



Domestic full trip cancellation insurance

Combined Product Disclosure Statement, Policy Wording and Financial Services Guide

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



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Product Disclosure Statement (PDS)

How this insurance is arranged

This insurance is issued/insured by:

AIG Australia Limited (AIG)

ABN 93 004 727 753 AFSL 381686

Level 13 717 Bourke Street

Docklands Vic 3008

AIG issues/insures this product pursuant to an Australian Financial Services Licence ('AFSL') granted to **us** by the Australian Securities and Investments Commission.

AIG prepared this **Product Disclosure Statement**.

Cover is distributed by:

Jetstar Airways Pty Ltd ("Jetstar")

ABN 33 069 720 243

GPO Box 4713

Melbourne VIC 3001

Australia

Jetstar Phone within Australia: 131 538

Insurance Enquiries (AIG): 1800 257 504

Jetstar is appointed for this purpose as a General Insurance Distributor under ASIC Class Order CO 05/1070 to distribute this insurance product issued by AIG. **Jetstar** is not authorised to provide any advice or bind any businesses on behalf of AIG.

A Financial Services Guide ("FSG") is included in this document to provide **you** with information on the service provided and the remuneration received, or to be received, by **Jetstar** as the General Insurance Distributor of this insurance product. This PDS contains information about key benefits and significant features of this travel policy. It also contains important information about **your** rights and obligations such as the duty of disclosure and cooling off period and complaint procedures. Its purpose is to assist both **your** decision to purchase insurance and ability to compare products. **You** should read the PDS before deciding whether to acquire this product. Please retain this document in a safe place.

Words with special meanings

Throughout this document, words appearing **bold** will have special meanings. These meanings are set out in the definition section of the Policy Wording on pages 9-10.

Summary of benefits

This is a summary of cover only and the Policy is subject to conditions and exclusions in the Policy Wording commencing on page 8.

Values shown below are maximum amounts payable per **insured person** (in Australia Dollars).

Please note, not all Policy benefits and benefit amounts are shown below. In some cases sub-limits apply or the terms and conditions of the Policy may result in the benefits not becoming available to **you**. Please refer to the applicable section of the Policy Wording.

| Summary of benefit | Maximum sum insured per person | Excess per event |
|---------------------------------------------------------------------------------------------------------|--------------------------------|------------------|
| Cancellation or amendment of your trip (Refer to section 1 on page 14 for full coverage details) | \$5,000 | \$100 |
| Additional accommodation & meals (Refer to section 2 on page 15 for full coverage details) | \$750 | Nil |

Important information

This Policy provides cover for specified situations and events. This Policy may not match **your** expectations or suit **your** needs. There are also exclusions that may apply to specific circumstances. To assist with **your** decision to purchase this insurance and to manage **your** expectations in the event of a claim **we** believe it is important to highlight the main areas where cover is not available or limited cover is available under this Policy, regardless of the situation.

This list is not exhaustive and **we** encourage **you** to read the full policy terms and conditions including the exclusions:

1. Cost incurred as a result of cancellations, delays or rescheduling caused by **your** transport provider. Please refer to exclusion 1.10 on page 14 for full details.
2. No cover is provided for any loss arising directly or indirectly from **you** or **your travelling companion's** business or employment, including but not limited to, not being able to take leave from that employment (except for **your** being retrenched from **your** usual full time employment in Australia.) Please refer to exclusion 1.7 on page 14 for full details.
3. Any **pre-existing medical conditions** are not covered. Please refer to the definition on page 9 for full details.
4. There is no cover for additional expenses or fees arising from errors or omissions made by **you** (or on **your** behalf) in the process of booking **your trip**. Please refer to exclusion 1.8 for full details.
5. Cost incurred as a result of the death, **injury** or illness of any person who is not residing in Australia or New Zealand other than an **insured person**. Please refer to exclusion 1.12 on page 14 for full details.
6. AIG is subject to compliance with US sanctions laws. Thus, this policy does not cover any claim, loss, injury, damage or legal liability, benefits or services directly or indirectly arising from or relating to a planned or actual trip to or through Cuba, Iran, North Korea, Crimea Region or Syria. In addition, this policy does not cover residents of these countries or any individual identified on an applicable government watch list.

While **we** will treat each case on its merits and all customers will receive consistent and fair treatment, it is important that **you** understand the areas where there is no cover. Please review these details and the full terms and conditions when deciding if this Policy meets **your** needs.

