

Relax & Go Travel Cover

Annual Multi-Trip Product Disclosure
Statement (PDS)

CHUBB®

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Chubb Assistance

If You require assistance anywhere in the world, contact the local telephone operator and ask for a reverse charge call to Chubb Assistance on:

+61 2 8907 5666 and more information can be found at www.chubbassistance.com/au

Chubb Assistance is a twenty-four (24) hour emergency referral service. In the event of a medical or similar emergency simply phone +61 2 8907 5666, reverse the charge and get immediate help in locating medical assistance in Your local area. This service will also provide non-emergency pre-travel advice on some health-related matters, verify insurance coverage and can help co-ordinate immediate claim payments.

Where Your claim is excluded or falls outside Your Policy coverage, the provision of emergency assistance by Chubb Assistance will not in itself be an admission of liability.

Considerable effort is made to locate, assess and reassess medical facilities and other services worldwide. However, the medical standards, sanitary conditions, reliability of telephone systems and facilities for urgent medical evacuations differ from country to country and accordingly, it is not always possible to have control over these factors. In the circumstances, responsibility for any loss, medical complication or death resulting from any factor reasonably beyond Our control, cannot be accepted by Chubb Assistance or Us.

General Enquiries	Claims
<p>Need help? We are here to help You.</p> <p>Should You require further assistance please contact our Customer Service Team who will be glad to assist You.</p> <p>Tel: 1800 803 548, weekdays, 9am to 5pm</p> <p>Email: travel.au@chubb.com</p>	<p>Making a claim is quick and easy.</p> <p>In 5 steps You can submit Your claim online by visiting the Chubb Claims Centre at www.chubbclaims.com.au</p> <p>Additional information can be found at www.chubbtravelinsurance.com.au</p>

Updating Our PDS

We may update the information contained in Our PDS when necessary. A paper copy of any updated information is available to You at no cost by calling or emailing Us or You can access via Our website at www.chubbtravelinsurance.com.au.

We will issue You with a new PDS or a supplementary PDS where the update is to rectify a misleading or deceptive statement or when an omission is materially adverse from the point of view of a reasonable person deciding whether to buy this product.

Preparation Date

This PDS was prepared on 27 February 2019

PDS Code

19PDSRAGATAU01

About Chubb Insurance Australia Limited (Chubb)

Chubb is an Australian financial services licensee authorised to deal in and provide advice in relation to general insurance products. Our details are as follows:

ABN: 23 001 642 020

AFS Licence Number: 239687

Head Office: Grosvenor Place, Level 38, 225 George Street, Sydney NSW 2000

Postal Address: GPO Box 4907, Sydney NSW 2001

Phone: 1800 803 548

E-mail: travel.au@chubb.com

General Insurance Code of Practice

We are a signatory to the General Insurance Code of Practice (the Code). The objectives of the Code are to further raise standards of service and promote consumer confidence in the general insurance industry. Further information about the Code and Your rights under it is available at www.codeofpractice.com.au and on request.

Financial Claims Scheme

We are an insurance company authorised under the Insurance Act 1973 (Cth) (Insurance Act) to carry on general insurance business in Australia by the Australian Prudential Regulation Authority (APRA) and are subject to the prudential requirements of the Insurance Act.

The Insurance Act is designed to ensure that, under all reasonable circumstances, financial promises made by Us are met within a stable, efficient and competitive financial system.

Because of this We are exempted from the requirement to meet the compensation arrangements Australian financial services licensees must have in place to compensate retail clients for loss or damage suffered because of breaches by the licensee or its representatives of Chapter 7 of the Corporations Act 2001 (Cth). We have compensation arrangements in place that are in accordance with the Insurance Act.

In the unlikely event that We were to become insolvent and were unable to meet Our 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. Please refer to <https://www.fcs.gov.au> for more information.

Important Information About This PDS

This document is a PDS and is also Our insurance Policy Wording. This document contains important information required under the Corporations Act 2001 (Cth) and has been prepared to assist You in understanding Relax & Go Travel Cover Annual Multi-Trip and making an informed choice about Your insurance requirements.

It is up to You to choose the cover You need. It is important that You carefully read and understand this document before making a decision.

This PDS is comprised of two contracts:

- The first contract provides cover to pay or reimburse You the non-refundable unused portion of all travel costs prepaid in advance plus a travel agent's cancellation fee for the cancellation of Your Trip before the start of Your Trip under Benefit Section 13 - Trip Cancellation or Postponement.
- The second contract provides indemnity for the balance of cover (all other benefits including optional add-on benefits if applicable). For the purpose of this PDS, and all accompanying materials, the two contracts will be referred to and considered as one Policy document. All other provisions apart from the coverage sections apply to both contracts.
- Your Certificate of Insurance also forms part of Your Policy.

Ensure You understand when We will respond to a claim

To ensure You understand when We will respond to a claim, You should carefully read:

- the Summary of Benefits & Exclusions section including the Summary of Benefits table, on pages 11-19;
- each Benefit Section, including 'We will pay', exclusions under 'We will not pay' and any 'Terms and Conditions' applicable, on pages 20-36;
- the General Exclusions and General Conditions, on pages 36-40;
- the Definitions section that set out the meaning of certain words throughout the PDS, on pages 45-51;
- the Pre-existing Medical Conditions shown on the Approved Medical Conditions table, on page 9, and the definition for 'Pre-existing Medical Conditions' on page 49; and
- Your Certificate of Insurance.

After You have purchased Your Policy please ensure You:

- check Your documents to make sure that all the information in them is correct;
- let Us know straight away if any alterations are needed or if You change Your address or payment details;
- keep this document, Your Certificate of Insurance and any other documents that We tell You form part of Your Policy in a safe place in case You need to refer to them in the future;
- have receipts and other documentary evidence available to provide Us in support of assessment of Your claim for certain types of cover under the Policy, We will require You to provide receipts and other documentary evidence to Us before We pay a claim. You should keep those documents in a safe place.

The Meaning Of Certain Words

Throughout this document, certain words begin with capital letters. These words have special meaning as set out in the Definitions section, on pages 45-51 of this PDS.

Any reference to an Act, legislation or legislative instrument in this PDS also refers to that Act, legislation or legislative instrument as amended and as may be in force from time to time.

Duty of Disclosure

Your Duty of Disclosure

Before You enter into this contract of insurance, You have a duty of disclosure under the Insurance Contracts Act 1984.

The duty applies until We first agree to insure You, and where relevant, until We agree to any subsequent variation, extension, or reinstatement (as applicable).

Answering Our questions

In all cases, if We ask You questions that are relevant to Our decision to insure You and on what terms, You must tell Us anything that You know and that a reasonable person in the circumstances would include in answering the questions.

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

Renewal

Where we offer You renewal, We may, in addition to or instead of asking specific questions, give You a copy of anything You have previously told Us and ask You to tell Us if it has changed. If We do this, You must tell Us about any change or tell Us that there is no change.

If You do not tell Us about a change to something You have previously told Us, You will be taken to have told Us that there is no change.

Variations, extensions and reinstatements

For variations, extensions and reinstatements, You have a broader duty to tell Us anything that You know, or could reasonably be expected to know, may affect Our decision to insure You and on what terms.

What You do not need to tell Us

You do not need to tell Us anything that:

- reduces the risk We insure You for; or
- is common knowledge; or
- We know or should know as an insurer; or
- We waive Your duty to tell Us about.

If You do not tell Us something

If You do not tell Us anything You are required to tell Us, We may cancel Your contract or reduce the amount We will pay You if You make a claim, or both.

If Your failure to tell Us is fraudulent, We may refuse to pay a claim and treat the contract as if it never existed.

Selecting Your Cover

All Insured Persons listed on Your Certificate of Insurance are covered under the Policy as long as they meet the eligibility criteria.

Eligibility Criteria

In order to purchase a Policy You must be eighteen (18) years of age when You apply.

Insured Persons must be under sixty-five (65) years of age, must have a permanent residence in Australia, unrestricted right of entry into Australia as well as access to long-term medical care in Australia and:

- be an Australian resident; or
- be on a skilled working visa (e.g. a Temporary Skills Shortage visa), but not a working holiday visa; or
- have a partner/spouse visa which allows You to stay in Australia for at least (two) 2 years; or
- have a New Zealand passport.

When applying for cover You will be asked to specify the number of Adults and Children that cover is being sought for.

Geographical Cover

You can select from the following geographical regions during the application process and We will provide cover for all the locations that are under what You have selected as shown on Your Certificate of Insurance.

- Worldwide: Worldwide including Australia; or
- Worldwide excluding: Worldwide excluding North America and Africa and including Australia; or
- Domestic: Australia only.

Commencement and Period of Cover

During the application process You will select the Start Date for Your Annual Multi-Trip Policy. The Start Date may be up to forty five (45) days in advance of the Issue Date.

You may take an unlimited number of Trips during the Period of Insurance however each Trip is only covered to the maximum number of consecutive days You have selected. Trips must start and end in Australia and be completed before the End Date of Your current Period of Insurance unless You have renewed Your Policy prior to the End Date. You can select the maximum of either thirty (30) or sixty (60) or ninety (90) consecutive days.

Cover under Section 13 – Trip Cancellation or Postponement is available from the Issue Date of Your current Period of Insurance and continues until the End Date of Your current Period of Insurance. Cover under Section 13 – Trip Cancellation or Postponement in respect to a Trip starts from the first booking date of Your Trip or the Issue Date, whichever is the later.

Cover under all other sections is available from the Start Date and continues until the End Date of Your current Period of Insurance. Cover under all other sections starts from the time You leave Your Home to start Your Trip or the Start Date, whichever is the later.

For Trips:

1. booked but not yet commenced before the End Date of Your current Period of Insurance; or
2. that have commenced but not yet completed before the End Date of Your current Period of Insurance;

cover under Your Policy will cease on the End Date unless You renew Your Policy prior to the End Date.

If whilst on a Trip You need to extend cover beyond the maximum number of consecutive days as specified on Your Certificate of Insurance, You must contact Us to request the extension. If the extension is accepted by Us You will need to pay the additional premium and We will issue an updated Certificate of Insurance.

In the event that You are prevented from completing the return leg of a Trip within the maximum number of consecutive days as specified on Your Certificate of Insurance as a result of:

1. You suffering from an Accidental Injury or Sickness, which renders You unfit for travel as certified by a Doctor; or
2. You being an Overseas Resident In-patient at the expiry of the Period of Insurance; or
3. the Public Transportation in which You are travelling is unavoidably delayed,

the cover for Your Trip will be automatically extended without additional premium for up to thirty (30) days for events (1) and (2) above and up to seven (7) days for event (3) above.

Choice of Plans and Coverage Options

During the application process You will be provided with a choice of plans. The benefits vary between plan including the sum insured.

The Summary of Benefits table shown on pages 13-19 provides a summary of the benefits applicable to each of the available plans and it includes maximum amounts payable under each section together with any applicable sub-limit, waiting period and any Excess that applies.

Option to change the Policy Excess

You may be provided the option to reduce or increase Your Policy Excess. If You reduce Your Policy Excess Your premium will increase and if You increase Your Policy Excess Your premium will reduce.

The Excess You select will be evidenced on Your Certificate of Insurance and will be applicable if 'Yes' is shown in the Summary of Benefits table.

NOTE: The default Excess payable is \$100, unless we provided You with the option to reduce or increase Your Excess and You select to change the Excess (other than the Excess for Electronic Equipment which is \$250 and cannot be reduced. If You select to increase Your Policy Excess to be more than \$250 then the Excess applicable for Electronic Equipment will increase to align with Your selected Policy Excess.

Approved Medical Conditions

You will not be covered for any claim that arises directly or indirectly due to a Pre-existing Medical Condition (see general exclusions 11 & 12 on page 37 and the Pre-existing Medical Condition definition on page 49).

Note that where Your claim is directly or indirectly related any other person's Pre-existing Medical Condition a sub-limit applies as specified in the Summary of Benefits table on pages 13-19.

However cover is available for Approved Medical Conditions as set out in the table within this section and:

1. the stipulated Requirement and/or Age Limits as set out in the table within this section, where applicable, are met; and
2. You are not travelling against medical advice; and
3. You are not travelling for the purpose of seeking medical attention; and
4. You have not been hospitalised (including day surgery or emergency department attendance) for the Pre-existing Medical Condition at any time during the twelve (12) months prior to the Issue Date of Your current Period of Insurance (unless a shorter period is specified in the Requirement column); and
5. You are not over the age of sixty-four (64) years at any time during the Period of Insurance (or a lower age where specified).

Approved Medical Conditions table

Item	Medical Condition	Item	Medical Condition	Item	Medical Condition
1	Acne	15	Goitre	29	Osteopenia
2	Bell's Palsy	16	Glaucoma	30	Osteoporosis
3	Benign Positional Vertigo	17	Graves' Disease	31	Pernicious Anaemia
4	Bunions	18	Hay Fever	32	Plantar Fasciitis
5	Carpal Tunnel Syndrome	19	Hypothyroidism, including Hashimoto's Disease	33	Raynaud's Disease
6	Cataracts	20	Impaired Glucose Tolerance	34	Rhinitis
7	Coeliac Disease	21	Incontinence	35	Rosacea
8	Congenital Blindness	22	Insulin Resistance	36	Sinusitis (chronic)
9	Congenital Deafness	23	Iron Deficiency Anaemia	37	Sleep Apnoea
10	Dry Eye Syndrome	24	Lipoma	38	Solar Keratosis
11	Eczema	25	Macular Degeneration	39	Trigeminal Neuralgia
12	Folate Deficiency	26	Meniere's Disease	40	Trigger Finger
13	Food Intolerance	27	Migraine	41	Vitamin B12 Deficiency
14	Gastric Reflux	28	Nocturnal Cramps		
Item	Medical Condition	Requirement and/or Age Limit			
42	Asthma	<p>You have not had an asthma attack requiring treatment by a Doctor in the twelve (12) months immediately prior to the Issue Date and have no other lung disease.</p> <p>You are not over the age of sixty (60) years at any time during the Period of Insurance.</p>			
43	^Diabetes Mellitus (Type I)	<p>i. You were diagnosed over twelve (12) months immediately prior to the Issue Date, and</p> <p>ii. You have no eye, kidney, nerve or vascular complications, and</p> <p>iii. You do not also suffer from a known cardiovascular disease, Hypertension (raised blood pressure), Hyperlipidaemia (raised lipids) or Hypercholesterolemia (raised cholesterol) and</p> <p>iv. You are not over the age of fifty (50) years at any time during the Period of Insurance.</p>			
44	^Diabetes Mellitus (Type II)	<p>i. You were diagnosed over twelve (12) months immediately prior to the Issue Date, and</p> <p>ii. You have no eye, kidney, nerve or vascular complications, and</p> <p>iii. You do not also suffer from a known cardiovascular disease, Hypertension (raised blood pressure), Hyperlipidaemia (raised lipids) or Hypercholesterolemia (raised cholesterol).</p>			
45	Epilepsy	There has been no change to Your medication in the twelve (12) months immediately prior to the Issue Date of Your current Period of Insurance.			
46	Gout	The gout has remained stable for the six (6) months immediately prior to the Issue Date of Your current Period of Insurance.			
47	Hiatus Hernia	No surgery is planned in the next twelve (12) months immediately after the Issue Date of Your current Period of Insurance.			
48	Hip Replacement	It was performed more than six (6) months immediately prior to the Issue Date of Your current Period of Insurance.			
49	Hypercholesterolaemia (Raised Cholesterol)^	You do not also suffer from a known cardiovascular disease and/or Diabetes.			
50	Hyperlipidaemia (Raised Lipids)^				
51	Hypertension (Raised Blood Pressure)^				
52	Peptic Ulcer	Your condition has remained stable for more than six (6) months immediately prior to the Issue Date of Your current Period of Insurance.			
53	Stroke	If the stroke occurred more than twelve (12) months immediately prior to the Issue Date of Your current Period of Insurance and no further rehabilitation or specialist review is planned.			
54	Underactive Thyroid	If not as a result of a tumour.			

^ Diabetes (Type I and Type II), Hypertension (raised blood pressure), Hyperlipidaemia (raised lipids) or Hypercholesterolemia (raised cholesterol) 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 excluded.

Participation in Activities and/or Sport

If You intend to participate in activities and/or sport during Your Trip You should ensure that You understand what You may or may not be covered for under Your Policy.

You will be covered whilst participating in tourist activities if they can be undertaken without age restriction, specific training or requiring specialised equipment (including those activities with height or general health warnings, e.g. whale watching). There is also cover for tourist activities provided by a recognised tour operator or commercial operator providing that You are acting under the guidance and supervision of qualified guides/instructors, where relevant, whilst carrying out such activities (e.g. theme park rides or bungee jumping).

