



Itrek International Travel Insurance



COMBINED PRODUCT DISCLOSURE STATEMENT & FINANCIAL SERVICES GUIDE AND POLICY WORDING

This policy is issued / insured by American Home Assurance Company, ABN 67 007 483 267, AFSL 230903, incorporated with Limited Liability in the USA, trading in Australia as Chartis.

Melbourne: 549 St. Kilda Road, VIC 3004 (03) 9522 4000
Sydney: Level 19, 2 Park Street, NSW 2000 (02) 9240 1711
Brisbane: 10 Eagle Street, QLD 4000 (07) 3220 0700
Perth: 77 St. George's Terrace, WA 6000 (08) 9421 3300

Website: www.chartisinsurance.com.au

This document contains Your insurance policy terms, provisos, exclusions and conditions. It is important that You read and understand it and retain it in a safe place.

CONTENTS

PRODUCT DISCLOSURE STATEMENT	1-12
Plan Options and Benefit Table for Single Cover	5
Plan Options and Benefit Table for Family Cover	6
POLICY WORDING	13-37
Your Duty of Disclosure	13
Definitions	14-16
General Policy Exclusions	17-18
General Conditions	19-20
Section 1: Overseas Medical and Hospital Expenses	21-22
Section 2: Overseas Emergency Assistance	23
Section 3: Overseas Emergency Dental Expenses	24
Section 4: Repatriation of Remains	25
Section 5: Cash in Hospital Overseas	25
Section 6: Additional Emergency Expenses	26
Section 7: Cancellation Fees and Lost Deposits	27-28
Section 8: Luggage & Personal Effects	28-29
Section 9: Luggage Delay	30
Section 10: Alternative Transport Expenses	30-31
Section 11: Travel Delay	31
Section 12: Travel Documents, Credit Cards & Travellers Cheques	31-32
Section 13: Theft of Cash	33
Section 14: Resumption of Trip	34
Section 15: Personal Liability	35
FINANCIAL SERVICES GUIDE	36-37
If You Have a Complaint	37

HOW THIS INSURANCE IS ARRANGED

This insurance is issued/insured by:

American Home Assurance Company (“AHAC”)
ABN 67 007 483 267
AFSL 230903 incorporated with Limited Liability in the USA
trading in Australia as Chartis (‘Chartis’)
549 St. Kilda Road
Melbourne Vic 3004

AHAC issues / insures this product pursuant to an Australian Financial Services Licence (‘AFSL’) granted to Us by the Australian Securities and Investments Commission.

Chartis prepared this **Product Disclosure Statement**.

Cover is arranged and distributed by:

itrek Pty Ltd
ABN 83 125 262 124
AR Number 317712
Level 11,
307 Pitt Street
Sydney, 2000
NSW

1Cover Pty Ltd
ABN 91 105 954 265
AR Number 269304
Level 11,
307 Pitt Street
Sydney, 2000
NSW

Phone: 1300 884 430

Email: info@itrek.com.au

itrek Pty Ltd and 1Cover Pty Ltd are appointed for this purpose as Corporate Authorised Representatives of Chartis to deal and provide general advice only on its behalf for this product. A Financial Services Guide (‘FSG’) is included in the document to help You decide whether You wish to use the service they offer.

Retail Clients

Under our AFSL We are required to provide ‘Retail Clients’ with a Product Disclosure Statement.

A Retail Client means an individual or small business.

‘Small business’ means a business employing less than:

- (a) if the business is or includes the manufacture of goods - 100 people; or
- (b) otherwise 20 people.

Date Prepared: 8 September 2009

PDS JM 09/00494.1

PRODUCT DISCLOSURE STATEMENT ('PDS')

This PDS contains information about key benefits and significant features of this travel policy. Its purpose is to assist both Your decision to purchase insurance and ability to compare products. You should read the PDS before deciding whether to acquire this product. Please retain this document in a safe place.

This booklet also contains important information about Your rights and obligations including the duty of disclosure and cooling off period for Retail Clients.

Eligibility

To be eligible for cover under this policy You must:

- be either an Australian citizen or Australian permanent resident unless otherwise agreed in writing by Us , and
- be in Australia when You purchase this insurance, and
- aged under 66 years at the date of departure for Your Trip; and
- Intend to return to Australia on completion of Your Trip.

Key Benefits of Your policy

A summary of some of the key benefits of Your insurance policy can be found below. You should be aware that this is a summary of cover only and the policy is subject to terms and conditions, limits and exclusions that may not suit Your requirements.

All benefit amounts shown in this policy are maximum amounts payable in Australian Dollars per Insured Person for single cover or maximum amounts payable per Family for family cover. In some cases sub-limits apply or the benefits may not be available to You.

For detailed information about the benefits, exclusions, and the circumstances under which, and times when, the benefits are provided and the process for making a claim please read the full Policy Wording which commences on page 13.

Overseas Medical and Hospital Expenses

Cover for overseas medical and hospital expenses if You become ill or suffer an Injury during Your Trip and, when agreed to by Us, Your early return to Australia for medical reasons. This cover also includes overseas dental costs incurred for dental treatment to sound and natural teeth following a covered Injury.

Please note: This cover is available under all plans.

(Refer to Section 1 of the Policy Wording)

Overseas Emergency Assistance

Provides You with assistance in the event of an emergency whilst You are overseas. This includes 24 hour medical advice and assistance from a team of highly skilled doctors and medical professionals; ambulance services, medical evacuation, legal referral services and assistance in replacing travel documents, passports and credit cards.

(Refer to Section 2 of the Policy Wording)

Overseas Emergency Dental Expenses

Cover for overseas emergency dental costs incurred for the relief of sudden and acute pain.

Please note: This cover is available under all plans.

(Refer to Section 3 of the Policy Wording)

Repatriation of Remains

Cover for returning Your remains to Your usual residence in Australia, or for the funeral or cremation costs if Your body is buried at the place of Your death overseas.

Please note: This cover is available under all plans.

(Refer to [Section 4](#) of the Policy Wording)

Cash in Hospital Overseas

If You are hospitalised overseas for more than 48 continuous hours, We will pay You \$50 for each 24 hour period You are in hospital from the first day of hospitalisation.

Please note: This cover is available under all plans.

(Refer to [Section 5](#) of the Policy Wording)

Additional Emergency Expenses

Cover for Your return to Australia if during Your Trip, there is an unexpected death or sudden injury or illness involving Your Relative, Travelling Companion or their Relative in Australia.

Please note: This cover is available under all plans.

(Refer to [Section 6](#) of the Policy Wording)

Cancellation Fees and Lost Deposits

Charges incurred due to unforeseen circumstances outside Your control such as illness or accident, retrenchment, strikes and natural disasters. Includes travel agents' fees and reimbursement for frequent flyer points lost.

Please note: This cover is only available under Silver, Gold and Platinum plans.

(Refer to [Section 7](#) of the Policy Wording)

Luggage and Personal Effects

Cover for accidental loss, theft or damage to Luggage and Personal Effects. Please note: Sub-limits apply to any one item.

Please note: This cover is only available under Gold and Platinum plans.

(Refer to [Section 8](#) of the Policy Wording)

Luggage Delay

Cover for emergency costs incurred on essential items including clothing and other personal items following the delay of Your Luggage for more than 12 hours by Your transport provider.

Please note: This cover is only available under Platinum plan.

(Refer to [Section 9](#) of the Policy Wording)

Alternative Transport Expenses

Cover for reasonable additional travel expenses incurred as a result of unforeseeable transportation delays to reach a pre-arranged event such as a wedding, funeral, conference or sporting event.

Please note: This cover is only available under Platinum plan.

(Refer to [Section 10](#) of the Policy Wording)

Travel Delay

Cover for reasonable extra expenses if You are delayed by carriers for more than 6 hours.

Please note: This cover is only available under Platinum plan.

(Refer to [Section 11](#) of the Policy Wording)

Travel documents, Credit Cards & Travellers Cheques

Cover for the replacement costs of the travel documents, credit cards and travellers cheques You lose or which are stolen from You during Your Trip.

Please note: This cover is only available under Platinum plan.

(Refer to [Section 12](#) of the Policy Wording)

Theft of Cash

Cover for cash, bank notes, currency notes, postal orders or money orders if it was stolen from Your person during Your Trip. The maximum We will pay for all claims combined under this Section is \$250 per Insured Person.

Please note: This cover is only available under Platinum plan.

(Refer to Section 13 of the Policy Wording)

Resumption of Trip

Cover for expenses to resume Your original Trip should You return to Australia with Our consent following the death, or sudden serious injury or illness, of You, Your Travelling Companion or a Relative. Cover does not apply to one way tickets.

Please note: This cover is only available under Platinum plan.

