

Allianz Global Assistance

Travel Insurance

Information

Booklet

Global Assistance

Allianz 

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About Allianz Global Assistance

Allianz Global Assistance is one of Australia's leading providers of travel insurance and emergency assistance. Previously we were known as Mondial Assistance though we have been part of the Allianz Group for more than ten years. Our company was born from a doctor's passion to bring his injured son home safely from overseas; a passion of helping which is still the essence of Allianz Global Assistance today.

At Allianz Global Assistance we help more than 250 million people every year around the world. Our global reach expands across 29 countries impacting 688 cities.

Our travel insurance offers specialist emergency medical assistance as the core fundamental benefit. Our global team of doctors and nurses are able to help travellers if they become ill or are injured while away from home—this is what sets our travel insurance apart.

In Australia, we have a specialist team of doctors, registered nurses, case managers and support personnel who are available to help 24 hours a day, seven days a week. Worldwide, we have more than 500 doctors and medically qualified employees supported by our international network of 400,000 high-quality certified service providers and 180 international correspondents.

We have an established global network of over 1600 medical specialists, including air ambulance services. Our medical consultants are either members of the International Society of Air Medical Services (Australasia) or the International Society of Travel Medicine and offer services from emergency rescue operations to interpretation services.

At Allianz Global Assistance we live to help. We are there to care for and provide assistance to our travellers and their families in their time of need.

We help with:

- *emergency medical evacuation and repatriation home*
- *assessing and managing your medical care while overseas*
- *providing assistance with travel and accommodation*
- *locating the nearest embassy or consulate*
- *accessing interpreters in non-English speaking hospitals*
- *placing a guarantee of payment for hospital expenses/medical bills*
- *relaying messages to family members and your employer*

About this Travel Insurance Information Booklet

The “Insured” (as defined on page 7) has entered into a contract of insurance (the “Group Policy” as defined on page 6) with the Insurer for the provision of travel insurance. The Insurer has agreed to extend the benefit of the insurance cover provided by the Group Policy to certain eligible persons on the terms and conditions of this booklet.

Any person who wishes to exercise a right to recover from the Insurer needs to read this booklet carefully because the insurance cover provided by the Group Policy is subject to the terms and conditions of this booklet. It is an important document so please keep it in a safe place for future reference.

How the Group Policy arrangements works

(See **“Words with Special Meanings”** on pages 6 to 10 for the meanings of words that apply throughout this booklet.)

The Insured has entered into a Group Policy with Allianz Australia Insurance Limited ABN 15 000 122 850 AFS Licence No. 234708 (referred to as “the Insurer”, “we”, “our” and “us”).

The benefit of the cover under the Group Policy is extended automatically to persons who meet the specified eligibility criteria – see “Who is eligible to receive the benefit of this cover?” on page 11 (Eligible Persons).

If an Eligible Person suffers a loss of the type described in this booklet, the Eligible Person has a right to recover the amount of their loss from the Insurer in accordance with the Group Policy, in accordance with the operation of section 48 of the Insurance Contracts Act 1984 (Cth). They can make a claim for the benefits detailed in this booklet but do not enter into any agreement with Allianz Global Assistance or the Insurer and are not charged by us for the right to make a claim for those benefits.

Eligible Persons have no right to cancel or vary the Group Policy or its cover – only the Insured (as the contracting party) and the Insurer can do this. If we cancel or vary the Group Policy or its cover, we do not need to obtain an Eligible Person’s consent to do so.

We also do not provide any notices in relation to this insurance to Eligible Persons. We only send notices to the Insured which is the only entity we have contractual obligations to under the Group Policy.

Eligible Persons are not obliged to accept any of the benefits of this insurance, but if they wish to make a claim under the Group Policy then they will have the same obligations to the Insurer as the Eligible Person would have if they were the Insured by reason of the Insurance Contracts Act. The Insurer will have the same rights against the Eligible Person as it would have against the Insured.

The insurance cover is subject to the terms, conditions, limitations and exclusions set out in this booklet.

Neither Allianz Global Assistance, the Insurer or the Insured hold anything on trust for, or for the benefit or on behalf of, an Eligible Person in relation to this insurance arrangement. The Insured does not:

- act on behalf of Allianz Global Assistance, the Insurer or an eligible person in relation to the insurance;
- is not authorised to provide any financial product advice, recommendations or opinions about the insurance; and
- receive any remuneration or other benefits from Allianz Global Assistance or the Insurer.

Any person who may be eligible should consider obtaining advice as to whether the benefits are appropriate for their needs from a person who is licensed to give such advice. Nothing prevents eligible persons from entering into other arrangements regarding insurance.

Understanding the cover and its important terms and conditions

To properly understand the cover and its important terms and conditions carefully read:

- **“Some key concepts”** (pages 11 to 12) – this explains who is eligible to make a claim under the Group Policy, when the cover starts and ends, what happens if the Group Policy is terminated and geographical regions;
- The benefit limits provided in the **“Table of benefits”** page 13, when **We will pay** a claim under each Section (**“The cover”** pages 21 to 33) and **“Pre-existing medical conditions”** page 14 (remember, certain words have special

meanings – see **“Words with special meanings”** pages 6 to 10);

- **“Important matters”** (pages 15 to 20) – this contains important information on applicable Excesses, our privacy notice and dispute resolution process, compensation arrangements, when an eligible person can choose their own doctor, when an eligible person should contact Allianz Global Assistance concerning 24 hour medical assistance, Overseas hospitalisation or medical evacuation, and more;
- When ***We will not pay*** a claim under each Section applicable to the cover (**“The cover”** pages 21 to 33) and **“General exclusions applicable to all sections”** pages 34 to 37 (this restricts the cover and benefits); and
- **“Claims”** (pages 38 to 40) – this sets out certain obligations that apply in relation to a claim. If they are not met we may refuse to pay a claim, where permitted by law.

Who is the insurer?

The Group Policy is underwritten by Allianz Australia Insurance Limited ABN 15 000 122 850 AFS Licence No. 234708.

Who is Allianz Global Assistance?

Allianz Global Assistance is a trading name of AWP Australia Pty Ltd. Allianz Global Assistance has been authorised by the Insurer to arrange the Group Policy and deal with and settle any claims under it as the agent of Allianz, not as the agent of the Insured or eligible persons. Allianz Global Assistance acts under a binder which means that it can do these things as if it were the Insurer. It also administers all emergency assistance services and benefits of this insurance. Allianz Global Assistance can be contacted in an emergency 24 hours a day, 7 days a week.

Updating the Travel Insurance Information Booklet

This booklet may be updated from time to time if the Insurer and the Insured agree to vary the Group Policy. We will issue the Insured with a new booklet that updates the relevant information. To access a copy of the current booklet please contact the Insured.

Preparation date

The preparation date of this booklet is 1 March, 2017.

Words with special meanings

Some words used in this booklet have a special meaning. When these words are used, they have the meaning set out below.