You need to be aware of the following general exclusions:

General exclusion 10 excludes any claim that arises from You or Your Travel Companion not taking all reasonable efforts or Your carelessness, negligence or recklessness to avoid Your Accidental Injury.

General exclusion 17 is related to air travel which means we exclude claims directly or indirectly related to activities and sport that involve air travel to participate in such as gliding or sky diving (but not hot air ballooning when carried out by a licensed operator).

General exclusion 21 excludes any claim that arises directly or indirectly due to You participating in:

- a) Extreme Sports and Activities; or
- b) Backcountry/Off-piste Winter Sports; or
- c) white water rafting Grade 4 (of international scale of river difficulty) and above; or
- d) scuba diving unless You hold a certification by an accredited SCUBA Certification Agency such as PADI or when diving with a qualified instructor. In these situations the maximum depth that this Policy covers is as specified under Your certification but no deeper than thirty (30) metres and You must not be diving alone; or
- e) Mountaineering; or
- f) trekking/mountain trekking more than three thousand (3,000) metres above sea level; or
- g) any professional competitions or sports in which You receive remunerations, sponsorships or any forms of financial rewards; or
- h) racing of any kind, other than on foot but this does not include ultra-marathons, biathlons and triathlons; or
- i) motorcycling for any purpose except involving the use of a motorcycle with an engine capacity of 200cc or less, provided that the driver holds a current Australian motorcycle license and You wear a helmet whilst in use.

Where:

Mountaineering means the ascent or descent of a mountain ordinarily necessitating the use of specified equipment including but not limited to crampons, pickaxes, anchors, bolts, carabineers and lead-rope or top-rope anchoring equipment.

Extreme Sports and Sporting Activities means any sports or sporting activities that present a high level of inherent danger (i.e. involve a high level of expertise, exceptional physical exertion, highly specialised gear or stunts).

By way of example, this means that:

You will be covered for things such as:	You will <u>not</u> be covered for things such as:
<ul style="list-style-type: none"> • amateur golf or tennis • bungee jumping • camel or elephant riding • dragon boating • go-karting • inline skating, skateboarding or ice skating • parasailing • riding a motorcycle or moped if less than 200cc, You are wearing a helmet and hold an Australia motorcycle license • rowing • snorkeling • surfing. 	<ul style="list-style-type: none"> • big wave surfing • canoeing down rapids • cliff jumping • gliding • horse jumping • hunting • mountain biking • Mountaineering • sky diving • stunt riding • skiing or snowboarding Backcountry/Off-piste • ultra marathons, biathlons, triathlons.

subject to the Policy terms, conditions, exclusions and sub limits,

Summary of Benefits and Exclusions

This section contains a helpful summary about Relax & Go Travel Cover Annual Multi-Trip.

Please note that it is a limited summary only. It does not form part of Your Policy and it cannot be relied on as a full description of the cover provided.

Although We have tried to draw important features of the PDS to Your attention, each benefit section is subject to terms, conditions, exclusions and limitations not listed in the summary.

Please note that other documents that make up the Policy such as the Certificate of Insurance may also amend the standard terms, conditions and exclusions contained in this PDS.

What We Pay

Maximum sum insured amounts apply, as set out in the Summary of Benefits table. The benefit sum insured applies on a per Adult basis unless otherwise stated. Children share the sum insured with Adults. Where specified, sub-limits also apply.

The term 'Unlimited' only means there is no specified dollar sum insured and does not relate to the terms, conditions and exclusions. Policy terms do apply limits on what We will pay for such benefits.

Exclusions

This Policy provides cover for many unexpected and unforeseen Events and emergencies but We don't cover everything.

There are exclusions that apply to all benefit sections (see General Exclusions, pages 36-37) and there may be additional exclusions and terms and conditions for specific benefit sections, these are listed under 'What is Not Covered' and 'Terms and Conditions' in the relevant section.

You should ensure that You understand all the exclusions under Your Policy but here is a summary of some of the key ones when You will not be covered if it is a factor in why You are a making a claim:

Things that are illegal or reckless

- You have committed an illegal act, see general exclusion 7;
- You being intoxicated by alcohol or drugs (not prescribed by a Doctor), see general exclusion 9;

- You don't take all reasonable efforts to look after Your belongings including if You leave Your belongings Unattended, see general exclusion 10 and 'What is Not Covered' under benefit sections 22, 23, 29(a), 30(b), 31(a) and 32(b);
- You don't take all reasonable efforts to avoid any injury, see general exclusion 10;
- any errors or omissions in any booking arrangements by You, Your travel agent or any other person acting on Your behalf, including the failure to obtain the relevant Travel Documents for Your Trip, see general exclusion 16.

Things that are medically related

- You undertake travel against the advice of a Doctor, for seeking medical treatment or after You have been diagnosed with a Terminal Illness, see general exclusion 11.
- You or Your Travel Companion having a Pre-existing Medical Condition unless it is an Approved Medical Condition, see general exclusions 12.
- due to Your or Your Travel Companion's childbirth or pregnancy. The only time where this exclusion does not apply is when the claim relates to an unexpected medical complication or caused by Accidental Injury or Sickness, see general exclusion 13.

Things that you do or participate in

- Your engagement in Manual Work, see general exclusion 20.
- Your participation in Winter Sports Backcountry/Off-piste or Extreme Sports and Activities, see general exclusion 21.

Summary of Benefits Table

Core Plans – Trips Overseas

Section		Cover Description	Plan Maximum Sum Insured		Excess/ Waiting Period
Medical Expenses Overseas			Comprehensive	Essential	
1	Medical Expenses Overseas	Cover for Medical Expenses incurred Overseas as a direct result of Accidental Injury or Sickness and Dental Expenses incurred Overseas as a direct result of Accidental Injury.	Unlimited	Unlimited	Yes
		There is a sub-limit for Dental Expenses	\$2,500 sub-limit	\$500 sub-limit	Yes
2	Trauma Counselling Overseas	Cover for the cost of trauma counselling Overseas if You suffer psychological trauma because You have been a victim of or witnessed a criminal act such as kidnap, sexual assault, rape, murder, violent robbery or an Act of Terrorism.	\$2,000	Not applicable	No
3	Overseas Resident In-patient Additional Expenses	Cover for a daily contribution to additional expenses when a Doctor deems it necessary for You to be Confined in a Hospital for more than a day due to an Accidental Injury or Sickness.	\$200 per day \$10,000 in the aggregate	\$100 per day \$2,000 in the aggregate	No
4	Additional Public Transportation and Accommodation Expenses	4(a) Your or Your Travel Companion's Cancellation Expenses or Additional Trip Expenses: Cover for Your Cancellation Expenses and Additional Trip Expenses due to an Accidental Injury or Sickness that prevents You from continuing Your Trip. 4(b) Relative or friends Public Transportation and accommodation expenses: Cover for Your Relative or friend to travel to You and accompany Your Children Home or to remain with You.	Unlimited	Unlimited	Yes
5	Overseas Phone Charges in an Emergency	Cover for phone charges (excluding via public telephone using an international calling card) incurred when engaging with Chubb Assistance during an emergency.	\$500	Not applicable	No
Personal Accident			Comprehensive	Essential	
6	Permanent Disablement	Cover in the Event that an Accidental Injury results in Your Permanent Disablement. A sub-limit applies for Children.	\$25,000 \$10,000 sub-limit	Not applicable	No
7	Loss of Income	Cover for Your regular weekly wage/salary when You are unable to attend Your Usual Work in Australia due to You being disabled (as certified by a Doctor) following an Accidental Injury Overseas.	\$400 per week \$10,400 in the aggregate (6 months)	Not applicable	30 days
8	Unexpired Membership	Cover for the pro-rata amount of Your pre-paid membership, association or registration fees when You are unable to participate in any sport or gym activity (as certified by a Doctor) following an Accidental Injury Overseas and You are not able to suspend Your membership.	\$2,000	Not applicable	No
9	Home Help	Cover in the Event You are unable to conduct Your normal household duties for more than 7 consecutive days (as certified by a Doctor) after You return Home due to an Accidental Injury Overseas.	\$1,000	Not applicable	No
10	Accidental Loss of Life	Cover in the Event an Accidental Injury results in Your Accidental Loss of Life. A sub-limit applies for Children.	\$25,000 \$1,000 sub-limit	Not applicable	No
11	Return of Mortal Remains	Cover for expenses for services provided or arranged by Chubb Assistance for the transportation of Your mortal remains to Your Home or another place in Australia as nominated by the legal representative of Your estate.	\$10,000	\$10,000	No
12	Credit Card Cover	Cover for the outstanding balance on Your charge or credit card at the time of an Accidental Injury resulting in Your Accidental Loss of Life.	\$5,000	Not applicable	No

Section		Cover Description	Plan Maximum Sum Insured		Excess/ Waiting Period
Travel Cancellation and Disruption			Comprehensive	Essential	
13	Trip Cancellation or Postponement	<p>13(a) Trip Cancellation Expenses</p> <p>Cover for Your Cancellation Expenses when it is necessary for You to cancel Your Trip due to specified reasons.</p> <p>13(b) Trip Postponement Expenses</p> <p>Cover for Your Additional Trip Expenses when it is necessary for You to postpone Your Trip due to specified reasons.</p>	<p>Unlimited</p> <p>\$4,000 sub-limit applies when due to Relative or Business Partner Pre-existing Medical Condition</p>	<p>\$5,000 per Event and in the aggregate for sections 13, 14 and 15</p> <p>\$4,000 sub-limit applies when due to Relative or Business Partner Pre-existing Medical Condition</p>	Yes
14	<p>Missed Departure or Public Transportation Delay (specified reasons)</p> <p>14(a) You miss Your Public Transportation</p> <p>Cover for either Cancellation Expenses or Additional Trip Expenses due to You missing the departure of Your Public Transportation due to specified reasons and to arrange the replacement of Your Travel Documents where we have accepted Your claim under Section 23 .</p> <p>14(b) Your Public Transportation is delayed, rescheduled or cancelled for specified reasons</p> <p>Cover for either Cancellation Expenses or Additional Trip Expenses due to Your Public Transportation being delayed, rescheduled or cancelled due to specified reasons.</p>	Yes			
15	Cut Trip Short	<p>Cover for Cancellation Expenses and Additional Trip Expenses when You cut Your Trip short and return directly to Your Home due to:</p> <ol style="list-style-type: none"> Your Relative or Business Partner's unexpected death, Accidental Injury or Sickness which their Doctor has certified as being life-threatening; or Your Home becoming uninhabitable or Your Business Premises are significantly damaged following fire, storm, flood or Natural Disaster meaning Your presence is required on premises. 			Yes
16	Public Transportation Delay (unspecified reasons) and Overbooking	<p>Cover in the Event Your Public Transportation is delayed by more than 6 hours or You are denied boarding due to overbooking.</p> <p>Allowance to cover meals, refreshments, internet or other items at Your departure point.</p> <p>Necessary additional accommodation costs and related transfer costs due to the delay</p>	<p>\$3,500 in the aggregate</p> <p>\$150 sub-limit</p> <p>\$2,000 sub-limit</p>	<p>\$1,500 in the aggregate</p> <p>\$50 sub-limit</p> <p>\$500 sub-limit</p>	No
17	Special Events	Cover for the reasonable additional cost to make alternative Public Transportation arrangements in order to arrive at Your destination on time for a Special Event when Your Public Transportation has been delayed or You have been denied boarding due to overbooking.	\$3,000	Not applicable	Yes
18	Denied Access to Accommodation	Cover for Cancellation Expenses or Additional Trip Expenses when You need to make alternative accommodation arrangements due to being denied access to Your pre-booked and pre-paid accommodation due to specified reasons.	\$2,000	Not applicable	Yes
19	Travel Agent Cancellation Fees	Cover for cancellation fees charged by travel agents related to claims accepted under Sections 4, 13, 14, 15 or 18.	Lesser of \$1,500 or 15% of the refundable amount of the cancelled travel arrangements	Lesser \$750 or 15% of the refundable amount of the cancelled travel arrangements	Yes
20	Resumption of Trip	Cover for Your Additional Trip Expenses for Public Transportation where You have been covered under Section 15 – Cut Trip Short or Chubb Assistance returned You to Australia under Section 1 – Medical Expenses Overseas and You want to resume Your Trip.	\$5,000	Not applicable	No
21	Pet Boarding Expenses	Cover for additional pet boarding expenses due to You being prevented from returning Home by the End Date as a result of specified reasons.	\$500	Not applicable	No

Section		Cover Description	Plan Maximum Sum Insured		Excess/ Waiting Period
			Comprehensive	Essential	
Baggage, Personal Effects, Travel Documents and Money					
22	Baggage and Personal Effects (excluding Travel Documents and Money)	<p>Cover for Your baggage and personal effects (excluding Travel Documents and Money) when they are lost, stolen or damaged. Per item limits apply.</p> <p>i. Electronic Equipment (excluding mobile phones)</p> <p>A sub-limit applies when the Public Transportation provider has specifically instructed that the items must be placed in the hold and no prior instruction or advice regarding this was available to You prior to checking in.</p> <p>ii. Mobile phone</p> <p>iii. Jewellery</p> <p>A sub-limit applies when the Public Transportation provider has specifically instructed that the items must be placed in the hold and no prior instruction or advice regarding this was available to You prior to checking in.</p> <p>iv. Any other item</p>	<p>\$25,000 in the aggregate for all items</p> <p>\$5,000 per item \$1,000 sub-limit</p> <p>\$1,500 per item</p> <p>\$1,500 per item \$1,000 sub-limit</p> <p>\$1,000 per item</p>	<p>\$5,000 in the aggregate for all items</p> <p>\$1,500 per item \$1,000 sub-limit</p> <p>\$1,000 per item</p> <p>\$500 per item \$1,000 sub-limit</p> <p>\$500 per item</p>	<p>Yes</p> <p>\$250</p> <p>\$250</p> <p>Yes</p> <p>Yes</p>
23	Travel Documents	Cover for the cost to replace Travel Documents lost, stolen or damaged Overseas.	\$500	\$500	Yes
24	Money and Unauthorised use of Cards	Cover for the value of Money and legal liability arising from unauthorised use of credit card transactions when lost or stolen Overseas whilst they are carried on Your person or in a locked safe at Your accommodation.	\$1,000	Not applicable	Yes
25	Baggage Delay	Cover for reimbursement for the cost of reasonable essential clothing and toiletries when all of Your baggage is delayed by Your Public Transportation provider for more than 12 or 48 hours.	\$500 12 hours \$1,000 48 hours	\$250 12 hours \$500 48 hours	No
Other			Comprehensive	Essential	
26	Personal Liability	Cover for compensation that You become legally liable to pay due to Your negligence resulting in either physical damage to someone else's tangible property or the bodily injury or death of someone else.	\$5,000,000	\$1,000,000	Yes
27	Hijack/Kidnap	Cover in the Event You are forcibly detained on Public Transportation due to it being hijacked by persons using violence or threat of violence or You being kidnapped Overseas.	\$1,000 per day and \$30,000 in the aggregate	Not applicable	No

Core Plans – Trips in Australia (Domestic)

Section		Cover Description	Plan Maximum Sum Insured	Excess
Personal Accident			Domestic	
6	Permanent Disablement	Cover in the Event that an Accidental Injury results in Your Permanent Disablement. A sub-limit applies for Children.	\$10,000 \$5,000 sub-limit	No
10	Accidental Loss of Life	Cover in the Event an Accidental Injury results in Your Accidental Loss of Life. A sub-limit applies for Children.	\$10,000 \$1,000 sub-limit	No
11	Return of Mortal Remains	Cover for expenses for services provided or arranged by Chubb Assistance for the transportation of Your mortal remains to Your Home or another place in Australia as nominated by the legal representative of Your estate.	\$10,000	No
12	Credit Card Cover	Cover for the outstanding balance on Your charge or credit card at the time of an Accidental Injury resulting in Your Accidental Loss of Life.	\$5,000	No
Travel Cancellation and Disruption			Domestic	
13	Trip Cancellation or Postponement	13(a) Trip Cancellation Expenses Cover for Your Cancellation Expenses when it is necessary for You to cancel Your Trip due to specified reasons. 13(b) Trip Postponement Expenses Cover for Your Additional Trip Expenses when it is necessary for You to postpone Your Trip due to specified reasons.		Yes
14	Missed Departure or Public Transportation Delay (specified reasons)	14(a) You miss Your Public Transportation Cover for either Cancellation Expenses or Additional Trip Expenses due to You missing the departure of Your Public Transportation due to specified reasons. 14(b) Your Public Transportation is delayed, rescheduled or cancelled for specified reasons Cover for either Cancellation Expenses or Additional Trip Expenses due to Your Public Transportation being delayed, rescheduled or cancelled due to specified reasons.	\$10,000 \$2,000 sub-limit applies when due to Relative or Business Partner Pre-existing Medical Condition	Yes
15	Cut Trip Short	Cover for Cancellation Expenses and Additional Trip Expenses when You cut Your Trip short and return directly to Your Home due to: 1. Your Relative or Business Partner's unexpected death, Accidental Injury or Sickness which their Doctor has certified as being life-threatening; or 2. Your Home becoming uninhabitable or Your Business Premises are significantly damaged following fire, storm, flood or Natural Disaster meaning Your presence is required on premises.		Yes
16	Public Transportation Delay (unspecified reasons) and Overbooking	Cover in the Event Your Public Transportation is delayed by more than six (6) hours or You are denied boarding due to overbooking. Allowance to cover meals, refreshments, internet or other items at Your departure point. Necessary additional accommodation costs and related transfer costs due to the delay	\$3,500 in the aggregate \$50 sub-limit \$1,000 sub-limit	No
17	Special Events	Cover for the reasonable additional cost to make alternative Public Transportation arrangements in order to arrive at Your destination on time for a Special Event when Your Public Transportation has been delayed or You have been denied boarding due to overbooking.	\$3,000	Yes
18	Denied Access to Accommodation	Cover for Cancellation Expenses or Additional Trip Expenses when You need to make alternative accommodation arrangements due to being denied access to Your pre-booked and pre-paid accommodation due to specified reasons.	\$2,000	Yes
19	Travel Agent Cancellation Fees	Cover for cancellation fees charged by travel agents related to claims accepted under Sections 13, 14, 15 or 18.	Lesser of \$750 or 15% of the refundable amount of the cancelled travel arrangements	Yes
21	Pet Boarding Expenses	Cover for additional pet boarding expenses due to You being prevented from returning Home by the End Date as a result of specified reasons.	\$500	No