(Refer to Section 14 of the Policy Wording)

Personal Liability

Protection for You being liable for injuring other persons or causing damage to their property and, most importantly, Your legal expenses are included.

Please note: This cover is available under all plans.

(Refer to Section 15 of the Policy Wording)

Your choices of cover

This policy allows You to select the cover You want based on Your travel needs.

Plan type

Under this policy, depending on the type of cover You want, You can select a Platinum, Gold, Silver or Bronze plan. Different plans have different types of benefits and different levels of cover. These are set out below.

Policy type

Under this policy, You can select to take up a travel policy for Yourself or for Yourself and your Family travelling with You.

Single Cover

A single cover policy covers one Insured Person only. You can select this policy type if You want cover for Yourself only. You may also take up single cover on behalf of a person other than Yourself.

The Insured Person under a single cover policy will enjoy the policy benefit limits in accordance with the **Plan Options and Benefit Table for Single Cover** set out on page 5.

Family Cover

A family cover policy covers Your Family provided they are travelling with You on Your Trip.

The Insured Persons under a family cover policy will enjoy the combined Family policy benefit limits in accordance with the **Plan Options and Benefit Table for Family Cover** set out on page 6.

Important: The Plan Options and Benefit Tables set out below and on page 6 provide a summary of cover only and the policy is subject to terms, conditions, limits and exclusions. Values shown in the Tables are maximum amounts payable in Australian Dollars. The Plan Options and Benefit Tables also show the maximum amount We will pay for all claims combined during Your Trip under each Section. Not all policy benefits and benefit amounts are shown in the Tables. In some cases sub-limits apply or the benefits may not be available to You. Please refer to the applicable Sections of the Policy Wording.

Plan Options and Benefit Table for Single Cover

Section	Benefit	Maximum Sum Insured (per Insured Person under each Section for all claims combined during Your Trip)			
		Bronze	Silver	Gold	Platinum
1	Overseas Medical and Hospital Expenses	Unlimited*	Unlimited*	Unlimited*	Unlimited*
2	Overseas Emergency Assistance	Included	Included	Included	Included
3	Overseas Emergency Dental Expenses	\$500	\$500	\$500	\$500
4	Repatriation of Remains	\$15,000	\$15,000	\$15,000	\$15,000
5	Cash in Hospital Overseas	\$5,000	\$5,000	\$5,000	\$5,000
6	Additional Emergency Expenses	\$5,000	\$10,000	\$10,000	\$10,000
7	Cancellation Fees and Lost Deposits	Nil	\$10,000	\$15,000	Unlimited
8	Luggage and Personal Effects	Nil	Nil	\$5,000	\$5,000
9	Luggage Delay	Nil	Nil	Nil	\$250
10	Alternative Transport Expenses	Nil	Nil	Nil	\$5,000
11	Travel Delay	Nil	Nil	Nil	\$2,000
12	Travel documents, Credit Cards & Travellers Cheques	Nil	Nil	Nil	\$5,000
13	Theft of Cash	Nil	Nil	Nil	\$250
14	Resumption of Trip	Nil	Nil	Nil	\$5,000
15	Personal Liability	\$1,000,000	\$1,000,000	\$2,000,000	\$2,500,000

- Except for overseas dental expenses where We will pay only up to \$2,000 incurred by You following an Injury to sound and natural teeth 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, but not treatment that can be delayed until You return to Australia.

IMPORTANT NOTE:

Where "Nil" is shown in the Benefit Table above, no benefit is available under the relevant Section for the plan type shown.

Plan Options and Benefit Table for Family Cover

Section	Benefit	Maximum Sum insured (per Family under each Section for all claims combined during Your Trip)			
		Bronze	Silver	Gold	Platinum
1	Overseas Medical and Hospital Expenses	Unlimited*	Unlimited*	Unlimited*	Unlimited*
2	Overseas Emergency Assistance	Included	Included	Included	Included
3	Overseas Emergency Dental Expenses	\$500 per Insured Person up to \$1000 per Family	\$500 per Insured Person up to \$1000 per Family	\$500 per Insured Person up to \$1000 per Family	\$500 per Insured Person up to \$1000 per Family
4	Repatriation of Remains	\$15,000 per Insured Person up to \$30,000 per Family	\$15,000 per Insured Person up to \$30,000 per Family	\$15,000 per Insured Person up to \$30,000 per Family	\$15,000 per Insured Person up to \$30,000 per Family
5	Cash in Hospital Overseas	\$5,000 per Insured Person up to \$10,000 per Family	\$5,000 per Insured Person up to \$10,000 per Family	\$5,000 per Insured Person up to \$10,000 per Family	\$5,000 per Insured Person up to \$10,000 per Family
6	Additional Emergency Expenses	\$10,000 per Family	\$20,000 per Family	\$20,000 per Family	\$20,000 per Family
7	Cancellation Fees and Lost Deposits	Nil	\$20,000 per Family	\$30,000 per Family	Unlimited
8	Luggage and Personal Effects	Nil	Nil	\$10,000 per Family	\$10,000 per Family
9	Luggage Delay	Nil	Nil	Nil	\$500 per Family
10	Alternative Transport Expenses	Nil	Nil	Nil	\$5,000 per Family
11	Travel Delay	Nil	Nil	Nil	\$4,000 per Family
12	Travel documents, Credit Cards & Travellers Cheques	Nil	Nil	Nil	\$10,000 per Family
13	Theft of Cash	Nil	Nil	Nil	\$500 per Family
14	Resumption of Trip	Nil	Nil	Nil	\$10,000
15	Personal Liability	\$1,000,000 per Family	\$1,000,000 per Family	\$2,000,000 per Family	\$2,500,000 per Family

* Except for overseas dental expenses where We will pay only up to \$2,000 per Insured Person incurred by You following an Injury to sound and natural teeth 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, but not treatment that can be delayed until You return to Australia.

IMPORTANT NOTE:

Where "Nil" is shown in the Benefit Table above, no benefit is available under the relevant Section for the plan type shown.

Your insurance premium

How to work out Your insurance premium

Select the coverage area that best suits Your travel needs

Travel Destination (All plans exclude cover in Afghanistan, Cuba, Democratic Republic of Congo, Iran, Iraq, Liberia, Sudan, or Syria)
▪ Worldwide
▪ Worldwide excluding USA, Canada and Japan
▪ NZ, South Pacific, French Polynesia and Bali

1. Select Your Trip cover period or specify Your departure and return dates
2. Select Your plan type – Bronze, Silver, Gold or Platinum
3. Select Your policy type - Single or Family Cover
4. Select the corresponding Premium for Your Trip

Please note:

- This policy will not cover any loss, injury, damage or legally liability arising directly or indirectly from travel in, to or through Afghanistan, Cuba, Democratic Republic of Congo, Iran, Iraq, Liberia, Sudan, or Syria.

To get a quote for Your insurance, please visit www.itrek.com.au

Period of Cover

You are not covered unless We issue a Certificate of Travel Insurance. The Certificate of Travel Insurance forms part of the policy and shows the person(s) covered and period You are insured for and whether or not You have selected any extensions to cover such as the Excess eliminator.

Cover for Cancellation Fees and Lost Deposits begins from the time the Certificate of Travel Insurance is issued.

Cover for all other Sections commences at the latter of:

- (a) time You leave Your home or place of departure in Australia to commence the Trip, or
- (b) Your Departure Date as shown on Your Certificate of Travel Insurance or any subsequent Certificate(s) of Endorsement,

and shall continue until the earlier of:

- (c) Your policy cancellation date, or
- (d) time You arrive at Your home or place of residence in Australia following the conclusion of Your Trip, or
- (e) the End Date as shown on Your Certificate of Travel Insurance or any subsequent Certificate(s) of Endorsement.

IMPORTANT POLICY INFORMATION

A range of benefits are available under this policy. Please note the following:

1. The insurance **Policy Wording** contains an **Important Policy Matters** section on **Page 13**, **Definitions** section on **Pages 14-16**, and **General Policy Exclusions** on **Pages 17-18** and **General Conditions** on **Pages 19-20** that apply to all sections of this document.
2. Specific **conditions** and **exclusions** may also apply under each Section of the **Policy Wording**.
3. **Limits and sub-limits** and **maximum sum insured limits** apply to certain benefits under this policy. These are contained within the **Policy Wording** that commences on **Page 13** of this document.

You should read this document carefully and familiarise Yourself with all relevant terms, conditions and obligations that may be applicable to this policy.

4. This document also contains important information about the rights and obligations of Insured Persons including:
Code of Practice- refer to page 9
Privacy Consent and Disclosure - refer to pages 11-12
Duty of Disclosure- refer to page 13

Please note that You are obliged to check that it is safe to travel to Your destination. Information on safe travel is available at www.smartraveller.gov.au

5. 24 Hour Overseas Emergency Assistance

The overseas assistance service in this Section is provided by Travel Guard™ in conjunction with Your policy.

