

Overview of changes

The below table calls out some of the key changes between the current Travel Insurance Policy Booklet (dated 1 March 2017) ("Current Booklet") and the new [Complimentary Travel Insurance Policy Information Booklet](#) (to come into effect 30 June 2022) ("New Booklet"). For full details of your new Travel Insurance cover, please refer to the New Booklet. This is a summary document only.

Overview of change	Current Booklet	New Booklet
Additional expenses	<p>Additional Expenses</p> <p>c) If, during your Journey, your Travelling Companion or a Relative of either of you:</p> <ul style="list-style-type: none"> • 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. <p>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:</p> <ul style="list-style-type: none"> • 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. <p>The most we will pay under this benefit is \$2,000.</p> <p>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.</p>	<p>SECTION 3.2 RETURN HOME FOLLOWING DEATH OF A RELATIVE</p> <p>3.2.1 WHAT WE COVER</p> <p>If, during the period of cover available for your journey, your relative who is resident in Australia dies unexpectedly, we will reimburse the reasonable additional cost of your early return to your home. We will only pay the cost of the fare class you had planned to travel at. Please contact Allianz Global Assistance for approval of these costs.</p> <p>However, if the event causing your claim is due to your relative's pre-existing medical condition, we will reimburse your covered expenses up to the limit specified in Part C - Benefit Limits - 3.4 Return Home following Death of a Relative provided that before you commenced your journey a medical adviser had not diagnosed your relative as being terminally ill.</p> <p>The most we will pay under this sub-section is up to the limit shown in Part C - Benefit Limits - 3.4 Return Home following Death of a Relative.</p>
Limit change	1 Overseas Emergency Medical Assistance [^] \$500,000#	1.1 Overseas Emergency Assistance Unlimited~
New definition	2 Overseas Emergency Medical and Hospital Expenses [^] \$500,000#	1.2 Overseas Emergency Medical Unlimited~ ~ There is no capped dollar sum insured. Refer to Part E - The Cover Available for the terms, conditions, limits and exclusions that apply.

Allianz address update	The Insurer is: Allianz Australia Insurance Limited ABN 15 000 122 850, AFSL 234708 of 2 Market Street, Sydney NSW 2000.	The Insurer is: Allianz Australia Insurance Limited ABN 15 000 122 850, AFSL 234708 of Level 16, 10 Carrington Street, Sydney NSW 2000, telephone 13 10 00.
Contact details updated	24 hour Emergency Assistance Phone: +61 7 3305 7499 (reverse charge from overseas) Phone: 1800 010 075 (within Australia)	24-Hour Emergency Assistance Allianz Global Assistance Within Australia: 1800 010 075 From overseas: +61 7 3305 7499 Please note, additional charges may apply for any calls made from mobiles, public telephones or hotel rooms.
Removal of exclusions	The following two exclusions have been removed 25) Your claim Arises from a sexually transmitted disease. 23) Your claim Arises from or is in any way related to depression, anxiety, stress, mental or nervous conditions	N/A
Pregnancy section added	N/A	Refer to booklet for full section. To summarise, section outlines cover that may be available before the 23rd week of pregnancy for any complications arising from injury or sickness occurring after you became eligible.
Pre-existing medical condition definition updated	“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	“Pre-existing Medical Condition” means: a condition of which a reasonable person in the circumstances, should have been aware at the time eligibility for the cover available was met, including: any dental condition; or any physical condition; or pregnancy; or any lifelong illness; or any chronic illness; or any mental illness; or any current or previously treated cancer, or any condition which, in the last two years: was treated by surgery (including day surgery); or required regular medication; or required on-going treatment; or was referred to a specialist medical adviser; or had regular reviews or check-ups; or caused admission to hospital; or was treated at a hospital emergency department or out-patient clinic.