“AICD/ICD” means an implantable cardioverter-defibrillator (ICD), also known as an automated implantable cardioverter-defibrillator (AICD).

“Accompanying Person” means the Cardholder’s spouse (or legally recognised de-facto) and/or Dependants travelling with the Cardholder for 100% of the Journey.

“Arise”, “Arises” or “Arising” means directly or indirectly arising or in any way connected with.

“Cardholder” means a person who is the primary cardholder of an Eligible Credit Card.

“Dependant” means your children or grandchildren not in full time employment who are under the age of 21.

“Eligible Credit Card” means a credit card to which the Group Policy applies as specified in the Group Policy Certificate.

“Epidemic” means a sudden development and rapid spreading of a contagious disease in a region where it developed in a simply endemic state or within a previously unscathed community.

“Excess” means the amount which an Eligible Person must first pay for each claim Arising from the one event before a claim can be made by them under the Group Policy.

“Group Policy” means the group policy entered into by the Insured with us, the number of which is specified in the Group Policy Certificate.

“Group Policy Certificate” means the group policy certificate attached to this booklet issued by us that sets out details of the Group Policy that are not in this booklet.

“Group Policy Period of Insurance” is the period of time specified in the Group Policy Certificate for which the Group Policy will operate.

“Home” means the place where you normally live in Australia.

“Hospital” means an established hospital registered under any legislation that applies to it, that provides in-patient medical care.

“Injure”, “Injured” or “Injury” means bodily injury caused solely and directly by violent, accidental, visible and external means, which happens at a definite time and place during your Journey and does not result from any illness, Sickness or disease.

“Insurance Contracts Act” means Insurance Contracts Act 1984 (Cth).

“Insured” means the entity named in the Group Policy Certificate.

“Journey” means your return travel from Australia to Overseas that is only for leisure purposes and for which a Journey Payment has been made. Cover is only provided in relation to your Journey during the Period of Cover.

“Journey Payment” means where at least 50% of the amount payable for the Overseas travel (including accommodation arrangements) for the Cardholder and any Accompanying Persons in relation to the journey to be covered is paid by the Cardholder both before the start of the Journey Period and during the Group Policy Period of Insurance by using the Eligible Credit Card. The time a journey payment is considered to be made is when the requirement of 50% has been reached. Where there are a series of payments, this will occur when the particular payment that reaches the required 50% has been made.

“Locked Storage Compartment” means a glove box, enclosed centre console, or concealed cargo area of a sedan, station wagon, hatchback, van or motorhome.

“Luggage and Personal Effects” means any personal items owned by you and that you take with you or buy on your Journey and which are designed to be worn or carried about with you. This includes items of clothing, personal jewellery, photographic and video equipment or personal computers, or electrical devices or portable equipment. However, it does not mean any business samples or items that you intend to trade.

“Medical Adviser” means a qualified doctor of medicine or dentist registered in the place where you received the services.

“Moped” or “Scooter” means any two-wheeled or three-wheeled motor vehicle with an engine displacement of not greater than 50cc.

“Motorcycle” means any two-wheeled or three-wheeled motor vehicle with an engine displacement greater than 50cc.

“Open Water Sailing” means sailing more than 10 nautical miles off any land mass.

“Overseas” means in any country other than Australia.

“Pandemic” means a form of an Epidemic that extends throughout an entire continent, even the entire human race.

“Period of Cover” means the time when you are covered under this insurance. Cover:

- a) starts under:
 - i) ‘Section 5 – Cancellation Fees and Lost Deposits’ from the time when the Journey Payment is made; and
 - ii) all other sections from the time when you leave your Home to go directly to the place you depart from on your Journey; and
- b) ends at the earliest of the following times:
 - i) when you return to your Home; or
 - ii) the expiry of 90 days following the start of your Journey. However, if you find that your return to Australia within that time has been delayed because of one or more of the following:
 - a bus line, airline, shipping line or rail authority you are travelling on, or that has accepted your fare or Luggage and Personal Effects, is delayed; or
 - the delay is due to a reason for which you can claim under the cover (subject to our written approval),
we will extend the cover provided until you return to Australia provided you seek to do so as soon as reasonably possible after the reason for the delay ends; or
 - iii) when we determine that you should return to Australia for treatment.

“Pre-existing Medical Condition” means:

- a) An ongoing medical or dental condition of which you are aware, or related complication you have, or the symptoms of which you are aware;
- b) A medical or dental condition that is currently being, or has been investigated, or treated by a health professional (including dentist or chiropractor) at any time in the past, before the occurrence of any of the Journey Payment;
- c) Any condition for which you take prescribed medicine;
- d) Any condition for which you have had surgery;
- e) Any condition for which you see a medical specialist; or
- f) Pregnancy.

This definition applies to you, your Travelling Companion, a Relative or any other person.

“Public Place” means any place that the public has access to, including but not limited to, planes, trains, trams, cruise ships, taxis, buses, air or bus terminals, stations, wharves, streets, museums, galleries, hotels, hotel foyers and grounds, beaches, restaurants, private car parks, public toilets and general access areas.

“Reasonable” means, for medical or dental expenses, the standard level of care given in the country you are in, or for other expenses, the standard level you have booked for the rest of your Journey, or as determined by us.

“Reciprocal Healthcare Agreement” means an agreement between the government of Australia and the government of another country where Australian residents are provided with subsidised essential medical treatment. (Please visit www.dfat.gov.au for details of Reciprocal Healthcare Agreements with Australia).

“Relative” means any of the following who is under 85 years of age and who is resident in Australia or New Zealand. It means your or your Travelling Companion’s spouse, de facto partner, parent, parent-in-law, daughter, son, daughter-in-law, son-in-law, brother, sister, brother-in-law, sister-in-law, grandchild, grandparent, stepparent, step-son, step-daughter, fiancé or fiancée, or guardian.

“Rental Vehicle” means a campervan/motorhome that does not exceed 4.5 tonnes, a sedan, hatchback or station-wagon, four wheel drive or mini bus/people mover rented from a licensed motor vehicle rental company.

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

“Sick” or **“Sickness”** means a medical condition, not being an Injury, which first occurs during your Journey Period.

“Travelling Companion” means a person with whom you have made arrangements to travel with you for at least 75% of your Journey before the start of the Journey Period.

“Unsupervised” means leaving your Luggage and Personal Effects:

- with a person you did not know prior to commencing your Journey; or
- where it can be taken without your knowledge; or
- at such a distance from you that you are unable to prevent it being taken.

“We”, “Our” and **“Us”** means Allianz Australia Insurance Limited.

“You” and **“Your”** means:

- a Cardholder; and
- any Accompanying Person, who is a Resident of Australia.

Some key concepts

Who is eligible to receive the benefit of this cover?

A Cardholder and their Accompanying Persons are entitled to receive the benefit of the insurance cover described in this booklet in relation to a covered Journey for the Period of Cover subject to the terms and conditions applicable to the cover set out in this booklet. (See **“Words with special meanings”** on pages 6 to 10 for the meanings of these important terms.)