Policy type

This Policy only covers **you** for a single **trip** between the dates **you** have selected and which are shown on **your** Certificate of Insurance.

Cost of insurance

The premium will be quoted to **you** when **you** purchase **your** insurance and it will be shown on **your** Certificate of Insurance. **Your** premium is based on a number of factors including the destination and length of **your trip**, the number of travellers and their ages.

Premiums are inclusive of applicable government charges including GST and Stamp Duty.

No insurance premium will be applicable for any **insured person** under 2 years of age and sharing a single airline seat with an adult passenger.

Excess

The excess is the first amount of a claim which **we** will not pay for.

Excess amount: \$100 per event.

Geographical limit

This insurance is only for travel within Australia (including Lord Howe Island, Cocos Island and Christmas Island).

Age limit

Cover is available under this Policy to people of all ages.

How to make a claim

A claim can be lodged online at www.jetstarstravelinsurance.com.au.

For any enquiries in relation to entitlement to claim under this Policy, please contact AIG for assistance on 1800 257 504.

Please refer to general condition 7 on page 12 of the Policy Wording for full details on the claims requirements.

Important customer information

1. Your Policy

- The insurance policy is made up of the **Policy Wording** and **your Certificate of Insurance**.
- The booklet commencing on page 8 is **your Policy Wording** which contains:
 - **Definitions** section on **pages 9-10**,
 - **General policy exclusions** on **pages 10-11** and
 - **General conditions** on **page 12**that apply to all sections of the Policy. **You** should read this document carefully and familiarise **yourself** with all relevant terms, conditions and obligations that may be applicable to this Policy.
- Specific conditions and exclusions may also apply under each section of the **Policy Wording**.
- Limits on cover provided apply to certain benefits under this Policy. These are contained within the **Policy Wording** that commences on page 8 of this booklet.

2. Cooling off period

You may return the Policy to **us** within 14 days of purchasing, provided that no claim has arisen and **your** travel has not commenced. **AIG** will cancel the Policy and give **you** a full refund of premium. After the 14-day period, the premium is non-refundable.

3. The code of practice

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

4. If you have a loss

If **you** have a loss **you** must:

- (a) do what **you** can to prevent any further loss or expense
- (b) not admit liability for any loss.

If **we** agree to cover **your** loss, **you** must let **us** take over and pursue any legal right of recovery **you** may have and **you** must co-operate with **us** in any recovery action.

5. If you have a complaint

Information on what to do if **you** have a complaint can be found in the Financial Services Guide on page 18 of this document.

6. Privacy notice

This notice sets out how **AIG Australia collects, uses and discloses personal information about:**

- **you, if an individual; and**
- **other individuals you provide information about.**

Further information about our Privacy Policy is available at www.aig.com.au or by contacting us at privacy.manager@aig.com or on 1300 030 886.

How we collect your personal information

AIG Australia usually collects personal information from **you** or **your** agents.

We may also collect personal information from:

- **our** agents and service providers;
- other insurers;
- people who are involved in a claim or assist **us** in investigating or processing claims, including third parties claiming under **your** Policy, witnesses and medical practitioners;
- third parties who may be arranging insurance cover for a group that **you** are a part of;
- providers of marketing lists and industry databases; and
- publically available sources.

Why we collect your personal information

AIG Australia collects information necessary to:

- underwrite and administer **your** insurance cover;
- improve customer service and products and carry out research and analysis, including data analytics; and
- advise **you** of **our** and other products and services that may interest **you**.

You have a legal obligation under the Insurance Contracts Act 1984 to disclose certain information. Failure to disclose information required may result in AIG Australia declining cover, cancelling **your** insurance cover or reducing the level of cover, or declining claims.

To whom we disclose your personal information

In the course of underwriting and administering **your** Policy **we** may disclose **your** information to:

- **your** or **our agents**, entities to which AIG Australia is related, reinsurers, contractors or third party providers providing services related to the administration of **your** Policy;
- banks and financial institutions for policy payments;
- **your** or **our** agents, assessors, third party administrators, emergency providers, retailers, medical providers, travel carriers, in the event of a claim;
- entities to which AIG Australia is related and third party providers for data analytics functions;
- other entities to enable them to offer their products or services to **you**; and
- government, law enforcement, dispute resolution, statutory or regulatory bodies, or as required by law.