1. In the event of an emergency whilst You are outside Australia, Travel Guard™ is only a telephone call away – 24 hours a day.
2. Travel Guard™ is a worldwide team of highly skilled doctors and medical professionals who are available by telephone – 24 hours a day for advice and assistance in the event of a medical emergency and any associated problems for travellers outside Australia.
3. Travel Guard™ provides the following services in conjunction with the terms and conditions of Your policy:
 - Access to a registered medical practitioner for emergency assistance and advice.
 - Emergency transportation to the nearest suitable hospital.
 - Emergency evacuation back home if necessary.
 - The family back home will be advised of Your medical condition and be kept informed of the situation.
 - Payment guarantees to hospitals and insurance verification.
 - Second opinions on surgery.
 - Hospital case management.
 - Legal referral service.
 - Urgent message service and emergency travel planning.
 - Assistance in replacing travel documents, passports and credit cards.

In the event of an emergency overseas, simply call (reverse charge) Travel Guard™ at any time from any place in the world:

60 (3) 2772 5597

The number underlined is the country code and the number in brackets is the area code.

6. **Excess**

If You make a claim You may be required to pay an Excess. An Excess is an agreed amount that is subtracted from a claim.

An AUD\$100 Excess is payable under Sections 1, 3, 7, 8, 12, 13 & 14

Please note: Payment of an additional \$25 per Insured Person can remove all Excesses on claims on all plans – referred to in this document as the “**Excess eliminator**”.

7. **Age Limits**

This policy is only valid for travellers aged under 66 years at the date of departure for Your Trip.

8. **Policy Extension**

Your policy Period of Cover can be extended as many times as You need up to a maximum duration of 18 consecutive months from the date of departure for Your Trip. Conditions may apply and an additional premium is payable.

9. **Cooling Off Period**

You may return the policy to Us within 14 days of purchasing, provided that no claim has arisen and Your travel has not commenced. itrek (or 1Cover as appropriate) will cancel the policy and give You a full refund of premium.

10. **The Code of Practice**

Chartis is a signatory to the General Insurance Code of Practice. This aims to raise the standards of practice and service in the insurance industry, improve the way the claims and complaints are handled and help people better understand how general insurance works. Information brochures on the Code are available upon request.

11. **If You have a Loss**

If You have a loss You must:

- (a) do what You can to prevent any further loss or expense.
- (b) not admit liability for the loss.
- (c) lodge a written claim against the person or organisation that may be legally liable for Your loss, illness or injury.

If We agree to cover Your loss, You must let Us take over and pursue any legal right of recovery You may have and You must co-operate with Us in any recovery action.

If You require hospitalisation or emergency transportation services or need to return home early for any reason and want Us to pay You must contact Travel Guard™ and obtain approval before arrangements are made. Failure to do so may affect Your claim. You are expected to follow the advice and instruction of Travel Guard™ and, where required, Our advice and instructions.

12. **Pre-existing Medical Condition(s)**

This policy **DOES NOT** automatically provide cover for travellers with Pre-existing Medical Condition(s), except where detailed below.

A Pre-existing Medical Condition means any medical or dental condition of Yours or any person on whose state of health Your Trip depends, which in the 30 days before You applied for this insurance:

- required treatment, investigation (whether or not a diagnosis has been made), medication or advice from a doctor, dentist, chiropractor, physiotherapist, naturopath, psychiatrist, psychologist; or
- which You are aware of, or could be expected to be aware of, that may lead to a claim under this policy.

It also means any chronic or on-going medical or dental condition.

Only the conditions which follow are automatically covered under this policy, provided there are no planned procedures, and there have been no complications or exacerbations of the condition in the 6 months before You purchased this insurance.

Acne	Hypercholesterolemia (High Cholesterol)
Cataracts	Hypertension (High Blood Pressure)
Essential Tremor	Hypothyroidism
Gastric Reflux	Insomnia
Glaucoma	Menopause
Gout	Restless Leg Syndrome
Haemorrhoids	Tinnitus
Hayfever	Varicose veins
Hiatus Hernia	

In any other circumstance, existing medical condition(s) will not be covered under this policy.

Please note:

- No cover will be provided for any Pre-existing Medical Condition of any other person on whom Your travel depends.

13. **Privacy Consent and Disclosure**

American Home Assurance Company (“AHAC”) trading in Australia as Chartis (“Chartis”) is bound by the National Privacy Principles that apply to any personal information collected by Chartis.

Purpose of Collection

Chartis collects information necessary to underwrite and administer Your insurance cover, to maintain and to improve customer service and to advise You of Our products. You have a duty under the Insurance Contracts Act to disclose certain information. Failure to comply with Your duty of disclosure or to provide certain information may result in Chartis either declining cover, cancelling Your insurance cover or reducing the level of cover.

In the course of administering your policy We may disclose your information to:

- i. the entity to which AHAC is related (whether in Australia or overseas), contractors or third party providers providing services related to the administration of your policy.
- ii. banks and financial institutions for the purpose of processing Your application and obtaining policy payments.
- iii. assessors, third party administrators, emergency providers, retailers, medical providers, travel carriers, in the event of a claim.
- iv. Our assistance provider who will record all calls to the assistance service provided under Your policy for quality assurance training and verification purposes.
- v. enable Us to advise You of Our insurance products or services.

In some circumstances Chartis is entitled to disclose Your personal information to third parties without Your authorisation such as law enforcement agencies or government authorities.

Access to Your information

You may gain access to Your personal information by submitting a written request to Chartis.

In some circumstances, Chartis may not permit access to Your personal information. Circumstances where access may be denied include where it would compromise the privacy of other individuals, or where it would be unlawful.

Complaints

Chartis has also established an internal dispute resolution process for handling customer complaints.

If You feel You have a complaint about Chartis’ compliance with the National Privacy Principles, require assistance in lodging a privacy complaint or You wish to gain access to the information, You may write to The Privacy Manager, Chartis, 549 St Kilda Road, Melbourne, 3004 or e-mail australia.privacy.manager@chartisinsurance.com.

Your complaint will be reviewed and You will be provided with a written response. If it cannot be resolved, Your complaint will be referred to Chartis’ Internal Dispute Resolution Committee who will respond within 15 working days. In either case the matter will be reviewed by a person or persons with appropriate authority to deal with the complaint.

Should Your complaint not be resolved by Chartis’ internal dispute resolution process, You may apply to the Privacy Commissioner for review of the determination.

Consent Acknowledgement

By providing Your personal information to enable completion of the application of insurance (including any associated form) and paying the premium, You consent to the use of Your personal information stated in the privacy statement above and authorise Chartis to access Your personal information directly from itrek or 1Cover, as appropriate, for the purposes of administering Your claims.

IMPORTANT CLAIMS INFORMATION

You must lodge any claim to Chartis within 30 days of completion of Your Trip.

If You need to make a claim, We will require You to:

- (a) provide Us with original invoices, receipts and other vouchers relating to Your loss or expenses. It is the responsibility of the Insured Person to provide proof of ownership of any lost, stolen or damaged items and We are under no obligation to make payment without this proof of ownership.
- (b) produce Your Certificate of Travel Insurance.
- (c) provide Us with all information We require.

You can access a claim form and/or submit a claim online at: <https://chartisinsurance.com.au/> and click on the claims tab.

For any general enquiries in relation to entitlement to claim under this policy, contact Chartis for assistance on:

Phone within Australia: 1800 339 663

POLICY WORDING

IMPORTANT POLICY MATTERS

Agreement

This policy is valid only when a current Certificate of Travel Insurance is issued. When You have paid the premium that we require for this insurance, We will provide You with cover provided the event occurs during the Period of Cover and when You cannot recover Your costs from any other source, subject to the terms, conditions and exclusions contained in this policy.

The Plan Options and Benefit Tables set out on pages 5 and 6 form part of this policy according to the plan and policy types You have selected.

Eligibility

To be eligible for cover under this policy You must:

- be either an Australian citizen or Australian permanent resident unless otherwise agreed in writing by Us, and
- be in Australia when You purchase this insurance, and
- aged under 66 years at the date of departure for Your Trip; and
- intend to return to Australia on completion of Your Trip.

Please note: This policy will not cover any loss, injury, damage or legally liability arising directly or indirectly from travel in, to or through Afghanistan, Cuba, Democratic Republic of Congo, Iran, Iraq, Liberia, Sudan, or Syria.

Your Duty of Disclosure

What You Must Tell Us

When answering Our questions, You must be honest and You have a duty under law to tell Us anything known to You, and which a reasonable person in the circumstances, would include in answer to the question. We will use the answers in deciding whether to insure You and anyone else to be insured under the policy, and on what terms.

Who Needs to Tell Us

It is important that You understand You are answering Our questions in this way for Yourself and anyone else whom You want to be covered by this policy.