By way of summary only, the following are some (but not all) important concepts in relation to the right to make a claim under the Group Policy:

- Only holders of Eligible Credit Cards are Cardholders.
- Accompanying Persons are only the Cardholder’s spouse (or legally-recognised de facto) and/or Dependants, who will be/ are travelling with the Cardholder for 100% of the covered Journey.
- Cover is only provided for a journey that meets the requirements of the Journey definition.
- The right to make a claim is available to travellers of all ages who must be a Resident of Australia.

When the cover starts and ends

The definition of Period of Cover in the ‘Words with Special Meanings’ section provides full details of when Cover starts and ends.

Impact of termination of the Group Policy

If the Group Policy is terminated by us or the Insured or by reason of the Group Policy Period of Insurance ending and a Journey Payment has not been made in relation to a journey before termination, then the journey will not be one that is eligible/covered.

Geographical regions

Cover is provided in relation to travel to all destinations outside of Australia. In addition, cover is provided in relation to travel from Australia to Norfolk Island, and other external Australian territories.

There is no cover for domestic travel in Australia, unless you are travelling on a domestic cruise in Australian waters.

Table of benefits

Following is a table that sets out the cover and the most we will pay for all claims by any one or all persons entitled to receive the benefit of cover in relation to any one Journey or Period of Cover. A maximum total limit for all claims in any one Journey or Period of Cover also applies.

Refer to **“The cover”** pages 21 to 33 for details of what *We will pay* and *We will not pay*. Importantly, please note that terms, conditions and exclusions do apply, as well as sub-limits for particular types of losses or claims. You need to read this booklet for full details.

All amounts in this booklet are in Australian Dollars (AUD).

Pre-existing medical conditions

This insurance provides cover for unforeseen medical events only. Pre-existing Medical Conditions are not covered.

Please ensure that you read the definition of “Pre-existing Medical Condition” in the Words with Special Meanings section.

Section and benefit		Benefit Limit
*1	Overseas Emergency Medical Assistance [^]	\$500,000 [#]
	<i>Sub-limits:</i>	
	<i>Funeral/cremation Overseas and/or bringing your remains home (per person)</i>	\$15,000 [#]
*2	Overseas Emergency Medical and Hospital Expenses [^]	\$500,000 [#]
	<i>Sub-limit:</i>	
	<i>Dental Expenses (per person)</i>	\$500
*3	Additional Expenses [^]	\$30,000 [#]
	<i>Sub-limits:</i>	
	<i>Resumption of Journey</i>	\$2,000 [#]
	<i>Relatives with a Pre-existing Medical Condition</i>	\$1,000 [#]
*4	Luggage and Personal Effects [^]	\$3,000 [#]
	<i>Sub-limits:</i>	
	<i>Personal computers, video recorders and cameras</i>	\$2,000 [#]
	<i>All other items</i>	\$750 [#]
*5	Cancellation Fees and Lost Deposits [^]	\$15,000 [#]
	<i>Sub-limits:</i>	
	<i>Travel agents cancellation fees</i>	\$1,500 [#]
6	Rental Vehicle Excess ^{^^}	\$3,000 [#]
	<i>Sub-limit:</i>	
	<i>Return of Rental Vehicle to depot</i>	\$500 [#]
*7	Personal Liability [^]	\$500,000 [#]
	Total limit for all claims	\$1,000,000 ^{##}

* sub-limits apply – refer to the **“The cover”** section of this booklet for details (pages 21 to 33). [^] there is no cover under these Sections while travelling in Australia. *There is cover under these Sections while travelling on a domestic cruise in Australian waters.* ^{^^} there is no cover under these Sections while travelling in Australia. [#] the amount shown in the Table of benefits is the most we will pay per Eligible Credit Card, regardless of the number of persons the claims relate to. ^{##} the total amount that we will pay for all claims by any one person or all persons entitled to cover in relation to any one Journey or Period of Cover is \$1,000,000.

Important matters

We and you have certain rights and responsibilities. You must read this booklet in full for more details, but here are some you should be aware of.

Jurisdiction and choice of law

The Group Policy is governed by and construed in accordance with the law of Queensland, Australia. Any person who makes a claim for the benefits detailed in this booklet, agrees to submit to the exclusive jurisdiction of the courts of Queensland and agrees that it is their intention that this Jurisdiction and Choice of Law clause applies.

Compensation arrangements

We are authorised to carry on general insurance business in Australia. We are supervised by the Australian Prudential Regulation Authority (APRA). We are subject to the prudential requirements of the Insurance Act which are designed to ensure that, under all reasonable circumstances, financial promises made by us are met within a stable, efficient and competitive financial system.

Because of this we are exempted from the requirement to meet the compensation arrangements Australian financial services licensees must have in place to compensate retail clients for loss or damage suffered because of breaches by the licensee or its representatives of Chapter 7 of the Corporations Act. We have compensation arrangements in place that are in accordance with the Insurance Act.

The protection provided under the Federal Government's Financial Claims Scheme (the Scheme) applies to the Group Policy. In the unlikely event Allianz was unable to meet its obligations under the Group Policy, persons entitled to make a claim under insurance cover under the Group Policy may be entitled to payment under the Scheme (access to the Scheme is subject to eligibility criteria). Information about the Scheme can be obtained from the APRA website at <http://www.apra.gov.au> and the APRA hotline on 1300 13 10 60.

General Insurance Code of Practice

We proudly support the General Insurance Code of Practice. The Code sets out the minimum standards of practice in the general insurance industry. For more information on the Code please contact Allianz Global Assistance on 1300 725 154.

Dispute resolution process

If you have a complaint or dispute in relation to this insurance, or the services of Allianz Global Assistance or its representatives, please call Allianz Global Assistance on 1300 725 154 or put the complaint in writing and send it to The Dispute Resolution Department, PO Box 162, Toowong, Queensland 4066. Allianz Global Assistance will attempt to resolve the matter in accordance with its Internal Dispute Resolution process. To obtain a copy of Allianz Global Assistance's procedures, please contact them.

A dispute can be referred to the Financial Ombudsman Service Australia (FOS), subject to its terms of reference. The FOS provides a free and independent dispute resolution service for consumers who have general insurance disputes falling within its terms. The contact details for the FOS are:

Financial Ombudsman Service Australia (FOS)

GPO Box 3, Melbourne Victoria 3001

Phone: 1800 367 287

Fax: (03) 9613 6399

Website: www.fos.org.au

Email: info@fos.org.au

Privacy notice

To arrange and manage your travel insurance, we (in this Privacy Notice "we", "our" and "us" includes AWP Australia Pty Ltd trading as Allianz Global Assistance and its duly authorised representatives) collect personal information including sensitive information from you and those authorised by you such as your family members, travelling companions, your doctors, hospitals, as well as from others we consider necessary, including our agents.

