

Sales enquiries

Within Australia: 1300 881 994
www.kangocover.com.au

Claims enquiries

Within Australia: 1300 725 154
From Overseas: (+61) 7 3305 7499

24 hour emergency assistance

Within Australia: 1800 010 075
From Overseas: (+61) 7 3305 7499



This insurance is issued and managed by
AGA Assistance Australia Pty Ltd, trading as
Allianz Global Assistance
ABN 52 097 227 177
AFS Licence No. 245631
74 High Street, Toowong QLD 4066

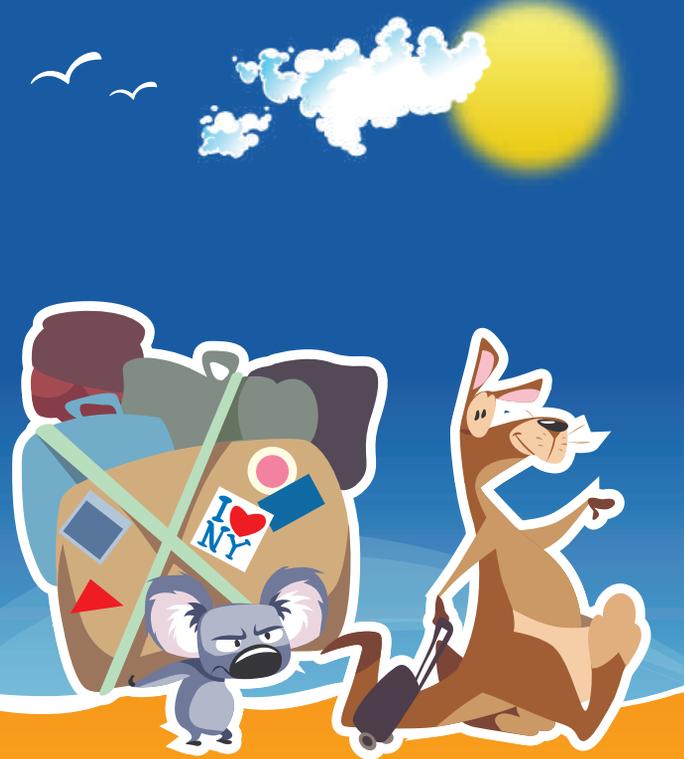
This insurance is underwritten by
Allianz Australia Insurance Limited (Allianz)
ABN 15 000 122 850
AFS Licence No. 234708
2 Market Street, Sydney NSW 2000

Kango Cover Pty Ltd is an authorised representative
of AGA Assistance Australia Pty Ltd

Allianz 
Global Assistance



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Combined Financial Services Guide and Product Disclosure Statement (including Policy Wording)

Effective Date: 25 July 2012

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Financial Services Guide

This Financial Services Guide (FSG) has been designed to help you make an informed decision about the financial services that Kango Cover and Allianz Global Assistance can provide to you. It also contains information about how they and others are remunerated for providing these financial services and how your complaints are dealt with.

Where they arrange an insurance policy for you, they will give you a Product Disclosure Statement (PDS) when required. The PDS is designed to provide important information on the significant features and benefits of the policy and is designed to assist you in making an informed decision about whether to buy the product. It may consist of more than one document.

Any advice that is provided to you is general in nature and does not take into account your individual objectives, financial circumstances or needs. Before you make any decisions about the product, you should read the PDS carefully to ensure that it is suitable for you.

About Allianz Global Assistance

Allianz Global Assistance (a trading name of AGA Assistance Australia Pty Ltd ABN 52 097 227 177, AFS Licence 245631) of 74 High Street, Toowong, Queensland 4066, Telephone 1800 119 862, is an Australian Financial Services Licensee authorised to deal in and provide general advice on general insurance products. Allianz Global Assistance has been authorised by the insurer, Allianz Australia Insurance Limited (Allianz) ABN 15 000 122 850, AFS Licence 234708 of 2 Market Street, Sydney, New South Wales 2000, Telephone 13 26 64, to act on its behalf to deal in and provide general advice and handle and settle claims in relation to travel insurance products underwritten by Allianz. Allianz Global Assistance has a binding authority which means it can enter into, vary or cancel these insurance products and handle and settle claims without reference to Allianz provided it acts within the binding authority. When providing these services, Allianz Global Assistance acts for Allianz and does not act on your behalf.

About Kango Cover

Kango Cover Pty Ltd (Kango Cover) ABN 52 145 648 540, AR No. 424662 of Level 11, 307 Pitt Street, Sydney, New South Wales 2000, is an authorised representative of Allianz Global Assistance.

Kango Cover is authorised by Allianz Global Assistance to deal in and provide general advice on travel insurance products underwritten by Allianz. Kango Cover acts for Allianz Global Assistance and does not act on your behalf.

The distribution of this FSG by Kango Cover has been authorised by Allianz Global Assistance.

Professional indemnity insurance arrangements

Allianz Global Assistance and its representatives (including its authorised representatives) are covered under professional indemnity insurance that complies with the requirements of section 912B of the Corporations Act. The insurance (subject to its terms and conditions) will continue to cover claims in relation to Allianz Global Assistance's representatives/employees who no longer work for it (but who did at the time of the relevant conduct).

Remuneration

The premium for this travel insurance policy is payable to Allianz as the insurer.

Kango Cover receives a commission (inclusive of GST) which is calculated as a percentage of the premium you pay for a travel insurance policy issued to you. It is only paid if you buy a policy. Employees and representatives of Kango Cover receive an annual salary.

Allianz Global Assistance is also remunerated by Allianz for providing services on behalf of Allianz. This is a percentage (exclusive of GST) of the premium that you pay for an insurance policy and is only paid if you buy a policy. Employees and representatives of Allianz Global Assistance receive an annual salary.

The above remuneration is included in the premium you pay.

If you would like more information about the remuneration that Kango Cover, employees and representatives of Kango Cover or Allianz Global Assistance receives, please ask them. This request should be made within a reasonable time after this FSG is provided to you and before the financial services are provided to you.

If you have a complaint

Should you have a complaint or dispute arising out of this insurance, employees of Allianz Global Assistance or Kango Cover or service providers, please call Allianz Global Assistance on 1300 725 154 or put the complaint in writing and send it to PO Box 162, Toowong, Queensland 4066.

A dispute may also be referred to the Financial Ombudsman Service Limited (FOS), which is an independent external dispute resolution body. For more information or to access the FOS process please call 1300 780 808. Alternatively you can write to the FOS at GPO Box 3, Melbourne Victoria 3001. Access to the FOS is free.

Privacy Statement

Allianz Global Assistance and Kango Cover are committed to ensuring the privacy and security of your personal information. They adhere to the privacy terms set out in **"Important Matters"** in the PDS.

How to contact us

You can contact Kango Cover or Allianz Global Assistance or provide them with instructions using the contact details outlined in this FSG. Please keep this document in a safe place for your future reference.

Date prepared

This FSG was prepared on 13 July 2012.

About this Product Disclosure Statement

A Product Disclosure Statement (PDS) is a document required by the Corporations Act 2001 (Cth) and contains information designed to help you decide whether to buy the policy and to compare it with other products you may be considering.

This PDS sets out the cover available and the terms and conditions which apply. Please note that any recommendations or opinions in this document are of a general nature only and do not take into account your objectives, financial situation or needs.

This PDS, together with the Certificate of Insurance and any written endorsements by us, make up your contract with Allianz. Please retain these documents in a safe place.

About the available covers

You can choose one of these 6 plans:

Joey Cover

(includes Sections* 1 & 17)

Rock Wallaby Cover

(includes Sections* 1, 11, 13 & 17)

Wallaby Cover

(includes Sections* 1, 10, 11, 13 & 17)

Eastern Grey Cover

(includes Sections 1 to 4, 6, 10, 11, 13, 14, & 16 to 18)

Big Red Cover

(includes Sections* 1 to 19)

Annual Multi-Trip Cover

(includes Sections* 1 to 19)

** you will not have cover under certain Sections while travelling in Australia - see "Geographical regions" pages 12 to 14 for details.*

Understanding your policy and its important terms and conditions

To properly understand this policy's significant features, benefits and risks you need to carefully read:

- **"How to purchase this Policy"** (pages 11 to 14) - this contains important information on who can purchase the policy, age limits and the cover available to you;
- The benefit limits provided in the **"Table of Benefits"** (pages 19 to 24), the **"Table of Covered Sports and Activities"** (pages 75 to 82), the **"Table of Covered Winter Sports"** (pages 83 to 85), when *We will pay* a claim under each Section (**"Your Policy**

Cover" pages 42 to 70) and any endorsements under **"Additional Options"** pages 15 to 18 (remember, certain words have special meanings – see **"Words with Special Meanings"** pages 38 to 41);

- **"Important Matters"** (pages 28 to 37) - this contains important information on applicable Excesses, the period of cover and extensions of cover, the cooling-off period, your Duty of Disclosure (including how the duty applies to you and what happens if you breach the duty), our privacy notice and dispute resolution process, compensation arrangements, when you can choose your own doctor, when you should contact Allianz Global Assistance concerning 24 hour medical assistance, Overseas hospitalisation or medical evacuation, and more;
- When *We will not pay* a claim under each Section (**"Your Policy Cover"** pages 42 to 70), **"General Exclusions Applicable to all Sections"** pages 71 to 74 (which provides details of the general exclusions that apply to all covers and benefits) and the **"Table of Excluded Sports and Activities"** (pages 85 & 86); and
- **"Claims"** (pages 87 to 89) - this sets out important information about how we will pay claims. It also sets out certain obligations that you and we have. If you do not meet them we may refuse to pay a claim.

Applying for cover

When you apply for the policy, we will confirm with you things such as the period of cover, your premium, what cover options and Excess will apply, and whether any standard terms are to be varied (this may be by way of an endorsement). These details will be recorded on the Certificate of Insurance issued to you.

This PDS sets out the cover we are able to provide you with. You need to decide if the benefit limits, type and level of cover are appropriate for you and will cover your potential loss.

If you have any queries, want further information about the policy or want to confirm a transaction, please contact Kango Cover.

About your premium

You will be told the premium payable for the policy when you apply. It is based on a number of factors such as your destination(s), length of Journey, number of persons covered, the plan and any additional options selected. The higher the risk, the higher the premium is.

Your premium also includes amounts that take into account our obligation to pay any relevant compulsory government charges, taxes or levies (e.g. Stamp Duty

and GST) in relation to your policy. These amounts are included in your Certificate of Insurance as part of the total premium.

Cooling-off period

Even after you have purchased your policy, you have cooling-off rights (see page 28 of **"Important Matters"** for details).

Who is your insurer?

This policy is issued and underwritten by Allianz Australia Insurance Limited (Allianz) ABN 15 000 122 850 AFS Licence No. 234708.

Who is Allianz Global Assistance?

Allianz Global Assistance is a trading name of AGA Assistance Australia Pty Ltd. Allianz Global Assistance has been authorised by Allianz to enter into and arrange the policy and deal with and settle any claims under it, as the agent of Allianz, not as your agent. Allianz Global Assistance acts under a binder which means that it can do these things as if it were the insurer.

It also administers all emergency assistance services and benefits of this insurance. You may contact Allianz Global Assistance in an emergency 24 hours a day, 7 days a week.

Updating the PDS

We may need to update this PDS from time to time if certain changes occur where required and permitted by law. We will issue you with a new PDS or a supplementary PDS to update the relevant information except in limited cases. Where the information is not something that would be materially adverse from the point of view of a reasonable person considering whether to buy this product, Allianz Global Assistance may issue you with notice of this updated information (you can get a paper copy free of charge by calling Kango Cover).

Preparation date

The preparation date of this PDS is 13 July 2012.

Summary of Benefits

This is only a summary of the benefits. Please read this PDS carefully for complete details of what *We will pay* and what *We will not pay* (see pages 42 to 70). Importantly, please note that exclusions do apply, as well as limits to the cover.

SECTION 1 Overseas Emergency Medical & Hospital Expenses

Cover for Overseas medical treatment if you are Injured or become Sick Overseas, including:

- medical
- Hospital
- surgical
- nursing
- emergency dental treatment for the relief of sudden and acute pain to sound and natural teeth.

SECTION 2 Additional Accommodation & Travel Expenses

Cover for additional travel and accommodation expenses if you cannot travel because of an Injury or Sickness.

SECTION 3 Family Emergency

Cover for Reasonable additional travel expenses if your Travelling Companion, or a Relative of either of yours, dies unexpectedly, is disabled by an Injury or requires hospitalisation.

SECTION 4 Return Airfare

Reimbursement of your return airfare if the major part of your travel has been interrupted by you being hospitalised and you need to be escorted Home to Australia.

SECTION 5 Resumption of Journey

Cover for the cost of airfares for you to resume your Journey if you return Home because of the unexpected death or hospitalisation of a Relative of yours.

SECTION 6 Hospital Cash Allowance

An allowance of \$125 per day if you are Hospitalised for more than 48 continuous hours while Overseas.

SECTION 7 Accidental Death

A death benefit is payable to your estate if you die within 12 months of, and because of, an Injury sustained during your Journey.

SECTION 8 Permanent Disability

A permanent disability benefit is payable for total loss of sight in one or both eyes, or loss of use of a hand or foot (for at least 12 months, and which will continue

indefinitely) within 12 months of, and because of, an Injury you sustained during your Journey.

SECTION 9 Travel Documents, Credit Cards & Travellers Cheques

Cover for the following which are lost or stolen from you during your Journey:

- replacement cost of your credit cards, including loss resulting from fraudulent use.
- replacement cost of your travel documents such as passports, travel documents or travellers cheques.

SECTION 10 Personal Money

Cover for the following items stolen from your person:

- banknotes
- cash
- currency notes
- postal orders
- money orders.

SECTION 11 Luggage & Personal Effects

Cover for replacing stolen or permanently lost Luggage and Personal Effects, or reimbursing repair cost for accidentally damaged items, including:

- luggage
- spectacles
- personal effects
- personal computers
- cameras.

SECTION 12 Luggage & Personal Effects Delay Expenses

Cover to purchase essential items of clothing and other personal items following Luggage and Personal Effects being delayed, misdirected or misplaced by your Carrier for more than 12 hours.

SECTION 13 Cancellation Fees & Lost Deposits

Cover for cancellation fees and lost deposits for pre-paid travel arrangements due to unforeseen circumstances neither expected nor intended by you and which are outside your control, such as:

- Sickness
- Injuries
- strikes
- collisions
- retrenchment
- natural disasters.

SECTION 14 Travel Delay Expenses

Cover for additional meals and accommodation expenses, after an initial 6 hour delay, if your Journey is disrupted due to circumstances beyond your control.

SECTION 15 Hijack & Kidnap

Cover if you are hijacked or kidnapped and held captive.

SECTION 16 Rental Vehicle Excess

Cover for the excess payable on your Rental Vehicle's motor vehicle insurance resulting from the Rental Vehicle being:

- stolen
- crashed
- damaged

SECTION 17 Personal Liability

Cover for legal liability including legal expenses for bodily injuries or damage to property of other persons as a result of a claim made against you.

SECTION 18 Legal Expenses

Cover for legal expenses incurred in seeking compensation or damages following your death or Injury as the result of an accident during your Journey provided we have agreed to the expenses being incurred.

SECTION 19 Travel Services Provider Insolvency

Cover for financial loss due to the Insolvency of a Travel Services Provider.

SECTION 20 Winter Sports Equipment

Cover for the loss, theft of or damage to your Winter Sports Equipment during your Journey.

SECTION 21 Winter Sports Equipment Hire

Cover for the hire of alternative Winter Sports equipment following the accidental loss, theft of or damage to your Winter Sports equipment.

SECTION 22 Lift Pass

Cover for the value of the unused portion of your lift pass if it has been lost or stolen.

SECTION 23 Ski Pack

Cover for the value of any unused ski pass, ski hire, tuition fees or lift passes due to you being unable to utilise these benefits following your Injury or Sickness.

SECTION 24 Piste Closure

Cover for travel to an alternative resort if you are unable to ski at your pre-booked resort due to piste closure.

SECTION 25 Avalanche Cover

Additional travel and accommodation expenses if you are unable to arrive at, or leave, your pre-booked ski resort for more than 12 hours from the scheduled arrival or departure time, because of an avalanche.

SECTION 26 Business Equipment

Additional cover for your business equipment which is lost, stolen or damaged during your Journey.

SECTION 27 Emergency Courier Expenses

Cover for courier expenses to replace essential Business Equipment which is lost, stolen or damaged during your Journey and which we have agreed to pay under Section 26 (*Business Equipment*).

SECTION 28 Business Equipment Hire

Additional cover for the cost of hiring replacement Business Equipment if your Business Equipment is delayed in transit, or lost, stolen or damaged during your Journey.

SECTION 29 Business Money

Cover for the loss or theft of business money (cash or travellers cheques), belonging to you or your employer, while on your person or held in locked safety deposit facilities.

SECTION 30 Replacement Staff

Cover for accommodation and travel costs to replace you with an alternative business associate if you are prevented from attending a planned business meeting during your Journey as a result of an Injury or Sickness which is covered under Section 1 (*Overseas Emergency Medical & Hospital Expenses*).