If You Do Not Tell Us

If You do not answer Our questions in this way, We may reduce or refuse to pay a claim, or cancel the policy. If You answer Our questions fraudulently, We may refuse to pay a claim and treat the policy as never having worked.

DEFINITIONS

Wherever the following words or phrases appear in capitals in this policy they will always have the meanings shown below.

Additional Accommodation, Meals and Travelling Expenses means only those reasonable expenses over and above what You expected to pay for accommodation, meal and travelling expenses, including emergency personal telephone calls, had the Trip gone ahead as planned.

Travel Guard™ means Our assistance provider.

Certificate of Travel Insurance means the document issued by Us which forms part of the policy and shows the person(s) covered and period You are insured for and whether or not You have selected any extensions to cover such as the Excess eliminator.

Dependant Children means Your (i.e. legal parent or guardian) financially dependant children who:

- (a) are under the age of 21 years, or under 25 years if studying at a recognised tertiary institution and financially dependant on You for maintenance and support, and
- (b) are departing, returning and travelling with You on the entire Trip.

A child who is physically or mentally incapable of self-support upon attaining age 21 may continue to be covered under this policy whilst remaining incapacitated and unmarried, provided they are departing, returning and travelling with You on the entire Trip.

Excess means the amount which the policy provides that You have to pay in the event of the claim.

Family means You, Your spouse, defacto partner of either gender and Your Dependant Children being Insured Persons as named on the Certificate of Travel Insurance.

Financial Default means insolvency, bankruptcy, provisional liquidation, liquidation, financial collapse, appointment of a receiver, manager or administrator, entry into any official or unofficial scheme of arrangement, statutory protection, restructuring or composition with creditors, or the happening of anything of a similar nature under the laws of any jurisdiction.

Injury means a physical injury, caused by violent, external and visible means, which occurs fortuitously whilst this insurance is in force and which results, solely, directly and independently of any pre-existing condition or other cause, in any of the events specified in the policy within 12 calendar months of the date of its occurrence.

Insured Person means the person(s) specified in the Certificate of Travel Insurance.

Luggage and Personal Effects means personal items, including sporting equipment, dentures and/or dental prostheses designed to be worn or carried by You which You take with You or buy during Your Trip.

Motor Cycle means a motorised cycle.

Period of Cover means the period shown on the Certificate of Travel Insurance or subsequent Certificate of Endorsement issued by Us.

Personal Money means cash, bank or currency notes, postal or money orders.

Pre-existing Medical Condition means any medical or dental condition of Yours or any person on whose state of health Your Trip depends, which in the 30 days before You applied for this insurance:

- required treatment, investigation (whether or not a diagnosis has been made), medication or advice from a doctor, dentist, chiropractor, physiotherapist, naturopath, psychiatrist, psychologist; or
- which You are aware of, or could be expected to be aware of, that may lead to a claim under this policy.

It also means any chronic or on-going medical or dental condition.

Only the conditions which follow are automatically covered under this policy, provided there are no planned procedures, and there have been no complications or exacerbations of the condition in the 6 months before You applied for this insurance

Acne	Hypercholesterolemia (High Cholesterol)
Cataracts	Hypertension (High Blood Pressure)
Essential Tremor	Hypothyroidism
Gastric Reflux	Insomnia
Glaucoma	Menopause
Gout	Restless Leg Syndrome
Haemorrhoids	Tinnitus
Hayfever	Varicose veins
Hiatus Hernia	

Policyholder means the person identified in the application for insurance and specified in the Certificate of Travel Insurance as the policy holder.

Public Place means but is not limited to shops, airports, train stations, bus stations, streets, hotel foyers and grounds, restaurants, beaches, public toilets and any place to which the public has access.

Relative means Your spouse or de-facto spouse, parent, parent-in-law, grandparent, step-parent, sister, sister-in-law, brother, brother-in-law, daughter, step-daughter, daughter-in-law, son, step-son, son-in-law, grandchild, guardian, fiancé, fiancée, half-brother, half-sister, niece or nephew.

Rental Vehicle means the passenger class hatchback, sedan, station wagon, 4WD or minivan rented from a licensed motor vehicle rental agency, for the sole purpose of carrying You and/or Your Travelling Companion(s) on public roadways. It shall not include any other type of vehicle or vehicle use.

Terrorist Act means any actual or threatened use of force or violence directed at or causing damage, injury, harm or disruption, or committing of an act dangerous to human life or property, against any individual, property or government, with the stated or unstated objective of pursuing economic, ethnic, nationalistic, political, racial or religious interests, whether such interests are declared or not. Robberies or other criminal acts, primarily committed for personal gain and acts arising primarily from prior personal relationships between perpetrator(s) and victim(s) shall not be considered Terrorist Acts. Terrorist Act shall also include any act which is verified or recognised by the (relevant) government as an act of terrorism.

Travelling Companion means the person who is to travel with You for at least 75% of the Trip and who made arrangements to accompany You before You began the Trip.

Trip means the travel You are undertaking to which this insurance relates. Such travel commences at the latter of:

- (a) the time You leave Your home or place of departure in Australia to commence the travel, or
- (b) Your Departure Date as shown on Your Certificate of Travel Insurance or any subsequent Certificate(s) of Endorsement,

and shall continue until the earlier of:

- (c) Your policy cancellation date, or
- (d) the time You arrive at Your home or place of residence in Australia following the conclusion of Your travel, or
- (e) the End Date as shown on Your Certificate of Travel Insurance or any subsequent Certificate(s) of Endorsement.

Unattended means, but is not limited to, when an item is not on Your person at the time of loss, left with a person other than Your Travelling Companion, left in a position where it can be taken without Your knowledge including on the beach or beside the pool while You swim, leaving it at a distance where You are unable to prevent it from being unlawfully taken.

War means war, whether declared or not, or any warlike activities, including use of military force by any sovereign nation to achieve economic, geographic, nationalistic, political, racial, religious or other ends.

We/Our/Us/ Insurer means American Home Assurance Company, ABN 67 007 483 267, AFSL 230903, trading in Australia as Chartis ("**Chartis**").

You, Your, Yourself means each of the Insured Persons as shown on the Certificate of Travel Insurance.

GENERAL POLICY EXCLUSIONS

We will not pay under any Section of this policy for claims arising directly or indirectly out of:

1. You not acting in a responsible way to protect Yourself and Your property or to prevent or reduce Your loss.
2. something of which at the time of taking out this policy You were aware or could be expected to have been aware, which could bring about Your making a claim under this policy.
3. Your failing to take precautions to avoid a claim after a warning has been issued in the mass media.
4. any professional sporting activities.
5. hunting, racing other than on foot, playing polo, mountaineering or rock climbing using ropes or climbing equipment (other than hiking), pot holing, or travelling in international waters in a private sail vessel or privately registered sail vessel.
6. parachuting, BASE jumping, sky diving or travel in any other air supported device other than as a passenger in a licensed passenger aircraft operated by an airline or charter company. This exclusion does not apply to hot air ballooning or parasailing.
7. diving underwater using an artificial breathing apparatus unless You hold an open water diving license or You were diving under licensed instruction.
8. You operating a Motor Cycle without You holding a valid licence for the country the Motor Cycle is being operated in or You are a passenger travelling on a Motor Cycle that is operated by a person that does not hold a current Motor Cycle licence for the country the Motor Cycle is being operated in.
9. Your or any other person's Pre-existing Medical Condition(s).
10. deliberate exposure to exceptional danger unless in an attempt to preserve life, Your own or others.
11. Your or any other persons suicide, attempted suicide, intentional self-Injury, any psychological, psychiatric, psychosomatic, nervous condition or insanity.
12. sexually transmitted disease of any sort, Acquired Immune Deficiency Syndrome (AIDS), or AIDS Relating Complex (ARC) or Human Immunodeficiency Virus (HIV).
13. Your or any other persons' pregnancy, childbirth or related complication.
14. You having a blood alcohol content over the prescribed legal limit when driving or operating any motor vehicle, and/or being under the influence of any drug other than a drug administered by, or in accordance with the advice of a legally qualified medical practitioner.
15. nuclear explosion including all effects thereof; or radioactive contamination caused by ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste caused by the combustion and/or ongoing combustion of nuclear fuel; or the radioactive, toxic, explosive or other hazardous properties of any nuclear equipment or component thereof.
16. riot or civil commotion unless You have already left Australia or You have paid for Your travel and accommodation and Your policy was in force prior to the riot or civil commotion.
17. You travelling against medical advice or for the purpose of obtaining medical advice or treatment or if a terminal or malignant prognosis was given before You purchase this insurance.