AIG Australia is likely to disclose information to some of these entities located overseas, including in the following countries: United States of America, Canada, Bermuda, United Kingdom, Ireland, Belgium, The Netherlands, Germany, France, Singapore, Malaysia, the Philippines, India, Hong Kong, New Zealand as well as any country in which you have a claim and such other countries as may be notified in the AIG Australia Privacy Policy from time to time.

You may request not to receive direct marketing communications from AIG Australia.

Access to your personal information

Our Privacy Policy contains information about how **you** may access and seek correction of personal information **we** hold about **you**. In summary, **you** may gain access to **your** personal information by submitting a written request to AIG Australia.

In some circumstances permitted under the Privacy Act 1988, AIG Australia may not permit access to **your** personal information. Circumstances where access may be denied include where it would have an unreasonable impact on the privacy of other individuals, or where it would be unlawful.

Complaints

Our privacy policies also contain information about how **you** may complain about a breach of the applicable privacy principles and how **we** will deal with such a complaint.

Consent

If applicable, **your** application includes a consent that **you** and any other individuals **you** provide information about consent to the collection, use and disclosure of personal information as set out in this notice.

The Financial Claims Scheme

The protection provided under the Federal Government's Financial Claims Scheme (the Scheme) applies to the Policy. In the unlikely event that the Insurer is unable to meet its obligations under the Policy, persons entitled to make a claim under the insurance cover under the Policy may be entitled to payment under the Scheme (access to the Scheme is subject to eligibility criteria). Information about the Scheme can be obtained from the APRA website at <https://www.fcs.gov.au>.



Policy Wording

Important policy matters

Agreement

This Policy is valid only when a current Certificate of Insurance is issued. Provided the required premium has been paid, **we** will cover **you** for the event(s) specified in section 1 and 2 occurring during the period of cover, subject to the terms, conditions and exclusions contained in this Policy.

Geographical limit

This insurance is only for travel within Australia (including Lord Howe Island, Cocos Island and Christmas Island).

Your duty of disclosure

Before **you** enter into an insurance contract, **you** have a duty of disclosure under the Insurance Contracts Act 1984.

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.

You have this duty until **we** agree to insure **you**.

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.

Definitions

Wherever the following words or phrases appearing **bold** in this Policy they will always have the meanings shown below.

Additional accommodation and meal expenses means only those reasonable expenses over and above what **you** expected to pay for accommodation and meals had the **trip** gone ahead as planned.

Excess means the first amount of a claim which **we** will not pay for in the event of any accepted claim under this Policy. The amount of excess is shown on **your** Certificate of Insurance and in the policy.

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

Infant means a child under the age of 2 years and sharing a single airline seat with an adult passenger.

Injury means physical injury, caused by a violent, external and visible means, which occurs fortuitously whilst this insurance is in force and which results, solely, directly and independently of any pre-existing condition or other cause.

Insured person means a person specified in the Certificate of Insurance and any accompanying **infants**.

Jetstar means Jetstar Airways Pty Ltd ABN 33 069 720 243.

Motor cycle means a motorised cycle.

Pre-existing medical condition any illness, disease or other condition, including symptoms thereof suffered by **you**, **your relative**, business associates, or **travelling companion**, which in the one (1) year period before **you** applied for insurance:

- (i) first manifested itself, worsened, became acute or exhibited symptoms which would have caused an ordinarily prudent person to seek diagnosis, care or treatment; or
- (ii) required taking prescribed drugs or medicine, or tests or further investigation had been recommended by a legally qualified medical practitioner; or
- (iii) was treated by a legally qualified medical practitioner or treatment had been recommended by a legally qualified medical practitioner.

It shall also mean any congenital, hereditary, chronic or ongoing condition of yours, **your relative**, business associates, or **travelling companion** which **you** or they are aware of, or could reasonably be expected to be aware of, before **you** applied for insurance.