How to purchase this Policy

Step 1	Refer to "Who can purchase this policy?"	see below
Step 2	Refer to "Age limits"	see below
Step 3	Read the "Pre-existing Medical Conditions" section	pages 25 to 27
Step 4	Nominate the geographical region for your Journey	pages 12 to 14
Step 5	Nominate the duration of your Journey	---
Step 6	Select either Joey Cover, Rock Wallaby Cover, Wallaby Cover, Eastern Grey Cover, Big Red Cover or Annual Multi-Trip	pages 19 to 24
Step 7	Select any "Additional Options" you would like to include	pages 15 to 18
Step 8	Select the cover type (Single, Duo or Family)	page 12
Step 9	Contact Kango Cover for your premium and to apply to purchase a policy	back cover

Who can purchase this policy?

Cover is only available if:

- you are a Resident of Australia; and
- you purchase your policy before you commence your Journey; and
- your Journey commences and ends in Australia.

Age limits

Age limits are as at the date of issue of your Certificate of Insurance.

Joey Cover & Eastern Grey Cover

Available to travellers aged 64 years and under.

Rock Wallaby Cover & Wallaby Cover

Available to travellers aged 45 years and under.

Big Red Cover & Annual Multi-Trip

Available to travellers aged 69 years and under.

Your choices

Under this policy, you choose the cover you require based on your travel arrangements.

Whether you choose:

- Single, Duo or Family
- Joey Cover, Rock Wallaby Cover, Wallaby Cover, Eastern Grey Cover, Big Red Cover or Annual Multi-Trip

depends on the type of cover you want and are eligible to purchase.

Cover types

You can choose one of the following cover types:

- Single** - Covers you and your Dependants travelling with you.
- Duo** - Covers you and your Travelling Companion. Duo cover does not provide cover for Dependants. We issue one Certificate of Insurance, however, you are covered as if you are each insured under separate policies with Single benefit limits per insured person.
- Family** - Covers you and the members of your Family travelling with you. The benefit limits for Family cover apply to the total of all claims combined, regardless of the number of persons the claims relate to.

Geographical regions

Destinations	Regions
All destinations including USA (including Hawaii and the Caribbean), Central and South America, Canada and Antarctica	Region 1 - Worldwide
All destinations except USA (including Hawaii and the Caribbean), Central and South America, Canada and Antarctica	Region 2 - Eurasia/Africa
South-east Asia (excluding Indonesia & Bali), India and China	Region 3 - South-east Asia
South-west Pacific, Indonesia, Bali, Norfolk Island, New Zealand and Australia	Region 4 - South-west Pacific

International travel (all plans excluding Annual Multi-Trip)

You should select the geographical region where you are spending the majority of your Journey.

If you are travelling to multiple destinations which are in different geographical regions, you should select the

geographical region where you will spend the majority of your Journey Overseas, unless you are spending more than 96 hours of your Journey in the continents of North America, South America or Antarctica (including cruises).

If you are spending more than 96 hours of your Journey Overseas in the continents of North America, South America or Antarctica (including cruises), then you must select Region 1 - Worldwide.

Travellers on cruise liners

Travellers on cruise liners in the South Pacific should select Region 4 - South-west Pacific.

If you are cruising in other worldwide locations, you should select the geographical region for the destinations you are cruising in.

Joey Cover

You will only have cover under Section 17 while travelling in Australia (destination must be a minimum of 250km from Home).

If you have purchased the additional option 'Winter Sports Cover', you will also have cover under Sections 20 to 25 while travelling in Australia .

Rock Wallaby Cover & Wallaby Cover

You will only have cover under Sections 11, 13 & 17 while travelling in Australia (destination must be a minimum of 250km from Home).

If you have purchased the additional option 'Winter Sports Cover', you will also have cover under Sections 20 to 25 while travelling in Australia.

Eastern Grey Cover

You will only have cover under Sections 2, 3, 11, 13, 14, 16, 17 & 18 while travelling in Australia (destination must be a minimum of 250km from Home).

If you have purchased the additional option 'Winter Sports Cover', you will also have cover under Sections 20 to 25 while travelling in Australia.

If you have purchased the additional option 'Business Cover', you will also have cover under Sections 26 to 29 while travelling in Australia.

Big Red Cover

You will only have cover under Sections 2, 3, 7, 11, & 13 to 19 while travelling in Australia (destination must be a minimum of 250km from Home).

If you have purchased the additional option 'Winter Sports Cover', you will also have cover under Sections 20 to 25 while travelling in Australia.

If you have purchased the additional option 'Business Cover', you will also have cover under Sections 26 to 29

while travelling in Australia.

Annual Multi-Trip

You can select either Region 1 - Worldwide or Region 2 - Eurasia/Africa if you purchase Annual Multi-Trip. You will have cover for unlimited Journeys during the 12 month policy period as shown on the Certificate of Insurance.

The length of any one Journey cannot exceed the maximum duration period selected when you purchased the policy – 35 days or 60 days - and must involve an Overseas destination.

If you plan to spend more than 96 hours of any one Journey in the continents of North America, South America or Antarctica (including cruises), then you must select Region 1 - Worldwide.

You will only have cover under Sections 2, 3, 7, 11, & 13 to 19 while travelling in Australia (destination must be a minimum of 250km from Home).

If you have purchased the additional option 'Winter Sports Cover', you will also have cover under Sections 20 to 25 while travelling in Australia.

If you have purchased the additional option 'Business Cover', you will also have cover under Sections 26 to 29 while travelling in Australia.

Additional Options

Specified Luggage & Personal Effects Cover

Please note:

- "specified items" refers to Luggage and Personal Effects that have been listed as covered on your Certificate of Insurance with a nominated sum insured.
- "unspecified items" refers to Luggage and Personal Effects that have not been specifically listed on your Certificate of Insurance.

Cover for unspecified items is limited to:

Wallaby Cover, Eastern Grey Cover, Big Red Cover & Annual Multi-Trip

- personal computers, video cameras or cameras: **\$3,000 each item**
- other items: **\$750 each item**

Rock Wallaby Cover

- personal computers, video cameras or cameras: **\$250 each item**
- other items: **\$250 each item**

The maximum amount we will pay for all claims combined under Section 11 (*Luggage & Personal Effects*) is shown under the "Table of Benefits" (pages 19 to 24) for the plan you have selected.

Additional cover can be purchased for specified items (**excluding jewellery, bicycles and watercraft other than surfboards**) up to \$4,000 for any one item, set or pair of items, up to a maximum amount of \$8,000 in total, by paying an additional premium. Depreciation and the standard item limits under Section 11.1 b] will not apply to these specified items.

Your nominated limit for 'Specified Luggage & Personal Effects Cover' will be shown on your Certificate of Insurance. Receipts and/or valuations must be provided in the event of a claim.

This additional option is not available under Joey Cover.

Sports and Activities

You may not be covered when you take part in certain sports and activities as this policy does not automatically cover sporting and adventure activities.

If you will be taking part in a sport or activity during your Journey, please note that cover is only available for the activities listed in the "Table of Covered Sports and Activities" (pages 75 to 82), and is only available where:

- you have selected 'Sports and Activities' cover as an optional cover; and
- have paid any additional premium which may apply to certain activities and the additional option is shown on your Certificate of Insurance.

For certain sports and activities, cover will not apply under the following Sections:

- Section 7 (*Accidental Death*)
- Section 8 (*Permanent Disability*)
- Section 17 (*Personal Liability*)

In addition, cover under Section 1 (*Overseas Emergency Medical & Hospital Expenses*) will be limited to \$500,000 for certain sports and activities listed in the **"Table of Covered Sports and Activities"** (pages 75 to 82).

Please note: Special conditions apply to certain sports and activities. For further details, please refer to the **"Table of Covered Sports and Activities"** (pages 75 to 82).

Winter Sports Cover

This policy does not provide cover for any Winter Sports activity, or any claim under any other Section of the policy arising out of a Winter Sports activity, unless you have selected the additional option 'Winter Sports Cover', paid the additional premium and the additional option is shown on your Certificate of Insurance.

'Winter Sports Cover' provides cover for loss or damage to Winter Sports Equipment, including the cost of replacement equipment hire, loss or theft of your ski pass, cancellation of ski tuition fees as a result of an Injury or Sickness suffered by you, as well as expenses incurred due to piste closure or an avalanche. For further details, please refer to Sections 20 to 25 on pages 63 to 66.

By purchasing this additional option, the policy will include cover for the Winter Sports activities shown in the **"Table of Covered Winter Sports"** (pages 83 to 85), as well as the benefits listed in the table on page 17.

For certain Winter Sports, cover will not apply under the following Sections:

- Section 7 (*Accidental Death*)
- Section 8 (*Permanent Disability*)
- Section 17 (*Personal Liability*)

In addition, cover under Section 1 (*Overseas Emergency Medical & Hospital Expenses*) will be limited to \$500,000 for certain sports and activities listed in the **"Table of Covered Winter Sports"** (pages 83 to 85).

Please note: Special conditions may apply to certain Winter Sports activities. For further details, please refer to the **"Table of Covered Winter Sports"** (pages 83 to 85).

Winter Sports Cover Table of Benefits

Policy Section & Benefit		Sum Insured per Journey (per person)
*20	Winter Sports Equipment	\$1,250
21	Winter Sports Equipment Hire	\$500
22	Lift Pass	\$500
23	Ski Pack	\$600
*24	Piste Closure	\$500
25	Avalanche Cover	\$600

* sub-limits apply (refer to **"Your Policy Cover"** pages 63 to 66)

Business Cover

If you purchase Eastern Grey Cover, Big Red Cover or Annual Multi-Trip, you can also purchase the additional option 'Business Cover' (Sections 26 to 30) by paying an additional premium.

'Business Cover' provides cover for loss or damage to Business Equipment (including Business Samples), including cost of replacement equipment hire, emergency courier expenses, loss or theft of business money as well as expenses for replacement staff to attend a planned Overseas meeting if an Injury or Sickness prevents you from attending the meeting. For further details, please refer to Sections 26 to 30 on pages 67 to 70.

This additional option is not available under Joey Cover, Rock Wallaby Cover or Wallaby Cover.

Business Cover Table of Benefits

Policy Section & Benefit		Sum Insured per Journey (per person)
*26	Business Equipment	\$2,500
27	Emergency Courier Expenses	\$500
*28	Business Equipment Hire	\$1,000
*29	Business Money	\$1,000
30	Replacement Staff^	\$5,000

* sub-limits apply (refer to **"Your Policy Cover"** pages 67 to 70)

Removal of Standard Excess

You can remove the standard \$100 Excess on Eastern Grey Cover and Big Red Cover only by paying an additional premium.

This additional option is not available under Joey Cover, Rock Wallaby Cover, Wallaby Cover or Annual Multi-Trip.

Please note: You cannot remove the Excess which applies to some of the sports and activities listed in the **"Table of Covered Sports and Activities"** (pages 75 to 82) and the **"Table of Covered Winter Sports"** (pages 83 to 85).

Increase Standard Excess

You can reduce your policy premium by doubling the standard Excess which applies to the plan you have selected.

Please note: This option will not apply to claims arising from the sports and activities listed in the **"Table of Covered Sports and Activities"** (pages 75 to 82) and the **"Table of Covered Winter Sports"** (pages 83 to 85).

For further details relating to the Excess which may apply to the policy you have selected, please read the 'Excess' section on pages 29 to 33.

Please contact Kango Cover for details on additional premiums.

Following is a Table of the benefits and their maximum limits. Refer to **"Your Policy Cover"** pages 42 to 70 for details of what *We will pay* and *what We will not pay*, and which types of cover are provided under each plan.

All benefit limits and Excesses throughout this PDS are in Australian Dollars (AUD).

Policy Section & Benefit		Joey Cover			Rock Wallaby Cover		
		Single	Duo (per person)	Family	Single	Duo (per person)	Family
*1	Overseas Emergency Medical & Hospital Expenses^ <i>Dental Expenses^</i>	\$5 million# \$500	\$5 million# \$500	\$10 million# \$1,000	\$5 million# \$500	\$5 million# \$500	\$10 million# \$1,000
2	Additional Accommodation & Travel Expenses	---	---	---	---	---	---
*3	Family Emergency	---	---	---	---	---	---
4	Return Airfare^	---	---	---	---	---	---
*5	Resumption of Journey^	---	---	---	---	---	---
*6	Hospital Cash Allowance^	---	---	---	---	---	---
*7	Accidental Death	---	---	---	---	---	---
*8	Permanent Disability^	---	---	---	---	---	---
9	Travel Documents, Credit Cards & Travellers Cheques^	---	---	---	---	---	---
10	Personal Money^	---	---	---	---	---	---
*11	Luggage & Personal Effects	---	---	---	\$3,000	\$3,000	\$6,000
12	Luggage & Personal Effects Delay Expenses^	---	---	---	---	---	---
*13	Cancellation Fees & Lost Deposits	---	---	---	\$10,000	\$10,000	\$20,000
*14	Travel Delay Expenses	---	---	---	---	---	---
*15	Hijack & Kidnap	---	---	---	---	---	---
*16	Rental Vehicle Excess	---	---	---	---	---	---
17	Personal Liability	\$1.5 million	\$1.5 million	\$3 million	\$2 million	\$2 million	\$4 million
18	Legal Expenses	---	---	---	---	---	---
19	Travel Services Provider Insolvency	---	---	---	---	---	---

* sub-limits apply (refer to **"Your Policy Cover"** pages 42 to 70).

The benefit payable under this Section is limited to \$500,000 while engaging in specific activities listed in the **"Table of Covered Sports and Activities"** (pages 75 to 82) and the **"Table of Covered Winter Sports"** (pages 83 to 85).

^ There is no cover under these Sections while travelling in Australia - refer to the **'Geographical regions'** section of this PDS for details (pages 12 to 14).

Following is a Table of the benefits and their maximum limits. Refer to **"Your Policy Cover"** pages 42 to 70 for details of what *We will pay* and *what We will not pay*, and which types of cover are provided under each plan.

All benefit limits and Excesses throughout this PDS are in Australian Dollars (AUD).

Policy Section & Benefit		Wallaby Cover			Eastern Grey Cover		
		Single	Duo (per person)	Family	Single	Duo (per person)	Family
*1	Overseas Emergency Medical & Hospital Expenses^ Dental Expenses^	\$5 million# \$500	\$5 million# \$500	\$10 million# \$1,000	\$12.5 million# \$1,000	\$12.5 million# \$1,000	\$25 million# \$2,000
2	Additional Accommodation & Travel Expenses	---	---	---	\$10,000	\$10,000	\$20,000
*3	Family Emergency						
4	Return Airfare^	---	---	---	\$1,000	\$1,000	\$2,000
*5	Resumption of Journey^	---	---	---	---	---	---
*6	Hospital Cash Allowance^	---	---	---	\$6,000	\$6,000	\$12,000
*7	Accidental Death	---	---	---	---	---	---
*8	Permanent Disability^	---	---	---	---	---	---
9	Travel Documents, Credit Cards & Travellers Cheques^	---	---	---	---	---	---
10	Personal Money^	\$250	\$250	\$250	\$500	\$500	\$500
*11	Luggage & Personal Effects	\$5,000	\$5,000	\$10,000	\$6,000	\$6,000	\$12,000
12	Luggage & Personal Effects Delay Expenses^	---	---	---	---	---	---
*13	Cancellation Fees & Lost Deposits	\$12,500	\$12,500	\$25,000	\$12,500	\$12,500	\$25,000
*14	Travel Delay Expenses	---	---	---	\$500	\$500	\$1,000
*15	Hijack & Kidnap	---	---	---	---	---	---
*16	Rental Vehicle Excess	---	---	---	\$4,000	\$4,000	\$4,000
17	Personal Liability	\$2.5 million	\$2.5 million	\$5 million	\$2.5 million	\$2.5 million	\$5 million
18	Legal Expenses	---	---	---	\$25,000	\$25,000	\$25,000
19	Travel Services Provider Insolvency	---	---	---	---	---	---

* sub-limits apply (refer to **"Your Policy Cover"** pages 42 to 70).

The benefit payable under this Section is limited to \$500,000 while engaging in specific activities listed in the **"Table of Covered Sports and Activities"** (pages 75 to 82) and the **"Table of Covered Winter Sports"** (pages 83 to 85).

^ There is no cover under these Sections while travelling in Australia - refer to the **'Geographical regions'** section of this PDS for details (pages 12 to 14).

Following is a Table of the benefits and their maximum limits. Refer to **"Your Policy Cover"** pages 42 to 70 for details of what *We will pay* and *what We will not pay*, and which types of cover are provided under each plan.

All benefit limits and Excesses throughout this PDS are in Australian Dollars (AUD).

