What is covered?

We will cover *you* after *your trip* has begun for expenses *you* incur for necessary emergency accommodation if *your trip* is interrupted due to a *terrorist act*.

What is the most we will pay?

The most *we* will pay per adult, including accompanying *child or children* under this benefit is a daily benefit of $300 up to a maximum of $3,000.

Section D8 - Home and contents insurance excess

No excess applies to claims under this benefit.

When does the cover begin and end?

The cover under this benefit begins when *you* leave on *your trip* and ends when *you* return to *your home in Australia* or when the *period of insurance* ends, whichever happens first.

What is covered?

We will cover *you* 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.

What is the most we will pay?

The most *we* will pay under this benefit is $500.

Section D9 - Alternative staff

No excess applies to claims under this benefit.

When does the cover begin and end?

The cover under this benefit begins when *you* leave on *your trip* and ends when *you* return to *your home in Australia* or when the *period of insurance* ends, whichever happens first.

What is covered?

We will cover *you* for the reasonable travel and accommodation costs for a replacement employee to complete the assignment for which *you* were originally sent, if, as a result of illness, *injury* or death, where a claim is accepted under Section A1 "Cancellation or holiday deferment costs" and B1 "Medical and dental expenses" of the policy, the treating doctor deems it necessary that *you* return to Australia. *We* will only cover a replacement employee after they apply for cover and cover is approved by *us* prior to their departure. If approved, the replacement employee will be covered as if they were the person named in the Certificate of Insurance.

What is the most we will pay?

The most *we* will pay under this benefit is up to $5,000.

Section E - Rental vehicle expenses

Am I covered under Section E?

You must read Section E together with the General exclusions as these may affect *your* cover.

Section E1 - Rental vehicle insurance excess

When does the cover begin and end?

The cover under this benefit begins when *you* leave on *your trip* and ends when *you* return to *your home in Australia* or when the *period of insurance* ends, whichever happens first.

What is covered?

We will cover *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;
- it is damaged by accident, storm, fire or theft; and
- *you* are a nominated driver on the *Rental Vehicle* Agreement.

For this benefit to apply, the *rental vehicle* must have comprehensive motor vehicle insurance for the period of hire.

What is not covered?

1. This cover is not in place of *rental vehicle* insurance and only provides cover for the excess component up to the *applicable limit*.

What is the most we will pay?

The most *we* will pay per adult, including accompanying *child or children* under this benefit, is the amount set out in the relevant section of the Schedule of benefits.

Section E2 - Return of rental vehicle

No excess applies to claims under this benefit.

When does the cover begin and end?

The cover under this benefit begins when *you* leave on *your trip* and ends when *you* return to *your home in Australia* or when the *period of insurance* ends, whichever happens first.

What is covered?

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*.

What is the most we will pay?

The most *we* will pay per adult, including accompanying *child or children* under this benefit is $500.

Section F - Luggage and personal effects

Am I covered under Section F?

You must read Section F together with the General exclusions as these may affect *your* cover.

Section F1 - Luggage and personal effects

When does the cover begin and end?

The cover under this benefit begins when *you* leave on *your trip* and ends when *you* return to *your home in Australia* or when the *period of insurance* ends, whichever happens first.

What is covered?

We will cover *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* or while they are accompanying *you* during *your trip*.
2. loss of, or damage to, dentures or dental prostheses during *your trip*.
3. the cost of medical consultation fees *you* incur to replace prescription medication which is accidentally lost, stolen or damaged, together with the cost of the medication itself.
4. theft of, or damage to, *your* luggage or personal effects while they are left in a locked motor vehicle or a motor home during daylight hours and there is forced entry into the vehicle.

We will allow *you* one automatic reinstatement of the sum insured in the event of a claim.

What is not covered?

There is no cover under Section F1 for any of the following:

1. accidental loss or damage to or theft of:
   - (a) cash, bank or currency notes, cheques or negotiable instruments;
   - (b) fragile or brittle items (eg. glass or china), except loss or damage caused by fire, or by accident to the transport carrying them;
   - (c) damage to computer screens at any time, computer software or applications;
   - (d) luggage or personal effects that are being transported independently of *you*;
   - (e) property that *you* leave *unattended* or that occurs because *you* do not take reasonable care to protect it;
   - (f) luggage or personal effects for which *you* are entitled to compensation from the *carrier*;
   - (g) *personal computer*, communication or photographic equipment, *electronic equipment*, jewellery or watches left *unattended* by *you* in a motor vehicle or a motor home for any length of time, even if they are locked in the motor vehicle or motor home;
   - (h) luggage or personal effects left *unattended* by *you* during non daylight hours in a motor vehicle or a motor home for any length of time;
   - (i) luggage or personal effects left *unattended* by *you* in a tent or caravan for any length of time;
   - (j) *personal computer*, communication or photographic equipment, *electronic equipment*, jewellery or watches checked in as luggage;
   - (k) trade items, trade samples or *your* tools of trade or profession other than as allowed for under Section F7 "Business Documents And Equipment Hire";
   - (l) gold or precious metals, precious unset or uncut gemstones;
   - (m) watercraft of any type (excluding theft of surfboards or damage to surfboards whilst in the custody of the *carrier*);
   - (n) sporting equipment (excluding surfboards) whilst in use; or
   - (o) *snow sports* equipment without payment of the additional *premium*. Not applicable for travel to New Zealand where cover is automatically provided.
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.

What is the most we will pay?

The most *we* will pay per adult, including accompanying *child or children* under this benefit, is the amount set out in the relevant section of the Schedule of benefits. *We* will not pay more than the original price *you* paid for an item, even if the *applicable limit* set out in the Schedule of benefits is higher.

We will choose between:

- repairing or replacing *your* items to a condition no better than their condition at the time of loss, damage or theft; or
- paying *you* their value in cash, taking into account an allowance for age, wear and tear. The way in which *we* depreciate is set out in the Depreciation Schedule under Section K "Claims" on page 44.

The limits in total, for a camera, video camera or *personal computer*, set of golf clubs, watches, jewellery and for any other item are set out in the Schedule of benefits and depends on the travel plan *you* have chosen 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, depreciation does not apply. *You* must have a receipt or valuation (less than 12 months old) for any item *you* specify. 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.

Section F2 - Emergency luggage

No excess applies to claims under this benefit.

When does the cover begin and end?

The cover under this benefit begins when *you* leave on *your trip* and ends when *you* return to *your home in Australia* or when the *period of insurance* ends, whichever happens first.

What is covered?

We will cover *you* towards the cost of purchasing essential articles such as clothing, toiletries and personal requisites if *your* accompanied luggage is delayed, misdirected or temporarily misplaced by the *carrier* for a period in excess of 10 hours during *your trip*. If *your* luggage is not recovered, the amount paid by *us* for the loss will be reduced by the total of any amounts paid for under this section.

What is the most we will pay?

The most *we* will pay per adult, including accompanying *child or children* under this benefit, is the amount set out in the relevant section of the Schedule of benefits.

If after 72 hours *your* delayed luggage is still missing, the *applicable limit* for this benefit are doubled.

Section F3 - Stolen cash

No excess applies to claims under this benefit.

When does the cover begin and end?

The cover under this benefit begins when *you* leave on *your trip* and ends when *you* return to *your home in Australia* or when the *period of insurance* ends, whichever happens first.

What is covered?

We will cover *you* for the loss of cash 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.

What is the most we will pay?

The most *we* will pay per adult, including accompanying *child or children* under this benefit is $250.

Section F4 - Replacement golf and surf equipment

No excess applies to claims under this benefit.

When does the cover begin and end?

The cover under this benefit begins when *you* leave on *your trip* and ends when *you* return to *your home in Australia* or when the *period of insurance* ends, whichever happens first.

What is covered?

If *your* golf or surf equipment is accidentally lost, delayed or damaged during *your trip we* will pay for the cost of hiring replacement golf or surf equipment.

What Is The Most We Will Pay?

The most *we* will pay per adult, including accompanying *child or children* under this benefit is $200.

Section F5 - Replacement passports and travel documents

When does the cover begin and end?

The cover under this benefit begins when *you* leave on *your trip* and ends when *you* return to *your home in Australia* or when the *period of insurance* ends, whichever happens first.

What is covered?

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

We will also cover the reasonable cost of *you* travelling to the nearest location where the documents can be replaced. *You* must comply with any conditions of the issuing body of the travel documents, travellers' cheques, passport, or debit or credit cards.

What is the most we will pay?

The most *we* will pay per adult, including accompanying *child or children* under this benefit is $2,000.

Section F6 - Fraudulent use of credit or debit cards

When does the cover begin and end?

The cover under this benefit begins when *you* leave on *your trip* and ends when *you* return to *your home in Australia* or when the *period of insurance* ends, whichever happens first.

What is covered?