<p>Unsupervised and Public Place definitions replaced with new sections</p>	<p>“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.</p> <p>“Unsupervised” means leaving your Luggage and Personal Effects:</p> <ul style="list-style-type: none"> • 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. 	<p>You must take all reasonable precautions to safeguard your covered items and your valuables. If you do not, we will not pay your claim.</p> <p>For example, you will not be taking reasonable precautions if you leave your belongings in a publicly accessible location:</p> <p>at such a distance from you that you are unable to prevent them being taken; or</p> <p>with a person who is not a travel companion or a relative (or if these persons fail to take all reasonable precautions to safeguard your covered items or valuables).</p> <p>This includes forgetting or misplacing any items, leaving them behind or walking away from them.</p>
<p>Reasonable definition updated</p>	<p>“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.</p>	<p>Reasonable</p> <p>for medical expenses, the standard level given in the country you are in not exceeding the level you would normally receive in Australia;</p> <p>for other covered expenses, a level comparable to those you have booked for the rest of your journey; or</p> <p>reasonable, having regard to the circumstances.</p>
<p>Epidemic and Pandemics sections added</p>	<p>N/A</p>	<p>Exclusion</p> <p>any epidemic or pandemic, unless your claim relates to you or your travel companion being positively diagnosed as suffering a sickness recognised as an epidemic or pandemic and cover is expressly included in the following sections:</p> <p>1.1 Overseas Emergency Assistance 1.2 Overseas Emergency Medical 2.1 Cancellation 3.1 Additional Expenses;</p> <p>Epidemics and Pandemics (such as COVID-19)</p> <p>If, during the period of cover available, you (including your spouse and/or dependants who are eligible for cover) are positively diagnosed as suffering a sickness recognised as an epidemic or pandemic, such as COVID-19, cover is available to you under the following sections:</p> <p>1.1 Overseas Emergency Assistance 1.2 Overseas Emergency Medical 2.1 Cancellation 3.1 Additional Expenses</p> <p>If your travel companion is positively diagnosed as suffering a sickness recognised</p>

		<p>as an epidemic or pandemic, such as COVID-19, which impacts your journey, cover is available to you under the following sections:</p> <p>2.1 Cancellation 3.1 Additional Expenses</p> <p>Terms, conditions, limits and exclusions apply. Please refer to Part D - General Exclusions and the exclusions set out in each of the above sections.</p> <p>For example, you will not be covered if you are positively diagnosed as suffering a sickness recognised as an epidemic or pandemic while travelling against an advice or warning issued by an Australian government and you did not take reasonable care to avoid contracting the sickness (for example by delaying travel to the country or part of the country referred to in the warning), refer to General Exclusions 14 and 16 in Part D for more information. Please note, this also applies even if the Australian government has given you permission to travel or you fall under a specific exemption where there is otherwise a travel ban in place that prohibits you from travelling.</p> <p>For all other sections and any other claim arising from, or related to, epidemics or pandemics, there is no cover.</p>
Exclusion added	N/A	<p>your claim arises because you did not follow an advice or warning that a reasonable person would have been aware of: by the Australian government (when a 'Reconsider your need to travel' or 'Do not travel' alert is in place), which can be found on www.smartraveller.gov.au; or which was published in a reliable mass media source.</p>
Eligibility for Cover	<p>before leaving Australia, at least 50% of your prepaid travel costs (i.e. your travel costs that you pay for before leaving Australia) are paid (e.g. cost of your return overseas travel ticket; and/or airport/departure taxes; and/or your prepaid overseas accommodation/travel; and/or your other prepaid overseas itinerary items) and charged to the accountholder's card account; and</p>	<p>before leaving Australia, you spend at least \$500 of your prepaid travel costs (i.e. your travel costs that you pay for before leaving Australia) and you charge these costs (e.g. cost of your return overseas travel ticket; and/or airport/departure taxes; and/or your prepaid overseas accommodation/travel; and/or your other prepaid overseas itinerary items) to the accountholder's card account; and</p>