Policy Section & Benefit		Big Red Cover			Annual Multi-Trip##		
		Single	Duo (per person)**	Family	Single	Duo (per person)**	Family
*1	Overseas Emergency Medical & Hospital Expenses^ <i>Dental Expenses^</i>	unlimited#	unlimited#	unlimited#	unlimited#	unlimited#	unlimited#
		\$1,000	\$1,000	\$2,000	\$1,000	\$1,000	\$2,000
2	Additional Accommodation & Travel Expenses	\$15,000	\$15,000	\$30,000	\$15,000	\$15,000	\$30,000
*3	Family Emergency						
4	Return Airfare^	\$2,000	\$2,000	\$4,000	\$2,000	\$2,000	\$4,000
*5	Resumption of Journey^	\$5,000	\$5,000	\$10,000	\$5,000	\$5,000	\$10,000
*6	Hospital Cash Allowance^	\$6,000	\$6,000	\$12,000	\$6,000	\$6,000	\$12,000
*7	Accidental Death	\$50,000	\$50,000	\$100,000	\$50,000	\$50,000	\$100,000
*8	Permanent Disability^	\$50,000	\$50,000	\$100,000	\$50,000	\$50,000	\$100,000
9	Travel Documents, Credit Cards & Travellers Cheques^	\$1,000	\$1,000	\$2,000	\$1,000	\$1,000	\$2,000
10	Personal Money^	\$750	\$750	\$750	\$750	\$750	\$750
*11	Luggage & Personal Effects	\$7,500	\$7,500	\$15,000	\$7,500	\$7,500	\$15,000
12	Luggage & Personal Effects Delay Expenses^	\$1,000	\$1,000	\$2,000	\$1,000	\$1,000	\$2,000
*13	Cancellation Fees & Lost Deposits	\$15,000	\$15,000	\$30,000	\$15,000	\$15,000	\$30,000
*14	Travel Delay Expenses	\$1,000	\$1,000	\$2,000	\$1,000	\$1,000	\$2,000
*15	Hijack & Kidnap	\$7,500	\$7,500	\$15,000	\$7,500	\$7,500	\$15,000
*16	Rental Vehicle Excess	\$4,000	\$4,000	\$4,000	\$4,000	\$4,000	\$4,000
17	Personal Liability	\$2.5 million	\$2.5 million	\$5 million	\$2.5 million	\$2.5 million	\$5 million
18	Legal Expenses	\$50,000	\$50,000	\$50,000	\$50,000	\$50,000	\$50,000
19	Travel Services Provider Insolvency	\$10,000	\$10,000	\$20,000	\$10,000	\$10,000	\$20,000

* sub-limits apply (refer to **"Your Policy Cover"** pages 42 to 70)

** Except for Section 7 (Accidental Death) - the persons named on the Certificate of Insurance will each be covered for half of the amount shown for Section 7 in the **"Table of Benefits"** above.

The benefit payable under this Section is limited to \$500,000 while engaging in specific activities listed in the **"Table of Covered Sports and Activities"** (pages 75 to 82) and the **"Table of Covered Winter Sports"** (pages 83 to 85).

All benefits for Annual Multi-Trip are per Journey, unless specifically stated otherwise in this policy.

^ There is no cover under these Sections while travelling in Australia - refer to the **'Geographical regions'** section of this PDS for details (pages 12 to 14)

Pre-existing Medical Conditions

Please read this section carefully.

Travel insurance only provides cover for emergency Overseas medical events that are unforeseen. Medical conditions that were pre-existing at the time of the policy being issued are not covered, unless they are a condition that we expressly agree to cover.

If you have a Pre-existing Medical Condition that is not covered by this policy, we will not pay any claims arising from, related to or associated with that condition. This means that you may have to pay for an Overseas medical emergency and any associated costs which can be prohibitive in some countries.

What is a Pre-Existing Medical Condition?

Pre-existing Medical Condition (or "pre-existing 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, prior to policy purchase;
- 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.

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

If you take blood thinning prescription medication like Warfarin

Taking blood-thinning prescription medication like Warfarin (also known under brand names such as Coumadin, Jantoven, Marevan, and Waran) has a complex range of serious complications and side effects.

If you take blood-thinning prescription medication, General Exclusion 21 in the "General Exclusions Applicable to all Sections" (see page 73) applies to any claims for medical expenses or any other costs or expenses arising directly or indirectly from, or in any way connected with, any Injury or Sickness (including any Pre-existing Medical Condition).

Pre-existing Medical Conditions which are automatically covered

You are automatically covered if your Pre-existing Medical Condition is described on pages 26 & 27, provided you have not been hospitalised (including Day Surgery or Emergency Department attendance) for that condition in the past 24 months.

If your condition is not described on pages 26 & 27, or hospitalisation has occurred, we will not pay any costs or expenses arising from, related to or associated with your condition under the following Sections of the policy:

Section 1: Overseas Emergency Medical Assistance

- Section 2: Overseas Emergency Medical & Hospital Expenses (including Dental Expenses)

- Section 3: Additional Accommodation & Travel Expenses (applies to "We will pay" a] & b] only)

- Section 5: Return Airfare

- Section 12: Cancellation Fees & Lost Deposits

- Section 13: Travel Delay

This means that we will not pay:

- your medical expenses whatsoever;
- your evacuation or repatriation to Australia;
- your trip cancellation or rearrangement costs, or
- any additional or out of pocket expenses (including additional travel and accommodation expenses).

- | | |
|---|---|
| 1] Acne | 12] *Diabetes Mellitus (Type I) – providing you: |
| 2] Allergies, limited to Rhinitis, Sinusitis, Eczema, Food Intolerance, Hay Fever | a) were diagnosed over 12 months ago, and |
| 3] Asthma – providing that you: | b) have no eye, kidney, nerve or vascular complications, and |
| a) have no other lung disease; and | c) do not also suffer from a known cardiovascular disease, hypertension or hypercholesterolaemia, and |
| b) are less than 60 years of age at the date of policy issue | d) are under 50 years of age at the date of policy issue |
| 4] Bell's palsy | 13] *Diabetes Mellitus (Type II) – providing you: |
| 5] Benign Positional Vertigo | a) were diagnosed over 12 months ago, and |
| 6] Bunions | b) have no eye, kidney, |
| 7] Carpal Tunnel Syndrome | |
| 8] Cataracts | |
| 9] Coeliac disease | |
| 10] Congenital Blindness | |
| 11] Congenital Deafness | |

- | | |
|---|---|
| nerve or vascular complications, and | cardiovascular disease and/or diabetes |
| c) do not also suffer from a known cardiovascular disease, hypertension or hypercholesterolaemia | 24] *Hypertension (High Blood Pressure) – provided you do not also suffer from a known cardiovascular disease and/or diabetes |
| 14] Dry Eye Syndrome | 25] Hypothyroidism, including Hashimoto's Disease |
| 15] Epilepsy – providing there has been no change to your medication regime in the past 12 months, and you are on no more than one anti-convulsant medication | 26] Impaired Glucose Tolerance |
| 16] Folate Deficiency | 27] Incontinence |
| 17] Gastric Reflux | 28] Insulin Resistance |
| 18] Goitre | 29] Iron Deficiency Anaemia |
| 19] Glaucoma | 30] Macular Degeneration |
| 20] Graves' Disease | 31] Meniere's Disease |
| 21] Hiatus Hernia | 32] Migraine |
| 22] *Hypercholesterolaemia (High Cholesterol) – provided you do not also suffer from a known cardiovascular disease and/or diabetes | 33] Nocturnal Cramps |
| 23] *Hyperlipidaemia (High Blood Lipids) – provided you do not also suffer from a known | 34] Osteopaenia |
| | 35] Osteoporosis |
| | 36] Pernicious Anaemia |
| | 37] Plantar Fasciitis |
| | 38] Raynaud's Disease |
| | 39] Sleep Apnoea |
| | 40] Solar Keratosis |
| | 41] Trigeminal Neuralgia |
| | 42] Trigger Finger |
| | 43] Vitamin B12 deficiency |

**Diabetes (Type I and Type II), Hypertension, Hypercholesterolaemia and Hyperlipidaemia are risk factors for cardiovascular disease. If you have a history of cardiovascular disease, and it is a Pre-existing Medical Condition, cover for these conditions is also excluded.*

Important Matters

Under your policy there are rights and responsibilities which you and we have. You must read this PDS in full for more details, but here are some you should be aware of.

Period of cover

You are not covered until we issue a Certificate of Insurance. That Certificate forms part of your policy. The period you are insured for is set out on the Certificate.

Rock Wallaby Cover, Wallaby Cover, Eastern Grey Cover, Big Red Cover & Annual Multi-Trip

- Cover for Section 13 (*Cancellation Fees and Lost Deposits*) begins from the time the policy is issued.
- Cover for all other Sections begins on the date of departure (Start Date) as stated on the Certificate of Insurance.
- Cover ends when you return to your Home or on the date of return set out on your Certificate of Insurance (End Date), whichever happens first.

The period of cover for any one Journey under Annual Multi-Trip cannot exceed the maximum duration period of either 35 days or 60 days, as selected by you when the policy was issued, and shown on your Certificate of Insurance.

Joey Cover

- Cover begins on the date of departure (Start Date) as stated on the Certificate of Insurance.
- Cover ends when you return to your Home or on the date of return set out on your Certificate of Insurance (End Date), whichever happens first.

Cooling-off period

If you decide that you do not want this policy, you may cancel it within 14 days after you are issued your Certificate of Insurance and PDS, provided you have not started your Journey and you do not want to make a claim or to exercise any other right under the policy. You will be given a full refund of the premium you paid when exercising your cooling-off right.

After this period you can still cancel your policy but we will not refund any part of your premium if you do.

Extension of cover

You may extend your cover free of charge if you find that your return to Australia has been delayed because of one or more of the following:

- A bus line, airline, shipping line or rail authority you are travelling on, or that has accepted your fare or Luggage and Personal Effects, is delayed; or

- The delay is due to a reason for which you can make a claim under your policy (subject to Allianz Global Assistance's written approval).

If the delay is for any other reason other than as stated above, Kango Cover must receive your request to extend your cover at least 24 hours before your policy expires. Cover will be extended subject to Kango Cover's written approval, and your payment of the additional premium.

Where Kango Cover have agreed to extend cover, they will issue you with a new Certificate of Insurance. The period of cover on your new Certificate cannot exceed 12 months.

Cover cannot be extended:

- for any Pre-existing Medical Condition, unless it is listed on pages 26 & 27 under the heading 'Pre-existing Medical Conditions which are automatically covered', and you have not been hospitalised (including day surgery or emergency department attendance) for that condition in the 24 months prior to application for the extension; or
- for any medical conditions you suffered during the term of your original policy; or
- where you have not advised Allianz Global Assistance of any circumstances that have given (or may give) rise to a claim under your original policy; or
- where at the time of application for the extension you are aged 70 years or over under Big Red Cover, or aged 65 years or over under Joey Cover and Eastern Grey Cover, or aged 46 years or over under Rock Wallaby Cover and Wallaby Cover; or
- under Annual Multi-Trip.

Confirmation of cover

To confirm any policy transaction, (if the Certificate of Insurance does not have all the information you require), call Kango Cover on 1300 881 994.

Excess

Unless you have chosen the additional option to reduce your policy premium by doubling the standard Excess which applies to the plan you have purchased, the Excesses shown below and on pages 30 to 33 will apply.

Please note: The option to double the standard Excess will not apply to claims Arising from the sports and activities listed in the "**Table of Covered Sports and Activities**" (pages 75 to 82) and the "**Table of Covered Winter Sports**" (pages 83 to 85).

Joey Cover

We will not pay the first \$250 for any one event under the following Sections*:

Section 1 Overseas Medical & Hospital Expenses

Section 17 Personal Liability

If you purchased the additional option 'Winter Sports Cover', then we will not pay the first \$250 for any one event under Sections* 21, 23 & 24.

* A non-standard Excess may apply to some sports and activities listed in the "**Table of Covered Sports and Activities**" and "**Table of Covered Winter Sports**" for which the additional option has been chosen. This non-standard Excess will replace the standard Excess in the event of a claim Arising from that sport or activity regardless of the Section under which the claim is made.

Refer to the "**Table of Covered Sports and Activities**" (pages 75 to 82) and the "**Table of Covered Winter Sports**" (pages 83 to 85) for details of the Excess which will apply. If the sport or activity shows the standard Excess as being payable, then any Excess applicable to the Section under which the claim is made will apply.

Rock Wallaby Cover

We will not pay the first \$150 for any one event under the following Sections*:

Section 1 Overseas Medical & Hospital Expenses

Section 11 Luggage & Personal Effects

Section 13 Cancellation Fees & Lost Deposits

Section 17 Personal Liability

If you purchased the additional option 'Winter Sports Cover', then we will not pay the first \$150 for any one event under Sections* 21, 23 & 24.

* A non-standard Excess may apply to some sports and activities listed in the "**Table of Covered Sports and Activities**" and "**Table of Covered Winter Sports**" for which the additional option has been chosen. This non-standard Excess will replace the standard Excess in the event of a claim Arising from that sport or activity regardless of the Section under which the claim is made.

Refer to the "**Table of Covered Sports and Activities**" (pages 75 to 82) and the "**Table of Covered Winter Sports**" (pages 83 to 85) for details of the Excess which will apply. If the sport or activity shows the standard Excess as being payable, then any Excess applicable to the Section under which the claim is made will apply.

Wallaby Cover

We will not pay the first \$150 for any one event under the following Sections*:

Section 1 Overseas Medical & Hospital Expenses

Section 10 Personal Money

Section 11 Luggage & Personal Effects

Section 13 Cancellation Fees & Lost Deposits

Section 17 Personal Liability

If you purchased the additional option 'Winter Sports Cover', then we will not pay the first \$150 for any one event under Sections* 21, 23 & 24.

* A non-standard Excess may apply to some sports and activities listed in the **"Table of Covered Sports and Activities"** and **"Table of Covered Winter Sports"** for which the additional option has been chosen. This non-standard Excess will replace the standard Excess in the event of a claim arising from that sport or activity regardless of the Section under which the claim is made.

Refer to the **"Table of Covered Sports and Activities"** (pages 75 to 82) and the **"Table of Covered Winter Sports"** (pages 83 to 85) for details of the Excess which will apply. If the sport or activity shows the standard Excess as being payable, then any Excess applicable to the Section under which the claim is made will apply.

Eastern Grey Cover

We will not pay the first \$100 for any one event under the following Sections*:

- Section 1 Overseas Medical & Hospital Expenses
- Section 2 Additional Accommodation & Travel Expenses
- Section 3 Family Emergency
- Section 4 Return Airfare
- Section 10 Personal Money
- Section 11 Luggage & Personal Effects
- Section 13 Cancellation Fees & Lost Deposits
- Section 14 Travel Delay Expenses
- Section 16 Rental Vehicle Excess
- Section 17 Personal Liability
- Section 18 Legal Expenses

A NIL Excess applies to Section 6 (*Hospital Cash Allowance*).

If you purchased the additional option '*Winter Sports Cover*', then we will not pay the first \$100 for any one event under Sections* 21, 23 & 24.

If you purchased the additional option '*Business Cover*', then we will not pay the first \$100 for any one event under Sections* 26 & 29.

* A non-standard Excess may apply to some sports and activities listed in the **"Table of Covered Sports and Activities"** and **"Table of Covered Winter Sports"** for which the additional option has been chosen. This non-standard Excess will replace the standard Excess in the event of a claim arising from that sport or activity regardless of the Section under which the claim is made.

Refer to the **"Table of Covered Sports and Activities"** (pages 75 to 82) and the **"Table of Covered Winter Sports"** (pages 83 to 85) for details of the Excess which will apply. If the sport or activity shows the standard Excess as being payable, then any Excess applicable to the Section under which the claim is made will apply.

You can remove the standard \$100 Excess by paying an additional premium (please contact Kango Cover for details).

Please note: You cannot remove the non-standard Excess which may apply to some of the sports and

activities listed in the **"Table of Covered Sports and Activities"** (pages 75 to 82) and the **"Table of Covered Winter Sports"** (pages 83 to 85).

Big Red Cover & Annual Multi-Trip

We will not pay the first \$100 for any one event under the following Sections*:

- Section 1 Overseas Medical & Hospital Expenses
- Section 2 Additional Accommodation & Travel Expenses
- Section 3 Family Emergency
- Section 4 Return Airfare
- Section 5 Resumption of Journey
- Section 10 Personal Money
- Section 11 Luggage & Personal Effects
- Section 13 Cancellation Fees & Lost Deposits
- Section 14 Travel Delay Expenses
- Section 16 Rental Vehicle Excess
- Section 17 Personal Liability
- Section 18 Legal Expenses
- Section 19 Travel Services Provider Insolvency

A NIL Excess applies to all other Sections.

If you purchased the additional option '*Winter Sports Cover*', then we will not pay the first \$100 for any one event under Sections* 21, 23 & 24.

If you purchased the additional option '*Business Cover*', then we will not pay the first \$100 for any one event under Sections* 26 & 29.

* A non-standard Excess may apply to some sports and activities listed in the **"Table of Covered Sports and Activities"** and **"Table of Covered Winter Sports"** for which the additional option has been chosen. This non-standard Excess will replace the standard Excess in the event of a claim arising from that sport or activity regardless of the Section under which the claim is made.

Refer to the **"Table of Covered Sports and Activities"** (pages 75 to 82) and the **"Table of Covered Winter Sports"** (pages 83 to 85) for details of the Excess which will apply. If the sport or activity shows the standard Excess as being payable, then any Excess applicable to the Section under which the claim is made will apply.