Any personal information provided to us is used by us to evaluate and arrange your travel insurance. We also use it to administer and provide the insurance services and manage your and our rights and obligations in relation to those insurance services, including managing, processing and investigating claims. We may also collect, use and disclose it for product development, marketing, research, IT systems maintenance and development, recovery against third parties and for other purposes with your consent or where authorised by law.

This personal information may be disclosed to third parties involved in the above process, such as travel agents and consultants, travel insurance providers and intermediaries, authorised representatives, reinsurers, claims handlers and investigators, cost containment providers, medical and health service providers, overseas data storage and data handling providers, legal and other professional advisers, your agents and our related and group companies including Allianz. Some of these third parties may be located in other countries such as France and India to name just two. You agree that while those parties will often be subject to confidentiality or privacy obligations, they may not always follow the particular requirements of Australian privacy laws.

When you provide personal information about other individuals, we and our agents rely on you to have made or make them aware:

- that you will or may provide their personal information to us;
- of the types of third parties to whom the personal information may be provided to;
- of the relevant purposes we and the third parties we will disclose it to, will use it for;
- of how they can access it; and
- of the other matters in this Privacy Notice.

We rely on you to have obtained their consent on these matters. If you do not, you must tell us before you provide the relevant information.

You can seek access to and correct your personal information by contacting us. You may not access or correct personal information of others unless you have been authorised by their express consent or otherwise under law, or unless they are your dependants under 16 years of age.

If you have a complaint about your privacy, please contact: Privacy Officer, Allianz Global Assistance, PO Box 162, Toowong, QLD 4066 or you can contact the Privacy Commissioner at the Office of The Australian Information Commissioner, GPO Box 2999, Canberra, ACT 2601.

For more information about our handling of personal information, including further details about access, correction and complaints, please see our privacy policy available on request or via www.allianz-assistance.com.au.

If you do not agree to the above or will not provide us with personal information, we may not be able to provide you with our services or products or may not be able to process your application nor issue you with a policy. In cases where we do not agree to give you access to some personal information, we will give you reasons why.

You can choose your own doctor

You are free to choose your own Medical Adviser or we can appoint an approved Medical Adviser to see you, unless you are treated under a Reciprocal Health Agreement.

You must, however, advise Allianz Global Assistance of your admittance to Hospital or your early return to Australia based on written medical advice.

If you do not get the medical treatment you expect, Allianz Global Assistance can assist you, but neither Allianz nor Allianz Global Assistance are liable for anything that results from that.

Overseas hospitalisation or medical evacuation

For emergency assistance anywhere in the world at any time, Allianz Global Assistance is only a telephone call away. The team will help with medical problems, locating nearest medical facilities, your evacuation Home, locating nearest embassies and consulates, as well as keeping you in touch with your family and work in an emergency.

If you are hospitalised you, or a member of your travelling party, MUST contact Allianz Global Assistance as soon as possible. If you do not, we will not pay for these expenses or for any evacuation or airfares that have not been approved or arranged by Allianz Global Assistance.

If you are not hospitalised but you are being treated as an outpatient and the total cost of such treatment will exceed \$2,000, you MUST contact Allianz Global Assistance.

Please note that we will not pay for any medical costs incurred in Australia, unless an Eligible Person incurs the medical costs while travelling on a foreign registered vessel in Australian waters.

Documents to take Overseas

Before commencing your Journey, you should ensure you are taking with you the following:

- A copy of this booklet; and
- Your Eligible Credit Card account statement and/or credit card receipt to confirm payment of the Travel Costs as required to be eligible for the cover under this insurance

In considering a claim, it will be necessary to confirm that you meet the eligibility criteria.

Without this information, consideration of your claim may be delayed, and (if applicable) we may not be able to provide approval for Overseas medical attention.

Excess

An Excess of \$100 applies for any one event under the following Sections:

- Section 2: Overseas Emergency Medical and Hospital Expenses
- Section 4: Luggage and Personal Effects
- Section 5: Cancellation Fees and Lost Deposits
- Section 6: Rental Vehicle Excess
- Section 7: Personal Liability

A NIL Excess applies to all other Sections.

In the event of a claim:

In the event of a claim, immediate notice should be given to Allianz Global Assistance using the contact details on the back cover of this PDS.

Please note: Receipts and/or valuations must be provided proving your ownership of and the value of any item for which you make a claim.

Allianz Global Assistance will consider your claim within 10 business days of receiving a completed claim form and all necessary documentation. If they need additional information, a written notification will be sent to you within 10 business days.

The cover

This part of the booklet outlines what **We Will Pay** and what **We Will Not Pay** under each Section.

You must also check "**General exclusions applicable to all claims**" on pages 34 to 37 for other reasons why we will not pay.

See "**Words with special meanings**" on pages 6 to 10 for the meanings of words and phrases that apply throughout this booklet.

The most we will pay for the total of all claims under each Section is shown in the Table of benefits. Sub-limits may also apply to particular types of losses or claims.

Under each Section, cover is only provided during the Period of Cover.

Section 1 – Overseas Emergency Medical Assistance

PLEASE NOTE: No cover is provided under this Section while travelling in Australia, unless you are travelling on a domestic cruise in Australian waters.

Allianz Global Assistance will help you with any Overseas medical emergency (see "*Overseas hospitalisation or medical evacuation*" on page 18). You may contact them at any time 7 days a week.

Allianz Global Assistance will arrange for the following assistance services if you Injure yourself Overseas, or become Sick while Overseas:

1.1 We will pay

- a) Access to a Medical Adviser for emergency medical treatment while Overseas during your Journey.
- b) Any messages which need to be passed on to your family or employer in the case of an emergency.
- c) Provision of any written guarantees for payment of Reasonable expenses for emergency hospitalisation while Overseas during your Journey.
- d) Your medical transfer or evacuation if you must be transported to the nearest Hospital for emergency medical treatment Overseas during your Journey, or be brought back to Australia with appropriate medical supervision.

- e) The return to Australia of your Dependants if they are left without supervision following your hospitalisation or evacuation during your Journey.

If you die as a result of an Injury or a Sickness during your Journey, we will pay for the Reasonable cost of either a funeral or cremation Overseas and/or of bringing your remains back to your Home. The maximum amount we will pay is \$15,000 per person.

Please note that we will not pay for any costs incurred in Australia, unless you are travelling on a domestic cruise in Australian waters.

1.2 We will not pay

To the extent permitted by law,

- a) We will not pay for any expenses for medical evacuation, funeral services or cremation or bringing your remains back to Australia unless it has been first approved by Allianz Global Assistance.
- b) We will not pay if you decline to promptly follow the medical advice we have obtained, and we will not be responsible for subsequent medical, Hospital or evacuation expenses.
- c) We will not pay for medical evacuation or the transportation of your remains from Australia to an overseas country.

You must check "General exclusions applicable to all sections" pages 34 to 37 for other reasons why we will not pay.

Section 2 – Overseas Emergency Medical and Hospital Expenses

PLEASE NOTE: No cover is provided under this Section while travelling in Australia, unless you are travelling on a domestic cruise in Australian waters.