18. War, civil war, invasion, insurrection, revolution, use of military power or actual or threatened usurpation of government by military power.
19. You acting illegally or breaking any government prohibition or regulation.
20. any consequential loss, including loss of enjoyment, or any financial loss not specifically covered in this policy.
21. the refusal, failure or inability of any person, company or organisation, including but not limited to any airline, other transportation provider, hotel, car rental agency, tour or cruise operator, travel wholesaler, booking agent or other provider of travel or tourism related services, facilities or accommodation, to provide services, facilities or accommodation, by reason of their own Financial Default or the Financial Default of any person, company or organisation with whom or with which they deal.
22. the dispersal or application of pathogenic or poisonous biological or chemical materials; or the release of pathogenic or poisonous biological or chemical materials.
23. a government authority seizing, withholding or destroying anything of Yours or any prohibition by or regulation or intervention of any government.
24. any interference with Your travel plans by a government, government regulation or official authority including but not limited to refusal of a visa or permit to You or to any Relative or Travelling Companion or restriction of access to any locality.
25. You not being an Australian citizen or Australian permanent resident, unless otherwise agreed in writing by Us, or if You do not plan to return to Australia at the end of Your Trip.
26. errors or omissions in Your booking arrangements or Your failure to obtain relevant visa or passport documents.
27. any loss, injury, damage or legal liability sustained directly or indirectly by You if You are:
 - (i) a terrorist;
 - (ii) a member of a terrorist organisation;
 - (iii) a narcotics trafficker; or
 - (iv) a purveyor of nuclear, chemical or biological weapons.
28. any loss, injury, damage or legal liability arising directly or indirectly from travel in, to or through Afghanistan, Cuba, Democratic Republic of Congo, Iran, Iraq, Liberia, Sudan, or Syria.

GENERAL CONDITIONS

The following conditions apply to this insurance:

1. Other Cover

We will not cover You for loss or an event or liability to the extent that it is covered by any other insurance policy, medical or health scheme or Act of Parliament or any benefit which We are legally prohibited from paying by law. We will however pay the difference between what is payable under that other insurance policy, medical or health scheme or the relevant Act of Parliament and what You would have been entitled to recover under this policy to the extent permitted by law.

2. Pre-existing Medical Condition(s)

This policy **DOES NOT** automatically provide cover for travellers with Pre-existing Medical Condition(s), except where detailed below.

A Pre-existing Medical Condition means any medical or dental condition of Yours or any person on whose state of health Your Trip depends, which in the 30 days before You applied for this insurance:

- required treatment, investigation (whether or not a diagnosis has been made), medication or advice from a doctor, dentist, chiropractor, physiotherapist, naturopath, psychiatrist, psychologist; or
- which You are aware of, or could be expected to be aware of, that may lead to a claim under this policy.

It also means any chronic or on-going medical or dental condition.

Only the conditions which follow are automatically covered under this policy, provided there are no planned procedures, and there have been no complications or exacerbations of the condition in the 6 months before You applied for this insurance.

Acne	Hypercholesterolemia (High Cholesterol)
Cataracts	Hypertension (High Blood Pressure)
Essential Tremor	Hypothyroidism
Gastric Reflux	Insomnia
Glaucoma	Menopause
Gout	Restless Leg Syndrome
Haemorrhoids	Tinnitus
Hayfever	Varicose veins
Hiatus Hernia	

In any other circumstance, existing medical condition(s) will not be covered under this policy.

Please note:

- No cover will be provided for any Pre-existing Medical Condition of any other person on whom Your travel depends.

3. Currency

All amounts are denominated in Australian dollars. All claims will be paid in Australian dollars. If expenses are incurred in a foreign currency, then the rate of currency exchange used to calculate the amount payable in Australian dollars will be the rate applying at the time the expense is incurred.

4. Australian Law

This policy is governed by the laws of the Australian state or territory in which the Insured Person resides and any dispute or action in connection therewith shall be conducted and determined in Australia.

5. What You are Required to do

You must not deliberately or recklessly:

- (a) cause loss to any property covered by the policy; or
- (b) cause loss for which You could be held legally liable - either by doing something You should not do or failing to do something You should do.

If You think You are covered under this policy for a claim made against You, You must immediately give Us full details of that claim and all legal documents served on You. If You are covered, We have the right to negotiate or defend the claim in Your name and We will require Your co-operation.

6. If You Have a Loss

If You have a loss You must:

- (a) do what You can to prevent any further loss or expense.
- (b) not admit liability for the loss.
- (c) lodge a written claim against the person or organisation that may be legally liable for Your loss, illness or injury.

If We agree to cover Your loss, You must let Us take over and pursue any legal right of recovery You may have and You must co-operate with Us in any recovery action.

If You require hospitalisation or emergency transportation services or need to return home early for any reason and want Us to pay, You must contact Travel Guard™ and obtain approval before arrangements are made. Failure to do so may affect Your claim. You are expected to follow the advice and instruction of Travel Guard™ and, where required, Our advice and instructions.

7. Making a Claim

If You need to make a claim, We will require You to:

- (a) provide Us with proof of purchase.
- (b) provide Us with original invoices, receipts and other vouchers relating to Your loss or expenses. It is the responsibility of the Insured Person to provide proof of ownership of any lost, stolen or damaged items and We are under no obligation to make payment without this proof of ownership.
- (c) produce Your Certificate of Travel Insurance.
- (d) provide Us with all information We require.

You can access a claim form and/or submit a claim online at: <https://chartisinsurance.com.au/> and click on the claims tab.

For any general enquiries in relation to entitlement to claim under this policy, please contact Chartis for assistance on:

Phone within Australia: 1800 339 663

8. Cancellation

Subject to Your rights under the Cooling Off Period, We will not refund any part of the premium if You cancel Your cover after any part of this policy has commenced or a claim has arisen.

THE BENEFITS

SECTION 1– OVERSEAS MEDICAL AND HOSPITAL EXPENSES

This cover is available under all plans.

Please note: An Excess of \$100 is applicable for each Injury or illness You claim for under this Section unless You have paid for the Excess eliminator.

We will pay:

- 1.1 Your reasonable medical, surgical and hospital expenses necessarily incurred during the Trip outside Australia, as a result of You suffering an accidental Injury or illness which first occurs or becomes apparent after the issue date of Your Certificate of Travel Insurance. All medical treatment must be provided by a legally qualified medical practitioner.
- 1.2 Up to \$2,000 per Insured Person for emergency overseas dental expenses incurred during the Trip following an Injury to sound and natural teeth 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, but does not cover treatment that can be delayed until You return to Australia. If You claim this benefit We will not pay for any emergency overseas dental expenses under Section 3.
- 1.3 The cost of repatriating You to another country or bringing You home to Australia as a result of Injury or illness during the Trip and on the written advice of a legally qualified medical practitioner. Prior to any repatriation, You must contact Us first and get Our agreement. At Our discretion, We will decide on which action to take based on strict medical necessity and as agreed by Our medical adviser. If We bring You home to Australia, We will use Your return ticket towards Our costs.
- 1.4 The Additional Accommodation, Meals and Travelling Expenses (less any refund received for the unused prepaid travel and accommodation arrangements) actually and necessarily incurred on the written advice of a legally qualified medical practitioner and with Our written agreement, for one person to travel to, remain with, or accompany You back to Your residence in Australia, as a result of You suffering an accidental Injury, or illness during Your Trip.

The maximum amount We will pay for all claims combined under this Section is shown under the Benefit Tables on pages 5-6 for the plan and policy type You have selected.

In addition to the General Policy Exclusions applying to all Sections of the policy, We will not pay for:

- 1.5 medical, surgical, hospital, dental, ambulance, and nursing home expenses and any other related expenses incurred in Australia.
- 1.6 medical, surgical, hospital, dental, ambulance, and nursing home expenses and any other related expenses incurred more than 12 months after the accidental Injury, or illness which is the subject of the claim, first occurred.
- 1.7 expenses incurred for continuing treatment including any medication commenced prior to the date the insurance was purchased, and which You have been advised to continue during Your Trip.
- 1.8 expenses incurred for dental treatment due to normal wear and tear, or the normal maintenance of dental health.
- 1.9 any claim for which You are entitled to receive reimbursement from workers' compensation and other statutory scheme or private health insurance.

- 1.10 any expenses incurred from using a hospital for addiction treatment or as a nursing home, or place for convalescence or rehabilitation.
- 1.11 any claims that arise from Your or any other person's depression, stress, anxiety, mental or nervous disorder.
- 1.12 the cost of a return ticket if You have not purchased a return air ticket to Australia. Note: We will deduct from Your claim the cost of the fare between Your last intended place of departure to Australia, at the same cabin class as Your initial departure fare.

SECTION 2– OVERSEAS EMERGENCY ASSISTANCE –TRAVEL GUARD™

This service is available under all plans.

In the event of an emergency whilst You are outside Australia, Travel Guard™ is only a telephone call away– 24 hours a day.