You can remove the standard \$100 Excess from Big Red Cover only by paying an additional premium (please contact Kango Cover for details).

Please note: You cannot remove the non-standard Excess which may apply to some of the sports and activities listed in the **"Table of Covered Sports and Activities"** (pages 75 to 82) and the **"Table of Covered Winter Sports"** (pages 83 to 85).

If any additional Excess applies to your policy, the amount is shown on the Certificate of Insurance, or advised to you in writing before the Certificate is issued to you.

General Insurance Code of Practice

We proudly support the General Insurance Code of Practice. The Code sets out the minimum standards of practice in the general insurance industry.

For more information on the Code please contact Allianz Global Assistance on 1300 725 154.

Your duty of disclosure

Before you enter into this policy with us, the Insurance Contracts Act 1984 (Cth) requires you to provide us with the information we need to enable us to decide whether and on what terms your proposal for insurance is acceptable and to calculate how much premium is required for your policy. You will be asked various questions when you first apply for your policy. When you answer these questions, you must:

- give us honest and complete answers;
- tell us everything you know; and
- tell us everything that a reasonable person in the circumstances could be expected to tell us.

If you vary, extend, reinstate or replace the policy your duty is to tell us before that time, every matter known to you which:

- you know; or
- a reasonable person in the circumstances could be expected to know,

is relevant to our decision whether to insure you and whether any special conditions need to apply to your policy.

You do not need to tell us about any matter that:

- diminishes our risk;
- is of common knowledge;
- we know or should know as an insurer; or
- we tell you we do not need to know.

Who does the duty apply to?

The duty of disclosure applies to you and everyone who is insured under the policy. If you provide information for another insured, it is as if they provided it to us.

What happens if you or they breach the duty?

If the duty of disclosure is not complied with, we may cancel the policy and/or reduce the amount we pay if you make a claim. If fraud is involved, we may treat the policy as if it never existed and pay nothing.

Overseas hospitalisation or medical evacuation

For emergency assistance anywhere in the world at any time, Allianz Global Assistance is only a telephone call away. The team will help with:

- medical problems, locating nearest medical facilities, access to a Medical Adviser for emergency medical treatment while Overseas, provision of any written guarantees for payment of Reasonable expenses for emergency hospitalisation while Overseas, your evacuation Home;
- locating nearest embassies and consulates, and
- any messages which need to be passed on to your family or employer in the case of an emergency.

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

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

Please note that we will not pay for any costs incurred in Australia.

You can choose your own doctor

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

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

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

Dispute resolution process

In this section, "we", "our" and "us" means Allianz and Allianz Global Assistance.

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

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

Financial Ombudsman Service Limited (FOS)

GPO Box 3, Melbourne Victoria 3001

Phone: 1300 780 808

Fax: (03) 9613 6399

Website: www.fos.org.au

Email: info@fos.org.au

Compensation arrangements

In the unlikely event Allianz Australia Insurance Limited were to become insolvent and could not meet its obligations under the policy, a person entitled to claim may be entitled to payment under the Financial Claims Scheme.

Access to the scheme is subject to eligibility criteria - for more information see the APRA website at:

<http://www.apra.gov.au>

or call the APRA hotline on 1300 558 849.

Jurisdiction and choice of law

This policy is governed by and construed in accordance with the law of Queensland, Australia and you agree to submit to the exclusive jurisdiction of the courts of Queensland. You agree that it is your intention that this Jurisdiction and Choice of Law clause applies.

Privacy notice

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

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

This personal information may be disclosed to third parties involved in the above process, such as travel agents and consultants, travel insurance providers and

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

Unless you opt out, we may contact you on an ongoing basis by telephone, mail, electronic messages (including email), online and via other means with promotional material and offers of products or services that we consider may be relevant and of interest to you (including financial and insurance products and roadside assistance services). If you do not want to receive such offers from us (including product or service offerings from us on behalf of our agents, intermediaries and/or our business partners) or do not want us to disclose your personal information to our related and group companies and business partners for marketing purposes, you can opt out at any time by calling us on 1800 023 767.

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

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

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

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

If you have a complaint about your privacy, please contact:

Privacy Officer, Allianz Global Assistance, PO Box 162, Toowong, QLD 4066 or you can contact the Privacy Commissioner at the Office of the Australian Information Commissioner, GPO Box 2999, Canberra, ACT 2601.

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

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

Safeguarding your luggage & personal effects

You must take all reasonable precautions to safeguard your Luggage and Personal Effects. If you leave your Luggage and Personal Effects Unsupervised in a Public Place we will not pay your claim. (For an explanation of what we mean by **“Luggage and Personal Effects”**, **“Unsupervised”** and **“Public Place”** see pages 39 to 41).

In the event of a claim:

Immediate notice of an event giving rise to a claim should be given to Allianz Global Assistance (see contact details on back of this PDS).

Please note: For claims purposes, evidence of the value of the property insured or the amount of any loss must be kept.

Claims processing

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

Words with Special Meanings

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

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

“Business Equipment” means computer equipment, communication devices and other business related equipment, including Business Samples, which you need in the course of your business and which is not insured elsewhere. The equipment must be owned by your employer, or if you are self-employed, it must be owned by you.

“Business Samples” means demonstration goods or goods sold by your company or your employer’s company.

“Carrier” means an aircraft, vehicle, train, tram, vessel or other public transport operated under a licence for the purpose of transporting passengers. This definition excludes taxis.

“Chronic” means a persistent and lasting condition. We do not consider that chronic pain has to be ‘constant’ pain. In many situations it has a pattern of relapse and remission. The pain may be long-lasting, recurrent (occurred on more than 2 occasions), or characterised by long suffering.

“Dependant” means your children or grandchildren not in full time employment who are under the age of 21 and travelling with you on the Journey.

“DSM” means the Diagnostic and Statistical Manual of Mental Disorders. It is an American handbook for mental health professionals that lists different categories of mental disorders and the criteria for diagnosing them.

“Duo” means you and your Travelling Companion as named on the Certificate of Insurance. Duo cover does not provide cover for any Dependants.

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

“Excess” means the amount which you must first pay for each claim Arising from the one event before a claim can be made under your policy.

“Family” means you, your spouse (or legally recognised de facto) and your Dependants.

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

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

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

“Insolvency” or “Insolvent” means bankruptcy, provisional liquidation, liquidation, 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.

“Journey” means your journey from the time when you leave your Home to go directly to the place you depart from on your travels, and ends when you return to your Home.

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

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

“Manual Labour” means work involving physical labour, including but not limited to, construction, installation and assembly. this does not include bar and restaurant staff, music and singing, or fruit picking (not involving machinery).

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

“Motorcycle” means a motorised cycle.

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

“Overseas” means in any country other than Australia.

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

“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, prior to policy purchase;
- 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.

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

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

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

“Relative” means any of the following who is resident in Australia or New Zealand. It means you or your Travelling Companion’s spouse, de facto partner, parent, parent-in-law, daughter, son, daughter-in-law, son-in-law, brother, sister, brother-in-law, sister-in-law, niece or nephew, grandchild, grandparent, step-parent, step-son, step-daughter, aunt, uncle, fiancé or fiancée, or guardian.

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

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

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

“Single” means you and your Dependants travelling with you.

“Ski Pack” means ski school fees or ski tuition fees, your lift passes and Winter Sports Equipment that you have hired.

“Travelling Companion” means a person with whom you have made arrangements to travel with you for at least 50% of your Journey before you entered into your policy.

“Travel Services Provider” means any scheduled service airline, hotel, accommodation provider, motor vehicle rental or hire agency, bus line, shipping line or railway company.

“Unsupervised” means leaving your Luggage & Personal Effects:

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

“we”, “our” and “us” means Allianz Australia Insurance Limited.

“Winter Sports” means leisure bigfoot skiing, cat skiing, cross country skiing (along a designated cross country ski route only), glacier skiing, heli-skiing, ice hockey, ice skating, lugeing (on ice only), mono skiing, off-piste skiing (with a professional guide only), recreational ski racing (not training for, or participating in, a competition), recreational skiing, snowmobiling and tobogganing. In all cases, *‘skiing’* also means snowboarding. It does not mean any of the above activities when they are undertaken for competition, including training or practicing purposes.

“Winter Sports Equipment” means skis, poles, ski boots and bindings, ski helmets, snowboards, snowboard boots and bindings.

“you” and “your” means the person(s) whose name(s) are set out on your Certificate of Insurance, and if you have a Single or Family cover, your Dependants.

Your Policy Cover

This part of the PDS outlines what *We will pay* and what *We will not pay* under each Section in the event of a claim.

1 Overseas Emergency Medical & Hospital Expenses

You have this cover if you chose Joey Cover, Rock Wallaby Cover, Wallaby Cover, Eastern Grey Cover, Big Red Cover or Annual Multi-Trip.

Please note: You will not have cover under this Section while travelling in Australia.

1.1 WE WILL PAY

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

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

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

- b] We will also reimburse the Reasonable accommodation and travel expenses of your Travelling Companion or a Relative to travel to you, stay near you or escort you, if you are in Hospital suffering from a life threatening or other serious condition, or are evacuated for medical reasons. He or she must travel, stay with you or escort you on the written advice of a Medical Adviser and with the prior approval of Allianz Global Assistance.
- c] We will arrange your medical transfer or evacuation if you must be transported to the nearest Hospital for emergency medical treatment Overseas or be brought back to Australia with appropriate medical supervision.
- d] We will arrange the return to Australia of your Dependants if they are left without supervision following your hospitalisation or evacuation.
- e] If you die as a result of an Injury or a Sickness during your Journey, we will pay for the Reasonable cost of either a funeral or cremation Overseas and/or of bringing

your remains back to your Home. The maximum amount we will pay is as follows:

- \$20,000 for Single cover
- \$20,000 per person for Duo cover
- \$40,000 for Family cover.

- f] We will also pay the cost of emergency dental treatment, **up to the amounts set out below for the plan you have selected**, for dental costs incurred which the treating dentist certifies, in writing, is for the relief of sudden and acute pain to sound and natural teeth. The maximum amount we will pay is as follows:

Eastern Grey Cover, Big Red Cover & Annual Multi-Trip

- \$1,000 for Single cover
- \$1,000 per person for Duo cover
- \$2,000 for Family cover

Joey Cover, Rock Wallaby Cover & Wallaby Cover

- \$500 for Single cover
- \$500 per person for Duo cover
- \$1,000 for Family cover

Please note that we will not pay for any costs incurred in Australia.

The maximum benefit payable under this Section is limited to \$500,000 for claims Arising from you engaging in specific activities listed in the "Table of Covered Sports and Activities" (pages 75 to 82) and the "Table of Covered Winter Sports" (pages 83 to 85).

Subject to the above, the maximum amount we will pay for all claims combined under this Section is shown under the Table of Benefits for the plan you have selected.

1.2 WE WILL NOT PAY

We will not pay:

- a] expenses for medical evacuation, funeral services or cremation or bringing your remains back to Australia unless they have been first approved by Allianz Global Assistance.
- b] if you decline to promptly follow the medical advice Allianz Global Assistance have obtained and we will not be responsible for subsequent medical, Hospital or evacuation expenses.
- c] for medical evacuation or the transportation of your remains from Australia to an Overseas country.
- d] expenses Arising from Pre-existing Medical Conditions except as specified under the "**Pre-existing Medical Conditions**" section - see pages 25 to 27.
- e] when you have not notified Allianz Global Assistance as soon as practicable of your admittance to Hospital.

- f] after 2 weeks treatment by a chiropractor, physiotherapist or dentist unless approved by Allianz Global Assistance.
- g] if you have received medical care under a Reciprocal National Health Scheme. Please visit www.dfat.gov.au for details on Reciprocal Health Agreements with Australia.
- h] for damage to dentures, dental prostheses, bridges or crowns.
- i] for routine dental treatment.
- j] relating to dental treatment involving the use of precious metals or for cosmetic dentistry.

YOU MUST CHECK "GENERAL EXCLUSIONS APPLICABLE TO ALL SECTIONS" PAGES 71 TO 74 FOR OTHER REASONS WHY WE WILL NOT PAY.

2 Additional Accommodation & Travel Expenses

You only have this cover if you chose Eastern Grey Cover, Big Red Cover or Annual Multi-Trip.

2.1 WE WILL PAY

- a] We will reimburse any Reasonable additional accommodation and travel expenses if you cannot travel because of an Injury or Sickness which needs immediate treatment from a Medical Adviser who certifies that you are unfit to travel.
- b] If you shorten your Journey and return to Australia on the written advice of a Medical Adviser approved by Allianz Global Assistance, we will reimburse the Reasonable cost of your return to Australia. We will only pay the cost of the fare class that you had planned to travel at and you must take advantage of any pre-arranged return travel to Australia.
- c] If you did not have a return ticket booked to Australia before you were Injured or became Sick, we will reduce the amount of your claim by the price of the fare to Australia from the place you planned to return to Australia from. The fare will be at the same fare class as the one you left Australia on.
- d] In addition, we will reimburse your Reasonable additional accommodation and travel expenses if a disruption to your Journey Arises from any of the following reasons:
- your scheduled or connecting transport is cancelled, delayed, shortened or diverted because of a strike, riot, hijack, civil protest, weather or natural disaster.
 - you unknowingly break any quarantine rule.
 - you lose your passport, travel documents or credit cards or they are stolen.
 - an accident involving your mode of transport. You must have written confirmation of the accident from an official body in the country where the accident happened.

- your Home is rendered uninhabitable by fire, explosion, earthquake or flood.

Wherever claims are made by you under this Section and Section 13 (*Cancellation Fees & Lost Deposits*) for cancelled services/facilities or alternative arrangements for the same or similar services/facilities, we will pay for the higher of the two amounts, not both.

The maximum amount we will pay for all claims combined under Sections 2 & 3 for Eastern Grey Cover is \$10,000 for Single cover, \$10,000 per person for Duo cover and \$20,000 for Family cover.

The maximum amount we will pay for all claims combined under Sections 2 & 3 for Big Red Cover & Annual Multi-Trip is \$15,000 for Single cover, \$15,000 per person for Duo cover and \$30,000 for Family cover.

2.2 WE WILL NOT PAY

We will not pay:

- if you were aware of any reason, before your period of cover commenced, that may cause your Journey to be cancelled, disrupted or delayed.
- if you can claim your additional travel and accommodation expenses from anyone else.
- if your claim relates to the financial collapse or Insolvency of any transport, tour or accommodation provider.
- for delays or rescheduling by a bus line, airline, shipping line or rail authority unless it is due to a strike, riot, hijack, civil protest, weather or natural disaster.
- as a result of you or your Travelling Companion changing travel plans.

YOU MUST CHECK "GENERAL EXCLUSIONS APPLICABLE TO ALL SECTIONS" PAGES 71 TO 74 FOR OTHER REASONS WHY WE WILL NOT PAY.

3 Family Emergency

You only have this cover if you chose Eastern Grey Cover, Big Red Cover or Annual Multi-Trip.

3.1 WE WILL PAY

- If, during your Journey, your Travelling Companion or a Relative of either of you:
 - dies unexpectedly;
 - is disabled by an Injury; or
 - becomes seriously Sick and requires hospitalisation (except Arising out of a Pre-existing Medical Condition), we will reimburse the Reasonable additional cost of your return to Australia. We will only pay the cost of the fare class you had planned to travel at.

- If a Relative is hospitalised in Australia or New Zealand, or dies in Australia or New Zealand after the policy is issued as a result of a Pre-existing Medical Condition, we will not cover you unless at the time of policy issue you were unaware of the likelihood of such hospitalisation or death. However, the most we will pay under this Section is as follows:
 - \$2,000 for Single cover
 - \$2,000 per person for Duo cover
 - \$4,000 for Family cover

Wherever claims are made by you under this Section and Section 13 (*Cancellation Fees & Lost Deposits*) for cancelled services/facilities or alternative arrangements for the same or similar services/facilities, we will pay for the higher of the two amounts, not both.

The maximum amount we will pay for all claims combined under Sections 2 & 3 for Eastern Grey Cover is \$10,000 for Single cover, \$10,000 per person for Duo cover and \$20,000 for Family cover.

The maximum amount we will pay for all claims combined under Sections 2 & 3 for Big Red Cover & Annual Multi-Trip is \$15,000 for Single cover, \$15,000 per person for Duo cover and \$30,000 for Family cover.

3.2 WE WILL NOT PAY

We will not pay:

- if you were aware of any reason, before your period of cover commenced, that may cause your Journey to be cancelled, disrupted or delayed.
- if the death, Injury or Sickness of a Relative Arises from a Pre-existing Medical Condition except as specified under Section 3.1 b].
- if you can claim your additional travel expenses from anyone else.
- as a result of you or your Travelling Companion changing travel plans.

YOU MUST CHECK "GENERAL EXCLUSIONS APPLICABLE TO ALL SECTIONS" PAGES 71 TO 74 FOR OTHER REASONS WHY WE WILL NOT PAY.

4 Return Airfare

You only have this cover if you chose Eastern Grey Cover, Big Red Cover or Annual Multi-Trip.

Please note: You will not have cover under this Section while travelling in Australia.