2.1 We will pay

- a) We will reimburse the Reasonable medical or Hospital expenses you incur until you get back to Australia if you Injure yourself Overseas, or become Sick there during your Journey. The medical or Hospital expenses must have been incurred on the written advice of a Medical Adviser. You must make every effort to keep your medical or Hospital expenses to a minimum.

If we determine that you should return home to Australia for treatment and you do not agree to do so, we will pay you the amount which we determine would cover your medical expenses and/or related costs had you agreed to our recommendation. You will then be responsible for any ongoing or additional costs relating to or Arising out of the event you have claimed for.

We will only pay for treatment received and/or Hospital accommodation during the 12 month period after the Sickness first showed itself or the Injury happened.

- b) We will also pay the cost of emergency dental treatment Overseas during your Journey up to a maximum amount of \$500 per person for dental costs incurred, which the treating dentist certifies in writing is for the relief of sudden and acute pain to sound and natural teeth.

Please note that we will not pay for any costs incurred in Australia, unless you are travelling on a domestic cruise in Australian waters.

2.2 We will not pay

To the extent permitted by law, we will not pay for expenses:

- a) Arising from Pre-existing Medical Conditions.
- b) When you have not notified Allianz Global Assistance as soon as practicable of your admittance to Hospital.
- c) After 2 weeks treatment by a chiropractor, physiotherapist or dentist, unless approved by Allianz Global Assistance.
- d) If you do not take the advice of Allianz Global Assistance.
- e) If you have received medical care under a Reciprocal National Health Scheme. Reciprocal Health Agreements are currently in place with Finland, Italy, Malta, the Netherlands, Norway, Sweden, the Republic of Ireland, United Kingdom and New Zealand.
- f) For damage to dentures, dental prostheses, bridges or crowns.
- g) Relating to dental treatment involving the use of precious metals or for cosmetic dentistry.

You must check "General exclusions applicable to all sections" pages 34 to 37 for other reasons why we will not pay.

Section 3 – Additional Expenses

PLEASE NOTE: No cover is provided under this Section while travelling in Australia, unless you are travelling on a domestic cruise in Australian waters.

3.1 We will pay

- a) We will reimburse any Reasonable additional accommodation and travel expenses if you cannot travel during your Journey because of an Injury or Sickness which needs immediate treatment from a Medical Adviser who certifies in writing that you are unfit to travel.

We will also reimburse your Reasonable additional accommodation and travel expenses for you to be with your Travelling Companion if he or she cannot continue their Journey for because of an Injury or Sickness which needs immediate treatment from a Medical Adviser who certifies in writing that you are unfit to travel.

We will also reimburse the Reasonable accommodation and travel expenses of your Travelling Companion or a Relative to travel to you, stay near you or escort you, if you are in Hospital suffering from a life threatening or other serious condition, or are evacuated for medical reasons. He or she must travel, stay with you or escort you on the written advice of a Medical Adviser and with the prior approval of Allianz Global Assistance.

- b) If you shorten your Journey and return to Australia on the written advice of a Medical Adviser approved by Allianz Global Assistance, we will reimburse the Reasonable cost of your return to Australia. We will only pay the cost of the fare class that you had planned to travel at and you must take advantage of any pre-arranged return travel to Australia.
- c) If, during your Journey, your Travelling Companion or a Relative of either of you:
 - dies unexpectedly;
 - is disabled by an Injury; or
 - becomes seriously Sick and requires hospitalisation(except Arising out of a Pre-existing Medical Condition), we will reimburse the Reasonable additional cost of your return to Australia. We will only pay the cost of the fare class you had planned to travel at.

- d) We will reimburse you for airfares for you to return to the place you were when your Journey was interrupted, if you return to your Home because:
- during your Journey, a Relative of yours dies unexpectedly or is hospitalised following a serious Injury or a Sickness (except Arising from a Pre-existing Medical Condition); and
 - it is possible for your Journey to be resumed; and
 - there is more than 14 days remaining of the Journey Period; and
 - you resume your Journey within 12 months of your return to Australia.

The most we will pay under this benefit is \$2,000.

- e) If, as a result of a Pre-existing Medical Condition, a Relative of yours is hospitalised in Australia or New Zealand or dies in Australia or New Zealand after the Journey Payment, and at that time you were unaware of the likelihood of such hospitalisation or death, the most we will pay under this Section is \$1,000.
- f) In addition, we will reimburse your Reasonable additional travel and accommodation expenses if a disruption to your Journey Arises from the following reasons:
- Your scheduled or connecting transport is cancelled, delayed, shortened or diverted because of a strike, riot, hijack, civil protest, weather or natural disaster.
 - You unknowingly break any quarantine rule.
 - You lose your passport, travel documents or credit cards or they are stolen.
 - An accident involving your mode of transport. You must have written confirmation of the accident from an official body in the country where the accident happened.
 - Your Home is rendered uninhabitable by fire, explosion, earthquake or flood.

If you do not have a return ticket booked to Australia before you were Injured or became Sick, we will reduce the amount of your claim by the price of the fare to Australia from the place you planned to return to Australia from. The fare will be at the same fare class as the one you left Australia on.

Wherever claims are made by you under this Section and Section 5 (*Cancellation Fees and Lost Deposits*) for cancelled

services/facilities or alternative arrangements for the same or similar services/facilities, we will pay for the higher of the two amounts, not both.

3.2 We will not pay

To the extent permitted by law

- We will not pay if you were aware of any reason, before the Journey Payment, that may cause your Journey to be cancelled, disrupted or delayed.
- We will not pay if the death, Injury or Sickness of your Relative or Travelling Companion Arises from a Pre-existing Medical Condition, except as specified under Section 3.1e.
- We will not pay if you can claim your additional travel and accommodation expenses from anyone else.
- We will not pay if your claim relates to the financial collapse of any transport, tour or accommodation provider.
- We will not pay for delays or rescheduling by a bus line, airline, shipping line or rail authority unless it is due to a strike, riot, hijack, civil protest, weather or natural disaster.
- We will not pay if you operate a Rental Vehicle in violation of the rental agreement.
- We will not pay as a result of you or your Travelling Companion changing plans.

You must check “General exclusions applicable to all sections” pages 34 to 37 for other reasons why we will not pay.

Section 4 – Luggage and Personal Effects

PLEASE NOTE: No cover is provided under this Section while travelling in Australia, unless you are travelling on a domestic cruise in Australian waters.

4.1 We will pay

- We will pay the repair cost or value of any Luggage and Personal Effects which are stolen or accidentally damaged or are permanently lost during your Journey.

When calculating the amount payable we will apply depreciation due to age, wear and tear. The amount of such depreciation will be determined by us. No depreciation

will be applied to goods purchased duty free prior to your departure, or goods purchased during your Journey.

We will not pay more than the original purchase price of any item. We have the option to repair or replace the Luggage and Personal Effects instead of paying you.