Section	Cover Description	Plan Maximum Sum Insured	Excess
Baggage, Personal Effects, Travel Documents and Money		Domestic	
22	<p>Baggage and Personal Effects (excluding Travel Documents and Money)</p> <p>Cover for Your baggage and personal effects (excluding Travel Documents and Money) when they are lost, stolen or damaged. Per item limits apply.</p> <p>i. Electronic Equipment (excluding mobile phones)</p> <p>A sub-limit applies when the Public Transportation provider has specifically instructed that the items must be placed in the hold and no prior instruction or advice regarding this was available to You prior to checking in.</p> <p>ii. Mobile phone</p> <p>iii. Jewellery/watches</p> <p>A sub-limit applies when the Public Transportation provider has specifically instructed that the items must be placed in the hold and no prior instruction or advice regarding this was available to You prior to checking in.</p> <p>iv. Any other item</p>	<p>\$5,000 in the aggregate for all items</p> <p>\$3,000 per item \$1,000 sub-limit</p> <p>\$1,000 per item</p> <p>\$1,000 per item \$1,000 sub-limit</p> <p>\$500 per item</p>	<p>Yes</p> <p>\$250</p> <p>\$250</p> <p>Yes</p> <p>Yes</p>
25	<p>Baggage Delay</p> <p>Cover for reimbursement for the cost of reasonable essential clothing and toiletries when all of Your baggage is delayed by Your Public Transportation provider for more than 12 or 48 hours.</p>	<p>\$500 12 hours</p> <p>\$1,000 48 hours</p>	No
Other		Domestic	
26	<p>Personal Liability</p> <p>Cover for compensation that You become legally liable to pay due to Your negligence resulting in either physical damage to someone else's tangible property or the bodily injury or death of someone else.</p>	\$500,000	Yes

Automatic Comprehensive Plan Cover Extension Benefit Packs

Section		Cover Description	Plan Maximum Sum Insured		Excess
28 Cruise Pack			Comprehensive/Domestic	Essential	
28(a)	Cabin Confinement	Cover for a daily contribution to additional expenses when a Doctor deems it necessary for You to be confined in Your cabin on a Cruise for more than a day due to an Accidental Injury or Sickness.	\$100 per day \$1,000 in the aggregate	Not applicable	No
29 Winter Sports Pack			Comprehensive/Domestic	Essential	
29(a)	Own Winter Sport Equipment	Cover for when Your Winter Sports Equipment is lost, stolen or damaged. Cover also when Your Winter Sports Equipment is damaged in use.	\$2,000 per item \$3,000 in the aggregate	Not applicable	Yes
29(b)	Winter Sport Equipment Hire	Cover for the cost of hiring alternative Winter Sports Equipment when Your Winter Sports Equipment is lost, stolen or damaged or is delayed by Your Public Transportation by more than 24 hours.	\$1,500	Not applicable	Yes
29(c)	Unused Winter Sports Costs	Cover in the Event You suffer an Accidental Injury or Sickness and a Doctor certifies that You are unable to use the unused pre-booked and pre-paid ski passes, ski hire, tuition fees or lift passes we will reimburse You for the non-refundable amount.	\$1,000	Not applicable	Yes
29(d)	Piste Closure	Cover for the cost of transport and additional ski passes at the nearest alternative resort when all the lift systems are closed for more than 24 hours due to insufficient snow, severe weather or power failure at Your pre-booked ski holiday resort.	\$1,000	Not applicable	Yes
29(e)	Weather and Avalanche Closure	Cover for Your reasonable Additional Trip Expenses due to You being delayed from leaving Your ski holiday resort for more than 12 hours due to severe weather or an avalanche that has been confirmed in writing by the relevant authority.	\$1,000	Not applicable	Yes
30 Adventure Sports Pack			Comprehensive/Domestic	Essential	
30(a)	Adventure Sports	General Exclusion 21(c) is not applicable for Your Policy when Adventure Sports Pack is shown as 'Included' on Your Certificate of Insurance.			
30(b)	Own Adventure Sport Equipment	Cover for when Your Adventure Sports Equipment is lost, stolen or damaged. Cover also when Your Adventure Sports Equipment is damaged in use.	\$2,000 per item \$3,000 in the aggregate	Not applicable	Yes
30(c)	Adventure Sport Equipment Hire	Cover for the cost of hiring alternative Adventure Sports Equipment when Your Adventure Sports Equipment is lost, stolen or damaged or is delayed by Your Public Transportation by more than 24 hours.	\$1,500	Not applicable	Yes
30(d)	Unused Adventure Sports Costs	Cover in the Event You suffer an Accidental Injury or Sickness and a Doctor certifies that you are unable to use the unused pre-booked and pre-paid Adventure Sports costs we will reimburse You for the non-refundable amount.	\$1,000	Not applicable	Yes
31 Golf Pack			Comprehensive/Domestic	Essential	
31(a)	Own Golf Equipment	Cover for when Your Golf Equipment is lost, stolen or damaged.	\$1,500 per item \$3,000 in the aggregate	Not applicable	Yes
31(b)	Golf Equipment Hire	Cover for the cost of hiring alternative Golf Equipment when Your Golf Equipment is lost, stolen or damaged or is delayed by Your Public Transportation by more than 24 hours.	\$1,500	Not applicable	Yes
31(c)	Unused Golf Costs	Cover in the Event You suffer an Accidental Injury or Sickness and a Doctor certifies that You are unable to use the unused pre-booked and pre-paid green fees, golf buggy hire or golf club hire we will reimburse You for the non-refundable amount.	\$1,000	Not applicable	Yes
31(d)	Hole- in-One	Cover for reimbursement of the customary food and beverages at the golf club house for the purpose of celebrating Your hole-in-one.	\$500	Not applicable	Yes
Section		Cover Description	Plan Maximum Sum Insured		Excess

32 Driving Holiday Pack			Comprehensive/Domestic	Essential	
32(a)	Rental Vehicle Excess	Cover in the Event You become liable to pay a Rental Vehicle insurance excess as a result of the theft or collision involving Your Rental Vehicle whilst in Your control.	\$5,000	Not applicable	No
32(b)	Baggage and Personal Effects whilst in vehicle	Cover for when Your baggage and personal effects are stolen when stored out of sight in Your locked Rental Vehicle during the day.	\$500 per item \$2,000 in the aggregate	Not applicable	Yes
32(c)	Lost Key	Cover for the expenses to replace the key to Your Rental Vehicle if You lose it.	\$500	Not applicable	Yes
32(d)	Towing Expenses	Cover for reasonably incurred towing expenses to return Your Rental Vehicle to the nearest depot when You are unfit to drive it by reason of an Accidental Injury or Sickness.	\$1,000	Not applicable	No
32(e)	Carjacking Incident or Road Rage Incident	Cover in the Event You sustain an Accidental Injury as a result of being the victim of a Carjacking Incident or Road Rage Incident.	\$2,000	Not applicable	No
33 Family Protection Pack			Comprehensive/Domestic	Essential	
33(a)	Extended the per item for strollers, child car seats and baby capsules	Cover for when Your stroller, child car seat and baby capsule is lost, stolen or damaged.	\$1,500 per item \$3,000 in the aggregate	Not applicable	Yes
33(b)	Childcare Benefit	Cover for the reasonable and necessary daily expenses incurred for the services of a registered childcare provider when You sustain an Accidental Injury Overseas.	\$200 per day \$2,000 in the aggregate	Not applicable	No
33(c)	Student Tutorial Costs	Cover for the reasonable and necessary incurred home tutorial services where You are a registered full time student and when You sustain an Accidental Injury Overseas and You are unable to attend registered classes.	\$200 per day \$2,000 in the aggregate	Not applicable	No
33(d)	Child Education Fees	Cover for the reimbursement of school or university fees in the Event You sustain an Accidental Injury that results in Your Accidental Loss of Life and You have surviving Children.	\$2,500 per child \$5,000 in aggregate	Not applicable	No

Benefits

In this section We outline the full details for each benefit including ‘What is Covered’, ‘What We Will Pay’ ‘What is Not Covered’ and ‘Terms and Conditions’.

Where We have agreed to enter into a Policy with You, in return for You paying Us or agreeing to pay the required premium, We will provide You with cover for the following benefits where applicable for the plan You have selected as specified on Your Certificate of Insurance.

Cover is only provided for each applicable benefit:

- where the relevant covered Event occurs in the geographic region that You have selected during the application process;
- up to the maximum limits specified in the Summary of Benefits table;
- subject to the applicable Excess as shown on Your Certificate of Insurance and the Summary of Benefits tables; and
- subject to the terms conditions and exclusions of the Policy.

Core Benefits (Sections 1 – 27)

Section 1 - Medical Expenses Overseas	
This benefit is not available for expenses incurred in Australia	
What is Covered	If during the Period of Insurance and whilst You are on a Trip Overseas, You incur Medical Expenses as a direct result of Accidental Injury or Sickness, Dental Expenses as a direct result of Accidental Injury,
What We Will Pay	We will pay or reimburse You in respect of such expenses up to the maximum sum insured specified in the Summary of Benefits table for the plan You have selected as shown on Your Certificate of Insurance. If You are a Resident In-patient Overseas, We will pay for a shared room. If a shared room is not available, We will, at Our discretion and that of Our medical advisers, pay to upgrade You to a single room. A sub limit applies to Dental Expenses as specified in the Summary of Benefits table.
What is Not Covered	In addition to the General Exclusions on pages 36-37, We will not pay for any: <ol style="list-style-type: none"> 1. further expenses incurred by You if We wish to return You to Australia but You refuse (where in the opinion of the treating Doctor and Chubb Assistance, You are fit to travel); or 2. expenses incurred for prostheses, contact lenses, spectacles, hearing aids, dentures or medical equipment unless prescribed by a Doctor for the treatment of Accidental Injury or Sickness.
Terms and Conditions	If You are admitted to hospital or You anticipate costs covered under this section are likely to exceed \$2,000, You must advise Chubb Assistance as soon as practically possible. We have the option of returning You to Australia if the cost of Medical Expenses Overseas or any Additional Trip Expenses are likely to exceed the cost of returning You to Australia, subject always to medical advice. If Chubb Assistance deems it necessary for Us to return You to Australia: <ol style="list-style-type: none"> 1. if You do not hold a return airline ticket, an amount equal to the cost of an economy class one way ticket for Your return to Your Home will be deducted from Your claim for repatriation expenses; 2. We shall not be liable to pay or reimburse You for any Medical Expenses or Dental Expenses in Australia. We also have the option of evacuating You to the nearest Hospital in another country if deemed necessary by Chubb Assistance due to the necessary medical treatment and/or facility not being available in the immediate vicinity. The cost of returning You to Australia from Overseas or to evacuate You to the nearest Hospital in another country will only be paid if it was arranged by Chubb Assistance or if due to reasons beyond Your control, You are unable to notify Chubb Assistance to make the necessary arrangements, We shall reimburse You for expenses incurred in relation to the necessary arrangement, up to the amount which Chubb Assistance would have incurred for services provided under the same circumstances.

Section 2 – Trauma Counselling Overseas

Cover for trauma counselling is not available under the Essential plan or for expenses incurred in Australia

What is Covered	If during the Period of Insurance and whilst on a Trip Overseas, You suffer psychological trauma as a result of being a victim of, or eye witnessing a criminal act such as kidnap, sexual assault, rape, murder, violent robbery or an Act of Terrorism,
What We Will Pay	We will reimburse You for the cost of trauma counselling Overseas which is provided by a registered psychologist or psychiatrist (who is not an Insured Person or their Relative) provided the treatment is certified as necessary by a Doctor for Your wellbeing up to the maximum sum insured specified in the Summary of Benefits table for the plan You have selected as shown on Your Certificate of Insurance.
What is Not Covered	Please refer to the General Exclusions on pages 36-37.

Section 3 – Overseas Resident In-patient Additional Benefit

This benefit is not available for expenses incurred in Australia

What is Covered	If during the Period of Insurance and whilst on a Trip Overseas, You suffer an Accidental Injury or Sickness that incurs Medical Expenses and a Doctor deems it necessary for You to be Confined in a Hospital overseas for more than one (1) day,
What We Will Pay	We will pay You the daily benefit amount for each continuous Day of Confinement thereafter up to the maximum sum insured specified in the Summary of Benefits table for the plan You have selected as shown on Your Certificate of Insurance.
What is Not Covered	Please refer to the General Exclusions on pages 36-37.

Section 4 – Additional Accommodation and Public Transportation Expenses

4(a) Your or Your Travel Companion's Cancellation Expenses or Additional Trip Expenses

What is Covered	If during the Period of Insurance and whilst on a Trip, <ol style="list-style-type: none">1. You suffer an Accidental Injury or Sickness that prevents You from continuing Your Trip, and2. You or Your Travel Companion who remains with You, incur Additional Trip Expenses,
What We Will Pay	We will pay or reimburse the necessary Additional Trip Expenses until: <ol style="list-style-type: none">1. the completion of the Period of Insurance; or2. You are able to resume Your Trip; or3. You are able to travel Home; whichever occurs first, up to the maximum sum insured specified in the Summary of Benefits table for the plan You have selected as shown on Your Certificate of Insurance.
What is Not Covered	In addition to the General Exclusions on pages 36-37, We will not pay for Your original Public Transportation cost for returning Home.
Terms and Conditions	This benefit is only payable on the written advice of a Doctor that You cannot continue Your Trip solely by reason of the Accidental Injury or Sickness and Chubb Assistance has accepted Your inability to continue Your Trip. Additional Trip Expenses are to be at the same class/level as originally booked. An upgrade of class/level can be offered if it is deemed necessary by the Doctor and Chubb Assistance approves the upgrade.

4(b) Relative or friend's Public Transportation and accommodation expenses

What is Covered	If during the Period of Insurance and whilst on a Trip, <ol style="list-style-type: none">1. You suffer an Accidental Injury or Sickness that prevents You from continuing Your Trip and You are a Resident In-patient; and2. Your Relative or friend travels to accompany Your Children back Home; or3. Your Relative or friend travels to and remains with You;
What We Will Pay	We will pay or reimburse You for one (1) Relative or friend's reasonable Public Transportation and accommodation expenses, until: <ol style="list-style-type: none">1. they have accompanied Your Children back Home; or2. You are able to resume Your Trip; or3. You are able to travel Home; or4. the completion of the Period of Insurance; whichever occurs first, up to the maximum sum insured specified in the Summary of Benefits table for the plan You have selected as shown on Your Certificate of Insurance.
What is Not Covered	Please refer to the General Exclusions on pages 36-37.

Section 4 – Additional Accommodation and Public Transportation Expenses, cont.

4(b) Relative or friend's Public Transportation and accommodation expenses

Terms and Conditions	This benefit is only payable on the written advice of a Doctor that You cannot continue Your Trip solely by reason of the Accidental Injury or Sickness and Chubb Assistance has accepted Your inability to continue Your Trip.
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Section 5 –Overseas Phone Charges in an Emergency

Cover for phone charges in an emergency is not available under the Essential plan or when travelling in Australia

What is Covered	If during the Period of Insurance and whilst on a Trip Overseas, You incur charges for use of Your mobile phone or a standard land line used for the sole purpose of engaging the services of Chubb Assistance, or an authorised representative of Chubb Assistance, during an emergency, and for which a claim has been submitted and accepted under Your Policy.
What We Will Pay	We will reimburse You for the phone charges up to the maximum amount shown in the Summary of Benefits Table for the plan You have selected as shown on Your Certificate of Insurance.
What is Not Covered	In addition to the General Exclusions on pages 36-37, We will not pay for any public telephone charges using an international calling card.
Terms and Conditions	Phone charges incurred must be supported by an itemised statement of charges.