4.1 WE WILL PAY

We will pay the cost of your original airline ticket (less any refund that is due to you) if, because of an Injury or Sickness that happens during your Journey, the attending Medical Adviser approved by us, requires you to be brought back to Australia with a medical escort. However, we will only do so if we bring you back when either:

- there are more than 5 days of the Journey, or 25% of its length, whichever is the greater left to go; or
- you have been confined to Hospital Overseas for more than 25% of the insured part of the Journey.

The maximum amount we will pay for all claims combined under this Section is shown under the Table of Benefits for the plan you have selected.

4.2 WE WILL NOT PAY

- a] We will not pay if the Injury or Sickness occurred before your departure from Australia.
- b] We will not pay if the Injury or Sickness was a Pre-existing Medical Condition.
- c] We will not pay if you have a valid claim lodged under Section 13 (*Cancellation Fees & Lost Deposits*).

YOU MUST CHECK "GENERAL EXCLUSIONS APPLICABLE TO ALL SECTIONS" PAGES 71 TO 74 FOR OTHER REASONS WHY WE WILL NOT PAY.

5 Resumption of Journey

You only have this cover if you chose Big Red or Annual Multi-Trip.

Please note: You will not have cover under this Section while travelling in Australia.

5.1 WE WILL PAY

- a] We will reimburse you for airfares for you to return to the place you were when your Journey was interrupted, if you return to your Home because:
 - during your Journey, a Relative of yours dies unexpectedly or is hospitalised following a serious Injury or a Sickness (except Arising from a Pre-existing Medical Condition); and
 - it is possible for your Journey to be resumed; and
 - there are more than 14 days remaining of the period of cover, as noted on your Certificate of Insurance; and

- you resume your Journey within 12 months of your return to Australia.

- b] if, as a result of a Pre-existing Medical Condition, a Relative is hospitalised in Australia or New Zealand or dies in Australia or New Zealand after the policy is issued, and at the time of policy issue you were unaware of the likelihood of such hospitalisation or death, the most we will pay under this Section is as follows:

- \$2,000 for Single cover
- \$2,000 per person for Duo cover
- \$4,000 for Family cover

Wherever claims are made by you under this Section and Section 12 (*Cancellation Fees & Lost Deposits*) for cancelled services/facilities or alternative arrangements for the same or similar services/facilities, we will pay for the higher of the two amounts, not both.

The maximum amount we will pay for all claims combined under this Section is shown under the Table of Benefits for the plan you have selected.

5.2 WE WILL NOT PAY

- a] We will not pay if you were aware of any reason, before your period of cover commenced, that may cause your Journey to be cancelled, disrupted or delayed.
- b] We will not pay if the death, Injury or Sickness of a Relative Arises from a Pre-existing Medical Condition except as specified under Section 5.1 b].
- c] We will not pay if you can claim your resumption of Journey expenses from anyone else.

YOU MUST CHECK "GENERAL EXCLUSIONS APPLICABLE TO ALL SECTIONS" PAGES 71 TO 74 FOR OTHER REASONS WHY WE WILL NOT PAY.

6 Hospital Cash Allowance

You only have this cover if you chose Eastern Grey Cover, Big Red Cover or Annual Multi-Trip.

Please note: You will not have cover under this Section while travelling in Australia.

6.1 WE WILL PAY

We will pay you \$125 for each day you are in Hospital if you are in Hospital for more than 48 continuous hours while you are Overseas.

The maximum amount we will pay for all claims combined under this Section is shown under the Table of Benefits for the plan you have selected.

6.2 WE WILL NOT PAY

- a] We will not pay for the first 48 continuous hours you are in Hospital.
- b] We will not pay if you cannot claim for Overseas medical expenses connected with the hospitalisation under Section 1 (*Overseas Emergency Medical & Hospital Expenses*).

YOU MUST CHECK "GENERAL EXCLUSIONS APPLICABLE TO ALL SECTIONS" PAGES 71 TO 74 FOR OTHER REASONS WHY WE WILL NOT PAY.

7 Accidental Death

You only have this cover if you chose Eastern Grey Cover, Big Red Cover or Annual Multi-Trip.

7.1 WE WILL PAY

We will pay the death benefit, to the estate of the deceased, if:

- a] you are Injured during your Journey and you die because of that Injury within 12 months of the Injury; or
- b] during your Journey, something you are travelling on disappears, sinks or crashes and you are presumed dead and your body is not found within 12 months.

The maximum amount we will pay for the death of any insured person aged 18 years or under is \$12,000 each, subject to the maximum amount shown in the Table of Benefits for the plan selected.

Where Duo cover has been selected, each person will be covered for half the amount shown in the Table of Benefits for the plan selected.

Subject to the above, the maximum amount we will pay for all claims combined under this Section is shown under the Table of Benefits for the plan you have selected.

7.2 WE WILL NOT PAY

We will not pay:

- a] for death caused by suicide or for any other reason other than caused by Injury as defined under "**Words with Special Meanings**" on page 39.
- b] any claims Arising from one of the sports and activities where it is noted on the "**Table of Covered Sports and Activities**" (pages 75 to 82) that cover under this Section does not apply.
- c] any claims Arising from one of the Winter Sports where it is noted on the "**Table of Covered Winter Sports**" (pages 83 to 85) that cover under this Section does not apply.

- d] any claim under this Section if we have paid an amount for you under Section 8 (*Permanent Disability*).

YOU MUST CHECK "GENERAL EXCLUSIONS APPLICABLE TO ALL SECTIONS" PAGES 71 TO 74 FOR OTHER REASONS WHY WE WILL NOT PAY.

8 Permanent Disability

You only have this cover if you chose Big Red Cover or Annual Multi-Trip.

Please note: You will not have cover under this Section while travelling in Australia.

8.1 WE WILL PAY

- a] We will pay if you are Injured during your Journey; and
- b] Because of the Injury, you become permanently disabled within 12 months of the Injury.

"*Permanently disabled*" means:

- you have totally lost all of the sight in one or both eyes, or the use of a hand or foot at or above the wrist or ankle; and
- the loss is for at least 12 months and, in Allianz Global Assistance's opinion after consultation with an appropriate medical specialist, will continue indefinitely.

The limit we will pay for the permanent disability of one person under Family cover is the sum insured for Single cover as shown under the Table of Benefits for the plan selected.

The maximum amount we will pay for all claims combined under this Section is shown under the Table of Benefits for the plan you have selected.

8.2 WE WILL NOT PAY

- a] We will not pay for permanent disability caused by self-inflicted Injury.
- b] We will not pay any claims Arising from one of the sports and activities where it is noted on the "**Table of Covered Sports and Activities**" (pages 75 to 82) that cover under this Section does not apply.
- c] We will not pay any claims Arising from one of the Winter Sports where it is noted on the "**Table of Covered Winter Sports**" (pages 83 to 85) that cover under this Section does not apply.

YOU MUST CHECK "GENERAL EXCLUSIONS APPLICABLE TO ALL SECTIONS" PAGES 71 TO 74 FOR OTHER REASONS WHY WE WILL NOT PAY.

Travel Documents, Credit Cards & Travellers Cheques

You only have this cover if you chose Big Red Cover or Annual Multi-Trip.

Please note: You will not have cover under this Section while travelling in Australia.

9.1 WE WILL PAY

- a] We will reimburse you the replacement costs (including communication costs) of any travel documents, including passports, credit cards or travellers cheques you lose or which are stolen from you during your Journey.
- b] We will also cover loss resulting from the fraudulent use of any credit card held by you following the loss or theft of the card during your Journey. We will only cover those amounts not covered by any guarantee given by the bank or issuing company to you as the cardholder covering such losses.

The maximum amount we will pay for all claims combined under this Section is shown under the Table of Benefits for the plan you have selected.

9.2 WE WILL NOT PAY

We will not pay:

- a] if you do not report the theft within 24 hours to the police and, in the case of credit cards and travellers cheques, to the issuing bank or company in accordance with the conditions under which the cards or cheques were issued; and
- b] you cannot provide Allianz Global Assistance with a written statement from the police or the issuing bank or company as required by a] above.

YOU MUST CHECK "GENERAL EXCLUSIONS APPLICABLE TO ALL SECTIONS" PAGES 71 TO 74 FOR OTHER REASONS WHY WE WILL NOT PAY.

10 Personal Money

You only have this cover if you chose Wallaby Cover, Eastern Grey Cover, Big Red Cover or Annual Multi-Trip.

Please note: You will not have cover under this Section while travelling in Australia.

10.1 WE WILL PAY

We will pay for cash, banknotes, currency notes, postal orders or money orders stolen from your person during your Journey.

The maximum amount we will pay for all claims combined under this Section is shown under the Table of Benefits for the plan you have selected.

10.2 WE WILL NOT PAY

- a] We will not pay if you do not report the theft within 24 hours to the police or an office of the bus line, airline, shipping line or rail authority you were travelling on when the theft occurred. You can prove that you made a report by providing Allianz Global Assistance with a written statement from whoever you reported it to.
- b] We will not pay if the cash, banknotes, currency notes, postal orders or money orders were not on your person at the time they were stolen.

YOU MUST CHECK "GENERAL EXCLUSIONS APPLICABLE TO ALL SECTIONS" PAGES 71 TO 74 FOR OTHER REASONS WHY WE WILL NOT PAY.

11 Luggage & Personal Effects

You only have this cover if you chose Rock Wallaby Cover, Wallaby Cover, Eastern Grey Cover, Big Red Cover or Annual Multi-Trip.

11.1 WE WILL PAY

- a] We will pay the repair cost or value of any Luggage and Personal Effects which are stolen or accidentally damaged or are permanently lost during your Journey. When calculating the amount payable we will apply depreciation due to age, wear and tear. The amount of such depreciation will be determined by Allianz Global Assistance. No depreciation will be applied to goods purchased duty free prior to your departure or goods purchased during your Journey. We will not pay more than the original purchase price of any item. We have the option to repair or replace the Luggage and Personal Effects instead of paying you.
- b] The maximum amount we will pay for any item (i.e. the item limit) is:

Wallaby Cover, Eastern Grey Cover, Big Red Cover & Annual Multi-Trip

- \$3,000 for personal computers, video cameras or cameras
- \$750 for all other unspecified items

Rock Wallaby Cover

- \$250 for personal computers, video cameras or cameras
- \$250 for all other unspecified items

A pair or related set of items for example - but not limited to:

- a camera, lenses (attached or not), tripod and accessories;

- a matched or unmatched set of golf clubs, golf bag and buggy;
 - a matching pair of earrings;
- are considered as only one item for the purpose of this insurance, and the appropriate individual item limit will be applied.
- c] In addition to the limit shown in the "Table of Benefits" for this Section, we will also pay up to \$4,000 for any one item, set or pair of items, up to a maximum amount of \$8,000 (or such other lower amount which you have previously selected) for all items combined, that you have specified under 'Specified Luggage & Personal Effects Cover'. The standard item limits shown in 11.1 b] do not apply to the specified items listed on your Certificate of Insurance.
- d] Luggage and Personal Effects left in a motor vehicle are only covered during daylight hours and must have been locked in the boot or in a Locked Storage Compartment and forced entry must have been made.

No cover applies:

- for jewellery, mobile phones, personal computers, computer equipment, mp3 players or similar equipment left unattended in a motor vehicle at any time (even if you have purchased 'Specified Luggage & Personal Effects Cover').
 - if the Luggage and Personal Effects are left unattended in the passenger compartment of a motor vehicle at any time, or if the Luggage and Personal Effects have been left in a motor vehicle overnight.
- e] If you chose Eastern Grey Cover, Big Red Cover or Annual Multi-Trip, we will pay the necessary cost of hiring replacement golf equipment up to the amount of:
- \$100 for Single cover
 - \$150 for Duo/Family cover
- if your golf equipment is lost, delayed or damaged (other than while in use) on the Journey.
- f] If we agree to pay your claim for loss or damage to your Luggage & Personal Effects, we will provide one automatic reinstatement of the sum insured that applies to the plan you have selected while on your Journey.

The maximum amount we will pay for all claims combined under this Section is shown under the Table of Benefits for the plan you have selected.

We will also pay up to the limits shown on your Certificate of Insurance for any additional cover purchased under 'Specified Luggage & Personal Effects Cover', up to a maximum of \$8,000.

11.2 WE WILL NOT PAY

We will not pay a claim in relation to your Luggage and Personal Effects if:

- a] you do not report the loss, theft or misplacement within 24 hours to the police or an office of the bus line, airline, shipping line or rail authority you were travelling on when the loss, theft or misplacement occurred. You must prove that you made such report by providing Allianz Global Assistance with a written statement from whoever you reported it to.
- b] the item is furniture.
- c] the loss, theft or damage is to, or of, Business Equipment or Business Samples (however, if the additional option 'Business Cover' was purchased, refer to Section 26 - Business Equipment for cover under that Section).
- d] the items are negotiable instruments, cash, gold or precious metals, precious unset or uncut gemstones.
- e] the loss, theft or damage is to, or of, Winter Sports Equipment (however, if the additional option 'Winter Sports Cover' was purchased, refer to Section 20 - Winter Sports Equipment for cover under that Section).
- f] the loss, theft or damage is to, or of, bicycles.
- g] your jewellery, mobile phone, camera, video camera, personal computer, computer equipment or their accessories are transported in the cargo hold of any aircraft, ship, train, tram or bus.
- h] the loss, theft or damage is to, or of, items left behind in any hotel or motel room after you have checked out, or items left behind in any aircraft, ship, train, tram, taxi or bus.
- i] the Luggage and Personal Effects were being sent unaccompanied or under a freight contract.
- j] the loss or damage Arises from any process of cleaning, repair or alteration.
- k] the loss or damage Arises from ordinary wear and tear, deterioration, atmospheric or weather conditions, insects, rodents or vermin.
- l] the Luggage and Personal Effects were left Unsupervised in a Public Place.
- m] jewellery, mobile phones, personal computers, computer equipment, mp3 players or similar equipment are left unattended in a motor vehicle at any time (even if you have purchased 'Specified Luggage & Personal Effects Cover').
- n] the Luggage and Personal Effects (excluding jewellery, mobile phones, personal computers, computer equipment, mp3 players or similar equipment) were left unattended in a motor vehicle unless they were locked in the boot or in a Locked Storage Compartment.

- o] the Luggage and Personal Effects were left overnight in a motor vehicle even if they were locked in the boot or in a Locked Storage Compartment.
- p] the Luggage and Personal Effects have an electrical or mechanical breakdown.
- q] the Luggage and Personal Effects are fragile, brittle or an electronic component is broken or scratched - unless either:
 - it is the lens of spectacles, binoculars or photographic or video equipment; or
 - the breakage or scratch was caused by a crash involving a vehicle in which you are travelling.
- r] you are entitled to be reimbursed by the bus line, airline, shipping line or rail authority you were travelling on when the loss, theft, misplacement or damage occurred. However, if you are not reimbursed the full amount of your claim, we will pay the difference between the amount of your loss and what you were reimbursed, up to the limit of your cover (allowing for depreciation due to age, wear and tear).
- s] the loss or damage is to, or of, sporting equipment (including surfboards, snowboards, sailboards and boogie boards) while in use (however, if the additional option 'Winter Sports Cover' was purchased, refer to Section 20 - Winter Sports Equipment for cover under that Section).

YOU MUST CHECK "GENERAL EXCLUSIONS APPLICABLE TO ALL SECTIONS" PAGES 71 TO 74 FOR OTHER REASONS WHY WE WILL NOT PAY.

12 Luggage & Personal Effects Delay Expenses

You only have this cover if you chose Big Red Cover or Annual Multi-Trip.

Please note: You will not have cover under this Section while travelling in Australia.

12.1 WE WILL PAY

We will reimburse you if any items of your Luggage and Personal Effects are delayed, misdirected or misplaced by the Carrier for more than 6 hours, and in Allianz Global Assistance's opinion it was reasonable for you to purchase essential items of clothing or other personal items.

Your claim must contain written proof from the Carrier who was responsible for your Luggage and Personal Effects that they were delayed, misdirected or misplaced.

We will deduct any amount we pay you under this Section for any subsequent claim for lost Luggage & Personal Effects (Section 11).

The maximum amount we will pay for all claims combined under this Section is shown under the Table of Benefits for the plan you have selected.

12.2 WE WILL NOT PAY

We will not pay if you are entitled to compensation from the bus line, air line, shipping line or rail authority you were travelling on for the relevant amount claimed. However, if you are not reimbursed the full amount, we will pay the difference between the amount of your expenses and what you were reimbursed, up to the limit of your cover.

YOU MUST CHECK "GENERAL EXCLUSIONS APPLICABLE TO ALL SECTIONS" PAGES 71 TO 74 FOR OTHER REASONS WHY WE WILL NOT PAY.

13 Cancellation Fees & Lost Deposits

You only have this cover if you chose Rock Wallaby Cover, Wallaby Cover, Eastern Grey Cover, Big Red Cover or Annual Multi-Trip.