- b) The maximum amount we will pay for any item (i.e. the item limit) is:
- \$2,000 for personal computers, video recorders or cameras
 - \$750 for all other unspecified items.

A pair or related set of items, for example (but not limited to):

- a camera, lenses (attached or not), tripod and accessories;
- a matched or unmatched set of golf clubs, golf bag and buggy;
- a matching pair of earrings;

are considered as only one item for the purpose of this insurance, and the appropriate single item limit will be applied.

- c) Luggage and Personal Effects left in a motor vehicle are only covered during daylight hours and must have been locked in the boot or in a Locked Storage Compartment, and forced entry must have been made.

No cover applies if Luggage and Personal Effects are left unattended in the passenger compartment of the motor vehicle, or if the Luggage and Personal Effects have been left in the motor vehicle overnight.

The most we will pay if your Luggage and Personal Effects are stolen from the locked boot or from a Locked Storage Compartment of an unoccupied motor vehicle during daylight hours is \$200 for each item, and \$2,000 in total for all stolen items.

4.2 We will not pay

To the extent permitted by law we will not pay a claim in relation to your Luggage and Personal Effects if:

- a) You do not report the loss, theft or misplacement within 24 hours to the police or an office of the bus line, airline, shipping line or rail authority you were travelling on when the loss, theft or misplacement occurred. You must prove

that you made such report by providing us with a written statement from whoever you reported it to.

- b) Your jewellery, mobile phone, camera, video camera, personal computer, computer equipment or their accessories are transported in the cargo hold of any aircraft, ship, train, tram or bus.
- c) The loss, theft or damage is to, or of, bicycles.
- d) The loss, theft or damage is to, or of, items left behind in any hotel or motel room after you have checked out, or items left behind in any aircraft, ship, train, tram, taxi or bus.
- e) The loss, theft or damage is to, or of, watercraft of any type (other than surfboards).
- f) The Luggage and Personal Effects were being sent unaccompanied or under a freight contract.
- g) The loss or damage Arises from any process of cleaning, repair or alteration.
- h) The loss or damage Arises from ordinary wear and tear, deterioration, atmospheric or weather conditions, insects, rodents or vermin.
- i) The Luggage and Personal Effects were left Unsupervised in a Public Place.
- j) The Luggage and Personal Effects were left unattended in a motor vehicle, unless they were locked in the boot or in a Locked Storage Compartment.
- k) The Luggage and Personal Effects were left overnight in a motor vehicle, even if they were locked in the boot or in a Locked Storage Compartment.
- l) The Luggage and Personal Effects have an electrical or mechanical breakdown.
- m) The Luggage and Personal Effects are fragile, brittle or an electronic component is broken or scratched – unless either:
- it is the lens of spectacles, binoculars or photographic or video equipment; or
 - the breakage or scratch was caused by a crash involving a vehicle in which you are travelling.

- n) You are entitled to be reimbursed by the bus line, airline, shipping line or rail authority you were travelling on when the loss, theft, misplacement or damage occurred. However, if you are not reimbursed the full amount of your claim, we will pay the difference between the amount of your loss and what you were reimbursed, up to the limit of your cover (allowing for depreciation due to age, wear and tear).
- o) The loss or damage is to, or of, sporting equipment while in use (including surfboards).

You must check “General exclusions applicable to all sections” pages 34 to 37 for other reasons why we will not pay.

Section 5 – Cancellation Fees and Lost Deposits

5.1 We will pay

- a) We will pay your cancellation fees and lost deposits for travel and accommodation arrangements that you have paid in advance and cannot recover in any other way if your Journey is cancelled or shortened at any time through circumstances neither expected nor intended by you and outside your control.
- b) We will pay the travel agent’s cancellation fees up to \$1,500, where all monies have been paid or the maximum amount of the deposit has been paid at the time of cancellation of your Journey. However, we will not pay more than the level of commission or service fees normally earned by the agent, had your Journey not been cancelled. Documentary evidence of the travel agent’s fee is required.
- c) If, as a result of a Pre-existing Medical Condition, a Relative of yours is hospitalised in Australia or New Zealand, or dies in Australia or New Zealand after the Journey Payment, and at the time of the payment you were unaware of the likelihood of such hospitalisation or death, the most we will pay under this Section is \$2,000.

5.2 We will not pay

- a) We will not pay if you were aware of any reason, before the Journey Payment, that may cause your Journey to be cancelled, abandoned or shortened.

Nor will we pay if your cancellation fees or lost deposits Arise because of:

- b) The death, Injury or Sickness of your Relative Arising from a Pre-existing Medical Condition, except as specified under Section 5.1 c).
- c) You or your Travelling Companion changing plans.
- d) Any business, financial or contractual obligations. This exclusion does not apply to claims where you or your Travelling Companion are made redundant from full-time employment in Australia, provided you or they were not aware that the redundancy was to occur before the Journey Payment.
- e) A tour operator or wholesaler being unable to complete arrangements for any tour because there were not enough people to go on the tour.
- f) Delays or rescheduling by a bus line, airline, shipping line or rail authority.
- g) The financial collapse of any transport, tour or accommodation provider.
- h) The mechanical breakdown of any means of transport.
- i) An act or threat of terrorism.
- j) The death, Injury or Sickness of any person who resides outside of Australia or New Zealand.
- k) Your prearranged leave being cancelled by your employer (where you are a full-time permanent employee).

You must check “General exclusions applicable to all sections” pages 34 to 37 for other reasons why we will not pay.

Section 6 – Rental Vehicle Excess

PLEASE NOTE: No cover is provided under this Section while travelling in Australia.

WHAT YOU ARE COVERED FOR

Cover is only provided under this section if you have purchased motor vehicle insurance or damage waiver from the rental company or agency you rented the Rental Vehicle from. This insurance does not cover items such as, but not limited to, tyres and/or windscreens if they are not covered by the motor vehicle insurance or damage waiver purchased from the rental company or agency.

This section only provides cover for the excess payable under the motor vehicle insurance or the liability fee payable under the damage waiver specified in your rental agreement up to the limit shown in the TABLE OF BENEFITS under the Plan you have selected.

6.1 We will pay

a) If, during your period of cover, a Rental Vehicle you have rented from a rental company or agency is:

- involved in a motor vehicle accident while you are driving it, or
- damaged or stolen while in your custody,

then we will pay the lesser of:

- the motor vehicle insurance excess or the liability fee you are required to pay under a damage waiver, or
- property damage for which you are liable.

You must provide a copy of:

- your rental vehicle agreement,
- an incident report that was completed,
- repair account, and
- an itemised list of the value of the damage
- written notice from the rental company or agency advising that you are liable to pay the excess or liability fee.

b) If your attending medical adviser certifies in writing that you are unfit to return your Rental Vehicle to the nearest depot during your journey, then we will pay up to \$500 for the cost of returning your Rental Vehicle.