Section 6 – Permanent Disablement

Cover for Permanent Disablement is not available under the Essential plan

What is Covered	If during the Period of Insurance and whilst on a Trip, You suffer an Accidental Injury that results in Your Permanent Disablement within twelve (12) months of the date of the Accidental Injury,
What We Will Pay	We will pay You the amount specified in the Summary of Benefits table for the plan You have selected as shown on Your Certificate of Insurance. A sub-limit applies for the amount We will pay in respect of each Child.
What is Not Covered	Please refer to the General Exclusions on pages 36-37.
Terms and Conditions	You must obtain and follow advice and treatment given by a Doctor as soon as possible after suffering an Accidental Injury.

Section 7 – Loss of Income

Cover for loss of income is not available under the Essential plan or when travelling in Australia

What is Covered	If during the Period of Insurance and whilst on a Trip Overseas, You suffer an Accidental Injury that results in You: <ol style="list-style-type: none">1. being disabled and unable to attend Your Usual Work in Australia, as certified by a Doctor;2. for a period of more than thirty (30) days after You originally planned to resume Your Usual Work; and3. You lose all of Your regular weekly wage/salary,
What We Will Pay	We will pay You: <ol style="list-style-type: none">1. Your regular weekly wage/salary (net of income tax) for each week, after thirty (30) days, up to the maximum weekly amount shown in the Summary of Benefits Table for the plan You have selected as shown on Your Certificate of Insurance;2. for a period of up to a maximum of six (6) months;3. up to the maximum period and amount specified in the Summary of Benefits table for the plan You have selected as shown on Your Certificate of Insurance.
What is Not Covered	Please refer to General Exclusions on pages 36-37.
Terms and Conditions	You will need to provide evidence of Your regular weekly wage/salary in support of Your claim.

Section 8 – Unexpired Membership

Cover for unexpired membership is not available under the Essential plan or when travelling in Australia

What is Covered	If during the Period of Insurance and whilst on a Trip Overseas, You suffer an Accidental Injury that results in You: <ol style="list-style-type: none"> being disabled and unable to continue Your participation in any sport or gym activity upon Your return Home, as certified by a Doctor, for which You have pre-paid a membership, association or registration fee,
What We Will Pay	We will reimburse You the pro-rata amount of such fees paid for the current season or membership period where Your membership is not able to be suspended up to the maximum sum insured shown in the Summary of Benefits table for the plan You have selected as shown on Your Certificate of Insurance.
What is Not Covered	Please refer to the General Exclusions on pages 36-37.

Section 9 – Home Help

Cover for home help is not available under the Essential plan or when travelling in Australia

What is Covered	If, during the Period of Insurance and whilst on a Trip Overseas, You suffer an Accidental Injury that results in You being unable to conduct Your normal household duties for more than seven (7) consecutive days as certified by a Doctor after You return Home,
What We Will Pay	We will pay You the maximum sum insured shown in the Summary of Benefits table for the plan You have selected as shown on Your Certificate of Insurance.
What is Not Covered	Please refer to the General Exclusions on pages 36-37.

Section 10 – Accidental Loss of Life

Cover for Accidental Loss of Life is not available under the Essential plan

What is Covered	If during the Period of Insurance and whilst on a Trip, You suffer an Accidental Injury that is the cause of Your Accidental Loss of Life within twelve (12) months of the date of the Accidental Injury,
What We Will Pay	We will pay Your estate the amount specified in the Summary of Benefits table for the plan You have selected as shown on Your Certificate of Insurance. We will pay the legal guardian or estate of a Child and a sub-limit applies for each Child.
What is Not Covered	In addition to the General Exclusions on pages 36-37 We will not pay for a claim resulting from Your suicide.
Terms and Conditions	Where the Accidental Loss of Life is as a result of a Disappearance it will only be paid if the legal representatives of Your estate (or the legal guardian in respect of Children where relevant) give Us a signed undertaking that these amounts will be repaid to Us, if it is later found that You did not die or did not die as a result of an Accidental Injury.

Section 11 – Return of Mortal Remains

What is Covered	If during the Period of Insurance and whilst on a Trip, You die and Chubb Assistance or Our authorised representative makes the necessary arrangements for the return of Your mortal remains to Your Home or another place in Australia as nominated by the legal representative of Your estate,
What We Will Pay	We shall pay or reimburse: <ol style="list-style-type: none"> Your estate the expenses for services provided and/or arranged for the transportation, medical services and medical supplies necessarily incurred as a result of the return of Your mortal remains; Your estate the expenses actually incurred Overseas for services and supplies by a mortician or undertaker, including the cost of embalming and cremation if so elected; Up to two (2) of Your Relative or friend's Public Transportation and accommodation expenses to travel to accompany Your mortal remains to Your Home or another place in Australia as nominated by the legal representative of Your estate. <p>All payments made by Us shall not exceed the maximum sum insured specified in the Summary of Benefits table for the plan you have selected as shown on Your Certificate of Insurance.</p>
What is Not Covered	Please refer to the General Exclusions on pages 36-37.

Section 12 – Credit Card Cover

Cover for credit card cover is not available under the Essential plan or when travelling in Australia

What is Covered	If during the Period of Insurance and whilst on a Trip Overseas, You suffer an Accidental Injury that results in a claim accepted by Us under Section 10 - Accidental Loss of Life,
What We Will Pay	We will pay Your estate the amount outstanding on any charge or credit card account in Your name as at the time of the Accidental Injury giving rise to Your Accidental Loss of Life up to the maximum sum insured shown in the Summary of Benefits table for the plan You have selected as shown on Your Certificate of Insurance.
What is Not Covered	Please refer to the General Exclusions on pages 36-37.

Section 13 – Trip Cancellation or Postponement

13(a) Trip Cancellation Expenses

What is Covered	<p>If following the Issue Date of Your Policy, it is necessary to cancel Your Trip prior to Start Date due to:</p> <ol style="list-style-type: none"> 1. You or Your Travel Companion being: <ol style="list-style-type: none"> a) rendered unfit to travel on Your Start Date due to an Accidental Injury or Sickness in the opinion of a Doctor; or b) subpoenaed to attend court in Australia during Your Period of Insurance; or c) quarantined; or d) required to sit unexpected exams in regard to studies undertaken during Your Period of Insurance; or 2. Your or Your Travel Companion's unexpected death; or 3. Your Relative or Business Partner's unexpected death, Accidental Injury or Sickness which their Doctor certified as being life-threatening and which resulted in You cancelling Your Trip; or 4. Your Home being uninhabitable following fire, storm, or flood occurring such that Your presence is required on the premises during Your Period of Insurance; or 5. You being in the Australian armed services or emergency services and Your leave is revoked; or 6. a Natural Disaster that has recently happened or is reasonably expected to happen either at the destination of Your Trip or at Your Home which prevents You from commencing Your Trip; or 7. the Commonwealth Department of Foreign Affairs (DFAT) has issued a 'do not travel' warning for the destination of Your Trip Overseas; or 8. an Act of Terrorism at the destination of Your Trip,
What We Will Pay	<p>We will pay or reimburse You the Cancellation Expenses up to the maximum sum insured specified in the Summary of Benefits table for the plan You have selected as shown on Your Certificate of Insurance.</p> <p>Where You cancel Your Trip due to reason (3) above and Your Relative or Business Partner's unexpected death, Accidental Injury or Sickness was due to a Pre-existing Medical Condition, the maximum amount we will pay for a claim related to this is sub-limited as specified in the Summary of Benefits table.</p>
What is Not Covered	<p>In addition to the General Exclusions on pages 36-37, We will not pay for:</p> <ol style="list-style-type: none"> 1. any change of plans or disinclination on Your part or that of any other person to travel (including due to Your nervous, anxiety or stress disorders unless certified by a Doctor); 2. Your, or Your Travel Companion, Relative or Business Partner's, financial circumstances, contractual obligation or business obligation; 3. the failure of Your travel agent to pass on monies to operators or to deliver promised services; 4. a lack in the number of persons required to commence any tour, conference, accommodation or travel arrangements or the negligence of a wholesaler or operator.
Terms and Conditions	This coverage is only effective if this Policy is purchased before You become aware of any circumstance which could lead to the cancellation of Your Trip.

Section 13 – Trip Cancellation or Postponement, cont.

13(b) Trip Postponement Expenses

What is Covered	<p>If following the Issue Date of Your Policy, it is necessary to postpone the Start Date due to:</p> <ol style="list-style-type: none"> 1. You or Your Travel Companion being; 2. rendered unfit to travel on your Start Date due to an Accidental Injury or Sickness in the opinion of a Doctor; or 3. subpoenaed to attend court in Australia during Your Period of Insurance; or 4. quarantined; or 5. required to sit unexpected exams in regard to studies undertaken during Your Period of Insurance; 6. Your Relative or Business Partner's unexpected death, Accidental Injury or Sickness which their Doctor certified as being life-threatening and which resulted in You postponing Your Trip; or 7. Your Home becoming uninhabitable following fire, storm, or flood occurring such that Your presence is required on the premises during the Period of Insurance; or 8. You being in the Australian armed services or emergency services and Your leave is revoked; or 9. a Natural Disaster that has recently happened or is reasonably expected to happen either at the destination of Your Trip or at Your Home which prevents You from commencing Your Trip; or 10. the Commonwealth Department of Foreign Affairs (DFAT) has issued a 'do not travel' warning for the destination of Your Trip Overseas; or 11. an Act of Terrorism at the destination of Your Trip,
What We Will Pay	<p>We will pay or reimburse You either the Cancellation Expenses up to the maximum sum insured specified in the Summary of Benefits table for the plan You have selected as shown on Your Certificate of Insurance.</p> <p>Where You postpone Your Trip due to reason (2) above and Your Relative or Business Partner's unexpected death, Accidental Injury or Sickness was due to a Pre-existing Medical Condition the maximum amount we will pay for a claim related to this is sub-limited as specified in the Summary of Benefits table.</p>
What is Not Covered	<p>In addition to the General Exclusions on pages 36-37, We will not pay for:</p> <ol style="list-style-type: none"> 1. any change of plans or disinclination on Your part or that of any other person to travel (including due to nervous, anxiety or stress disorders unless certified by a Doctor); 2. Your, or Your Travel Companion, Relative or Business Partner's, financial circumstances, contractual obligation or business obligation; 3. the failure of Your travel agent to pass on monies to operators or to deliver promised services; 4. a lack in the number of persons required to commence any tour, conference, accommodation or travel arrangements or the negligence of a wholesaler or operator.
Terms and Conditions	<p>This coverage is only effective if this Policy is purchased before You become aware of any circumstance which could lead to the postponement of Your Trip.</p>

Section 14 – Missed Departure or Public Transportation Delay (specified reasons)

14(a) You miss Your Public Transportation

What is Covered	<p>If during the Period of Insurance and whilst on a Trip, You miss the departure of Your Public Transportation when You are unavoidably and unexpectedly prevented from getting to Your departure point due to:</p> <ol style="list-style-type: none"> 1. severe weather; or 2. a Natural Disaster; or 3. a collision of a motor vehicle, water craft, aircraft or train in which You are travelling; or 4. Riot, Strike, civil commotion or hijack; or 5. Your Travel Documents have been lost, stolen or damaged; or 6. an Act of Terrorism,
What We Will Pay	<p>We will pay or reimburse any Additional Trip Expenses to:</p> <ol style="list-style-type: none"> 1. continue Your original Trip; and/or 2. arrange the replacement of Your Travel Documents where We have accepted Your claim under Section 23 – Travel Documents, <p>up to the maximum sum insured specified in the Summary of Benefits table for the plan You have selected as shown on Your Certificate of Insurance.</p>
What is Not Covered	<p>Please refer to the General Exclusions on pages 36-37.</p>
Terms and Conditions	<p>This coverage is only effective if this Policy is purchased before You become aware of any circumstance which could lead to Your Public Transportation being delayed, rescheduled or cancelled.</p> <p>You must claim from the Public Transportation provider first and provide Us with written confirmation from the Public Transportation provider of the cause and period of the delay and the amount of compensation offered by them.</p>

Section 14 – Missed Departure or Public Transportation Delay (specified reasons), cont.

14(b) Your Public Transportation is delayed, rescheduled or cancelled for specified reasons

What is Covered	<p>If during the Period of Insurance and whilst on a Trip, You are at Your departure point and Your Public Transportation is delayed or rescheduled or is cancelled due to:</p> <ol style="list-style-type: none"> 1. severe weather; or 2. a Natural Disaster; or 3. Riot, Strike, civil commotion or hijack; or 4. the mechanical breakdown of Your Public Transportation; or 5. grounding of Public Transportation as a result of mechanical or structural defect; or 6. any event leading to airspace restriction or airport closure; or 7. an Act of Terrorism,
What We Will Pay	<p>We will pay or reimburse any Additional Trip Expenses to continue Your original Trip less any compensation that You are entitled to, offered or provided for by any other party (for example the airline) up to the maximum sum insured specified in the Summary of Benefits table for the plan You have selected as shown on Your Certificate of Insurance.</p>
What is Not Covered	<p>Please refer to the General Exclusions on pages 36-37.</p>
Terms and Conditions	<p>This coverage is only effective if this Policy is purchased before You become aware of any circumstance which could lead to Your Public Transportation being delayed, rescheduled or cancelled.</p> <p>You must claim from the Public Transportation provider first and provide Us with written confirmation from the Public Transportation provider of the cause and period of the delay and the amount of compensation offered by them.</p>

Section 15 – Cut Trip Short

What is Covered	<p>If during the Period of Insurance and whilst on a Trip, You cut Your Trip short and return directly to Your Home before the End Date due to:</p> <ol style="list-style-type: none"> 1. You or Your Travel Companion being: <ol style="list-style-type: none"> a) rendered unfit to travel on Your Start Date due to an Accidental Injury or Sickness in the opinion of a Doctor; or b) subpoenaed to attend court in Australia during Your Period of Insurance; or c) quarantined; or d) required to sit unexpected exams in regard to studies undertaken during Your Period of Insurance; or 2. Your or Your Travel Companion’s unexpected death; or 3. Your Relative or Business Partner’s unexpected death, Accidental Injury or Sickness which their Doctor certified as being life-threatening and which resulted in You cancelling Your Trip; or 4. Your Home being uninhabitable following fire, storm, or flood occurring such that Your presence is required on the premises during Your Period of Insurance; or 5. You being in the Australian armed services or emergency services and Your leave is revoked; or 6. a Natural Disaster that has recently happened or is reasonably expected to happen either at the destination of Your Trip or at Your Home which prevents You from commencing Your Trip; or 7. the Commonwealth Department of Foreign Affairs (DFAT) has issued a ‘do not travel’ warning for the destination of Your Trip Overseas; or an Act of Terrorism at the destination of Your Trip,
What We Will Pay	<p>We will pay or reimburse Your Cancellation Expenses or Additional Trip Expenses up to the maximum sum insured specified in the Summary of Benefits table for the plan You have selected as shown on Your Certificate of Insurance.</p> <p>Where You cut Your Trip short due to reason (1) above and Your Relative or Business Partner’s unexpected death, Accidental Injury or Sickness was due to a Pre-existing Medical Condition the maximum amount we will pay for a claim related to this is sub-limited as specified in the Summary of Benefits table.</p>
What is Not Covered	<p>Please refer to the General Exclusions on pages 36-37.</p>

Section 16 – Public Transportation Delay (unspecified reasons) and Overbooking

What is Covered	If during the Period of Insurance and whilst on a Trip, You are delayed by more than six (6) hours due to: <ol style="list-style-type: none"> Your Public Transportation being delayed for any unforeseen reason outside of Your control other than specified in Section 14; or You being denied boarding of Your Public Transportation due to overbooking,
What We Will Pay	We will pay or reimburse: <ol style="list-style-type: none"> an allowance to cover expenses at Your departure point (for example meals, refreshments, internet); and any necessary Additional Trip Expenses including any additional related transfer costs; less any compensation that You are entitled to, offered or provided for by any other party (for example the airline) up to the maximum sum insured specified in the Summary of Benefits table for the plan You have selected as shown on Your Certificate of Insurance.
What is Not Covered	Please refer to the General Exclusions on pages 36-37.
Terms and Conditions	This coverage is only effective if this Policy is purchased before You become aware of any circumstance which could lead to You or Your Public Transportation being delayed. You must claim from the Public Transportation provider first and provide Us with written confirmation from the Public Transportation provider of the cause and period of the delay and the amount of compensation offered by them.