13.1 WE WILL PAY

- a] We will pay your cancellation fees and lost deposits for travel and accommodation arrangements that you have paid in advance and cannot recover in any other way if your Journey is cancelled or shortened at any time through circumstances neither expected nor intended by you and outside your control.
- b] We will pay the Reasonable costs of rescheduling your Journey because something unforeseen and outside of your control occurs. The most we will pay for rescheduling your Journey is the cost of the cancellation fees and lost deposits that would have been payable under Section 13.1 a], c] and d] had your Journey been cancelled.
- c] We will pay the travel agent's cancellation fees, **up to the amounts set out below**, where all monies have been paid, or the maximum amount of the deposit has been paid, at the time of cancellation. However, we will not pay more than the level of commission or service fees normally earned by the agent, had your Journey not been cancelled. Documentary evidence of the travel agent's fee is required.
The maximum we will pay is as follows:
 - \$1,500 for Single cover
 - \$1,500 per person Duo cover
 - \$3,000 for Family cover
- d] We will pay you for loss of frequent flyer or similar air travel points you used to purchase an airline ticket following cancellation of that airline ticket, if you cannot recover the lost points from any other source. The

cancellation must be due to unforeseen circumstances outside of your control. We calculate the amount we pay you by multiplying:

- the cost of an equivalent class airline ticket based on the quoted retail price at the time the ticket was issued, less your financial contribution toward the airline ticket;

multiplied by:

- the total value of points lost

divided by the total value of points used to obtain the ticket.

- e] If a Relative is hospitalised in Australia or New Zealand, or dies in Australia or New Zealand after the policy is issued as a result of a Pre-existing Medical Condition, we will not cover you unless at the time of policy issue you were unaware of the likelihood of such hospitalisation or death. However, the most we will pay under this Section is as follows:

- \$2,000 for Single cover
- \$2,000 per person for Duo cover
- \$4,000 for Family cover

The maximum amount we will pay for all claims combined under this Section is shown under the Table of Benefits for the plan you have selected.

13.2 WE WILL NOT PAY

- a] We will not pay if you were aware of any reason, before your period of cover commenced, that may cause your Journey to be cancelled, abandoned or shortened.

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

- b] the death, Injury or Sickness of a Relative Arising from a Pre-existing Medical Condition except as specified under Section 13.1 e].
- c] you or your Travelling Companion changing plans.
- d] any business, financial or contractual obligations. This exclusion does not apply to claims where you or your Travelling Companion are made redundant from full-time employment in Australia provided you or they were not aware that the redundancy was to occur before you purchased your policy.
- e] a tour operator or wholesaler being unable to complete arrangements for any tour because there were not enough people to go on the tour. This exclusion does not apply in relation to prepaid travel arrangements bought separately to reach the departure point for the tour or other travel arrangements.
- f] you knowingly making travel arrangements through an unlicensed travel agent.

- g] delays or rescheduling by a bus line, airline, shipping line or rail authority.
- h] the financial collapse or Insolvency of any transport, tour or accommodation provider.
- i] the mechanical breakdown of any means of transport.
- j] an act or threat of terrorism.
- k] the death, Injury or Sickness of any person who resides outside of Australia or New Zealand.
- l] your pre-arranged leave being cancelled by your employer (where you are a full-time permanent employee).

YOU MUST CHECK "GENERAL EXCLUSIONS APPLICABLE TO ALL SECTIONS" PAGES 71 TO 74 FOR OTHER REASONS WHY WE WILL NOT PAY.

14 Travel Delay Expenses

You only have this cover if you chose Eastern Grey Cover, Big Red Cover or Annual Multi-Trip.

14.1 WE WILL PAY

We will reimburse the cost of your Reasonable additional meals and accommodation expenses if your scheduled transport is delayed for at least 6 hours for reasons outside your control.

We will pay up to the amounts set out below at the end of the initial 6 hour period. In addition, we will pay these amounts for each 6 hour period the delay continues beyond the initial 6 hour delay, subject to the maximum amount shown in the Table of Benefits for the plan selected:

- \$250 for Single cover
- \$250 per person for Duo cover
- \$500 for Family cover

The maximum amount we will pay for all claims combined under this Section is shown under the Table of Benefits for the plan you have selected.

14.2 WE WILL NOT PAY

We will not pay if a disruption to your Journey Arises from any of the following reasons:

- a] the financial collapse or Insolvency of any transport, tour or accommodation provider.
- b] your claim Arises directly or indirectly from an act or threat of terrorism.

Nor we will pay if:

- c] you can claim your additional meals and accommodation expenses from anyone else.

YOU MUST CHECK "GENERAL EXCLUSIONS APPLICABLE TO ALL SECTIONS" PAGES 71 TO 74 FOR OTHER REASONS WHY WE WILL NOT PAY.

15 Hijack & Kidnap

You only have this cover if you chose Big Red Cover or Annual Multi-Trip.

15.1 WE WILL PAY

If you are hijacked or kidnapped during your Journey, we will pay up to the amounts set out below for each 24 hour period that you are held captive, subject to the maximum amount shown in the Table of Benefits for the plan selected:

- \$250 for Single cover
- \$250 per person for Duo cover
- \$500 for Family cover

The maximum amount we will pay for all claims combined under this Section is shown under the Table of Benefits for the plan you have selected.

15.2 WE WILL NOT PAY

YOU MUST CHECK "GENERAL EXCLUSIONS APPLICABLE TO ALL SECTIONS" PAGES 71 TO 74 FOR REASONS WHY WE WILL NOT PAY.

16 Rental Vehicle Excess

You only have this cover if you chose Eastern Grey Cover, Big Red Cover or Annual Multi-Trip.

16.1 WE WILL PAY

We will reimburse the Rental Vehicle insurance excess or the cost of repairing the Rental Vehicle, whichever is the lesser, if, during the Journey, the Rental Vehicle is involved in a motor vehicle accident while you are driving, or is damaged or stolen while in your custody. You must provide a copy of the repair account and/or quote.

This cover does not take the place of Rental Vehicle insurance and only provides cover for the excess component up to the applicable benefit limit. Comprehensive motor insurance against loss or damage to the Rental Vehicle must be incorporated with your rental agreement.

The maximum amount we will pay for all claims combined under this Section is shown under the Table of Benefits for the plan you have selected.

16.2 WE WILL NOT PAY

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

- a] in violation of the rental agreement;
- b] while affected by alcohol or any other drug in a way that is against the law of the place you are in; or

c] without a licence for the purpose that you were using it.

YOU MUST CHECK "GENERAL EXCLUSIONS APPLICABLE TO ALL SECTIONS" PAGES 71 TO 74 FOR OTHER REASONS WHY WE WILL NOT PAY.

17 Personal Liability

You have this cover if you chose Joey Cover, Rock Wallaby Cover, Wallaby Cover, Eastern Grey Cover, Big Red Cover or Annual Multi-Trip.

17.1 WE WILL PAY

We will cover your legal liability for payment of compensation in respect of:

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

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

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

You must not admit fault or liability for the claim, or incur any legal costs without Allianz Global Assistance's prior written approval.

The maximum amount we will pay for all claims combined under this Section is shown under the Table of Benefits for the plan you have selected.

17.2 WE WILL NOT PAY

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

- a] bodily injury to you, your Travelling Companion, or to a Relative or employee of either of you;
- b] damage to property belonging to you, or in your care or control, or belonging to, or in the care or control of, your Relative, or your Travelling Companion, or to an employee of either of you;
- c] any claims Arising from one of the sports and activities where it is noted on the "Table of Covered Sports and Activities" (pages 75 to 82) that cover under this Section does not apply.
- d] any claims Arising from one of the Winter Sports where it is noted on the "Table of Covered Winter Sports" (pages 83 to 85) that cover under this Section does not apply.
- e] the ownership, custody or use of any aerial device, watercraft or mechanically propelled vehicle;
- f] the conduct of a business, profession or trade;

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

YOU MUST CHECK "GENERAL EXCLUSIONS APPLICABLE TO ALL SECTIONS" PAGES 71 TO 74 FOR OTHER REASONS WHY WE WILL NOT PAY.

18 Legal Expenses

You only have this cover if you chose Eastern Grey Cover, Big Red Cover or Annual Multi-Trip.

18.1 WE WILL PAY

We will pay for legal expenses incurred in seeking compensation or damages following your death or personal injury as the result of an accident during your Journey. These expenses must only be incurred with our written consent and we will have control over the selection and appointment of your legal representatives and the conduct of the proceedings.

The maximum amount we will pay for all claims combined under this Section is shown under the Table of Benefits for the plan you have selected.

18.2 WE WILL NOT PAY

We will not pay:

- a] any legal action against us, the distributor of the policy including their associated companies and representatives, a tour operator, travel agent, accommodation supplier, or Carrier involved in the arrangement or provision of your travel or accommodation for the Journey.
- b] any expenses incurred without our written consent.
- c] any legal action where the claim is reported to us more than 6 months after the accident which caused your death or personal injury.

- d] any legal action where we consider there would be no likelihood of success or no benefit in seeking compensation or damages.
- e] any legal action against any insurance company.
- f] the costs of following up a claim for bodily injury, loss or damage caused by or in connection with your trade, profession or business, under contract or Arising out of you possessing, using or living on any land or in any buildings.
- g] any claims Arising out of you owning, possessing or using mechanically propelled vehicles, watercraft or aircraft of any description, animals, firearms or weapons.

YOU MUST CHECK "GENERAL EXCLUSIONS APPLICABLE TO ALL SECTIONS" PAGES 71 TO 74 FOR OTHER REASONS WHY WE WILL NOT PAY.

19 Travel Services Provider Insolvency

You only have this cover if you chose Big Red Cover or Annual Multi-Trip.

19.1 WE WILL PAY

We will pay the following as a result of the Insolvency of a Travel Services Provider:

- a] the value of the unused arrangements, less any refunds due to you, if you have to cancel any pre-paid transport or accommodation arrangements booked for your Journey. We will also pay the travel agent's cancellation fees, **up to the amounts set out below**, however, we will not pay more than the level of commission or service fees normally earned by the agent, had your Journey not been cancelled. Documentary evidence of the travel agent's fee is required.

The maximum we will pay is as follows:

- \$4,000 for Single cover
- \$4,000 per person Duo cover
- \$8,000 for Family cover

- b] the Reasonable cost of rearranging your Journey, prior to or after the commencement of your Journey, provided that this cost is not greater than the cancellation fees or lost deposits which would have been incurred had the Journey been cancelled.
- c] the Reasonable additional hotel accommodation and transportation expenses incurred if you have to return Home.

The maximum amount we will pay for all claims combined under this Section is shown under the Table of Benefits for the plan you have selected.

19.2 WE WILL NOT PAY

- a] We will not pay due to the Insolvency of any travel agent, tour wholesaler, tour operator or booking agent.
- b] We will not pay due to the Insolvency of a Travel Services Provider if, at the time the Certificate of Insurance was issued, the Travel Services Provider was Insolvent, or a reasonable person would have reason to expect the Travel Services Provider might become Insolvent.
- c] We will not pay any accommodation expenses incurred after the date you originally planned to return to Australia.

YOU MUST CHECK "GENERAL EXCLUSIONS APPLICABLE TO ALL SECTIONS" PAGES 71 TO 74 FOR OTHER REASONS WHY WE WILL NOT PAY.

20 Winter Sports Equipment

You only have this cover if you purchased the additional option "Winter Sports Cover".

20.1 WE WILL PAY

We will pay the repair cost or value of Winter Sports Equipment owned by you, and which is, during your Journey, stolen or accidentally damaged, or is permanently lost.

When calculating the amount payable we will apply depreciation due to age, wear and tear. The amount of such depreciation will be determined by us. No depreciation will be applied to Winter Sports Equipment purchased duty free prior to your departure, or Winter Sports Equipment purchased during your Journey.

We will not pay more than the original purchase price of any item. We have the option to repair or replace the Winter Sports Equipment instead of paying you.

The maximum amount we will pay for any item, pair or set of items is \$600.

The maximum amount we will pay for all claims combined under this Section is shown under the Winter Sports Cover Table of Benefits.

20.2 WE WILL NOT PAY

We will not pay a claim in relation to Winter Sports Equipment owned by you:

- a] if you do not report the loss, theft or damage within 24 hours to the police or an appropriate authority. You must prove that you made such report by providing us with a written statement from whoever you reported it to.
- b] for any claims relating to Winter Sports unless that Winter Sport is covered under the "Table of Covered Winter Sports" (pages 83 to 85).

- c] if the Winter Sports Equipment was left Unsupervised in a Public Place unless the equipment is skis, poles or snowboards and you have taken all reasonable care to protect the equipment by placing it in a designated ski rack between the hours of 8am and 6pm.
- d] where you are unable to provide receipts or other reasonable proof of ownership, wherever possible, for the items being claimed.

YOU MUST CHECK "GENERAL EXCLUSIONS APPLICABLE TO ALL SECTIONS" PAGES 71 TO 74 FOR OTHER REASONS WHY WE WILL NOT PAY.

21 Winter Sports Equipment Hire

You only have this cover if you purchased the additional option 'Winter Sports Cover'.

21.1 WE WILL PAY

We will reimburse you for the costs of hiring alternative Winter Sports Equipment following:

- a] accidental loss, theft of, or damage to, Winter Sports Equipment owned by you, for which a claim has been accepted by us under Section 20 (*Winter Sports Equipment*); or
- b] the misdirection or delay, for a period of more than 12 hours, of Winter Sports Equipment owned by you.

You must provide all receipts for the Winter Sports Equipment that you hire.

The maximum amount we will pay for all claims combined under this Section is shown under the Winter Sports Cover Table of Benefits.

21.2 WE WILL NOT PAY

We will not pay for any claims relating to Winter Sports unless that Winter Sport is covered under the "Table of Covered Winter Sports" (pages 83 to 85).

YOU MUST CHECK "GENERAL EXCLUSIONS APPLICABLE TO ALL SECTIONS" PAGES 71 TO 74 FOR OTHER REASONS WHY WE WILL NOT PAY.

22 Lift Pass

You only have this cover if you purchased the additional option 'Winter Sports Cover'.

22.1 WE WILL PAY

We will pay the loss or theft, during your Journey, of your lift pass. Any amount we pay will be calculated based on the unused days left on your lift pass, its expiry date and its original value.

The maximum amount we will pay for all claims combined under this Section is shown under the Winter Sports Cover Table of Benefits.

22.2 WE WILL NOT PAY

- a] We will not pay if you do not report the loss or theft within 24 hours to the police or an appropriate authority. You must prove that you made such report by providing us with a written statement from whoever you reported it to.
- b] We will not pay for any claims relating to Winter Sports unless that Winter Sport is covered under the "Table of Covered Winter Sports" (pages 83 to 85).
- c] We will not pay where you are unable to provide receipts or other reasonable proof of ownership, wherever possible, for the lift pass.

YOU MUST CHECK "GENERAL EXCLUSIONS APPLICABLE TO ALL SECTIONS" PAGES 71 TO 74 FOR OTHER REASONS WHY WE WILL NOT PAY.

23 Ski Pack

You only have this cover if you purchased the additional option 'Winter Sports Cover'.

23.1 WE WILL PAY

If, as a result of your Injury or Sickness during your Journey, you are unable to utilise the full duration of your pre-booked and pre-paid Ski Pack, we will reimburse you the irrecoverable cost of the unused portion for each insured person. You must obtain a medical certificate from a Medical Adviser in support of your claim for your Injury or Sickness.

The maximum amount we will pay for all claims combined under this Section is shown under the Winter Sports Cover Table of Benefits.

23.2 WE WILL NOT PAY

We will not pay for any claims relating to Winter Sports unless that Winter Sport is covered under the "Table of Covered Winter Sports" (pages 83 to 85).

YOU MUST CHECK "GENERAL EXCLUSIONS APPLICABLE TO ALL SECTIONS" PAGES 71 TO 74 FOR OTHER REASONS WHY WE WILL NOT PAY.

24 Piste Closure

You only have this cover if you purchased the additional option 'Winter Sports Cover'.

Please note: This Section only applies between 1 December and 15 April for travel to the Northern Hemisphere, or between 1 July and 30 September for travel to the Southern Hemisphere.

24.1 WE WILL PAY

We will pay if, as a result of not enough snow, bad weather or power failure in your pre-booked holiday resort, all lift systems are closed for more than 12 hours.

We will pay either:

- a] the cost of transport to the nearest resort, up to a maximum of \$50 per day; or
- b] a benefit of \$50 for each complete 24 hour period that you are unable to ski, if there is no other ski resort available.

You must provide written confirmation from the management of the resort stating the reason for the closure of the lift systems and how long the closure lasted.

The maximum amount we will pay for all claims combined under this Section is shown under the Winter Sports Cover Table of Benefits.

24.2 WE WILL NOT PAY

YOU MUST CHECK "GENERAL EXCLUSIONS APPLICABLE TO ALL SECTIONS" PAGES 71 TO 74 FOR REASONS WHY WE WILL NOT PAY.

25 Avalanche Cover

You only have this cover if you purchased the additional option 'Winter Sports Cover'.

25.1 WE WILL PAY

We will pay the Reasonable extra travel and accommodation expenses that you need to pay if your pre-booked outward or return Journey is delayed for more than 12 hours from your scheduled arrival or departure time because of an avalanche.

You must provide written confirmation from the appropriate authority stating the reason for the delay and how long the delay lasted.