6.2 We will not pay

We will not pay a claim involving the theft or damage to your Rental Vehicle if the claim Arises from you operating or using the Rental Vehicle:

- a) you using the rental vehicle in breach of the rental agreement;
- b) you using the rental vehicle without a licence for the purpose that you were using it; or
- c) administrative charges or fees of the rental company that are not a component of a motor vehicle insurance excess or liability fee.

You must check “General exclusions applicable to all sections” pages 34 to 37 for other reasons why we will not pay.

Section 7 – Personal Liability

PLEASE NOTE: No cover is provided under this Section while travelling in Australia, unless you are travelling on a domestic cruise in Australian waters..

7.1 We will pay

To the extent permitted by law we will cover your legal liability for payment of compensation in respect of:

- death or bodily injury, and/or
- physical loss of, or damage to, property,

occurring during your Journey which is caused by an accident or a series of accidents attributable to one source or originating cause.

We will also pay your Reasonable legal expenses for settling or defending the claim made against you.

You must not admit fault or liability for the claim, or incur any legal costs without our prior written approval.

7.2 We will not pay

We will not reimburse you for anything you have to pay because of a legal claim against you for causing bodily injury, death or loss or damage to, or of, property, if the claim Arises out of or is for:

- a) bodily injury to you, your Travelling Companion or to a Relative or employee of either of you;
- b) damage to property belonging to you, or in your care or control, or belonging to, or in the care or control of, your

Relative or your Travelling Companion, or to an employee of either of you;

- c) the ownership, custody or use of any aerial device, watercraft or mechanically propelled vehicle;
- d) the conduct of a business, profession or trade;
- e) any loss, damage or expenses which are covered or should have been covered under a statutory or compulsory insurance policy, statutory or compulsory insurance or compensation scheme or fund, or under Workers' Compensation legislation, an industrial award or agreement, or Accident Compensation legislation;
- f) any fine or penalty, or aggravated, punitive, exemplary or liquidated damages;
- g) disease that is transmitted by you;
- h) any relief or recovery other than monetary amounts;
- i) a contract that imposes on you a liability which you would not otherwise have;
- j) assault and/or battery committed by you or at your direction; or
- k) conduct intended to cause bodily injury, property damage or liability with reckless disregard for the consequences of you or any person acting with your knowledge, consent or connivance.

You must check "General exclusions applicable to all sections" pages 34 to 37 for other reasons why we will not pay.

General exclusions applicable to all sections

We will not pay under any circumstances if:

General

- 1) You do not act in a responsible way to protect yourself and your property and to avoid making a claim.
- 2) You do not do everything you can to reduce your loss as much as possible.
- 3) Your claim Arises from consequential loss of any kind, including loss of enjoyment.
- 4) At the time of the occurrence of any of the Journey Payment you were aware of something that would give rise to you making a claim under this insurance.
- 5) Your claim is for a loss which is recoverable by compensation under any workers compensation or transport accident laws, government sponsored fund, plan, or medical benefit scheme, or any other similar type of legislation required to be effected by, or under, a law.
- 6) Your claim Arises from errors or omissions in any booking arrangements, or failure to obtain the relevant visa, passport or travel documents.
- 7) Your claim Arises because you act illegally or break any government prohibition or regulation including visa requirements.
- 8) Your claim Arises from a government authority confiscating, detaining or destroying anything.
- 9) Your claim Arises from being in control of a Motorcycle without a current Australian motorcycle licence, or you are a passenger travelling on a Motorcycle that is in the control of a person who does not hold a current motorcycle licence valid for the country you are travelling in.
- 10) Your claim Arises from being in control of a Moped or Scooter without a current Australian motorcycle or drivers licence, or you are a passenger travelling on a Moped or Scooter that is in the control of a person who does not

hold a current motorcycle or drivers licence valid for the country you are travelling in.

11) Your claim Arises from, is related to or associated with:

- an actual or likely Epidemic or Pandemic; or
- the threat of an Epidemic or Pandemic.

Refer to www.who.int and www.smartraveller.gov.au for further information on Epidemics and Pandemics.

12) Your claim arises from, or is associated with, travel to countries or parts of a country for which:

- 1a) an advice or warning has been released by the Australian Government Department of Foreign Affairs and Trade or any other government or official body, and
- 1b) the advice or warning risk rating is “Reconsider your need to travel” or “Do not travel” (or words to that effect) or the advice or warnings advise against all non-essential travel to or in that location or advise against specific transport arrangements or participation in specific events or activities, or
- 2) the mass media has indicated the existence or potential existence of circumstances (including circumstances referred to in 1 a) and 1 b) above) that may affect your travel;

And

- 3) you did not take appropriate action to avoid or minimise any potential claim under your policy (including delay of travel to the country or part of the country referred to in the relevant advice(s), warning(s) and/or mass media statement(s)).

Circumstances, in this case, includes but are not limited to strike, riot, weather event, civil protest or contagious disease (including an epidemic or pandemic).

Refer to www.who.int and www.smartraveller.gov.au for further information.

- 13) Your claim Arises from any act of war, whether war is declared or not, or from any rebellion, revolution, insurrection or taking of power by the military.
- 14) Your claim Arises from a nuclear reaction or contamination from nuclear weapons or radioactivity.

- 15) Your claim Arises from biological and/or chemical materials, substances, compounds or the like used directly or indirectly for the purpose to harm or to destroy human life and/or create public fear.

Medical

- 16) Your claim Arises from, is related to or associated with any Pre-existing Medical Condition.
- 17) You take a blood-thinning prescription medication such as Warfarin (also known under the brand names Coumadin, Jantoven, Marevan, and Waran).
- 18) Your claim is in respect of travel booked or undertaken against the advice of any Medical Adviser.
- 19) Your claim Arises from any Injury or Sickness where a metastatic or terminal prognosis was made prior to the Journey Payment.
- 20) Your claim Arises out of pregnancy, childbirth or related complications.
- 21) Your claim involves a hospital where you are being treated for addiction to drugs or alcohol, or are using it as a nursing, convalescent or rehabilitation place.
- 22) Your claim involves the cost of medication in use at the time the Journey began, or the cost for maintaining a course of treatment you were on prior to the Journey.
- 23) Your claim Arises from or is in any way related to depression, anxiety, stress, mental or nervous conditions.
- 24) Your claim Arises from suicide or attempted suicide.
- 25) Your claim Arises from a sexually transmitted disease.
- 26) You were under the influence or addicted to intoxicating liquor or drugs, except a drug prescribed to you by a Medical Adviser, and taken in accordance with their instructions.
- 27) Despite their advice otherwise following your call to Allianz Global Assistance, you received private hospital or medical treatment where public funded services or care is available in Australia or under any Reciprocal Health Agreement between the Government of Australia and the government of any other country.