Travel Guard™ is a worldwide team of highly skilled doctors and medical professionals who are available by telephone – 24 hours a day for advice and assistance in the event of a medical emergency and any associated problems for travellers outside Australia.

Travel Guard™ will provide You with the following services in conjunction with the terms and conditions of Your policy:

- Access to a registered medical practitioner for emergency assistance and advice.
- Emergency transportation to the nearest suitable hospital.
- Emergency evacuation back home if necessary.
- The family back home will be advised of Your medical condition and be kept informed of the situation.
- Payment guarantees to hospitals and insurance verification.
- Second opinions on surgery.
- Hospital case management.
- Legal referral service.
- Urgent message service and emergency travel planning.
- Assistance in replacing travel documents, passports and credit cards.

In the event of an emergency overseas, simply call (reverse charge) Travel Guard™ any time from any place in the world:

60 (3) 2772 5597

The number underlined is the country code and the number in brackets is the area code.

SECTION 3 – OVERSEAS EMERGENCY DENTAL EXPENSES

This cover is available under all plans.

Please note: An Excess of \$100 is applicable for each Injury or illness You claim for under this Section unless You have paid for the Excess eliminator.

We will pay:

- 3.1 Your emergency overseas dental costs for the relief of sudden and acute pain which first occurred during the Trip. Such treatment must be given or prescribed by a legally qualified dental practitioner and necessarily incurred outside Australia.

The maximum amount We will pay for all claims combined under this Section is \$500 for single cover and \$1,000 for family cover as shown under the Benefit Tables on pages 5-6 for the plan and policy type You have selected.

In addition to the General Policy Exclusions applying to all Sections of the policy, We will not pay for:

- 3.2 dental expenses and any other related expenses incurred in Australia.
- 3.3 dental expenses and any other related expenses incurred more than 12 months after the accidental Injury, or illness which is the subject of the claim, first occurred.
- 3.4 expenses incurred for continuing treatment including any medication commenced prior to the date the travel was purchased, and which You have been advised to continue during Your Trip.
- 3.5 expenses incurred for dental treatment due to normal wear and tear, or the normal maintenance of dental health, or lack thereof.
- 3.6 any claim for which You are entitled to receive reimbursement from workers' compensation and other statutory scheme or private health insurance.

SECTION 4 – REPATRIATION OF REMAINS

This cover is available under all plans. There is no Excess applicable.

We will pay:

- 4.1 If You die as a result of Injury or illness during Your Trip, We will pay for the cost of returning Your remains to Your usual residence in Australia, or for the funeral or cremation costs if Your body is buried overseas at the place of Your death.

The maximum amount We will pay for all claims combined under this Section is \$15,000 for single cover and \$30,000 for family cover as shown under the Benefit Tables on pages 5-6 for the plan and policy type You have selected.

In addition to the General Policy Exclusions applying to all Sections of the policy, We will not pay for:

- 4.2 transportation of Your remains from Australia to an overseas country.
- 4.2 any expenses for returning Your remains back to Australia unless it has been first approved by Travel Guard™.

SECTION 5 – CASH IN HOSPITAL OVERSEAS

This cover is available under all plans. There is no Excess applicable.

We will pay:

- 5.1 In addition to the benefit under Section 1 – Overseas Medical and Hospital Expenses, We will pay You \$50 for each 24 hour period You are in hospital from the first day of hospitalisation, if during the Trip You are hospitalised for a covered condition overseas for more than 48 continuous hours.

The maximum amount We will pay for all claims combined under this Section is \$5,000 for single cover and \$10,000 for family cover as shown under the Benefit Tables in pages 5-6 for the plan and policy type You have selected.

NOTE: If You are hospitalised You must contact Travel Guard™ as soon as possible.

In addition to the General Policy Exclusions applying to all Sections of the policy, We will not pay for:

- 5.2 any cash allowance under this Section if You do not have a valid claim under Section 1 – Overseas Medical and Hospital Expenses.

SECTION 6 – ADDITIONAL EMERGENCY EXPENSES

This cover is available under all plans. There is no Excess applicable.

We will pay:

- 6.1 Your additional expenses of returning to Your home in Australia if unexpectedly there is a death or sudden Injury or illness involving You, Your Relative, Travelling Companion or their Relative or Your close business associate in Australia, all aged under 80 years and resident in Australia. You must contact Us first and get Our agreement on the expenses incurred. You must also provide Us with a letter from the treating doctor to support Your claim that it was medically necessary, or the condition of the other person was serious enough, to warrant Your early return home.

The maximum amount We will pay for all claims combined under this Section is shown under the Benefits Tables on pages 5-6 for the plan and policy type You have selected.

In addition to the General Policy Exclusions applying to all Sections of the policy, We will not pay for:

- 6.2 any expenses which are recoverable from the carrier or any other source.
- 6.3 any claims that arise from Your or any other person's depression, stress, anxiety, mental or nervous disorder.
- 6.4 the cost of a return ticket if You have not purchased a return air ticket to Australia. Note: We will deduct from Your claim the cost of the fare between Your last intended place of departure to Australia, at the same cabin class as Your initial departure fare.
- 6.5 additional travelling expenses where We have also paid a claim for the cost of cancellation fees or lost deposits on bookings in respect of the same period. This exclusion will not apply where the additional expenses are incurred directly as a result of the hospitalisation or death of You or Your Travelling Companion, and are agreed by Us.
- 6.6 any loss incurred as a result of any Terrorist Act.
- 6.7 any loss incurred as a result of any intentional use of military force or other intervention by a government or official authority to intercept, prevent, or mitigate any known or suspected Terrorist Act.
- 6.8 any claims arising from any business commitment, financial or contractual obligation, including those of Your Travelling Companion or Relative.
- 6.9 any amount if a benefit is payable under Section 1.3.

SECTION 7 – CANCELLATION FEES AND LOST DEPOSITS

This cover is only available under Silver, Gold and Platinum plans.

Please note: An Excess of \$100 is applicable for each incident You claim for under this Section unless You have paid for the Excess eliminator.

We will pay:

- 7.1 The non-refundable unused portion of any amount paid for Your prepaid travel tickets and bookings following cancellation, alteration, curtailment, or incompleteness of Your Trip due to an unforeseeable event or any unforeseeable circumstances outside Your control.
- 7.2 We will also pay, if incurred, Your travel agent's cancellation fees of up to \$1,500 or the loss of the normal remuneration available to the agent had the Trip gone ahead as planned, whichever is the lesser.
- 7.3 Where an airline ticket was purchased using frequent flyer or similar air points, We will pay You for frequent flyer or similar air points lost following cancellation of Your air ticket. The amount payable will be calculated as follows:

If the airline will not refund Your points, We will refund to You the cost of the equivalent class air ticket based on the quoted retail price at the time the ticket was issued.

If the airline will only refund a portion of Your points, We will refund to You the cost of the equivalent class air ticket based on the quoted retail price at the time the ticket was issued, less the value of the portion of Your points refunded back to You.

For this benefit to become payable:

- (a) the reason for cancellation must be covered under this Section of the policy, and
- (b) the loss of such points cannot be recovered from any other source.
- (c) before You submit a claim under this Section You must first request the airline to refund Your points.

The maximum amount We will pay for all claims combined under this Section is shown under the Benefit Tables on pages 5-6 for the plan and policy type You have selected.

In addition to the General Policy Exclusions applying to all Sections of the policy, We will not pay for:

- 7.4 the non-refundable unused portion of travel or accommodation arrangements where alternative travel or accommodation is paid for by Us as part of a claim under this policy.
- 7.5 if the change of plans is because You or Your Travelling Companion change Your mind and decide not to proceed with Your original Trip.
- 7.6 claims arising from any business commitment, financial or contractual obligation, including those of any Travelling Companion or Relative, except for You being retrenched from Your usual full time employment in Australia.
- 7.7 cancellation directly or indirectly incurred as a result of intentional use of military force or other intervention by a government or official authority to intercept, prevent, or mitigate any known or suspected Terrorist Act.
- 7.8 cancellation directly or indirectly incurred as a result of any Terrorist Act.

- 7.9 claims arising from inability of any tour operator or wholesaler to complete arrangements for Your tour due to insufficient number of people required to commence the tour.
- 7.10 claims arising from cancellation, delays or rescheduling caused by strikes by airline staff, airline contractors or suppliers or any other airline entity.
- 7.11 claims arising from cancellation, delays or rescheduling caused by carriers.
- 7.12 You not complying with Your ticket conditions.
- 7.13 cancellation directly or indirectly incurred as a result of the unforeseeable death, accidental Injury, or illness of Your Relative aged 80 years or over and/or not residing in Australia.

SECTION 8– LUGGAGE AND PERSONAL EFFECTS

This cover is only available under Gold and Platinum plans.