The maximum amount we will pay for all claims combined under this Section is shown under the Winter Sports Cover Table of Benefits.

25.2 WE WILL NOT PAY

YOU MUST CHECK "GENERAL EXCLUSIONS APPLICABLE TO ALL SECTIONS" PAGES 71 TO 74 FOR REASONS WHY WE WILL NOT PAY.

26 Business Equipment

You only have this cover if you purchased the additional option 'Business Cover'.

26.1 WE WILL PAY

We will pay for Business Equipment which is lost, stolen or damaged during your Journey. The most we will pay for:

- a] any one item, pair or set of items is \$1,000; and
- b] Business Samples is \$1,000.

The maximum amount we will pay for all claims combined under this Section is shown under the Business Cover Table of Benefits.

26.2 WE WILL NOT PAY

We will not pay:

- a] if the Business Equipment or Business Samples were left Unsupervised in a Public Place.
- b] if any valuables are transported in the cargo hold of any aircraft, ship, train, tram or bus.
- c] if the Business Equipment or Business Samples were being sent unaccompanied or under a freight contract.
- d] if the Business Equipment or Business Samples is fragile, brittle or an electronic component is broken or scratched - unless either:
 - it is the lens of spectacles, binoculars or photographic or video equipment; or
 - the breakage or scratch was caused by a crash involving a vehicle in which you are travelling.
- e] for loss of data or losses caused by mechanical or electrical breakdown, or damage caused by leaking powder or fluid which is carried in your luggage.
- f] if the loss or damage Arises from ordinary wear and tear, deterioration, atmospheric or weather conditions, insects, rodents or vermin.

YOU MUST CHECK "GENERAL EXCLUSIONS APPLICABLE TO ALL SECTIONS" PAGES 71 TO 74 FOR OTHER REASONS WHY WE WILL NOT PAY.

27 Emergency Courier Expenses

You only have this cover if you purchased the additional option 'Business Cover'.

27.1 WE WILL PAY

We will pay for the Reasonable courier expenses you need to pay if, due to accidental loss, theft or damage you need to replace Business Equipment which is essential to your intended business, and for which a claim has been accepted by us under Section 26 (*Business Equipment*).

The maximum amount we will pay for all claims combined under this Section is shown under the Business Cover Table of Benefits.

27.2 WE WILL NOT PAY

We will not pay unless we have accepted a claim for the accidental loss, theft of, or damage to, Business Equipment under Section 26 (*Business Equipment*).

YOU MUST CHECK "GENERAL EXCLUSIONS APPLICABLE TO ALL SECTIONS" PAGES 71 TO 74 FOR OTHER REASONS WHY WE WILL NOT PAY.

28 Business Equipment Hire

You only have this cover if you purchased the additional option 'Business Cover'.

28.1 WE WILL PAY

We will pay for the hire of alternative Business Equipment following the accidental loss, theft of, damage to, or the misdirection or delay in transit of your Business Equipment which occurs during your Journey.

The most we will pay is \$100 for each 24 hours.

You must provide all receipts for the Business Equipment that you hire.

The maximum amount we will pay for all claims combined under this Section is shown under the Business Cover Table of Benefits.

28.2 WE WILL NOT PAY

We will not pay:

- a] if the Business Equipment was left Unsupervised in a Public Place.
- b] if any valuables are transported in the cargo hold of any aircraft, ship, train, tram or bus.
- c] if the Business Equipment was being sent unaccompanied or under a freight contract.

- d] if the Business Equipment is fragile, brittle or an electronic component is broken or scratched - unless either:
 - it is the lens of spectacles, binoculars or photographic or video equipment; or
 - the breakage or scratch was caused by a crash involving a vehicle in which you are travelling.
- e] for loss of data or losses caused by mechanical or electrical breakdown, or damage caused by leaking powder or fluid which is carried in your luggage.
- f] if the loss or damage Arises from ordinary wear and tear, deterioration, atmospheric or weather conditions, insects, rodents or vermin.

YOU MUST CHECK "GENERAL EXCLUSIONS APPLICABLE TO ALL SECTIONS" PAGES 71 TO 74 FOR OTHER REASONS WHY WE WILL NOT PAY.

29 Business Money

You only have this cover if you purchased the additional option 'Business Cover'.

29.1 WE WILL PAY

We will pay for business money (*meaning cash or traveller's cheques*) which is your property (if you are self-employed) or the property of your employer, which is stolen from your person, or from a locked safety deposit facilities.

The most we will pay for cash is \$500.

The maximum amount we will pay for all claims combined under this Section is shown under the Business Cover Table of Benefits.

29.2 WE WILL NOT PAY

- a] We will not pay if the traveller's cheques and/or cash were not on your person at the time they were stolen, unless they were held in locked safety deposit facilities.
- b] We will not pay for any claims Arising from an unauthorised person fraudulently using your credit or debit cards.

YOU MUST CHECK "GENERAL EXCLUSIONS APPLICABLE TO ALL SECTIONS" PAGES 71 TO 74 FOR OTHER REASONS WHY WE WILL NOT PAY.

30 Replacement Staff

You only have this cover if you purchased the additional option 'Business Cover'.

Please note: You will not have cover under this Section while travelling in Australia.

30.1 WE WILL PAY

We will pay the Reasonable travel and accommodation expenses for a replacement business associate to travel from Australia to attend a planned business meeting if you suffer an Injury or Sickness that is covered under Section 1 (*Overseas Medical & Hospital Expenses*) that prevents you from going to the meeting during the Journey.

The replacement business associate will, for the purposes of this travel insurance, be entitled to benefits under this policy but subject to the conditions, limitations and exclusions of the policy, including the "Pre-existing Medical Conditions" (pages 25 to 27) applying to the replacement business associate.

The maximum amount we will pay for all claims combined under this Section is shown under the Business Cover Table of Benefits.

30.2 WE WILL NOT PAY

- a] We will not pay unless we have agreed to pay a claim under Section 1 (*Overseas Medical & Hospital Expenses*).
- b] We will not pay if the Injury or Sickness did not occur during your Journey and within the period of cover.

YOU MUST CHECK "GENERAL EXCLUSIONS APPLICABLE TO ALL SECTIONS" PAGES 71 TO 74 FOR OTHER REASONS WHY WE WILL NOT PAY.

General Exclusions Applicable to all Sections

We will not pay under any circumstances if:

General

- 1] you do not act in a responsible way to protect yourself and your property and to avoid making a claim.
- 2] you do not do everything you can to reduce your loss as much as possible.
- 3] you injure yourself deliberately or put yourself in danger (unless you are trying to save a human life).
- 4] your claim is for consequential loss of any kind, including loss of enjoyment.
- 5] your claim is for any costs which you would have been expected to pay had the reason for the claim not occurred (for example, the cost of food which you would have paid for in any case).
- 6] at the time of purchasing the policy, you were aware of something that would give rise to you making a claim under this policy.
- 7] you are not a Resident of Australia, or you do not plan to return to Australia at the end of your Journey.
- 8] your claim involves you taking part in any Manual Labour in connection with business or trade, missionary work and related travel, or humanitarian work and related travel.
- 9] your claim is for a loss which is recoverable by compensation under any workers compensation or transport accident laws, government sponsored fund, plan, or medical benefit scheme, or any other similar type of legislation required to be effected by, or under, a law.
- 10] your claim Arises from errors or omissions in any booking arrangements or failure to obtain the relevant visa, passport or travel documents.
- 11] your claim Arises from the refusal, failure or inability of any person, company or organisation (including but not limited to any airline, or 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 Insolvency or the Insolvency of any person, company or organisation with whom or with which they deal.
- 12] your claim Arises because you act illegally or break any government prohibition or regulation including visa requirements.

- 13] your claim Arises from a government authority confiscating, detaining or destroying anything.
- 14] your claim Arises from, is related to or associated with:
 - an actual or likely Epidemic or Pandemic; or
 - the threat of an Epidemic or Pandemic.

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

- 15] your claim Arises because you did not follow advice in the mass media or any government or other official body's warning:
 - against travel to a particular country or parts of a country; or
 - of a strike, riot, bad weather, civil protest or contagious disease (including an Epidemic or Pandemic);

and you did not take appropriate action to avoid or minimise any potential claim under your policy (including delay of travel to the country or part of the country referred to in the warning).

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

- 16] your claim Arises from motorcycling unless:
 - a] the Motor Cycle is 125cc or less and you hold a valid licence for the country the Motorcycle is being operated in, or
 - b] the Motorcycle is greater than 125cc, you or the person in control of the Motorcycle holds a current and valid Australian licence for the Motorcycle being used as well as a valid licence for the country the Motorcycle is being operated in, but only if you pay the additional premium when you apply for your policy, and this cover is shown on your Certificate of Insurance,

and at all times, local road rules are being adhered to and a motorcycle helmet and appropriate safety gear is being worn.

- 17] your claim Arises from any act of war, whether war is declared or not or from any rebellion, revolution, insurrection or taking of power by the military.
- 18] your claim Arises from a nuclear reaction or contamination from nuclear weapons or radioactivity.
- 19] your claim Arises from biological and/or chemical materials, substances, compounds or the like used directly or indirectly for the purpose to harm or to destroy human life and/or create public fear.

Medical

- 20] your claim Arises from, is related to or associated with any Pre-existing Medical Condition, except as provided under the section **"Pre-existing Medical Conditions"** (pages 25 to 27), Section 3.1 b] (page 46), Section 5.1b] (page 48) and Section 13.1 e] (page 57).
- 21] you take a blood-thinning prescription medication such as Warfarin (also known under the brand names Coumadin, Jantoven, Marevan, and Waran).
- 22] your claim is in respect of travel booked or undertaken even though you know you are unfit to travel, travel against medical advice, travel to obtain medical treatment or you arrange to travel when you know of circumstances that could lead to the Journey being disrupted or cancelled.
- 23] your claim Arises from any Injury or Sickness where a metastatic or terminal prognosis was made prior to the issue of the Certificate of Insurance.
- 24] your claim Arises out of pregnancy, childbirth or related complications.
- 25] your claim involves a Hospital where you are being treated for addiction to drugs or alcohol, or are using it as a nursing, convalescent or rehabilitation place.
- 26] your claim involves the cost of medication in use at the time the Journey began or the cost for maintaining a course of treatment you were on prior to the Journey.
- 27] your claim Arises from or is in any way related to depression, anxiety, stress, mental or nervous conditions.
- 28] your claim Arises from suicide or attempted suicide.
- 29] your claim Arises from a sexually transmitted disease.
- 30] your claim Arises from you, your Travelling Companion or any other person being under the influence of any intoxicating liquor or drugs, except a drug prescribed by a Medical Adviser, and taken in accordance with their instructions.
- 31] despite Allianz Global Assistance's advice otherwise following your call to them, you received private hospital or medical treatment where public funded services or care is available in Australia or under any Reciprocal Health Agreement between the government of Australia and the government of any other country.
- 32] your claim Arises from any medical procedures in relation to AICD/ICD insertion during Overseas travel. If you, your Travelling Companion or a Relative (as listed on your Certificate of Insurance) requires this procedure, due to sudden and acute onset which occurs for the first time during your period of cover and not directly or indirectly related to a Pre-existing Medical

Condition, Allianz Global Assistance will exercise their right to organise a repatriation to Australia for this procedure to be completed.

- 33] you have failed to follow the advice or instruction of Allianz Global Assistance, such as refusing to return to Australia when they considered you were fit to return Home.
- 34] your claim Arises from or is any way related to the death or hospitalisation of any person aged 85 years and over, regardless of the country in which they may live.

Sports and leisure

- 35] your claim Arises from any sport or activity:
 - a] unless that sport or activity is covered under the **"Table of Covered Sports and Activities"** (pages 75 to 82), and
 - b] you have selected the additional option '*Sports and Activities Cover*' and paid an additional premium, where applicable, to obtain cover for one or more of the activities listed in the Table.
- 36] your claim relates to Winter Sports unless you have selected the additional option '*Winter Sports Cover*' and paid an additional premium.
- 37] your claim Arises from any sport or activities listed in the **"Table of Excluded Sports and Activities"** (pages 85 & 86).
- 38] your claim Arises from any form of racing other than on foot.
- 39] your claim Arises from you participating in, training or preparing for, any professional sport.
- 40] your claim Arises because you dive underwater using an artificial breathing apparatus, unless you hold an open water diving licence issued in Australia or you were diving under licensed instruction.
- 41] your claim Arises from travel in any air supported device other than as a passenger in a fully licensed aircraft operated by an airline or charter company. This exclusion does not apply to regulated or licensed ballooning.

Table of Covered Sports and Activities

If you are intending to take part in any sports or activities during your Journey, please note that cover is **only** available for the sports and activities listed in the **"Table of Covered Sports and Activities"** (pages 75 to 82), subject to the following:

- a] you must use the appropriate and recommended safety equipment, where applicable, and follow the safety guidelines for the sport or activity concerned;
- b] the sport or activity cannot be part of a competition or tournament;
- c] the sport or activity is not to be undertaken on a professional basis;
- d] the Excess listed in the **"Table of Covered Sports and Activities"** applies; and
- e] the sport or activity is not listed in the **"Table of Excluded Sports and Activities"** or excluded under the policy.

Exclusions which are specific to the policy sections, as well as **"General Exclusions Applicable to all Sections"** will apply to covered sports and activities, including those for which additional premium is payable. See General Exclusions 35, & 37 to 39 below as an example:

We will not pay under any circumstances if:

- 35]** your claim Arises from any sport or activity:
 - a] unless that sport or activity is covered under the **"Table of Covered Sports and Activities"** (pages 75 to 82), and
 - b] you have selected the additional option '*Sports and Activities Cover*' and paid an additional premium, where applicable, to obtain cover for one or more of the activities listed in the Table.
- 37]** your claim Arises from any sport or activities listed in the **"Table of Excluded Sports and Activities"** (pages 85 & 86).
- 38]** your claim Arises from any form of racing other than on foot.
- 39]** your claim Arises from you participating in, training or preparing for, any professional sport.

Important information to note:

- 1]** Certain sports or activities listed in the **"Table of Covered Sports and Activities"** will require a declaration at the time you apply for the policy as well as the payment of an additional premium. You will only be covered for these sports or activities if you select the '*Sports and Activities Cover*' when you apply for your policy, pay the additional premium and this cover is shown on your Certificate of Insurance.

- 2]** There are certain sports for which cover is only available if you select the additional option '*Winter Sports Cover*', pay the additional premium and this cover is shown on your Certificate of Insurance. Please refer to the **"Table of Covered Winter Sports"** (pages 83 to 85) for details.
- 3]** Certain sports and activities also have special conditions which will apply and which may reduce the cover available under the policy. Please refer to Special Condition 1 and Special Condition 2 below, as well as the **"Table of Covered Sports and Activities"** (pages 75 to 82) for details.
- 4]** There are certain sports and activities which are listed in the **"Table of Excluded Sports and Activities"** (pages 85 & 86) for which no cover is available under any Section of the policy.

* Special Condition 1:

These activities must:

- a] be with a commercial operator;
- b] be available to the general public;
- c] not be considered an extreme risk, and
- d] not require any special skills or a high level of fitness.

** Special Condition 2:

When you are engaged in this sport or activity:

- a] the policy will not provide any cover under Section 7 (*Accidental Death*), Section 8 (*Permanent Disability*) or Section 17 (*Personal Liability*); and
- b] the maximum benefit limit applicable to Section 1 (*Overseas Emergency Medical & Hospital Expenses*) will be reduced to \$500,000 per Journey.

Please note:

If a sport or activity is not listed in the **"Table of Covered Sports and Activities"**, cover is available if the sport or activity meets the following criteria provided it is not listed in the **"Table of Excluded Sports and Activities"** or excluded under the policy:

- 1]** a sport or activity which can be undertaken by persons of all ages, including those sports or activities with height or general health warnings (e.g. bush walk), and which do not require any specialised equipment or a high level of fitness.
- 2]** a sport or activity provided by a commercial operator and is open to persons of all ages, including those with height or general health warnings (e.g. Disneyland rides).

If unsure please contact Kango Cover on 1300 881 994 or email info@kangocover.com.au. You will need to provide relevant details such as a description of the sport or activity, its location and your experience, and whether you will be under the supervision of a licensed commercial operator.