The medical conditions which follow are not **pre-existing medical conditions** provided there are no planned medical procedures, and there have been no complications or exacerbations of these conditions within the last six (6) months. In all other circumstances, **pre-existing medical condition** will not be covered under this Policy.

| | |
|---------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------|
| Acne | Haemorrhoids |
| Allergies | Hayfever |
| Asthma (nil attacks requiring hospitalisation or medical treatment within the last 12 months) | Hiatus Hernia |
| Broken/Fractured Bones (providing these are completely healed with no ongoing treatment or residual problem) | Hip/Knee Replacements (performed more than 12 months ago and no ongoing treatment or residual problem) |
| Cataracts | Hypothyroidism |
| Coeliac Disease | Insomnia |
| Eczema | Menopause |
| Essential Tremor | Restless Leg Syndrome |
| Gastric Reflux | Tinnitus |
| Glaucoma | Varicose veins |

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

Relative means **your** spouse, parent, parent-in-law, grandparent, step-parent, sister, sister-in-law, brother, brother-in-law, daughter, step-daughter, daughter-in-law, son, step-son, son-in-law, grandchild, guardian, fiancé, fiancée, half-brother, half-sister, aunt, uncle, niece or nephew.

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

Travelling companion means the person who is to travel with **you** for at least 50% of the **trip** and who made arrangements to accompany **you** before **you** began the **trip**.

Trip means the travel **you** are undertaking and commences from the time **you** leave **your** home or place of departure to start **your trip** until **you** return home or until the end of the period of insurance shown as the return date on the Certificate of Insurance, whichever is sooner.

However, for the purpose of section 1, **your trip** commences from the date **your** Policy was issued by **us**.

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

We/our/us/insurer means AIG Australia Limited (AIG) ABN 93 004 727 753 AFSL 381686.

You, your, yourself means each of the **insured persons** as shown on the Certificate of Insurance and any accompanying **infants**.

General exclusions

We will not pay a claim under any section of this Policy if such claims is in connection with:

1. **war**, civil war, invasion, insurrection, revolution, use of military power or actual or threatened usurpation of government by military power.
2. nuclear explosion including all effects thereof; or radioactive contamination caused by ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste caused by the combustion and/or ongoing combustion of nuclear fuel; or the radioactive, toxic, explosive or other hazardous properties of any nuclear equipment or component thereof.
3. riot or civil commotion unless **you** have already left **your** home or place of departure, or **you** have paid for **your** travel and accommodation and **your** Policy was in force prior to the riot or civil commotion.
4. any professional sporting activities.
5. hunting, racing other than on foot, playing polo, mountaineering or rock climbing using ropes or climbing equipment (other than hiking), pot holing, or travelling in international waters in a private sail vessel or privately registered sail vessel.

6. parachuting, BASE jumping, sky diving or travel in any other air supported device other than as a passenger in a licensed passenger aircraft operated by an airline or charter company. This exclusion does not apply to hot air ballooning or parasailing.
 7. diving underwater using an artificial breathing apparatus unless **you** hold an open water diving license or **you** were diving under licensed instruction.
 8. **you** operating a **motor cycle** without **you** holding a valid licence for the country/region/territory the **motor cycle** is being operated in.
 9. any **pre-existing medical condition(s)**.
 10. deliberate exposure to exceptional danger unless in an attempt to preserve life, **your** own or others.
 11. **your** suicide, attempted suicide, intentional self-injury.
 12. sexually transmitted disease of any sort, Acquired Immune Deficiency Syndrome (AIDS), or AIDS Relating Complex (ARC) or Human Immunodeficiency Virus (HIV).
 13. **you** having a blood alcohol content over the prescribed legal limit when driving or operating any motor vehicle, and/or being under the influence of any alcohol and/or drug other than a drug administered by, or in accordance with the advice of, a legally qualified medical practitioner.
 14. **you** travelling against medical advice or for the purpose of obtaining medical advice or treatment or if a terminal or malignant prognosis was given before **you** purchased this insurance.
 15. **you** acting illegally or breaking any government prohibition or regulation.
 16. any consequential loss, including loss of enjoyment, or any financial loss not specifically covered in this Policy.
 17. the refusal, failure or inability of any person, company or organisation, including but not limited to any airline, other transportation provider, hotel, car rental agency, tour or cruise operator, travel wholesaler, booking agent or other provider of travel or tourism related services, facilities or accommodation, to provide services, facilities or accommodation, by reason of their own **financial default** or the **financial default** of any person, company or organisation with whom or with which they deal.
 18. the dispersal or application of pathogenic or poisonous biological or chemical materials; or the release of pathogenic or poisonous biological or chemical materials.
 19. a government authority seizing, withholding or destroying anything of **yours** or any prohibition by or regulation or intervention of any government.
 20. any interference with **your** travel plans by a government, government regulation or official authority including but not limited to refusal of a visa or permit to **you** or to any **relative** or **travelling companion** or restriction of access to any locality.
 21. **you** not acting in a responsible way to protect **yourself** and **your** property or to prevent or reduce **your** loss.
 22. something that at the time of taking this Policy **you** were aware of, or could reasonably be expected to be aware of, which could reasonably be expected to lead to a claim.
 23. any business commitment, financial or contractual obligation, including those of any **travelling companion** or **relative**, except for **your** being retrenched from **your** usual full time employment in Australia.
 24. any loss incurred as a result of any intentional use of military force or other intervention by a government or official authority to intercept, prevent, or mitigate any known or suspected **terrorist act**.
 25. any loss incurred as a result of any **terrorist act**.
 26. losses which are reasonably recoverable from any other source or party (other than **Jetstar**).
 27. pregnancy, or childbirth except for:
 - (i) related complications before the 26th week of pregnancy, or
 - (ii) childbirth before the 26th week of pregnancy which was accelerated by accidental **Injury**.
 28. any medical, pharmaceutical, dental or ancillary benefit expense.
 29. This Policy will also not cover any loss, injury, damage or legal liability sustained directly or indirectly by any terrorist or member of a terrorist organization, narcotics trafficker, or purveyor of nuclear, chemical or biological weapons.
 30. Any claim arising from travel restrictions due to government orders, advisories, regulations, directives or border closures.
- In addition to the above**
31. The Insurer shall not be deemed to provide cover and the Insurer shall not be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose the Insurer, its parent company or its ultimate controlling entity to any sanction, prohibition, or restriction under United Nations resolutions or the trade or economic sanctions, laws, or regulations of the European Union or the United States of America.
 32. This policy will not cover any claim, loss, injury, damage or legal liability suffered or sustained by residents of Cuba, Iran, North Korea, Crimea Region or Syria.