We will cover *you* for the fraudulent use of *your* credit or debit card if it was accidentally lost or stolen during *your trip*. *You* must comply with any conditions of the issuing body of the credit or debit card.

What is not covered?

1. There is no cover under this benefit if the credit or debit cards are fraudulently used by *you*, *your* relative or a travelling companion.

What is the most we will pay?

The most *we* will pay per adult, including accompanying *child or children* under this benefit is $3,000.

Section F7 - Business documents and equipment hire

No excess applies to claims under this benefit.

When does the cover begin and end?

The cover under this benefit begins when *you* leave on *your trip* and ends when *you* return to *your home in Australia* or when the *period of insurance* ends, whichever happens first.

What is covered?

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

If *your* business equipment is stolen, lost, damaged or delayed for more than 24 hours during the *trip We* will pay *you* the reasonable cost of hiring replacement equipment.

What is the most we will pay?

The most *we* will pay per adult, including accompanying *child or children* under this benefit is $2,000.

Section G - Death expenses, permanent disability and loss of income

No excess applies to claims under this section.

Am I covered under Section G?

You must read Section G together with the General exclusions as these may affect *your* cover.

Section G1 - Accidental death

When does the cover begin and end?

The cover under this benefit begins when *you* leave on *your trip* and ends when *you* return to *your home in Australia* or when the *period of insurance* ends, whichever happens first.

What is covered?

We will pay *your* Estate if during *your trip*:

- *you* suffer an *injury* which results in *your* death within 12 months of the *injury* being sustained; or
- *you* disappear because *your* means of transport disappeared, sank or was wrecked, and *your* body has still not been found 12 months after *your* disappearance.

What is not covered?

1. There is no cover if *your* death is due to an illness or *your* suicide.

What is the most we will pay?

The most *we* will pay per adult will be $25,000. Cover for each accompanying *child or children* is limited to a total amount of $1,000.

Section G2 - Funeral expenses overseas or repatriation of remains

When does the cover begin and end?

The cover under this benefit begins when *you* leave on *your trip* and ends when *you* return to *your home in Australia* or when the *period of insurance* ends, whichever happens first.

What is covered?

We will pay for expenses for *your* burial or cremation overseas or the transporting of *your* remains to a funeral *home in Australia* if *you* die during the *trip*.

What is the most we will pay?

The most *we* will pay per adult, including accompanying *child or children* under this benefit is $25,000.

Section G3 - Funeral expenses within Australia

When does the cover begin and end?

The cover under this benefit begins when *you* leave on *your trip* and ends when *you* return to *your home in Australia* or when the *period of insurance* ends, whichever happens first.

What is covered?

We will pay for funeral expenses incurred within Australia if during *your trip you* suffer an *injury* which results in *your* death.

What is the most we will pay?

The most *we* will pay per adult will be $5,000. There is no cover for any accompanying *child or children*, spouse or defacto partner.

Section G4 - Total permanent disability

When does the cover begin and end?

The cover under this benefit begins when *you* leave on *your trip* and ends when *you* return to *your home in Australia* or when the *period of insurance* ends, whichever happens first.

What is covered?

We will cover *you* if during *your trip you* suffer an *injury* and as a result of that *injury you* suffer *total permanent disability* within 12 months of sustaining the *injury*.

What is not covered?

1. There is no cover if *you* suffer *total permanent disability* as a result of illness or disease.

What is the most we will pay?

The most *we* will pay per adult, including accompanying *child or children* is $25,000.

Section G5 - Loss of income

When does the cover begin and end?

The cover begins from the time *you* leave Australia on *your trip* and ends 6 months from the first day in respect of which compensation is paid or when *you* are fit to resume *your* employment, whichever happens first.

What is covered?

We will cover *you* if due to an *injury you* suffer during *your trip*, and on the advice of *your* treating doctor, *you* are unable to return to *your* usual place of employment or take up an offer of employment in Australia. This benefit is only payable if *you* are unable to resume or begin *your* employment within 30 days of the *injury*. Before *we* make any payment *we* will contact Centrelink or similar bodies to confirm any payments that must be deducted from any payment *we* make.

What is not covered?

1. *We* will not pay *you* in respect of the first 30 days after *you* originally planned to resume work in Australia.

What is the most we will pay?

The most *we* will pay per adult, including accompanying *child or children* under this benefit is up to $1,666 per month for a period of 6 months.

Section H - Personal liability and legal expenses

Am I covered under Section H?