TABLE OF COVERED SPORTS AND ACTIVITIES

	Additional premium required?	Is Special Condition 1 applicable?*	Is Special Condition 2 applicable?***	Excess Payable
Abseiling (fully harnessed)	yes	yes	yes	standard
Amateur athletics	yes	no	no	standard
American Football - amateur and occasional only	yes	no	yes	\$250
Archaeological digging	no	no	no	standard
Archery - amateur and occasional only	no	no	no	standard
Assault course (no weapons)	yes	yes	yes	standard
Badminton - amateur and occasional only	no	no	no	standard
Baseball - amateur and occasional only	no	no	no	standard
Basketball - amateur and occasional only	no	no	no	standard
Battle re-enactment (no live firearms)	yes	yes	yes	standard
Breathing observation bubble diving (max. depth 30 metres)	yes	yes	no	standard
Bridge walking - supervised by a fully-trained guide only	yes	yes	no	standard
Bungee jumps (3 jumps maximum)	yes	no	yes	standard
Camel or elephant riding or trekking	yes	no	yes	standard
Canoeing (grade 1 & 2 rapids or lower)	yes	no	yes	standard
Canoeing (grade 3 & 4 rapids)	yes	yes	yes	standard

TABLE OF COVERED SPORTS AND ACTIVITIES

	Additional premium required?	Is Special Condition 1 applicable?*	Is Special Condition 2 applicable?***	Excess Payable
Canopy walking or tree-top walking	yes	yes	no	standard
Canyoning	yes	yes	yes	\$250
Cave tubing or river tubing	yes	yes	yes	standard
Clay-pigeon shooting	yes	no	yes	standard
Coasteering - amateur and occasional only	yes	yes	yes	standard
Conservation or charity work (educational and environmental - working with hand tools only)	yes	no	yes	standard
Cricket - amateur and occasional only	no	no	no	standard
Cycle touring (Non Competitive)	yes	no	yes	standard
Cycling (Non Competitive)	no	no	no	standard
Dragon boating	yes	no	yes	standard
Dune or wadi bashing	yes	no	yes	standard
Falconry	yes	yes	yes	standard
Fencing	no	no	no	standard
Fishing trips - overnight (licensed commercial operator only)	yes	yes	yes	standard
Flying (passenger in a licensed commercial small aircraft or helicopter)	yes	no	yes	standard
Football - amateur and occasional only	yes	no	yes	standard
Go-karting	yes	yes	yes	standard
Golf - amateur and occasional only	no	no	no	standard

TABLE OF COVERED SPORTS AND ACTIVITIES

	Additional premium required?	Is Special Condition 1 applicable?*	Is Special Condition 2 applicable?***	Excess Payable
Gorge swinging or canyon swinging	yes	yes	no	standard
Gorge walking	yes	yes	yes	standard
Gymnastics	yes	no	yes	standard
Hockey	yes	no	yes	standard
Horse riding (not polo, hunting or jumping)	yes	no	yes	standard
Hot-air ballooning	yes	yes	yes	standard
Husky sledge driving	yes	yes	no	standard
Jet boating	yes	no	yes	standard
Jet skiing	yes	no	yes	standard
Jogging	no	no	no	standard
Kayaking (grade 1 & 2 rapids or lower)	yes	no	yes	standard
Kayaking (grade 3 & 4 rapids)	yes	yes	yes	standard
Lugeing - not ice	yes	yes	yes	standard
Marathons - amateur and occasional only	yes	no	yes	\$500
Martial arts - training only	yes	no	yes	\$500
Motorcycling - over 125cc (note General Exclusion 16)	yes	no	yes	\$500
Motorcycling - under 125cc (note General Exclusion 16)	yes	no	yes	\$250
Mountain biking - not racing or extreme ground conditions or stunts	yes	no	yes	\$250
Mud buggying	yes	yes	yes	standard
Netball - amateur and occasional only	no	no	no	standard

Table continued over page

TABLE OF COVERED SPORTS AND ACTIVITIES

	Additional premium required?	Is Special Condition 1 applicable?*	Is Special Condition 2 applicable?***	Excess Payable
Orienteering - amateur and occasional only	no	no	no	standard
Ostrich riding (not racing)	yes	yes	yes	standard
Paintballing - wearing eye protection	yes	yes	yes	standard
Parasailing	yes	yes	no	standard
Parascending - over water	yes	no	yes	standard
Passenger in private or small aircraft or helicopter	yes	yes	yes	standard
Quad biking	yes	yes	yes	\$500
Rafting - white or black water (grade 3 and 4 rapids)	yes	yes	yes	standard
Rafting - white or black water (grade 1 and 2 rapids)	yes	no	yes	standard
Rambling	no	no	no	standard
Refereeing - on an amateur basis	no	no	no	standard
Rock Climbing - Indoor and harnessed	yes	no	yes	standard
Roller blading (no racing, half-pipe, stunts or extreme skating)	no	no	no	standard
Rowing - amateur and occasional only	no	no	no	standard
Rugby codes - amateur and occasional only	yes	no	yes	\$250
Running - sprint and long distance	no	no	no	standard
Safari	no	no	no	standard
Sand boarding	no	no	no	standard

TABLE OF COVERED SPORTS AND ACTIVITIES

	Additional premium required?	Is Special Condition 1 applicable?*	Is Special Condition 2 applicable?***	Excess Payable
Sand yachting	yes	no	yes	standard
Scuba diving (qualified, maximum depth 30 metres, not diving alone)	yes	no	yes	standard
Scuba diving (unqualified but with instructor, maximum depth 30 metres)	yes	yes	yes	standard
Sea canoeing or kayaking - short or day trips only, with overnight land stays only	yes	no	yes	standard
Sea canoeing or kayaking - day trips and coastal only	no	no	no	standard
Sleigh rides - as part of a Christmas trip to Northern Europe	no	no	no	standard
Skateboarding (no racing, half-pipe, stunts or extreme skating)	no	no	no	standard
Snorkelling	no	no	no	standard
Squash	no	no	no	standard
Surfing (not big wave or extreme surfing)	no	no	no	standard
Swimming	no	no	no	standard
Target rifle shooting	yes	no	yes	standard
Tennis - amateur and occasional only	no	no	no	standard
Trekking or hiking (over 3,000 metres but under 5,000 metres altitude)	yes	yes	no	\$250

TABLE OF COVERED SPORTS AND ACTIVITIES

	Additional premium required?	Is Special Condition 1 applicable?*	Is Special Condition 2 applicable?***	Excess Payable
Trekking or hiking (under 3,000 metres altitude)	no	no	no	standard
Tubing	yes	yes	no	standard
Volleyball - amateur and occasional only	no	no	no	standard
Wake boarding (no stunts)	no	no	no	standard
Water polo - amateur and occasional only	no	no	no	standard
Waterskiing (no stunts)	no	no	no	standard
Windsurfing	yes	no	yes	standard
Yachting - not racing and sailing inside territorial waters	yes	no	yes	standard
Zip lining	yes	yes	yes	standard
Zorbing	yes	yes	no	standard

Table of Covered Winter Sports

“Winter Sports” are defined on page 41 of the policy.

To have cover for any of the Winter Sports listed in the “Table of Covered Winter Sports”, you must have selected the additional option ‘Winter Sports Cover’, paid the additional premium and this cover is shown on your Certificate of Insurance.

Please note that any references to skiing in the Table also include snowboarding.

If you are intending to take part in any Winter Sports during your Journey, please note that cover is **only** available for the sports listed in the “Table of Covered Winter Sports” (pages 83 to 85), subject to the following:

- a] you must use the appropriate and recommended safety equipment, where applicable, and follow the safety guidelines for the sport or activity concerned;
- b] the sport cannot be part of a competition or tournament;
- c] the sport is not to be undertaken on a professional basis, and
- d] the Excess listed in the “Table of Covered Winter Sports” applies; and
- e] the sport is not listed in the “Table of Excluded Sports and Activities” or excluded under the policy.

Exclusions which are specific to the policy sections, as well as “General Exclusions Applicable to all Sections” will apply to covered sports, including those for which additional premium is payable. See General Exclusions 36 to 39 below as an example:

We will not pay under any circumstances if:

- 36] your claim relates to Winter Sports unless you have selected the additional option ‘Winter Sports Cover’ and paid an additional premium.
- 37] your claim Arises from any sport or activities listed in the “Table of Excluded Sports and Activities” (pages 85 & 86).
- 38] your claim Arises from any form of racing other than on foot.
- 39] your claim Arises from you participating in, training or preparing for, any professional sport.

Important information to note:

- 1] There are certain sports for which cover is only available if you select the additional option ‘Winter Sports Cover’, pay the additional premium and this cover is shown on your Certificate of Insurance. Please refer to the “Table of Covered Winter Sports” (pages 83 to 85) for details.
- 2] Certain sports and activities also have special conditions which will apply and which may reduce the cover available under the policy. Please refer to Special Condition 1

and Special Condition 2 below, as well as the “Table of Covered Winter Sports” (pages 83 to 85) for details.

- 3] There are certain sports and activities which are listed in the “Table of Excluded Sports and Activities” (pages 85 & 86) for which no cover is available under any Section of the policy.

* Special Condition 1:

These sports must:

- a] be with a commercial operator;
- b] be available to the general public;
- c] not be considered an extreme risk, and
- d] not require any special skills or a high level of fitness.

** Special Condition 2:

When you are engaged in this sport:

- a] the policy will not provide any cover under Section 7 (Accidental Death), Section 8 (Permanent Disability) or Section 17 (Personal Liability); and
- b] the maximum benefit limit applicable to Section 1 (Overseas Emergency Medical & Hospital Expenses) will be reduced to \$500,000 per Journey.

TABLE OF COVERED WINTER SPORTS				
	Winter Sport Cover upgrade required?	Is Special Condition 1 applicable?*	Is Special Condition 2 applicable?*	Excess Payable
Big foot skiing	yes		yes	standard
Cat skiing	yes		yes	standard
Cross-country skiing (along a designated cross country ski route only)	yes		yes	standard
Glacier skiing	yes		yes	standard
Heli-skiing	yes	yes	no	standard
Ice Hockey (not competitive)	yes		no	standard
Ice skating	yes		yes	standard
Lugeing - ice	yes	yes	no	standard
Mono skiing	yes		yes	standard
Off-piste skiing - with professional guide	yes	yes	yes	standard
Recreational ski racing (not training for, or participating in a competition)	yes		yes	standard

Table continued over page

TABLE OF COVERED WINTER SPORTS

	Winter Sport Cover upgrade required?	Is Special Condition 1 applicable?*	Is Special Condition 2 applicable?***	Excess Payable
Skiing (recreational only)	yes		yes	standard
Snowmobiling	yes		no	standard
Tobogganing	yes		yes	standard

Table of Excluded Sports and Activities

Please note: This is not a exhaustive list of excluded sports and activities, but is intended to set out the sports and activities where cover is not available under any Section of this policy in any circumstances.

If you have any questions, or if you intend to take part in any sport or activity which is not shown in any of the sports and activities or Winter Sports tables, please contact Kango Cover on 1300 881 994 or e-mail info@kangocover.com.au to ensure that cover is available before taking part in that sport or activity.

TABLE OF EXCLUDED SPORTS AND ACTIVITIES

	Am I covered?
Boating in international waters (other than on a commercial cruise liner)	No
BMX riding	No
Bobsleighbing	No
Boxing (including training)	No
Cascading	No
Cliff walking/jumping	No
Competition contact sports or activities (e.g. rugby union, league)	No
Competitive cycling	No
Cross-country skiing - not on a designated cross country ski route	No
Expeditions to remote, hazardous or dangerous locations (e.g. Antarctica)	No
Extreme sports or activities	No

TABLE OF EXCLUDED SPORTS AND ACTIVITIES

	Am I covered?
Flying - piloting or crewing any aircraft	No
Freestyle skiing	No
Gliding	No
Gorge walking - private trip	No
Hang-gliding	No
High diving	No
Mountaineering - involving climbing or ice equipment	No
Off-piste skiing	No
Parachuting	No
Paragliding	No
Parapenting	No
Parascending (over land or snow)	No
Polo	No
Potholing	No
Racing other than on foot	No
Rock climbing (outdoor)	No
Rock scrambling	No
Running with the bulls	No
Scuba diving - more than 30 metres depth	No
Shark diving	No
Skeletons	No
Ski acrobatics	No
Ski jumping or stunting	No

Claims

How to make a claim

You must give Allianz Global Assistance notice of your claim as soon as possible by completing a claim form (available online or supplied by us - refer to the contact details on the back cover of this PDS), and posting it to the address shown on the claim form. If the claim form is not fully completed by you, Allianz Global Assistance cannot process your claim and they can reduce your claim by the amount of prejudice they have suffered because of the delay.

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

You must co-operate with Allianz Global Assistance at all times in relation to the provision of supporting evidence and such other information as they may reasonably require.

- For medical, Hospital or dental claims, contact Allianz Global Assistance as soon as practicable.
- For loss or theft of your Luggage and Personal Effects, report it immediately to the police and obtain a written notice of your report.
- For damage or misplacement of your Luggage and Personal Effects caused by the airline or any other operator or accommodation provider, report the damage or misplacement to an appropriate official and obtain a written report, including any offer of settlement that they may make.
- Submit full details of any claim in writing within 30 days of your return.

Claims are payable in Australian Dollars to you

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

You must not admit fault or liability

In relation to any claim under this policy you must not admit that you are at fault, and you must not offer or promise to pay any money, or become involved in litigation, without the approval of Allianz Global Assistance.

Depreciation

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

You must help us to recover any money we have paid

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

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

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

Other insurance

If any loss, damage or liability covered under this policy is covered by another insurance policy, you must give us details of such insurance. If you make a claim under the other insurance policy and you are paid the full amount of your claim, you cannot make a claim under this policy.

If you make a claim under the other insurance policy and you are not paid the full amount of your claim, we will make up the difference up to the amount this policy covers you for. We may seek contribution from your other insurer. You must give Allianz Global Assistance any information they reasonably ask for to help us make a claim from your other Insurer.

Subrogation

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

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

These rights exist regardless of whether your claim is paid under a non-indemnity or an indemnity clause of this policy.

Recovery

Allianz Global Assistance will apply any money they recover from someone else under a right of subrogation in the following order:

- 1] to Allianz Global Assistance, their administration and legal costs Arising from the recovery
- 2] to us, an amount equal to the amount that we paid to you under the policy
- 3] to you, your uninsured loss (less your Excess)
- 4] to you, any Excess

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

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

Business travellers – how GST affects your claim

If you are entitled to claim an input tax credit in respect of a cost for which a claim is made, or would be entitled to an input tax credit if you were to incur the relevant cost (i.e. in replacing a lost or stolen item), the amount we would otherwise pay will be reduced by the amount of that input tax credit.

Travel within Australia only

If you are entitled to claim an input tax credit in respect of your premium you must inform Allianz Global Assistance of the amount of that input tax credit (as a percentage) at the time you first make a claim. If you fail to do so, you may have a liability for GST if we pay you an amount under this policy.

Fraud

Insurance fraud places additional costs on honest policyholders. Fraudulent claims force insurance premiums to rise. We encourage the community to assist in the prevention of insurance fraud.

You can help by reporting insurance fraud by calling Allianz Global Assistance on 1800 453 937. All information will be treated as confidential and protected to the full extent under law.

Health tips

The internet is a great source of health information for travellers. For vaccination and health advice including information on disease outbreaks:

www.cdc.gov or www.who.int or www.smartraveller.gov.au

Before travel, consult your health professional to discuss:

- Itinerary • Duration of travel • Style of travel
- Past medical history • Pregnancy • Allergies
- Pre-existing Conditions • Vaccination requirements
- Disease prevention
- Medication (ensure that any medications taken with you are legal in the country you will visit – make sure you carry a letter of approval from your doctor/dentist for any essential medication you need to take with you)

Tips for long distance travellers

- While travelling, regularly exercise the lower limbs to encourage blood flow
- Drink plenty of non-alcoholic drinks to prevent dehydration

Other useful tips

- Carry a small first-aid kit with you containing a packet of adhesive dressings, some insect repellent, antiseptic cream and water sterilisation tablets (this takes up little space and could be useful). Emergency medical travel kits are available.
- Unless you know the water you are using is safe (bottled water usually is), sterilise all drinking water either by boiling or using sterilisation tablets
- It is unwise to have your skin pierced (ie. acupuncture, tattooing, ear piercing, etc.) unless you can be sure that the equipment used is sterile – a needle wiped with an alcohol swab is not necessarily sterile. Keep a note on your person advising of any significant medical condition affecting you (eg. diabetes, angina pectoris, haemophilia).

The three R's of travel vaccination

Routine Vaccinations (childhood or adult vaccinations)

- Tetanus/diphtheria • Polio • MMR • Influenza
- Pneumococcal • Varicella

Required Vaccinations

When crossing international borders certain vaccinations are required.

- Yellow Fever • Cholera • Meningococcal

Recommended Vaccinations

There are some vaccinations recommended when travelling overseas specific to your destination. These may include:

- Hepatitis A • Hepatitis B • Typhoid
- Japanese Encephalitis • Poliomyelitis • Rabies • Cholera

Please see your doctor to identify your specific needs.

Emergency Free Call Telephone Numbers

If you are in one of the countries listed below, simply dial the number shown for that country.

For all other countries, dial reverse charge ("collect") via the local operator on: +61 7 3305 7499

Australia	1800 010 075
Canada	1800 214 5514
China (North)	10800 6100 434
China (South)	10800 261 1323
France	0800 905 823
Germany	0800 182 7635
Greece	00800 611 4107
Hong Kong	800 900 389
India	00080 0610 1108
Indonesia	001 803 61 098
Italy	800 787 451
Japan	0066 3386 1052
Malaysia	1800 81 5102
Netherlands	0800 023 2683
New Zealand	0800 778 103
Singapore	800 6162 187
Spain	900 996 115
Switzerland	0800 561 361
Thailand	001 8006 121 082
United Kingdom	08000 289 270
United States	1866 844 4085