Section 17 – Special Events

Cover for special events is not available under the Essential plan

What is Covered	If during the Period of Insurance and whilst on a Trip, You are unable to arrive on time for a Special Event due to: <ol style="list-style-type: none"> Your Public Transportation being delayed for any unforeseen reason outside of Your control; or You being denied boarding of Your Public Transportation due to overbooking,
What We Will Pay	We will pay or reimburse You for the reasonable additional cost, less any compensation that You are entitled to, offered or provided for by any other party (for example airline), to use alternative Public Transportation arrangements to arrive at Your destination on time, up to the maximum sum insured specified in the Summary of Benefits table for the plan You have selected as shown on Your Certificate of Insurance.
What is Not Covered	Please refer to the General Exclusions on pages 36-37.
Terms and Conditions	This coverage is only effective if this Policy is purchased before You become aware of any circumstance which could lead to You or Your Public Transportation being delayed. You must claim from the Public Transportation provider first and provide Us with written confirmation from the Public Transportation provider of the cause and period of the delay and the amount of compensation offered by them.

Section 18 – Denied Access to Accommodation (specified reasons)

Cover for denied access to accommodation is not available under the Essential plan

What is Covered	If during the Period of Insurance and whilst on a Trip, You need to make alternative accommodation arrangements because You are denied access to Your pre-booked and pre-paid accommodation or it is uninhabitable due to: <ol style="list-style-type: none"> severe weather; or a Natural Disaster; or an Act of Terrorism; or a fire,
What We Will Pay	We will pay or reimburse You for the Cancellation Expenses or Additional Trip Expenses, less any compensation by anyone else that You are entitled, offered or provided (for example accommodation provider), up to the maximum sum insured specified in the Summary of Benefits table for the plan You have selected as shown on Your Certificate of Insurance.
What is Not Covered	Please refer to the General Exclusions on pages 36-37.
Terms and Conditions	This coverage is only effective if this Policy is purchased before You become aware of any circumstance which could lead to Your accommodation being uninhabitable. You must claim from the accommodation provider first and provide Us with written confirmation from them of the cause and period of the denied access and the amount of compensation offered by them.

Section 19 – Travel Agent Cancellation Charges

What is Covered	Where Your claim has been accepted under: <ol style="list-style-type: none"> 1. Section 4 –Additional Public Transportation and Accommodation Expenses (Overseas only); or 2. Section 13 –Trip Cancellation or Postponement; or 3. Section 14 – Missed Departure or Public Transportation Delay (specified reasons); or 4. Section 15 – Cut Trip Short; or 5. Section 18 – Denied Access to Accommodation (specified reasons), and Your travel agent charges a cancellation fee associated with making the required changes to Your travel arrangements,
What We Will Pay	We will reimburse You for the travel agent cancellation charges up to the maximum sum insured specified in the Summary of Benefits table for the plan You have selected as shown on Your Certificate of Insurance.
What is Not Covered	Please refer to the General Exclusions on pages 36-37.

Section 20 – Resumption of Trip

Cover for resumption of Trip is not available under the Essential plan

What is Covered	If during the Period of Insurance, where Your claim under Section 15 – Cut Trip Short has been accepted or Chubb Assistance returned you to Australia under Section 1 and You want to resume Your Trip: <ol style="list-style-type: none"> 1. before the end of the Period of Insurance; and 2. Your original Trip was more than twenty-one (21) days in duration; and 3. less than 50% of Your original Trip has elapsed at the time of cutting Your Trip short,
What We Will Pay	We will pay or reimburse Your Additional Trip Expenses for Public Transportation to resume Your Trip up to the maximum sum insured specified in the Summary of Benefits table for the plan You have selected as shown on Your Certificate of Insurance.
What is Not Covered	Please refer to the General Exclusions on pages 36-37.
Terms and Conditions	Additional Trip Expenses are to be at the same class/level as originally booked. Your cover will recommence once You resume Your Trip, subject to Your Period of Insurance as specified on Your Certificate of Insurance.

Section 21 – Pet Boarding Expenses

Cover for pet boarding expenses is not available under the Essential plan

What is Covered	If during the Period of Insurance and whilst on a Trip, You are prevented from returning Home by the End Date as a result of an Event covered under Sections 1, 14 or 16 and Your pet is in boarding,
What We Will Pay	We will pay or reimburse You the additional pet boarding expenses up to the maximum sum insured specified in the Summary of Benefits table for the plan You have selected as shown on Your Certificate of Insurance.
What is Not Covered	Please refer to the General Exclusions on pages 36-37.

Section 22 – Baggage and Personal Effects (excluding Travel Documents and Money)

What is Covered	If during the Period of Insurance and whilst on a Trip, Your baggage and/or personal effects are lost, stolen or damaged,
What We Will Pay	We will at Our discretion either: <ol style="list-style-type: none"> 1. reimburse the value of the baggage or personal effects after allowing for reasonable depreciation for items that are more than two (2) years old; or 2. arrange and pay for, or reimburse the cost of, repairing or replacing the baggage or personal effects with articles in the same condition but not with articles better or more extensive than the baggage or personal effects were when new; or 3. damage to Your sporting equipment (owned by You) whilst in Your use (subject to sublimit). Limits apply for any one (1) item (a set or pair of items, including attached and unattached accessories, will be treated as one (1) item) as specified in the Summary of Benefits table for the plan You have selected as shown on Your Certificate of Insurance. For Jewellery or Electronic Equipment placed in the care of a Public Transportation provider, a sub-limit applies. The maximum sum insured for all items is specified in the Summary of Benefits table for the plan You have selected as shown on Your Certificate of Insurance.

Section 22 – Baggage and Personal Effects (excluding Travel Documents and Money), cont.

What is Not Covered	In addition to the General Exclusions on pages 36-37, We will not pay for: <ol style="list-style-type: none"> 1. items left Unattended; or 2. Jewellery, watches and/or Electronic Equipment left Unattended in Your accommodation and not stored in a locked safe or where a locked safe is not available, not stored out of sight; or 3. Money, credit cards and Travel Documents; or 4. Winter Sports Equipment, Adventure Sports Equipment, Golf Equipment (cover for these items is available as an optional add-on benefit in this PDS and subject to additional premium); or 5. damage to surfboards and waterborne crafts of any description, at any time; or 6. electrical or mechanical breakdown; or 7. items sent under the provision of any freight contract; or 8. items forwarded in advance and unaccompanied by You; or 9. damage to fragile or brittle items (other than spectacles or to lenses in cameras, video cameras or binoculars); or 10. damage caused by atmospheric or climatic conditions, wear and tear, vermin or any process of cleaning, repairing, restoring or alteration; or 11. loss or damage caused by detention, confiscation or destruction by customs or other officials or authorities.
Terms and Conditions	You must report Your loss or theft to the police or responsible Public Transportation provider within twenty-four (24) hours and provide Us with a written record prepared by the police or Public Transportation provider at the time the loss or theft is reported.

Section 23 – Travel Documents

This benefit is not available for travel in Australia

What is Covered	If during the Period of Insurance and whilst on a Trip Overseas, Your Travel Documents are lost, stolen or damaged,
What We Will Pay	We will reimburse You the replacement cost of Your Travel Documents up to the maximum sum insured as specified in the Summary of Benefits table for the plan You have selected as shown on Your Certificate of Insurance.
What is Not Covered	In addition to the General Exclusions on pages 36-37, We will not pay for: <ol style="list-style-type: none"> 1. items left Unattended; or 2. items left Unattended in Your accommodation and not stored in a locked safe or where a locked safe is not available, not stored out of sight; or 3. damage caused by atmospheric or climatic conditions, wear and tear or vermin; or 4. loss or damage caused by detention, confiscation or destruction by customs or other officials or authorities.

Section 24 – Money and Unauthorised Use of Cards

Cover for Money and unauthorised use of cards is not available under the Essential plan or when travelling in Australia

What is Covered	If during the Period of Insurance and whilst on a Trip Overseas, Your Money and/or credit card are lost or stolen, whilst carried on Your person, carried in a bag You are holding or in a locked safe at Your accommodation or where a locked safe is not available, stored out of sight, and in respect to any unauthorised use of Your lost or stolen credit card,
What We Will Pay	We will reimburse You for: <ol style="list-style-type: none"> 1. the value of Your Money; and 2. any legal liability You have resulting from the unauthorised use of Your credit card; up to the maximum sum insured as specified in the Summary of Benefits table for the plan You have selected as shown on Your Certificate of Insurance.
What is Not Covered	Please refer to the General Exclusions on pages 36-37.
Terms and Conditions	You must report Your loss or theft to the police and in respect to credit cards Your card issuer, within twenty-four (24) hours and provide Us with a written record prepared by the police at the time the loss or theft is reported.

Section 25 – Baggage Delay

What is Covered	If during the Period of Insurance and whilst on a Trip, all Your baggage is delayed by Your Public Transportation provider for more than twelve (12) or forty eight (48) hours and You require reasonable essential items such as clothing and toiletries to use until Your baggage arrives,
What We Will Pay	We will reimburse You for the items purchased up to the maximum sum insured as specified in the Summary of Benefits table for the plan You have selected as shown on Your Certificate of Insurance.
What is Not Covered	Please refer to the General Exclusions on pages 36-37.
Terms and Conditions	You must report Your delayed baggage to the responsible Public Transportation provider and obtain and provide to Us the baggage irregularity report or similar report.

Section 26 – Personal Liability

What is Covered	If during the Period of Insurance and whilst on a Trip, You commit an act of negligence which results in You becoming legally liable to pay compensation for either physical damage caused to someone else's tangible property or the bodily injury or death of someone else,
What We Will Pay	We will pay that compensation up to the maximum sum insured specified in the Summary of Benefits table for the plan You have selected as shown on Your Certificate of Insurance.
What is Not Covered	In addition to the General Exclusions on pages 36-37, We will not pay for: <ol style="list-style-type: none"> 1. loss of or damage to property belonging to or held in trust by or in custody or control of You other than temporary accommodation occupied by You in the course of Your Trip; or 2. bodily injury, loss or damage caused directly or indirectly in connection with the ownership, possession or use by You, Your employee or agent of any: <ol style="list-style-type: none"> a) mechanically propelled vehicle; or b) aircraft or waterborne craft or vessel (other than non-mechanically powered waterborne craft not exceeding 10 metres in length whilst used on inland waters), or the loading or unloading of such craft or vessel; or c) firearms (other than sporting guns); or d) animals; and <p>vicarious liability for the acts of a Child under the age of eighteen (18) years of age in the connection with the above; or</p> <ol style="list-style-type: none"> 3. bodily injury, loss or damage to property arising directly or indirectly from: <ol style="list-style-type: none"> a) the nature of products sold by You; or b) advice furnished by You; or c) the conduct of Your business, trade or profession; or d) activities or volunteer work organised by, or under the auspices of, any charitable, voluntary, not for profit, social or similar organisation when liability for such activities or work should reasonably be included within the organisation's own Public Liability policy; or 4. liability is in respect of bodily injury to any person who is Your Relative; or 5. liability assumed under contract or agreement unless such liability would have attached in the absence of such contract or agreement; or 6. aggravated, exemplary or punitive damages or the payment of any fine or penalty; or 7. liability arising out of any wilful or malicious act; or 8. liability arising out of the transmission of a venereal or communicable disease.
Terms and Conditions	<ol style="list-style-type: none"> 1. No admission, offer, promise, payment or indemnity shall be made without Our written consent. Consent can be applied for by calling Us. 2. We shall be entitled to take over and conduct in Your name, the defence or settlement of any claim and We shall have full discretion in the handling of any proceedings. 3. We may at any time pay to You, in connection with any claim or series of claims arising from the one original cause, the maximum amount specified in the Summary of Benefits Table (after deduction of any amount(s) already paid as compensation) or any lesser amount for which such claim(s) can be settled and upon such payment being made, We shall be under no further liability in connection with such claim(s), except for the payment of costs and expenses recoverable or incurred prior to the date of such payment.

Section 27 – Hijack and Kidnapping

Cover for hijack and kidnapping is not available under the Essential plan or when travelling in Australia

What is Covered	If during the Period of Insurance and whilst on a Trip Overseas, You are forcibly detained on Public Transportation due to it being hijacked by persons using violence or threat of violence or You being kidnapped,
What We Will Pay	We will pay You for each twenty-four (24) hour period or part thereof the per day sum insured up to the maximum sum insured as specified in the Summary of Benefits table for the plan You have selected as shown on Your Certificate of Insurance.
What is Not Covered	Please refer to the General Exclusions on pages 36-37.

Automatic Comprehensive Plan and Domestic Plan Cover Extension Benefit Packs (Sections 28 – 32)

Section 28 – Cruise Pack

Cover for Cruise pack is not available under the Essential plan

28(a) Cabin Confinement

What is Covered	If during the Period of Insurance and while on a Trip, You suffer an Accidental Injury or Sickness that incurs Medical Expenses on Your Cruise and a Doctor deems it necessary for You to be confined in Your cabin on a Cruise for more than one (1) day,
What We Will Pay	We will pay You the daily benefit amount for each continuous day of confinement thereafter up to the maximum sum insured specified in the Summary of Benefits table for the plan You have selected as shown on Your Certificate of Insurance.
What is Not Covered	Please refer to the General Exclusions on pages 36-37.

Section 29 – Winter Sports Pack

Cover for winter sports pack is not available under the Essential plan

29(a) Own Winter Sport Equipment

What is Covered	If during the Period of Insurance and whilst on a Trip, Your Winter Sports Equipment is lost, stolen or damaged,
What We Will Pay	We will at Our discretion either: <ol style="list-style-type: none"> 1. reimburse the value of the Winter Sports Equipment after allowing for reasonable depreciation for items that are more than two (2) years old; or 2. arrange and pay for, or reimburse the cost of, repairing or replacing the Winter Sports Equipment with articles in the same condition but not with articles better or more extensive than the Winter Sports Equipment were when new; or 3. damage to Your Winters Sports Equipment whilst in Your use (subject to sublimit). <p>Limits apply for any one (1) item, as specified in the Summary of Benefits table. A set or pair of items (including attached and unattached accessories) will be treated as one (1) item for the purpose of this limit. For example, a pair of skis and bindings or a pair of ski boots will be one item.</p> <p>The maximum sum insured for all items is specified in the Summary of Benefits table.</p>
What is Not Covered	In addition to the General Exclusions on pages 36-37, We will not pay for: <ol style="list-style-type: none"> 1. items left Unattended (other than any ski storage facility provided by Your accommodation provider but not for helmet, goggles, avalanche air bag and transceiver packages); or 2. electrical or mechanical breakdown; or 3. damage caused by wear and tear, vermin or any process of cleaning, repairing, restoring or alteration; or 4. items sent under the provision of any freight contract; or 5. items forwarded in advance and unaccompanied; or 6. loss or damage caused by detention, confiscation or destruction by customs or other officials or authorities;
Terms and Conditions	You must report Your loss or theft to the police or responsible Public Transportation provider within twenty-four (24) hours and provide Us with a written record prepared by the police or Public Transportation provider at the time the loss or theft is reported.

29(b) Winter Sport Equipment Hire

What is Covered	If during the Period of Insurance and whilst on a Trip, Your Winter Sports Equipment is: <ol style="list-style-type: none"> 1. lost, stolen or damaged and a claim has been accepted by Us under Section 29(a); or 2. delayed by Your Public Transportation provider by more than twenty-four (24) hours;
What We Will Pay	We will reimburse You the cost of hiring alternative Winter Sports Equipment up to the maximum sum insured specified in the Summary of Benefits table.
What is Not Covered	Please refer to the General Exclusions on pages 36-37.

29(c) Unused Winter Sports Costs

What is Covered	If during the Period of Insurance and whilst on a Trip, You suffer an Accidental Injury or Sickness and a Doctor certifies You are unable to use Your pre-booked and pre-paid ski passes, ski hire, tuition fees or lift passes,
What We Will Pay	We will reimburse You for the non-refundable cost of the unused portion up to the maximum sum insured specified in the Summary of Benefits table.
What is Not Covered	Please refer to the General Exclusions on pages 36-37.
Terms and Conditions	Any claims must be accompanied by a copy of a medical report provided by a Doctor detailing the nature and extent of the Accidental Injury or Sickness and as a result confirming Your inability to participate in Winter Sports.

Section 29 – Winter Sports Pack, cont.