You must read Section H together with the General exclusions as these may affect *your* cover.

Section H1 - Personal liability

When does the cover begin and end?

The cover under this benefit begins when *you* leave on *your trip* and ends when *you* return to *your home in Australia* or when the *period of insurance* ends, whichever happens first.

What is covered?

We will pay *you* for *your* legal liability to pay damages or compensation because *your* negligence during the *trip* causes:

(a) *injury* to a person who is not a member of *your* family or *travelling party*; or

(b) loss or damage to property that is not owned by *you* or a member of *your* family or *travelling party*, or which is not in *your* or their custody or control.

We will also pay *your* legal costs in relation to that liability, but only if *you* get *our* consent before *you* take or are involved in any legal action.

What is not covered?

1. There is no cover for any liability:
   (a) arising out of *your* trade, business or profession; or
   (b) for *injury* to an employee arising out of, or in the course of, their employment by *you*; or
   (c) arising out of *your* unlawful, wilful or malicious act; or
   (d) arising out of *your* ownership, possession or use (including as a passenger) of a mechanically propelled vehicle, or any aircraft or watercraft, or firearm; or
   (e) arising out of *you* passing on an illness or disease to another person.

What is the most we will pay?

The most *we* will pay per adult, including accompanying *child or children* under this benefit, is the amount set out in the relevant section of the Schedule of benefits. The *applicable limit* is a combined total for *your* liability and *your* costs.

Section H2 - Legal expenses

When does the cover begin and end?

The cover under this benefit begins from the time *you* leave on *your trip* and ends when *you* return to *your home in Australia* or the *period of insurance* ends, whichever happens first.

What is covered?

We will cover *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*.

Before *we* will cover *you* for any legal costs and expenses under this benefit *you* or *your* Estate must obtain *our* express consent in writing and *we* will have complete control over the selection and appointment of *your* lawyers and the conduct of the proceedings.

What is not covered?

1. There is no cover 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; or
   (e) any claim against any insurance company.

What is the most we will pay?

The most *we* will pay per adult, including accompanying *child or children* under this benefit, is the amount set out in the relevant section of the Schedule of benefits.

Section I - Financial default

Am I covered under Section I?

You must read Section I together with the General exclusions as these may affect *your* cover.

When does the cover begin and end?

The cover under this benefit begins from the time of issue of the Certificate of Insurance and ends when *you* return to *your home in Australia* or when the *period of insurance* ends, whichever happens first.

What is covered?

We will cover *you* for the cost of rearranging *your trip* if it is cancelled due to the *financial default* of the scheduled serviced airlines, hotels, resort operators, car and campervan hire companies, *cruise* lines, railway operators and theme park operators. *We* will also cover *you* for *your* travel agent's cancellation fees which *you* incur because of any of these financial defaults. Any *financial default* must have occurred after *you* took out *your* policy.

What is not covered?

1. There is no cover under this benefit for the *financial default* of *your* travel agent.

What is the most we will pay?

The most *we* will pay per adult, including accompanying *child or children* under this benefit, is the amount set out in the relevant section of the Schedule of benefits.

Section J - Snow sports cover

No excess applies to claims under this section.

Am I covered under Section J?

Section J only applies if *you* have paid the additional *premium* to cover *snow sports* unless *you* are travelling to New Zealand where *you* are automatically covered. This option and the travel plan *you* have selected will appear on *your* Certificate of Insurance. Cover under all applicable sections will apply whilst *you* are participating in a *snow sports* activity provided *you* purchase the *Snow sports* Cover unless *you* are travelling to New Zealand or within Australia where cover is automatically provided. *You* must read Section J together with the General exclusions, as these may affect *your* cover.

Section J1 - Ski lift passes

When does the cover begin and end?

The cover under this benefit begins when *you* leave on *your trip* and ends when *you* return to *your home in Australia* or when the *period of insurance* ends, whichever happens first.

What is covered?

We will cover *you* for non-refundable, pre-paid ski lift passes or ski equipment hire or tuition fees that cannot be used due to *your* illness or *injury* sustained during *your trip*.

What is the most we will pay?

The most *we* will pay per adult, including accompanying *child or children* under this benefit, is $300.

Section J2 - Ski run closure

When does the cover begin and end?

The cover under this benefit begins when *you* leave on *your trip* and ends when *you* return to *your home in Australia* or when the *period of insurance* ends, whichever happens first.

What is covered?

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 of insufficient snow, too much snow or high winds causes a total closure of the lift system.