Please note: An Excess of \$100 is applicable for each incident You claim for under this Section unless You have paid for the Excess eliminator.

We will pay:

- 8.1 For accidental loss of or damage to Your accompanied Luggage during the Trip. At Our discretion, We may choose to replace, repair, or pay for the loss in cash, after making allowance for depreciation and wear and tear. Payment will not exceed the original price You paid.

The Maximum We will pay for each item* is:

	Maximum Sum Insured
Camera, video camera, laptop computer equipment	\$3,000
Each other item	\$750
In an unoccupied vehicle during daylight hours (subject to the conditions set out below)	\$200 each item \$2,000 combined for single cover \$4,000 combined for family cover
In an unoccupied vehicle during the hours of 9pm to 8am	No Cover

*A pair or set of items is treated as one item (e.g. camera, lenses (attached or not), tripod and accessories; a set of golf clubs; and a pair of earrings)

Unoccupied Vehicle Conditions:

Luggage and Personal Effects left in a motor vehicle is only covered during daylight hours if it is locked in the boot or locked compartment and forced entry is made. No cover applies if Luggage and Personal Effects are left Unattended in a motor vehicle during the hours of 9pm and 8am even if it is in the locked boot or locked luggage compartment, nor does cover apply to mobile phones, mp3 or similar equipment, cameras, computer equipment, or jewellery left Unattended in a motor vehicle at any time.

The most We will pay if covered Luggage and Personal Effects are stolen from the locked storage compartment of an unoccupied vehicle during daylight hours is \$200 for each item and \$2,000 for single cover and \$4,000 for family cover in total for all stolen items.

The maximum amount We will pay for all claims combined under this Section is shown under the Benefit Tables on pages 5-6 for the plan and policy type You have selected.

In addition to the General Policy Exclusions applying to all Sections of the policy, We will not pay for:

- 8.2 losses, liability or expenses that are for or relate to any furniture, furnishings and fittings.
- 8.3 damage or loss arising from electrical or mechanical breakdown of any item.
- 8.4 loss, theft or damage to or of bicycles.
- 8.5 loss, theft or damage to items left behind in any paid accommodation after You have checked out or items left behind in any aircraft, ship, train, taxi or bus.
- 8.6 scratching or breakage of fragile or brittle items. This exclusion does not apply to the lens of spectacles, laptop computers, binoculars, photographic or video equipment. It does not apply also to any breakage or scratch caused by an accident involving any vehicle You were travelling in.
- 8.7 damage or loss arising from wear, tear, deterioration, or losses caused by atmospheric or climatic conditions, mould or fungus, insects, rodents, vermin, or any process of cleaning, ironing, repairing, restoring or alteration.
- 8.8 loss of Luggage not reported to the transport provider, police, hotel or appropriate authority within 24 hours of You becoming aware of the loss and where no written report is obtained.
- 8.9 Luggage or travel documents left Unattended in any Public Place.
- 8.10 Luggage or travel documents left Unattended in a motor vehicle unless it is locked in the boot or locked luggage compartment and forced entry is made during daylight hours.
- 8.11 any Luggage left Unattended in a motor vehicle between the hours of 9pm and 8am even if it is in the locked boot or locked luggage compartment and forced entry is made.
- 8.12 mobile phones, mp3 or similar equipment, cameras, computer equipment, or jewellery left Unattended in a motor vehicle at any time.
- 8.13 unaccompanied Luggage or unaccompanied travel documents.
- 8.14 loss of or damage to any sporting equipment, including surfboards, snowboards, sailboards and boogie boards, whilst in use.
- 8.15 any goods that are intended for sale, trade, tools of trade or trade samples.
- 8.16 losses due to devaluation or depreciation of currency.
- 8.17 loss, destruction or damage recoverable from any other sources.
- 8.18 cash and negotiable items, gold or precious metals, precious unset or uncut gemstones.
- 8.19 claims involving any laptop or portable computer equipment or their accessories, mobile phone, jewellery, mp3 or similar electronic equipment not carried as cabin hand-luggage.

SECTION 9 – LUGGAGE DELAY

This cover is only available under Platinum plan. There is no Excess applicable.

We will pay:

- 9.1 For emergency replacement of Luggage up to \$250 for single cover and \$500 for family cover per Trip if during the Trip Your total Luggage is delayed, misdirected or temporarily misplaced by any carrier for more than 12 hours. Claims must be supported by written confirmation from the carrier responsible and receipts for the replacement items You needed to purchase. The amount paid by Us will be deducted from any Luggage claim payable under Section 8.1.

The maximum amount We will pay for all claims combined under this Section is \$250 for single cover and \$500 for family cover as shown under the Benefit Tables on pages 5-6 for the plan and policy type You have selected.

In addition to the General Policy Exclusions applying to all Sections of the policy, We will not pay for:

- 9.2 any expenses which are recoverable from the carrier or any other source.

SECTION 10– ALTERNATIVE TRANSPORT EXPENSES

This cover is only available under Platinum plan. There is no Excess applicable.

We will pay:

- 10.1 If during the Trip You have to attend a prearranged wedding, funeral, conference or sporting event, which cannot be delayed because of Your late arrival but due to any unforeseeable circumstances outside Your control, You miss Your transport connection and are unable to arrive at Your destination by the time originally intended, We will pay for Your reasonable additional expenses incurred to enable You to use alternative scheduled public transport services to arrive at Your destination on time.

The maximum amount We will pay for all claims combined under this Section is shown under the Benefit Tables on pages 5-6 for the plan and policy type You have selected.

In addition to the General Policy Exclusions applying to all Sections of the policy, We will not pay for:

- 10.2 any expenses which are recoverable from the carrier or any other source.
- 10.3 any claims that arise from Your or any other person's depression, stress, anxiety, mental or nervous disorder.
- 10.4 additional travelling expenses where We have also paid a claim for the cost of cancellation fees or lost deposits on bookings in respect of the same period. This exclusion will not apply where the additional expenses are incurred directly as a result of the hospitalisation or death of You or Your Travelling Companion, and are agreed by Us.
- 10.5 any loss incurred as a result of any Terrorist Act.
- 10.6 any loss incurred as a result of any intentional use of military force or other intervention by a government or official authority to intercept, prevent, or mitigate any known or suspected Terrorist Act.

- 10.7 any claims arising from any business commitment, financial or contractual obligation, including those of Your Travelling Companion or Relative.

SECTION 11– TRAVEL DELAY

This cover is only available under Platinum plan. There is no Excess applicable.

We will pay:

- 11.1 Your reasonable extra expenses, actually and necessary incurred during the Trip, if, due to any unforeseeable circumstances outside Your control, the departure of the scheduled transport on which You are booked to travel is delayed for at least 6 hours. We will pay \$200 for single cover and \$400 for family cover at the end of the initial 6 hour period and We will pay up to \$200 for single cover and \$400 for family cover for each 24 hour period that the delay continues beyond the initial 6 hour delay. The maximum amount We will pay under this Section is \$2,000 for single cover and \$4000 for family cover.

The maximum amount We will pay for all claims combined under this Section is shown under the Benefit Tables on pages 5-6 for the plan and policy type You have selected.

In addition to the General Policy Exclusions applying to all Sections of the policy, We will not pay for:

- 11.2 any expenses which are recoverable from the carrier or any other source.
- 11.3 any claims that arise from Your or any other person's depression, stress, anxiety, mental or nervous disorder.
- 11.4 any loss incurred as a result of any Terrorist Act.
- 11.5 any loss incurred as a result of any intentional use of military force or other intervention by a government or official authority to intercept, prevent, or mitigate any known or suspected Terrorist Act.
- 11.6 any claims arising from any business commitment, financial or contractual obligation, including those of Your Travelling Companion or Relative.

SECTION 12 – TRAVEL DOCUMENTS, CREDIT CARDS & TRAVELLER CHEQUES

This cover is only available under Platinum plan.

Please note: An Excess of \$100 is applicable for each incident You claim for under this Section unless You have paid for the Excess eliminator.

We will pay:

- 12.1 For the non-recoverable cost of replacing personal travel documents, credit cards and travellers cheques taken with You on the Trip.
- 12.2 For Your legal liability for payment arising out of unauthorised use of Your travel documents, credit cards and travellers cheques, following theft during the Trip by any person other than Your Relative or Your Travelling Companion.

The maximum amount We will pay for all claims combined under this Section is shown under the Benefit Tables on pages 5-6 for the plan and policy type You have selected.