Cover for winter sports pack is not available under the Essential plan

29(d) Piste Closure

What is Covered	If during the Period of Insurance and whilst on a Trip, all lift systems are closed for more than twenty-four (24) hours due to insufficient snow, bad weather or power failure at Your pre-booked ski holiday resort,
What We Will Pay	We will reimburse You for the cost of transport to the nearest alternative resort and additional ski passes at that resort up to the maximum sum insured specified in the Summary of Benefits table.
What is Not Covered	In addition to the General Exclusions on pages 36-37, We will not pay: <ol style="list-style-type: none">any claims arising if Your holiday resort does not have skiing facilities greater than 1,000 metres above sea level;any claims unless the resort is open and there is sufficient snow for normal on piste skiing activities.

29(e) Weather and Avalanche Closure

What is Covered	If during the Period of Insurance and whilst on a Trip, You are delayed from being able to leave Your ski holiday resort for more than twelve (12) hours due to severe weather or an avalanche that has been confirmed in writing by the appropriate authority,
What We Will Pay	We will pay or reimburse You for reasonable Additional Trip Expenses up to the maximum sum insured specified in the Summary of Benefits table.
What is Not Covered	Please refer to the General Exclusions on pages 36-37.

Section 30 – Adventure Sports Pack

You will not have any cover for the following benefits or for claims arising directly or indirectly from You participating in Adventure Sports unless You have purchased cover as shown on Your Certificate of Insurance

30(a) Adventure Sports

What is Covered	If You have purchased Adventure Sports Pack as shown on Your Certificate of Insurance, General Exclusion 21(c) is removed in its entirety and cover is available for claims related to Adventure Sports subject to the terms and conditions of Your Policy.
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30(b) Own Adventure Sport Equipment

What is Covered	If during the Period of Insurance and whilst on a Trip, Your Adventure Sport Equipment is lost, stolen or damaged,
What We Will Pay	We will at Our discretion either: <ol style="list-style-type: none">reimburse the value of the Adventure Sport Equipment after allowing for reasonable depreciation for items that are more than two (2) years old; orarrange and pay for, or reimburse the cost of, repairing or replacing the Adventure Sport Equipment with articles in the same condition but not with articles better or more extensive than the Adventure Sports Equipment were when new; ordamage to Your Adventure Sports Equipment whilst in Your use (subject to sublimit). The maximum sum insured for all items is specified in the Summary of Benefits table.
What is Not Covered	In addition to the General Exclusions on pages 36-37, We will not pay for: <ol style="list-style-type: none">items left Unattended; orelectrical or mechanical breakdown; ordamage caused by wear and tear, vermin or any process of cleaning, repairing, restoring or alteration; oritems sent under the provision of any freight contract; oritems forwarded in advance and unaccompanied; orloss or damage caused by detention, confiscation or destruction by customs or other officials or authorities.
Terms and Conditions	You must report Your loss or theft to the police or responsible Public Transportation provider within twenty-four (24) hours and provide Us with a written record prepared by the police or Public Transportation provider at the time the loss or theft is reported.

30(c) Adventure Sport Equipment Hire

What is Covered	If during the Period of Insurance and whilst on a Trip, Your Adventure Sport Equipment is: <ol style="list-style-type: none">lost, stolen or damaged and a claim has been accepted by Us under Section 30(b); ordelayed by Your Public Transportation provider by more than twenty-four (24) hours;
What We Will Pay	We will reimburse the cost of hiring alternative Adventure Sports Equipment up to the maximum sum insured specified in the Summary of Benefits table.
What is Not Covered	Please refer to the General Exclusions on pages 36-37.

Section 30 – Adventure Sports Pack cont.**30(d) Unused Adventure Sports Costs**

What is Covered	If during the Period of Insurance and whilst on a Trip, You suffer an Accidental Injury or Sickness and a Doctor certifies You are unable to use Your pre-booked and pre-paid Adventure Sports costs,
What We Will Pay	We will reimburse You for the non-refundable cost of the unused portion up to the maximum sum insured specified in the Summary of Benefits table.
What is Not Covered	Please refer to the General Exclusions on pages 36-37.
Terms and Conditions	Any claims must be accompanied by a copy of a medical report provided by a Doctor detailing the nature and extent of the Accidental Injury or Sickness and as a result confirming Your inability to participate in Adventure Sport.

Section 31 – Golf Pack**Cover for golf pack is not available under the Essential plan****31(a) Own Golf Equipment**

What is Covered	If during the Period of Insurance and whilst on a Trip, Your Golf Equipment is lost, stolen or damaged,
What We Will Pay	We will at Our discretion either: <ol style="list-style-type: none"> 1. reimburse the value of the Golf Equipment after allowing for reasonable depreciation for items that are more than two (2) years old; or 2. arrange and pay for, or reimburse the cost of, repairing or replacing the Golf Equipment with articles in the same condition but not with articles better or more extensive than the Golf Equipment were when new. <p>The maximum sum insured for all items is specified in the Summary of Benefits table.</p>
What is Not Covered	In addition to the General Exclusions on pages 36-37, We will not pay for: <ol style="list-style-type: none"> 1. damage to items whilst in use; or 2. items left Unattended; or 3. electrical or mechanical breakdown; or 4. damage caused by wear and tear, vermin or any process of cleaning, repairing, restoring or alteration; or 5. items sent under the provision of any freight contract; or 6. items forwarded in advance and unaccompanied; or <p>loss or damage caused by detention, confiscation or destruction by customs or other officials or authorities;</p>
Terms and Conditions	You must report Your loss or theft to the police or responsible Public Transportation provider within twenty-four (24) hours and provide Us with a written record prepared by the police or Public Transportation provider at the time the loss or theft is reported.

31(b) Golf Equipment Hire

What is Covered	If during the Period of Insurance and whilst on a Trip, Your Golf Equipment is: <ol style="list-style-type: none"> 1. lost, stolen or damaged and a claim has been accepted by Us under Section 31(a); or 2. delayed by Your Public Transportation provider by more than twenty-four (24) hours;
What We Will Pay	We will reimburse the cost of hiring alternative Golf Equipment up to the maximum sum insured specified in the Summary of Benefits table.
What is Not Covered	Please refer to the General Exclusions on pages 36-37.

Section 31 – Golf Pack, cont.**Cover for golf pack is not available under the Essential plan****31(c) Unused Golf Costs**

What is Covered	If during the Period of Insurance and whilst on a Trip, You suffer an Accidental Injury or Sickness and a Doctor certifies You are unable to use Your pre-booked and pre-paid green fees, golf buggy hire, or golf club hire,
What We Will Pay	We will reimburse You for the non-refundable cost of the unused portion up to the maximum sum insured specified in the Summary of Benefits table.
What is Not Covered	Please refer to the General Exclusions on pages 36-37.
Terms and Conditions	Any claims must be accompanied by a copy of a medical report provided by a Doctor detailing the nature and extent of the Accidental Injury or Sickness and as a result confirming Your inability to play golf.

31(d) Hole-in-One

What is Covered	If during the Period of Insurance and whilst on a Trip, You score a hole-in-one whilst playing golf, and You purchase customary food and beverages at the golf club house for the purpose of celebrating,
What We Will Pay	We will reimburse You for the customary food and beverages incurred up to the maximum sum insured specified in the Summary of Benefits table.
What is Not Covered	Please refer to the General Exclusions on pages 36-37.
Terms and Conditions	Any claims for reimbursement must be accompanied by a copy of the certificate for the hole-in-one issued by the club and original receipts supporting the incurred amount.

Section 32 – Driving Holiday Pack**Cover for driving holiday pack is not available under the Essential plan****32(a) Rental Vehicle Excess**

What is Covered	If during the Period of Insurance and whilst on a Trip, You become liable to pay a Rental Vehicle insurance excess as a result of the theft or a collision involving Your Rental Vehicle whilst in Your control,
What We Will Pay	We will reimburse You for the excess up to the maximum sum insured specified in the Summary of Benefits table.
What is Not Covered	In addition to the General Exclusions on pages 36-37, We will not pay for: <ol style="list-style-type: none"> 1. any damage unless as part of the Rental Vehicle arrangement, You have accepted the motor insurance provided by the Rental Vehicle organisation, against loss or damage to the Rental Vehicle during the rental period; 2. any theft or collision arising from the operation of a Rental Vehicle in violation of the terms of the rental agreement or applicable motor vehicle insurance policy.

32(b) Baggage and Personal Effects whilst in Rental Vehicle

What is Covered	If during the Period of Insurance and whilst on a Trip, Your baggage or personal effects that are stored out of sight in Your locked Rental Vehicle during the day are stolen,
What We Will Pay	We will at Our discretion either: <ol style="list-style-type: none"> 1. reimburse the value of the baggage or personal effects after allowing for reasonable depreciation for items that are more than two (2) years old; or 2. reimburse the cost of, replacing the baggage or personal effects with articles in the same condition but not with articles better or more extensive than the baggage or personal effects were when new. Limits apply for any one (1) item (a set or pair of items, including attached and unattached accessories, will be treated as one (1) item) as specified in the Summary of Benefits table. The maximum sum insured for all items is specified in the Summary of Benefits table.
What is Not Covered	In addition to the General Exclusions on pages 36-37, We will not pay for: <ol style="list-style-type: none"> 1. Jewellery, watches, Electronic Equipment, Travel Documents or Money; 2. items left Unattended in Your Rental Vehicle overnight.
Terms and Conditions	You must report Your theft to the police within twenty-four (24) hours and provide Us with a written record prepared by the police at the time the loss or theft is reported.

Section 32 – Driving Holiday Pack, cont.

Cover for driving holiday pack is not available under the Essential plan

32(c) Lost Key

What is Covered	If during the Period of Insurance and whilst on a Trip, You lose the key for Your Rental Vehicle,
What We Will Pay	We will reimburse You for the expenses to replace the key You are liable for up to the maximum sum insured specified in the Summary of Benefits table.
What is Not Covered	Please refer to the General Exclusions on pages 36-37.

32(d) Towing Expenses

What is Covered	If during the Period of Insurance and whilst on a Trip, You sustain an Accidental Injury or Sickness and on the written advice of a Doctor, You are unfit to drive it solely by reason of the Accidental Injury or Sickness,
What We Will Pay	We will pay or reimburse You for the reasonably incurred towing expenses to return Your Rental Vehicle to the nearest depot, up to the maximum sum insured specified in the Summary of Benefits table.
What is Not Covered	Please refer to the General Exclusions on pages 36-37.

32(e) Carjacking Incident or Road Rage Incident

What is Covered	If during the Period of Insurance and whilst on a Trip, You sustain an Accidental Injury as a result of being the victim of a Carjacking Incident or Road Rage Incident,
What We Will Pay	We will pay You the maximum sum insured specified in the Summary of Benefits table.
What is Not Covered	Please refer to the General Exclusions on pages 36-37.

Section 33 – Family Protection Pack

Cover for family protection pack is not available under the Essential plan

33(a) Extended per item limit for strollers, child car seats and baby capsules

What is Covered	If during the Period of Insurance and whilst on a Trip, Your stroller, child car seat or baby capsule is lost, stolen or damaged,
What We Will Pay	We will at Our discretion either: <ol style="list-style-type: none">reimburse the value of the stroller, child car seat or baby capsule after allowing for reasonable depreciation for items that are more than two (2) years old; orarrange and pay for, or reimburse the cost of, repairing or replacing stroller, child car seats or baby capsules with articles in the same condition but not with articles better or more extensive than the stroller, child car seats or baby capsules were when new. Limits apply for any one (1) item (a set or pair of items, including attached and unattached accessories, will be treated as one (1) item) as specified in the Summary of Benefits table. The maximum sum insured for all items is specified in the Summary of Benefits table.
What is Not Covered	In addition to the General Exclusions on pages 36-37, We will not pay for: <ol style="list-style-type: none">items left Unattended; orelectrical or mechanical breakdown; ordamage caused by wear and tear, vermin or any process of cleaning, repairing, restoring or alteration; oritems sent under the provision of any freight contract; oritems forwarded in advance and unaccompanied; orloss or damage caused by detention, confiscation or destruction by customs or other officials or authorities.

33(b) Childcare Benefit

What is Covered	If during the Period of Insurance and whilst on a Trip, You suffer an Accidental Injury which results in You being unable to care for Your children as certified by a Doctor,
What We Will Pay	We will pay or reimburse You for the reasonable and necessary daily expenses incurred for the services of a registered childcare provider but only in respect of additional costs that would not otherwise have been incurred, up to the maximum amount specified in the Summary of Benefits table.
What is Not Covered	Please refer to the General Exclusions on pages 36-37.

Section 33 – Family Protection Pack, cont.

33(c) Student Tutorial Costs

What is Covered	If during the Period of Insurance and whilst on a Trip, You are a registered full time student and suffer from an Accidental Injury which results in You being unable to attend registered classes upon Your return Home as certified by a Doctor,
What We Will Pay	We will reimburse the daily cost of reasonably and necessarily incurred home tutorial services up to the specified daily sum insured and the maximum sum insured in the Summary of Benefits table.
What is Not Covered	Please refer to the General Exclusions on pages 36-37.

33(d) Child Education fees

What is Covered	If during the Period of Insurance and whilst on a Trip, You sustain an Accidental Injury that results in a claim accepted by Us under Section 10 - Accidental Loss of Life and You have surviving Children,
What We Will Pay	We will reimburse Your estate for up to two (2) of Your surviving Children's subsequently incurred school or university fees up to the specified sum insured for each Child specified in the Summary of Benefits table.
What is Not Covered	Please refer to the General Exclusions on pages 36-37.

General Exclusions

We will not pay for any claims arising directly or indirectly from:

1. War or any act of War, invasion, foreign enemy, Civil War, rebellion, revolution, insurrection, military or usurped power;
2. any nuclear reaction or contamination, ionising rays or radioactivity;
3. any prohibition, regulation or intervention by government authorities;
4. consequential loss of any kind including loss of enjoyment or any financial loss not specifically covered in the Policy;
5. the refusal, failure or inability of any person, company or organisation, including but not limited to a travel agent, tour operator, accommodation provider, Public Transportation provider, vehicle rental agency or any other travel or tourism services provider to provide services or accommodation due to their Insolvency or the Insolvency of any person, company or organisation they deal with;
6. any loss or expenses which arises in connection with or is contributed by You undertaking any Trip or part of Trip against travel advice where the Commonwealth Department of Foreign Affairs (DFAT) has issued a 'do not travel' warning. Refer to the smart traveller website (<https://smarttraveller.gov.au>) for status of each country.

If You want to cancel a Trip or part of Trip due to a 'do not travel' DFAT warning issued after the Issue Date, then the Cancellation Expenses or Additional Trip Expenses will be covered under Section 13 - Trip Cancellation or Postponement;

7. illegal acts (or omissions) by You or Your executors, administrators, legal heirs or personal representatives;
8. action taken by government authorities including confiscation, seizure, destruction and restriction;
9. Your intoxication by alcohol or drugs not prescribed by a Doctor;
10. Your or Your Travel Companion not taking all reasonable efforts or Your carelessness, negligence or recklessness in safeguarding Your property or avoiding Your Accidental Injury or Sickness or minimising any claim under the Policy;

11. Your or Your Travel Companion's travel booked or undertaken against the advice of any Doctor, or for the purpose of seeking medical attention, or after a Terminal Illness has been diagnosed;
12. Your or Your Travel Companion's Pre-existing Medical Condition unless it is an Approved Medical Condition (this exclusion does not apply to Section 11 - Return of Mortal Remains);
13. Your or Your Travel Companion's childbirth or pregnancy unless it is due to unexpected medical complications or caused by Accidental Injury or Sickness;
14. the transmission of any sexually transmittable disease or virus, which affects You when not as a result of an Accidental Injury;
15. You travelling in international waters in a private sailing vessel or a privately registered vessel;
16. any errors or omissions in any booking arrangements by You, Your Travel Companion, Your travel agent or any other person acting on Your behalf, including the failure to obtain the relevant Travel Documents for Your Trip;
17. air travel other than as a fare-paying passenger on a fully licensed passenger carrying aircraft operated by an airline, an air charter company for the regular transportation of passengers or a licensed hot air ballooning operator;
18. You being able to claim or claimed from :
 - a) Medicare; or
 - b) any workers compensation legislation; or
 - c) any government sponsored fund; or
 - d) plan or medical benefit scheme; or
 - e) any other insurance policy required to be effected by or under law;
19. any benefit that if paid would result in Our contravening the Health Insurance Act 1973 (Cth), the Private Health Insurance Act 2007 (Cth), Private Health Insurance (Health Insurance Business) Rules 2010 or the National Health Act 1953 (Cth) or any amendment to, or consolidation or re-enactment of, those Acts;
20. You engaging in Manual Work;
21. You participating in:
 - a) Extreme Sports and Activities; or
 - b) Backcountry/Off-piste Winter Sports ; or
 - c) scuba diving unless You hold a certification by an accredited SCUBA Certification Agency (for example a PADI certification) or when diving with a qualified instructor. In these situations the maximum depth that this Policy covers is as specified under Your certification You hold but no deeper than thirty (30) metres and You must not be diving alone; or
 - d) white water rafting Grade 4 (of international scale of river difficulty) and above; or
 - e) Mountaineering; or
 - f) trekking/mountain trekking more than three thousand (3,000) metres above sea level; or
 - g) any professional competitions or sports in which You receive remunerations, sponsorships or any forms of financial rewards; or
 - h) racing of any kind, other than on foot but this does not include ultra-marathons, biathlons and triathlons; or
 - i) motorcycling for any purpose except involving the use of a motorcycle with an engine capacity of 200cc or less, provided that the driver holds a current Australian motorcycle license and You wear a helmet whilst in use.