- 28) Your claim Arises from any medical procedures in relation to AICD/ICD insertion during Overseas travel. If you, your Travelling Companion or a Relative requires this procedure, due to sudden and acute onset which occurs for the first time during your Journey and not directly or indirectly related to a Pre-existing Medical Condition, we will exercise our right to organise a repatriation to Australia for this procedure to be completed.
- 29) Your claim Arises from or is any way related to the death or hospitalisation of any person aged 85 years and over, who is not covered under this insurance, regardless of the country in which they may live.
- 30) Your claim Arises from, is related to or associated with any loss, damage, liability, event, Injury or Sickness which would result in us contravening the Health Insurance Act 1973 (Cth), the Private Health Insurance Act 2007 (Cth) or the National Health Act 1953 (Cth).

Sports And Leisure

- 31) Your claim Arises because you hunt, race (other than on foot), engage in Open Water Sailing, play polo, go mountaineering or rock climbing using ropes or climbing equipment (other than for hiking), or from professional sport of any kind or from parachuting or hang gliding.
- 32) Your claim Arises because you dive underwater using an artificial breathing apparatus, unless you hold an open water diving licence issued in Australia or you were diving under licensed instruction.
- 33) Your claim Arises from travel in any air-supported device, other than as a passenger in a fully licensed aircraft operated by an airline or charter company. This exclusion does not apply to regulated or licensed ballooning.

Claims

How to make a claim

You must give notice of your claim as soon as possible by completing a claim form and sending it to the address shown on the back cover of this PDS or by calling the contact number also shown on the back cover of this PDS. You can download a claim form from www.travelclaims.com.au

If there is a delay in claim notification, or you do not provide sufficient detail for Allianz Global Assistance to consider your claim, we can reduce any claim payable by the amount of prejudice we have suffered because of the delay.

You must give any information Allianz Global Assistance reasonably asks for to support your claim at your expense, such as but not limited to police reports, valuations, medical reports, original receipts or proof of purchase and ownership. If required they may ask you to provide them with translations into English of any such documents to enable their consideration of your claim.

You must co-operate at all times in relation to providing supporting evidence and such other information that may reasonably be required.

- a) If you think that you may have to cancel your journey or shorten your journey you must tell us as soon as possible. Contact Allianz Global Assistance using the contact number, or if overseas the 24 HOUR EMERGENCY ASSISTANCE number, shown on the back cover of this PDS.
- b) For medical, hospital or dental claims, contact Allianz Global Assistance as soon as practicable.
- c) For loss or theft of your luggage and personal effects, report it immediately to the police and obtain a written notice of your report.
- d) For damage or misplacement of your luggage and personal effects, caused by the airline or any other operator or accommodation provider, report the damage or misplacement to an appropriate official and obtain a written report, including any offer of settlement that they may make.
- e) Submit full details of any claim in writing within 30 days of your return home.

Claims are payable in Australian dollars to you

We will pay all claims in Australian dollars. We will pay you unless you tell us to pay someone else. The rate of currency exchange that will apply is the rate at the time you incurred the expense.

You must not admit fault or liability

In relation to any claim, you must not admit that you are at fault and you must not offer or promise to pay any money or become involved in litigation without our approval.

Depreciation

Depreciation will be applied to claims for Luggage and Personal Effects at such rates as reasonably determined by us.

You must help us to recover any money we have paid

If we have a claim against someone in relation to the money we have to pay under this insurance, you must do everything you can to help us do that in legal proceedings. If you are aware of any third party that you or we may recover money from, you must inform us of such third party.

If you can claim from anyone else, we will only make up the difference

If you can make a claim against someone in relation to a loss or expense covered under this insurance and you do not get paid the full amount of your claim, we will make up the difference. You must claim from them first.

Other insurance

If any loss, damage or liability covered under this insurance is covered by another insurance policy, you must give us details. If you make a claim under one insurance policy and you are paid the full amount of your claim, you cannot make a claim under the other policy. If you make a claim under another insurance policy and you are not paid the full amount of your claim, we will make up the difference. We may seek contribution from your other insurer. You must give us any information we reasonably ask for to help us make a claim from your other insurer.

Subrogation

We may at our discretion, undertake in your name and on your behalf, control and settlement of proceedings for our own benefit, to recover compensation or secure indemnity from any party in respect of anything covered by this insurance.

You are to assist and permit to be done, all acts and things as required by us for the purpose of recovering compensation or securing indemnity from other parties to which we may become entitled or subrogated upon us paying your claim under this policy, regardless of whether we have yet paid your claim, and whether or not the amount we pay you is less than full compensation for your loss. These rights exist regardless of whether your claim is paid under a non-indemnity or an indemnity clause of this policy.

Recovery

We will apply any money we recover from someone else under a right of subrogation in the following order:

- 1) To us, our administration and legal costs Arising from the recovery
- 2) To us, an amount equal to the amount that we paid to you
- 3) To you, your uninsured loss (less your Excess)
- 4) To you, your Excess

Once we pay your total loss we will keep all money left over. If we have paid your total loss and you receive a payment from someone else for that loss or damage, you must pay us the amount of that payment up to the amount of the claim we paid you.

If we pay you for lost or damaged property and you later recover the property or it is replaced by a third party, you must pay us the amount of the claim we paid you.

Fraud

Insurance fraud places additional costs on honest policyholders. Fraudulent claims force insurance premiums to rise. We encourage the community to assist in the prevention of insurance fraud. You can help by reporting insurance fraud by calling Allianz Global Assistance on 1800 453 937. All information will be treated as confidential and protected to the full extent under law.

Recommendations for your safety and wellbeing

Before you travel:

- make sure you are familiar with the terms and conditions of your policy as set out in this booklet.
- if you have – or have had – medical conditions, make sure:
 - you have a full check up with your treating doctor,
 - you obtain enough medication for your Journey, and
 - review the “Pre-existing Medical Conditions” section of this booklet – before you travel, you need to be sure what conditions you have cover for.
- see your local doctor for recommended vaccinations before travelling.
- tell family members about your travel plans.
- give family members a copy of your itinerary and your travel insurance policy.
- check www.smarttraveller.gov.au for travel advice and warnings before you buy your policy.
- obtain all appropriate visas, including transit visas – see www.dfat.gov.au/visas.

Safeguarding your Luggage and Personal Effects

You must take all reasonable precautions to safeguard your Luggage and Personal Effects. If you leave your Luggage and Personal Effects Unsupervised in a Public Place, then we will not pay your claim.

For an explanation of what we mean by “Luggage and Personal Effects”, “Unsupervised” and “Public Place”, see pages 7, 9 and 10.

Claims

Phone: 1300 724 825

24 hour Emergency Assistance

Phone: +61 7 3305 7499 (reverse charge from overseas)

Phone: 1800 010 075 (within Australia)

This insurance is arranged and managed by

AWP Australia Pty Ltd

trading as Allianz Global Assistance

ABN 52 097 227 177

AFS Licence No. 245631

74 High Street, Toowong QLD 4066

This insurance is underwritten by

Allianz Australia Insurance Limited

ABN 15 000 122 850

AFS Licence No. 234708

2 Market Street, Sydney NSW 2000