In addition to the General Policy Exclusions applying to all Sections of the policy, We will not pay for:

- 12.3 travel documents, credit cards and/or travellers cheques left Unattended in any Public Place.
- 12.4 travel documents, credit cards and/or travellers cheques left Unattended in a motor vehicle whether or not it is locked in the boot or locked luggage compartment.
- 12.5 unaccompanied travel documents, credit cards and/or travellers cheques.
- 12.6 losses due to devaluation or depreciation of currency.
- 12.7 loss, destruction or damage recoverable from any other sources.
- 12.8 loss of travel documents not reported to the police and, in the case of credit cards and/or travellers cheques, to the issuing financial institution within 24 hours of You becoming aware of the loss and where no written report is obtained.

SECTION 13 – THEFT OF CASH

This cover is only available under Platinum plan.

Please note: An Excess of \$100 is applicable for each incident You claim for under this Section unless You have paid for the Excess eliminator.

We will pay:

13.1 Theft of cash, bank or currency notes, postal or money orders carried by You on Your person during Your Trip.

The maximum amount We will pay for all claims combined under this Section is shown under the Benefit Tables on pages 5-6 for the plan and policy type You have selected.

In addition to the General Policy Exclusions applying to all Sections of the policy, We will not pay for:

13.2 cash, bank or currency notes, postal or money orders that were not on Your person at the time when they was stolen.

13.3 any losses due to depreciation of currency.

13.4 any losses that can be recoverable from any other source.

13.5 any losses of cash, bank or currency notes, postal or money orders if You do not report the theft to the police within 24 hours of You becoming aware of the loss and where no written report is obtained.

SECTION 14 – RESUMPTION OF TRIP

This cover is only available under Platinum plan.

Please note: An Excess of \$100 is applicable for each incident You claim for under this Section unless You have paid for the Excess eliminator.

We will pay:

- 14.1 If You returned to Your home in Australia unexpectedly due to a death or sudden Injury or illness involving You, Your Relative, Travelling Companion or their Relative or Your close business associate in Australia, all aged under 80 years and resident in Australia, We will cover Your transport costs to resume Your original overseas Trip but only if more than 14 days remain of Your Trip as shown on Your Certificate of Travel Insurance and only if You recommenced it within 60 days of returning to Australia. The maximum We will pay is \$5,000 for single cover and \$10,000 for family cover. We will only pay for Your resumption of Trip if You contact Us first and get Our agreement before You decided to return home early. You must also provide Us with a letter from the treating doctor to support Your claim that it was medically necessary, or the condition of the other person was serious enough, to warrant Your early return home.

The maximum amount We will pay for all claims combined under this Section is shown under the Benefit Tables on pages 5-6 for the plan and policy type You have selected.

In addition to the General Policy Exclusions applying to all Sections of the policy, We will not pay for:

- 14.2 any expenses which are recoverable from the carrier or any other source.
- 14.3 any expenses incurred from using a hospital for addiction treatment or as a nursing home, or place for convalescence or rehabilitation.
- 14.4 any claims that arise from Your or any other person's depression, stress, anxiety, mental or nervous disorder.
- 14.5 additional travelling expenses where We have also paid a claim for the cost of cancellation fees or lost deposits on bookings in respect of the same period. This exclusion will not apply where the additional expenses are incurred directly as a result of the hospitalisation or death of You or Your Travelling Companion, and are agreed by Us.
- 14.6 any loss incurred as a result of any Terrorist Act.
- 14.7 any loss incurred as a result of any intentional use of military force or other intervention by a government or official authority to intercept, prevent, or mitigate any known or suspected Terrorist Act.
- 14.8 any claims arising from any business commitment, financial or contractual obligation, including those of Your Travelling Companion or Relative.

SECTION 15 – PERSONAL LIABILITY

This cover is available under all plans. There is no Excess applicable.

We will pay:

- 15.1 All damages and compensation, including legal expenses incurred with Our written consent, which You become legally liable to pay as a result of Your negligence during the Trip causing:
- (a) injury including death; and/or
 - (b) loss of or damage to property.

Please note that You must not accept liability without Our prior consent.

The maximum amount We will pay for all claims combined under this Section is shown under the Benefit Tables on pages 5-6 for the plan You have selected.

In addition to the General Policy Exclusions applying to all Sections of the policy, We will not pay for:

- 15.2 injury to Your Travelling Companion or to a Relative.
- 15.3 injury to any of Your employees arising out of or in the course of employment.
- 15.4 loss of or damage to property owned by, or in the control of, You, Your Relative, or Your Travelling Companion, or an employee of any of the aforementioned persons.
- 15.5 loss of or damage to property, or Injury arising out of, Your business, trade or profession including professional advice given by You.
- 15.6 any contract unless such liability would have arisen in the absence of that contract.
- 15.7 punitive, aggravated or exemplary damages.
- 15.8 any fine or penalty.
- 15.9 loss which would be covered under workers' compensation legislation, an industrial award or agreement, or accident compensation legislation.
- 15.10 any loss arising from any Terrorist Act.
- 15.11 any loss arising from any intentional use of military force or other intervention by a government or official authority to intercept, prevent, or mitigate any known or suspected Terrorist Act.
- 15.12 any claim against You arising out of ownership, custody, or use of any motor vehicle or mechanically propelled vehicle, any aircraft, watercraft or firearms.
- 15.13 costs and expenses incurred after the date on which We have offered to pay the maximum limit of liability under this Section.

FINANCIAL SERVICES GUIDE

This Financial Services Guide (“**FSG**”) provides information to assist You to decide whether You wish to use any of the services offered by itrek Pty Ltd, 1Cover Pty Ltd or American Home Assurance Company trading in Australia as Chartis (“**Chartis**”). It also sets out other information required by law to be included in an FSG.

For example, the FSG contains information about remuneration that may be paid to itrek Pty Ltd and other relevant people or organisations related to the services offered. It also contains information about how You may access dispute resolution.

GENERAL ADVICE WARNING

When arranging Your insurance We may provide You with General Advice. General Advice is provided without taking into consideration Your personal circumstances, objectives or financial situation.

Because of this You need to read the Product Disclosure Statement to consider if it is right for You before deciding whether to acquire the itrek International Travel Insurance policy to ensure that it suit Your needs, and whether You require a budget insurance, or comprehensive insurance.

HOW ITREK AND 1COVER ARE REMUNERATED

From the base premium (premium less stamp duty, GST and any other government charges, taxes, fees or levies)You pay, itrek, who are responsible for most of the administration, marketing and distribution costs incurred in connection with the product, receive commission or any other payment from Chartis of between zero and thirty percent. 1Cover, who are responsible for the customer’s call in connection with the product, does not receive any commission or payment from Chartis.

In some cases itrek works in partnership with third party organisations (**affiliates**) that may introduce customers (eg. by a link on their website). We may pay the affiliate an introducer’s fee (to be determined on a case by case basis) should the customer decided to purchase a policy from Us.

ABOUT ITREK AND 1COVER

itrek Pty Ltd and 1Cover Pty Ltd are appointed for this purpose as Corporate Authorised Representatives of Chartis.

Contact details are:

itrek Pty Ltd
ABN 83 125 262 124
AR Number 317712
Level 11,
307 Pitt Street
Sydney, 2000
NSW

1Cover Pty Ltd
ABN 91 105 954 265
AR Number 269304
Level 11,
307 Pitt Street
Sydney, 2000
NSW

Phone: 1300 884 430

Email: info@itrek.com.au

itrek and 1Cover may provide general advice and deal in specified general insurance products that are issued/insured by:

American Home Assurance Company
ABN 67 007 483 267
AFSL 230903
Incorporated with Limited Liability in the USA,
Trading in Australia as Chartis
549 St. Kilda Road
Melbourne
VIC 3004

PROVIDING INSTRUCTIONS TO ITREK AND 1COVER

Instructions are able to be received by:

- Telephone – 1300 884 430 (within Australia)
- Email - info@itrek.com.au
- Letter or in person -
Level 11,
307 Pitt Street
Sydney, 2000
NSW

IF YOU HAVE A COMPLAINT

Resolving Your Complaints

We are committed to handling any complaints about our products or services efficiently and fairly.

If You have a complaint:

1. Contact Us on Our dedicated complaints line – 1800 339 669.
2. If Your complaint is not satisfactorily resolved You may request that the matter be reviewed by management by writing to:

The Compliance Manager
Chartis
549 St Kilda Road, Melbourne
VICTORIA 3004

3. If You are still unhappy, You may request that the matter be reviewed by Our Internal Dispute Resolution Committee (“Committee”). We will respond to You with the Committee’s findings within 15 working days.
4. If You are not satisfied with the finding of the Committee, You may be able to take Your matter to an independent dispute resolution body, Financial Ombudsman Service (**FOS**). This external dispute resolution body can make decisions with which Chartis are obliged to comply.

Contact details are:

Financial Ombudsman Service

Phone: 1300 780 808 (local call fee applies)

Email: info@fos.org.au

Internet: <http://www.fos.org.au>

GPO Box 3 Melbourne, VIC 3001

FSG Date: 8 September 2009