Sanctions Clause and Exclusion

This Policy does not apply to the extent that trade or economic sanctions or other laws or regulations prohibit us from providing insurance, including, but not limited to, the payment of claims. All other terms and conditions of the Policy remain unchanged.

Chubb is a subsidiary/branch of a US company and Chubb Limited, a NYSE listed company. Consequently, Chubb is subject to certain US laws and regulations in addition to EU, UN and Australian sanctions restrictions which may prohibit it from providing cover or paying claims to certain individuals or entities or insuring certain types of activities related to certain countries such as Iran, Syria, North Korea, North Sudan, Crimea and Cuba.

General Conditions

Premium

We take a number of factors into account when calculating Your premium which could include but not limited to Your risk profile, the geographical region and plan You have chosen and other information You provide to Us when applying for this insurance.

Factors that increase the risk to Us generally increase the premium (e.g. where You apply to be covered under the plan with the highest level of cover) and those that lower the risk reduce premium payable (e.g. where You are applying to be covered under Domestic geographic region).

Your premium includes any amounts payable that take into account Our obligation (actual or estimated) to pay any relevant compulsory government charges, taxes or levies (including stamp duty and GST) in relation to the Policy.

We will tell You, when You apply, what premium is payable, when it needs to be paid and how it can be paid.

This is an annual policy. We may change Your premium at renewal if We notify You of the change prior to that date.

Significant Tax Implications

Generally, Your premiums are not tax deductible and claims payments are not assessable income for tax purposes unless You purchase Your Policy for business purposes. This tax information is a general statement only. See Your tax adviser for information about Your personal circumstances.

Goods and Services Tax

Where You are a registered entity You may be entitled to an input tax credit for Your premium and/or for things covered by this Policy. You must disclose these entitlements to Us if You make a claim under Your Policy.

If We agree to pay a claim under Your Policy, We will base any claim payment on the Goods and Services Tax (GST) inclusive costs (up to the relevant policy limit). However, We will reduce any claim payment by an input tax credit You are, or would be, entitled to for the repair or replacement of insured property or for other things covered by this Policy.

Fourteen (14) Day Money Back Guarantee - Cooling Off Period

You have fourteen (14) days from the date We confirmed, electronically or in writing, that You are covered under Your Policy to decide if this insurance meets Your needs.

You may cancel Your Policy simply by advising Us in writing within those fourteen (14) days to cancel it. If You do this We will refund any premiums You have paid during this period.

These cooling off rights do not apply if You have commenced the Trip or You have made or You are entitled to make a claim during this period.

Cancellation of Your Policy

Your Policy may be cancelled in one of two (2) ways:

1. *When You can cancel*

You can cancel Your Policy at any time by telling Us in writing. The cancellation will take effect at 4pm Australian Eastern Standard Time the day We receive Your written cancellation. We will refund the premium for Your Policy less an amount which covers the period for which You were insured. However, We do not refund any premium if We have paid a benefit under Your Policy.

2. *When We can cancel*

We may cancel Your Policy by giving You written notice to the address on file and in accordance with the Insurance Contracts Act 1984 (Cth), including where You:

- a) breach the Duty of Disclosure;
- b) breach a provision of Your Policy;
- c) make a fraudulent claim under any policy of insurance;

If We cancel, We will refund the premium for Your Policy less an amount to cover the period for which You were insured.

Renewal of Your Policy

This insurance may be renewed for further consecutive yearly periods upon payment of the premium. Payment of Your premium is deemed to be acceptance of an offer of renewal for a further Period of Insurance. If You continue to pay Your premium, then unless Your Policy is cancelled or We advise You prior to the End Date of Your current Period of Insurance that We will not be renewing, a policy on the same terms and conditions automatically comes in to existence for one (1) year from the End Date.

Your Policy is not able to be renewed once You are sixty-five (65) years of age or older on the End Date of Your current Period of Insurance.

Expiry of Your Policy

Your Policy expires at the end of the Period of Insurance. We may decide not to renew Your Policy. If We decide not to renew Your Policy, We will send You an expiry notice at least fourteen (14) days before the expiry of Your Policy.

If Your Policy is cancelled or otherwise terminated, the Period of Insurance will be from the Issue Date of Your current Period of Insurance, up to and including the date of cancellation or termination.

Australian Law and Currency

Your Policy is governed by the laws of the State or Territory of Australia in which You normally reside. Any dispute or action in connection with Your Policy shall be conducted and determined in the courts of the State or Territory of Australia in which You normally reside.

All payments by You to Us and Us to You or someone else under Your Policy must be in Australian currency.

If expenses are incurred in a foreign currency, then the rate of currency exchange used to calculate the amount payable in Australian Dollars (AUD) will be the rate at the time You incur the expense or suffer the loss.

Claims

How do I make a claim under my Policy?

Overseas emergency – Call Chubb Assistance on +61 2 8907 5666.

If You are admitted to an overseas hospital or You anticipate medical or additional accommodation or travel expenses, which may be covered under this Policy are likely to exceed \$2,000, You should advise Chubb Assistance as soon as practically possible.

Non-emergency – Making a claim is quick and easy. In 5 steps You can submit Your claim online by visiting the Chubb Claims Centre at www.chubbclaims.com.au.

What will I need to submit a claim online?

You (or Your legal representative) will need to provide:

1. Your Policy number as shown on Your Certificate of Insurance, which enables Us to verify Your Policy details. If You cannot locate Your Policy number, please call 1800 803 548.
2. Your email address.
3. Your contact information, which allows Us to give You real-time updates on Your claim status or contact You for additional information.
4. Supporting documents. The documents required vary based on claim type and claims circumstances, but may include any relevant:
 - receipts or other proof of expenses;
 - proof of earnings that are being claimed;
 - reports that have been obtained from the police, accommodation provider or Public Transportation provider about the loss, theft or damage;
 - photographs or quotes (please attach these to Your online submission to expedite assessment);
 - additional evidence that We may request to enable Us to assess Your claim;
5. Intended payee information, which allows Us to quickly make approved payments.

What should I do before I submit a claim?

1. Take all reasonable steps to mitigate any further losses or unnecessary expenses, including notifying Chubb Assistance as soon as practically possible;
2. Within twenty-four (24) hours of any loss, theft or damage to luggage or personal effects You must report the Event to the police as well as any other appropriate authority in the circumstances, such as an accommodation provider, Transport Provider (including airline as in some instances the airline may be responsible for the loss, theft and/or damage) and written acknowledgment obtained;
3. In respect of overseas medical claims, You should submit claims to Your private health insurance provider prior to lodgment of a claim with Us.

When should I notify Chubb of my claim?

If You are admitted to and overseas hospital or You anticipate medical or additional accommodation or travel expenses, which may be covered under this

Policy are likely to exceed \$2,000, You should advise Chubb Assistance as soon as practically possible.

You should advise Us as soon as possible of an occurrence or an Event which could lead to a claim, or within thirty (30) days of the Event taking place which gives rise to a claim, or as soon as reasonably practical.

Will I need to undertake a medical examination?

If required and to enable Us to confirm if some of the benefits sections within the Policy respond or continue to respond to an Event, We may need to arrange for You to undertake a medical examination at Our expense when and as often as We may reasonably require. We may also arrange an autopsy if We reasonably require one.

Is depreciation applied to any claimable amount?

Unless Your Policy states otherwise, when an item is more than two (2) years old We will deduct an amount for depreciation when calculating the amount payable for loss, theft or damage to Your luggage or personal effects. The depreciation rate is determined by Us by taking into consideration factors such as the age of the item and reasonable wear and tear, the value on the second hand market and advances in technologies which reflect in the price of the item if You were to purchase it now.

Can I claim under this Policy if I can claim for the same expense under another insurance policy e.g. my private health insurance?

If You wish to submit Your claim under this Policy, please advise Us if You have already made a claim under any other insurance policies, or tell Us if You have any insurance policies in place which might respond to Your loss. As a general rule, the amount You can recover for Your expenses under this Policy or any other policies cannot exceed Your expenses.

Can I claim expenses that I have incurred in obtaining evidence to submit with my claim?

No, expenses (other than medical examination expenses) incurred by You in obtaining evidence for Us to assess Your claim cannot be claimed as an expense under this Policy. These expenses are payable by You.

Can I admit liability if an Event occurs which may give rise to a claim?

No, You (or Your legal representative) should not make any offer, promise of payment or admit any liability without written consent from Us. You should request the claim against You to be put in writing.

Do I need to help Chubb make recoveries for any amounts paid under the Policy?

Yes, You may need to help Us to make recoveries of any amounts that We pay You under Your Policy. We have the right to sue under any other party in Your name to recover money payable or paid under the Policy, or to choose to defend any action brought against You. You must provide reasonable assistance to Us in this regard.

How long will it take for my claim to be assessed?

Once all evidence to support Your claim has been submitted, if We approve Your claim, We will confirm this within five (5) business days.

If my claim is approved, how long will it take for me to receive payment?

Once We have approved Your claim, if there is an associated payment due to You, We will issue the payment within five (5) business days.

If I die, will my estate be able to claim under the Policy?

Yes, if Your Policy provides cover in the event of Your death, Your estate will be able to make a claim under the Policy.

I don't have internet access/an email address to submit my claim online, can I still submit a claim?

Yes, however this may increase the time taken to assess Your claim. You can call Us on 1800 803 548 to request a claim form to be mailed out to You which can then be mailed back to Us.

Privacy Statement

In this Statement "We", "Our" and "Us" means Chubb Insurance Australia Limited (**Chubb**).

"You" and "Your" refers to Our customers and prospective customers as well as those who use Our Website.

This Statement is a summary of Our Privacy Policy and provides an overview of how We collect, disclose and handle Your Personal Information. Our Privacy Policy may change from time to time and where this occurs, the updated Privacy Policy will be posted to Our [website](#).

Why We collect Your Personal Information

The primary purpose for Our collection and use of Your Personal Information is to enable Us to provide insurance services to You. Sometimes, We may use Your Personal Information for Our marketing campaigns, in relation to new products, services or information that may be of interest to You. If You wish to opt out of Our marketing campaigns You can contact Our customer relations team on 1800 815 675 or email CustomerService.AUNZ@chubb.com.

How We obtain Your Personal Information

We collect Your Personal Information (which may include sensitive information) at various points including but not limited to when You are applying for, changing or renewing an insurance policy with Us or when We are processing a claim. Personal Information is usually obtained directly from You but sometimes via a third party such as an insurance intermediary or Your employer (e.g. in the case of a group insurance policy). Please refer to Our Privacy Policy for further details.

When information is provided to Us via a third party We use that information on the basis that You have consented or would reasonably expect Us to collect Your Personal Information in this way. We take reasonable steps to ensure that You have been made aware of how We handle Your Personal Information.

When do We disclose Your Personal Information?

We may disclose the information We collect to third parties, including service providers engaged by Us to carry out certain business activities on Our behalf (such as claims assessors and call centres in Australia). In some circumstances, in order to provide Our services to You, We may need to transfer Your Personal Information to other entities within the Chubb group of companies such as the regional head offices of Chubb located in Singapore, UK or USA (Chubb Group of Companies), or third parties with whom We (or the Chubb Group of Companies) have sub-contracted to provide a specific service for Us, which may be located outside of Australia (such as in the Philippines or USA). These entities and their locations may change from time to time. Please contact us, if you would like a full list of the countries in which these third parties are located.

Where access to Our products has been facilitated through a third party (for example: insurance broker, online marketing agency etc) We may also share Your information with that third party.

In the circumstances where We disclose Personal Information to the Chubb Group of Companies, third parties or third parties outside Australia We take steps to protect Personal Information against unauthorised disclosure, misuse or loss.

Your Consent

In dealing with Us, You agree to Us using and disclosing Your Personal Information as set out in this Privacy Statement and Our Privacy Policy. This consent remains valid unless You tell Us otherwise. If You wish to withdraw Your consent, including for things such as receiving information on products and offers by Us or persons We have an association with, please contact Our Privacy Officer.

Access to and correction of Your Personal Information

If you'd like a copy of your Personal Information or wish to correct or update it, want to withdraw Your consent to receiving offers of products or services from Us or persons We have an association with, or You would like a copy of Our Privacy Policy, please contact Our customer relations team on 1800 815 675 or email CustomerService.AUNZ@chubb.com.

To request access to, update or correct your personal information held by Chubb, please complete Our Personal Information Request Form online or download it from www2.chubb.com/au-en/footer/privacy.aspx and return to:

Where your request concerns **Chubb Insurance Australia Limited** please return the form to:

Email: CustomerService.AUNZ@chubb.com

Fax: + 61 2 9335 3467

Address: GPO Box 4907 Sydney NSW 2001

How to Make a Complaint

If You have a complaint or would like more information about how We manage Your Personal Information, please review Our Privacy Policy for more details, or contact:

Privacy Officer
Chubb Insurance Australia Limited
GPO Box 4907 Sydney NSW 2001
+61 2 9335 3200
Privacy.AU@chubb.com

Complaints And Dispute Resolution

We take the concerns of Our customers very seriously and have detailed complaint handling and internal dispute resolution procedures that You can access. Please note however that if We have resolved Your initial complaint to Your satisfaction by the end of the 5th business day after We have received it, and You have not requested that We provide You a response in writing, the below-mentioned complaint handling and internal dispute resolution process does not apply. The exemption to the complaints process does not apply to complaints regarding a declined claim, the value of a claim, or about financial hardship.

Stage 1 - Complaint Handling Procedure

If You are dissatisfied with any aspect of Your relationship with Chubb including Our products or services and wish to make a complaint, please contact Us at:

The Complaints Officer
Chubb Insurance Australia Limited
GPO Box 4065
Sydney NSW 2001
O 1800 803 548
E Complaints.AU@chubb.com

The members of Our complaint handling team are trained to handle complaints fairly and efficiently.

Please provide Us with Your claim or Policy number (if applicable) and as much information as You can about the reason for Your complaint.

We will investigate Your complaint and keep You informed of the progress of Our investigation. We will respond to Your complaint in writing within fifteen (15) business days provided We have all necessary information and have completed any investigation required. In cases where further information or investigation is required, We will work with You to agree reasonable alternative time frames.

We will also keep You informed about the progress of Our response at least every 10 business days, unless You agree otherwise. If We cannot agree, You may request Us to treat Your complaint as a Stage 2 complaint and refer it to Our internal dispute resolution team.

Stage 2 – Internal Dispute Resolution Procedure

If you advise us that you wish to take your complaint to Stage 2, your complaint will be reviewed by members of our internal dispute resolution team, who are independent to our complaint handling team and are committed to reviewing disputes objectively, fairly and efficiently.

You may contact our internal dispute resolution team by phone, fax or post (as below), or email at:

Internal Dispute Resolution Service
Chubb Insurance Australia Limited
GPO Box 4065
Sydney NSW 2001
O +61 2 9335 3200
F +61 2 9335 3411
E DisputeResolution.AU@chubb.com

Please provide us with your claim or policy number (if applicable) and as much information as you can about the reason for your dispute.

We will keep you informed of the progress of our review of your dispute at least every ten (10) business days and will respond to your dispute in writing within fifteen (15) business days, provided we have all necessary information and have completed any investigation required. In cases where further information or investigation is required, we will work with you to agree reasonable alternative time frames. If we cannot agree, you may refer your dispute to the Australian Financial Complaints Authority (AFCA) as detailed under Stage 3 below, subject to its Rules. If your complaint or dispute falls outside the AFCA Rules, you can seek independent legal advice or access any other external dispute resolution options that may be available to you.

Stage 3 – External Dispute Resolution

If you are dissatisfied with our internal dispute determination, or we are unable to resolve your complaint or dispute to your satisfaction within forty-five (45) days, you may refer your complaint or dispute to AFCA, subject to its Rules.

AFCA is an independent external dispute resolution scheme approved by the Australian Securities and Investments Commission. We are a member of this scheme and we agree to be bound by its determinations about a dispute. AFCA provides fair and independent financial services complaint resolution that is free to consumers.

You may contact AFCA at any time at:

Australian Financial Complaints Authority
GPO Box 3
Melbourne VIC 3001
O 1800 931 678 (free call)
F +61 3 9613 6399
E info@afca.org.au
W www.afca.org.au

Time limits may apply to complain to AFCA and so you should act promptly or otherwise consult the AFCA website to find out if or when the time limit relevant to your circumstances expires.