What is not covered?

We will not cover *you* for claims in respect of ski resorts that do not have skiing facilities at least 1,000 metres above sea level. *We* will not cover *you* 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.

What is the most we will pay?

The most *we* will pay per adult, including accompanying *child or children* under this benefit is $100 per day up to a maximum of $500.

Section J3 - Hire replacement snow equipment

When does the cover begin and end?

The cover under this benefit begins when *you* leave on *your trip* and ends when *you* return to *your home in Australia* or when the *period of insurance* ends, whichever happens first.

What is covered?

We will pay *you* the reasonable cost of the hiring replacement equipment if *your* snow skiing equipment is lost, delayed or damaged during the *trip*.

What is the most we will pay?

The most *we* will pay per adult, including accompanying *child or children* under this benefit is $300.

Section K - Making a claim

You must do everything reasonable to prevent a loss from occurring or, when a loss has occurred, from making the loss worse. In the event of a claim *you* must:

(a) notify *us* promptly of a claim and complete a Claim Form;

(b) give *us* any documents, letters or notices relating to a claim or possible claim, medical certificates, itemised medical accounts, original receipts, rental agreements, repair quotes, ticket and luggage checks or information that *we* reasonably ask for. This will be at *your* expense;

(c) forward immediately any letters or documents *you* receive from anyone else relating to a potential claim;

(d) 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;

(e) in the event of a claim caused by any medical condition, obtain evidence from the treating doctor as soon as *you* are aware of signs or symptoms of the condition;

(f) in cases of theft, damage or loss, report the matter to the police, transport provider, hotel or other authority within 24 hours and obtain a copy of that report; and

(g) report any loss or damage to *your* accompanying luggage in writing to the *carrier* within 3 days and send to *us* a property irregularity report, along with details of any settlement that they make in relation to the loss or damage.

- *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.
- *we* may refuse to pay a claim under this policy if *you* do not comply with any condition of this policy.
- *we* may refuse to pay all or part of a claim if *your* claim is fraudulent.
- if anyone else is legally responsible for *your* illness, *injury* or death *we* may seek compensation from them to recover any costs *we* have paid or seek reimbursement from *you* if *you* receive any payment from any other source for these expenses.

Proof of loss

If *you* make a claim under *your* policy *we* will ask *you* for evidence of the circumstances which gave rise to the claim and proof that *you* have suffered a loss. If *you* are claiming for loss of, or damage to any item *we* will ask *you* to provide:

- proof that *you* owned the item; and
- proof of its value and age.

Therefore *you* should keep all relevant receipts, accounts, valuations and police or medical reports. *We* will not pay any claim when the only proof of ownership is:

- a photograph; or
- a photocopy of any documentation; or
- a statutory declaration; or
- a copy of the user's manual downloaded from the internet.

If *you* cannot provide the evidence or proof that *we* ask for *we* may not pay *you*.

Paying the claim

1. An excess may apply to a claim *you* make under this policy. The amount of the excess is shown on *your* Certificate of Insurance. Where applicable *we* will deduct the excess from any payment *we* make to *you*. This excess will be reimbursed to *you* if *we* successfully recover an amount exceeding the amount of the excess.
2. 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.
3. *You* must tell *us* if *you* are entitled to claim an input tax credit at the time of making the claim. 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.
4. If *we* agree to pay a claim under *your* policy, this policy covers GST inclusive costs (up to the relevant travel plan 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.
5. At the time *you* make a claim *you* must tell *us* if *your* entitlement to an input tax credit which *you* have told *us*:
   (a) is incorrect; or
   (b) changes from what *you* have told *us*, when *you* extend or vary *your* policy.

Depreciation

The nominated depreciation rate will apply to each year of age up to a maximum of 80% of the original purchase price of that item.

10%	Camping, sporting and leisure equipment (not leisure clothing), and musical instruments.
15%	Clothing, footwear, personal effects, luggage, prescription glasses, sunglasses, costume jewellery and books.
20%	Personal and or laptop computers, communication or photographic equipment, *electronic equipment*, ipods, mobile phones, CDs and DVDs.
50%	Toiletries including skin care, makeup, perfume, medication.

Items not listed above will also be subject to depreciation at *our* reasonable discretion.

Obtaining a claim form

To obtain a claim form go to www.qbe.com.au/cx or y*ou* 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 Insurance
PO Box 12090, Melbourne VIC 8006
Claims Enquiries: 1300 555 017 or (03) 8523 2777
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.