Definitions

Please use this definitions section to find the meaning of these words throughout this PDS.

Accidental Injury means a bodily injury resulting from an accident, which is not an illness and which:

- a) is caused by a sudden, accidental, external and identifiable event that happens by chance and could not have been expected by You (the accident) and results solely and directly from the accident and independently of all other causes; and
- b) occurs as a result of an accident occurring during Your Period of Insurance; and
- c) results within twelve (12) months of the accident; and
- d) includes sickness directly resulting from medical or surgical treatment rendered necessary by the accident; and
- e) may include a bodily injury caused by You being directly and unavoidably exposed to the elements as a result of an accident.

Accidental Loss of Life means death occurring as a result of an Accidental Injury and includes Disappearance.

Act of Terrorism means any actual or threatened use of force or violence directed at or causing damage, injury, harm or disruption, or commission of an act dangerous to human life or property, against any individual, property or government, with the stated or non-stated objective of pursuing economic, ethnic, nationalistic, political, racial or religious interests, whether such interests are declared or not, committed by a Terrorist or Freedom Fighter. Act of Terrorism shall also include any act, which is verified or recognised by the (relevant) government as an act of terrorism.

Robberies or other criminal acts, primarily committed for personal gain and acts arising primarily from prior personal relationships between perpetrator(s) and victim(s) shall not be considered an Act of Terrorism.

Additional Trip Expenses means the reasonable and necessary additional Public Transportation, accommodation expenses, or out of pocket expenses incurred.

Adult means an Insured Person who is not a Child.

Adventure Sports means:

- a) scuba diving up to forty (40) metres subject to certification by an accredited SCUBA Certification Agency such as PADI);
- b) white water rafting of Grade 4 and above with a qualified guide;
- c) mountain biking;
- d) quad biking;
- e) expedition bicycle touring;
- f) motorcycling;
- g) trekking/mountain trekking between three thousand (3,000) and four thousand (4,000) metres above sea level;
- h) 4WD adventure.

Adventure Sports Equipment means any item of sports equipment that is intended to be used whilst taking part in Adventure Sports.

Approved Medical Condition means a medical condition We deem as being accepted as long as You meet the terms and conditions as set out within Approved Medical Conditions section on pages 8-9.

Backcountry/Off-piste means participating in Winter Sports in a sparsely inhabited rural region over ungroomed and unmarked slopes where fixed mechanical means of ascent are not present or outside the ski resort boundaries.

Business Partner means a person with whom You own a registered Australian business which has an Australian Business Number.

Business Premises means, in relation to Your registered Australian business that has an Australian Business Number, trading premises or headquarter premises You own or occupy.

Cancellation Expenses means the reasonable prepaid, non-refundable and unused portion of Public Transportation, accommodation, Cruise activities and day excursions, Entertainment Tickets, training or conference costs excluding a travel agent's cancellation fee. Where frequent flyer points or similar rewards points have been used and the loss of such points cannot be recovered from any other source, the retail cost at time of booking will be used as the cost.

Carjacking Incident means the violent theft or attempted theft of Your Rental Vehicle which is under the care and control of, or occupied by or immediately intended to be occupied by You.

Certificate of Insurance means the document We provide You which contains details of the cover provided to You by Us.

Child or Children means the unmarried child or children of the Insured Persons (including step or legally adopted children) who are:

- a) up to and including eighteen (18) years of age; or
- b) up to and including twenty-three (23) years of age whilst they are full-time students at an accredited institution of higher learning and primarily dependent upon You for maintenance and support.

Civil Commotion means a disturbance, commotion or disorder created by civilians usually against a governing body or the policies thereof.

Civil War means any of the following, whether declared or not: armed opposition, insurrection, revolution, armed rebellion, sedition, between two or more parties belonging to the same country where the opposing parties are of different ethnic religious or idealistic groups, any military or usurped power.

Confined or Confinement means at least a Day of Confinement as a Resident In-patient (other than as a day patient) upon the advice of, or under the regular care and attendance of, a Doctor.

Cruise means travel or accommodation on a ship, sailing vessel (other than a private sailing vessel or a privately registered vessel), boat or river Cruise (other than a day trip which do not involve over-night accommodation), which is owned and operated by a registered company, during all or part of Your Trip.

Day of Confinement means a period for which the Hospital charges for room or board.

Dental Expenses means reasonable, necessary and customary expenses for dental treatment incurred (including charges for medical supplies or services) as a result of Accidental Injury to natural tooth/teeth carried out by a Dentist, but does not include costs caused by or related to the deterioration and/or decay of tooth/teeth or associated tissue or involving the use of precious metals.

Dentist means Your attending dentist or surgeon who is registered or licensed to practice dentistry under the laws of the country in which they practice, other than Your Relative.

Disappearance means if Your body has not been found within twelve (12) months from the date of the disappearance, sinking or wrecking of the Public Transportation in which You were travelling on that date, We will presume, subject to there being no evidence to the contrary, You have died as a result of an Accidental Injury.

Doctor means Your attending doctor or specialist who is registered or licensed to practice medicine under the laws of the country in which they practice, other than Your Relative.

Electronic Equipment means any computers (including laptops, notebooks and tablets), mobile phones, global positioning devices, personal music/recording/gaming devices, cameras and other electronic items of a similar nature as deemed by Us, which are intended for personal use.

End Date means one (1) calendar year from the Start Date as shown on Your Certificate of Insurance.

Entertainment Tickets means tickets granting admission to theme parks, musicals, plays, theatre or drama performances, concerts and sports events.

Event means an occurrence that could give rise to a claim for a benefit under Your Policy. Any one occurrence or series of occurrences attributable to one source or originating cause is deemed to be one Event.

Excess means the amount payable by You in respect of each Event where You make a successful claim. The Excess is the first amount of a claim which You must bear. We do not pay for this amount.

Extreme Sports and Activities means any sports or activities that present a high level of inherent danger (i.e. involve a high level of expertise, exceptional physical exertion, highly specialised gear or stunts) including but not limited to:

- a) BASE jumping,
- b) big wave surfing (any waves over 6 meters high),
- c) canoeing down rapids,
- d) cliff jumping,
- e) horse jumping,
- f) ultra marathons, biathlons, triathlons, and
- g) stunt riding,

Golf Equipment means golf clubs, golf bag, golf shoes and non-motorised golf trundle/trolley.

Home means Your usual place of residence in Australia.

Hospital means a legally constituted establishment operated pursuant to the laws of the country in which it is based, which holds a license as a hospital (if licensing is required in the state or government jurisdiction) and meets the following requirements:

- a) operates primarily for the reception, medical care and treatment of sick, ailing or injured persons as in-patients;
- b) provides full-time nursing service by and under the supervision of a staff of nurses;
- c) has a staff of one or more Doctors available at all times;
- d) maintains organised facilities for the medical diagnosis and treatment of such persons, and provides (where appropriate) facilities for major surgery within the confines of the establishment or in facilities controlled by the establishment; and

Hospital shall not include the following:

- a) a health hydro or nature cure clinic;
- b) a place for or a special unit of a hospital used primarily as a place for drug addicts or alcoholics;
- c) a clinic, nursing, rest, rehabilitative, convalescent home, extended-care facility or similar establishment.

Insolvency means bankruptcy, provisional liquidation, liquidation, insolvency, appointment of a receiver or administrator, entry into a scheme of arrangement, statutory protection stopping the payment of debts or the happening of anything of a similar nature under the laws of any jurisdiction.

Insured means the person named as the Insured on the Certificate of Insurance and who pays the premiums to Us in respect of Insured Persons.

Insured Persons means the persons named in Your Certificate of Insurance who satisfy the eligibility requirements and for which premium has been paid or agreed to be paid.

Issue Date means the date We agree to provide insurance under the Policy (including when Your Policy has been renewed) as shown on Your Certificate of Insurance.

Jewellery means objects such as rings, bracelets, brooches, necklaces, bangles, earrings, lockets and the like.

Limb means the entire limb between the shoulder and the wrists and includes the whole hand (entire hand below the wrist), or between the hip and the ankle and includes the whole foot (entire foot below the ankle).

Manual Work means being actively at work involving You undertaking physical labour or manual operations or active personal participation in any of the following:

- a) underground work, mining work, military duties, offshore work, construction work, or outside building or installation exceeding three (3) metres in height; or
- b) work that involves heavy machinery, explosives or hazardous material; or
- c) work as a diver, life guard, taxi driver, bus driver, or other commercial vehicle or heavy vehicle driver, dispatch rider or delivery person; or
- d) work of a manual nature that involves specialist equipment and training, or work that presents risk of serious injury including but not limited to oil riggers, fishermen, crane operators or welders; or
- e) working as a musician or singer where Your income earned from such work in total accounts for no more than fifteen percent (15%) of Your annual income from all sources; or
- f) working as a seasonal worker (e.g. fruit picking) and involves operating machinery;

Medical Expenses means the following necessary, reasonable and customary expenses incurred overseas in the medical or surgical treatment of Accidental Injury or Sickness by or on advice of a Doctor:

- a) Doctor's fees;
- b) Hospital fees;
- c) medical supplies and medications;
- d) medical and/or laboratory tests and x-rays;
- e) ambulance transportation expenses.

Money means coins, bank notes, travellers' and other cheques.

Mountaineering means the ascent or descent of a mountain ordinarily necessitating the use of specified equipment including but not limited to crampons, pickaxes, anchors, bolts, carabineers and lead-rope or top-rope anchoring equipment.

Natural Disasters means extreme weather conditions (including but not limited to typhoons, hurricanes, cyclones or tornadoes), naturally occurring wildfires, floods, tsunamis, volcanic eruptions, earthquakes, landslides or other convulsion of nature or by consequences of any of the occurrences mentioned.

Overseas means anywhere outside Australia.

Partner means spouse, de-facto or life partner (including a same sex partner) with whom You have been living permanently with for at least three (3) months or more at the Issue Date.

Period of Insurance means:

- a) in respect of claims arising under Section 13 - Trip Cancellation or Postponement, the period starting from the Issue Date and ending on the End Date as shown on Your current Certificate of Insurance; and
- b) in respect of all other cover, the period starting from the Start Date and ending on the End Date, as shown on Your current Certificate of Insurance;

Permanent Disablement means the following when caused by an Accidental Injury:

- a) physical severance or total loss of the use of a Limb having lasted twelve (12) consecutive months and at the expiry of that period, in the opinion of a Doctor, is beyond hope of improvement; or
- b) irrecoverable loss of all sight in an eye.

Policy means Your Product Disclosure Statement (PDS) and Certificate of Insurance and any other document that We tell You forms part of Your Policy describing the insurance contract between You and Us.

Pre-existing Medical Condition means any mental or physical defect, condition, illness or disease of You, Your Travel Companion, Relative or Business Partner (which is not an Approved Medical Condition) for which:

- a) treatment, diagnosis, consultation, advice (including advice for treatment) has been received in the twelve (12) month period immediately preceding the Issue Date; or
- b) medication has been prescribed in the twelve (12) month period immediately preceding the Issue Date; or
- c) treatment is planned and yet to be received; or
- d) a reasonable person in the circumstances would be expected to be aware of its symptoms at the Issue Date.

Product Disclosure Statement (PDS) means this document.

Public Transportation means any land, sea or air transportation operated under a license for the transportation of fare paying passengers, and which has fixed and established routes and or schedule only.

Public Place means shops, airports, streets, hotel foyers and grounds, restaurants, beaches, private car parks and any place the public has access to.

Relative means Your Partner, parent, parent-in-law, step-parent, child, brother, sister, brother-in-law, sister-in-law, daughter-in-law, son-in-law, half-brother, half-sister, fiancé(e), niece, nephew, uncle, aunt, step-child, great grandparent, grandparent or grandchild.

Rental Vehicle means a rented sedan, hatchback, station-wagon, campervan, motorcycle or other non-commercial vehicle rented from a licensed motor vehicle rental/hire company for the sole purpose of carrying an Insured Person on public roadways and shall not include any other vehicle or use.

Resident In-patient means You who are Confined as a resident bed patient in a Hospital.

Riot means the act of any person taking part together with others in any disturbance of the public peace (whether or not in connection with a Strike or lock-out) or the action of any lawfully constituted governmental authority in suppressing or attempting to suppress any such disturbance or in minimising the consequences of such disturbance.

Road Rage Incident means the violent physical act occurring whilst You are occupying Your Rental Vehicle intended for use on public roadways and intentionally committed by a person who is not a Travel Companion or a Relative.

Sickness means an illness or disease (contracted or manifested during the Period of Insurance) which requires immediate treatment by a Doctor and is not an Accidental Injury.

Special Event means a graduation, wedding, 25th or 50th wedding anniversary, funeral, or pre-paid and pre-booked training course, conference, sports event, concert or festival.

Start Date means:

- a) the date You selected on original purchase of Your Policy as shown on Your Certificate of Insurance; or
- b) in respect of renewal, the date shown on Your Certificate of Insurance.

Strike means organised industrial action or any temporary stoppage of work by the concerted action of the employees of any Public Transportation operator as a result of an industrial or labour dispute.

Terminal Illness means any medical condition, which is likely to result in death and which has been diagnosed by a Doctor prior to the Issue Date.

Terrorist or Freedom Fighter means an individual or organisation, irrespective of ethnic, religious or ideological background or beliefs, which uses violence or the threat of violence to promote their cause or beliefs.

Travel Companion means an Adult travelling with You and is an Insured Person.

Travel Documents means passports, travel tickets, visas, entry permits and other similar documents.

Trip means a trip made during the Period of Insurance by You and shall commence from the time:

- a) For Overseas Trips, from the time You leave Your Home or usual place of employment in Australia to proceed directly to the place of embarkation in Australia to commence travel to the intended destination(s) Overseas and shall terminate upon Your arrival Home or after the maximum number of consecutive days (You have selected as specified on Your Certificate of Insurance) from commencement, whichever is earlier;
- b) For domestic Trips, from the time You leave Your Home or usual place of employment in Australia to commence travel and involves You travelling more than a one hundred (100) kilometre radius from Your Home for at least one (1) paid overnight stay and shall terminate upon Your arrival Home or after the maximum number of consecutive days (You have selected as specified on Your Certificate of Insurance) from commencement, whichever is earlier.

Unattended means Your baggage and/or personal effects have been left:

- a) with someone You don't know; or
- b) in a place where You are unable to prevent them being taken; or
- c) in a place where they are out of Your sight (other than when in Your locked accommodation whilst You are checked in); or
- d) in any motor vehicle (but not Your Rental Vehicle if You have selected optional add-on benefit pack 31-Driving Holiday Pack as shown on Your Certificate of Insurance); or
- e) in any Public Transportation (other than when in the care of Your Public Transportation provider); or
- f) in a Public Place.

Usual Work means permanent full or part time employment, including self-employment, which You are engaged in prior to Your Trip Start Date and that You intend to return to at the end of the Period of Insurance.

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

We, Our, Us means the insurer Chubb Insurance Australia Limited (ABN 23 001 642 020, AFS Licence No. 239687).

Winter Sports means the following (but not when Backcountry/Off-piste where relevant):

- a) skiing;
- b) snowboarding;
- c) snow tubing/rafting;
- d) snow mobiling;
- e) glacier walking with a qualified guide.

Winter Sports Equipment means skiing or snowboarding equipment including skis and bindings, ski poles, ski boots, snowboards including bindings, snowboard boots, helmet, goggles, avalanche air bag and transceiver packages.

You, Your means the Insured Person(s) named in the Certificate of Insurance.

About Chubb in Australia

Chubb is the world's largest publicly traded property and casualty insurance company. With operations in 54 countries, Chubb provides commercial and personal property and casualty insurance, personal accident and supplemental health insurance, reinsurance and life insurance to a diverse group of clients. As an underwriting company, we assess, assume and manage risk with insight and discipline. We service and pay our claims fairly and promptly. The company is also defined by its extensive product and service offerings, broad distribution capabilities, exceptional financial strength and local operations globally. Parent company Chubb Limited is listed on the New York Stock Exchange (NYSE: CB) and is a component of the S&P 500 index. Chubb maintains executive offices in Zurich, New York, London and other locations, and employs approximately 31,000 people worldwide.

Chubb, via acquisitions by its predecessor companies, has been present in Australia for over 50 years. Its operation in Australia (Chubb Insurance Australia Limited) provides specialised and customised coverages, including Marine, Property, Liability, Energy, Professional Indemnity, Directors & Officers, Financial Lines, Utilities, as well as Accident & Health insurance, to a broad client base. Chubb is a major insurer of many of the country's largest companies. With five branches and over 500 staff in Australia, it has a wealth of local expertise backed by its global reach and breadth of resources.

More information can be found at www.chubb.com/au

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