Age limits

Cover is available under this Policy to people of all ages.

Please note: No insurance premium will be applicable for any **insured person** under 2 years of age and sharing a single airline seat with an adult passenger.

General conditions

The following conditions apply to this insurance:

1. Policy type

This policy only covers **you** for a single **trip** between the dates **you** have selected and which are shown on **your** Certificate of Insurance.

2. Geographical limit

This insurance is only for travel within Australia (including Lord Howe Island, Cocos Island and Christmas Island).

3. Other cover

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

4. Currency

All amounts are denominated in Australian dollars. All claims will be paid in Australian dollars.

5. Australian law

This Policy is governed by the laws of the Australian state or territory in which the **insured person** resides and any dispute or action in connection therewith shall be conducted and determined in Australia.

6. If you have a loss

If **you** suffer a loss that may lead to a claim under the Policy, **you** must:

- (a) do what **you** can to prevent any further loss or expense.
- (b) not admit liability for any loss.

If **we** agree to provide cover **you** agree to let **us** take over and pursue any legal right of recovery **you** may have and **you** are expected to co-operate with **us** in any recovery action.

7. Making a claim

If **you** need to make a claim, **we** will require you to:

- (a) provide **us** with invoices, receipts, other vouchers or reasonable proof of **your** loss or expenses and ownership of any lost, stolen or damaged items.
- (b) provide **us** with all information **we** reasonably require in relation to the claim.

A claim can be lodged online at www.jetstartravelinsurance.com.au

For any enquiries in relation to entitlement to claim under this Policy, please contact **AIG** for assistance on 1800 257 504.

8. Cancellation

Subject to **your** rights under the cooling off period, **we** will not refund any part of the premium if **you** cancel **your** cover after any part of this Policy has commenced or a claim has arisen.



The Benefits

SECTION 1

Cancellation or amendment of your trip

We will pay:

- 1.1 The cost of cancellation fees and lost deposits on prepaid tickets and bookings (other than tickets purchased using frequent flyer or similar points, cover for which is detailed under 1.3) that **you** cannot recover from anyone else if **your trip** is shortened or cancelled due to an unforeseeable event or any unforeseeable circumstance outside **your** control; or
- 1.2 The reasonable costs of re-scheduling **your** travel due to an unforeseeable event or any unforeseeable circumstance outside **your** control. The maximum amount **we** will pay **you** will not be more than the amount **we** would have paid under section 1.1 above.
- 1.3 Where an airline ticket was purchased using frequent flyer or similar air points, **we** will pay **you** for frequent flyer or similar air points lost following cancellation of **your** air ticket. The amount payable will be calculated as follows:
If the airline will not refund **your** points, **we** will refund to **you** the cost of the equivalent class air ticket based on the quoted retail price at the time the ticket was issued.
If the airline will only refund a portion of **your** points, **we** will refund to **you** the cost of the equivalent class air ticket based on the quoted retail price at the time the ticket was issued, less the value of the portion of **your** points refunded back to **you**.
For this benefit to become payable:
 - (a) the reason for cancellation must be covered under this section of the Policy, and
 - (b) the loss of such points cannot be recovered from any other source.
 - (c) before **you** submit a claim under this section **you** must first request the airline to refund **your** points.

Excess

The excess is the first amount of a claim which **we** will not pay for.

Excess amount: \$100 per event.

Under section 1:

- (i) The most **we** will pay under this section is \$5,000 per **insured person** per **trip**.

In addition to the general exclusions applying to each section of this Policy, no coverage will be provided in connection with:

- 1.4 **you** failing to take precautions to avoid a claim after a warning has been issued in the mass media.
- 1.5 **you** or **your travelling companion** changing **your** mind and deciding not to proceed with **your** original **trip**.
- 1.6 **you** not complying with **your** ticket or other booking conditions.
- 1.7 cancellation or disruption to travel in connection with **you** or **your travelling companion's** business or employment, including but not limited to, not being able to take leave from that employment. This exclusion will not apply to **you** being retrenched from **your** usual full time employment in Australia.
- 1.8 additional expenses or fees arising from errors or omissions made by **you** (or on **your** behalf) in the process of booking **your trip**.
- 1.9 tours being cancelled because there were not enough people to go. This does not apply in relation to pre-paid travel arrangements purchased separately to get to and/or from **your** destination.
- 1.10 cancellation, delays, or rescheduling caused by **your** transport provider.
- 1.11 mechanical breakdown of any means of transport.
- 1.12 the death, **injury** or illness of any person who is not residing in Australia or New Zealand, other than an **insured person**.
- 1.13 the cost of a return air ticket if **you** have not purchased a return ticket. **We** will deduct from **your** claim the cost of the fare between **your** last intended place of departure, at the same cabin class as **your** initial departure fare.
- 1.14 Any claim arising from travel restrictions due to government orders, advisories, regulations, directives or border closures.

SECTION 2

Additional accommodation and meals

We will pay:

2.1 **Your** reasonable **additional accommodation and meal expenses** if **your trip** is disrupted because of:

- **Your** travel documents being lost or stolen;
- natural disaster or severe weather conditions;
- cancellation, delay or diversion for **your** scheduled transport caused by riot, strike or civil commotion;
- serious damage to **your** home or business premises in Australia;
- **your** treating doctor certifying that **you** or **your travelling companion** are unfit to continue with **your** original itinerary; or
- an accident involving **your** means of transport.

Under section 2:

- (i) The most **we** will pay under this section for all **additional accommodation and meal expenses** claims during **your trip** is \$750 per **insured person**.

In addition to the general exclusions applying to each section of this Policy, no coverage will be provided in connection with:

- 2.2 **additional accommodation and meals expenses** where **we** have paid a claim for lost prepaid accommodation and meal expenses under section 1 in respect of the same period. This exclusion will not apply where the **additional accommodation and meals expenses** are incurred directly as a result of the hospitalisation or death of **you** or **your travelling companion**.

Financial Services Guide

This Financial Services Guide (“**FSG**”) provides information to assist **you** to decide whether **you** wish to use any of the services offered by **AIG**. It also sets out other information required by law to be included in an **FSG**.

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

General advice warning

When arranging **your** insurance **we** may provide **you** with General Advice. General Advice is provided without taking into consideration **your** personal circumstances, objectives or financial situation.

Because of this **you** need to read the Product Disclosure Statement to consider if it is right for **you** before deciding whether to acquire the **Jetstar** full trip cancellation travel insurance policy to ensure that it suits **your** needs.

How Jetstar is remunerated

From the premium **you** pay, **Jetstar**, who are responsible for most of the distribution costs incurred in connection with the product, will receive remuneration based on a percentage of the premium. **You** may request further details as to the remuneration payable by contacting **AIG**, provided such request is made within a reasonable time after **you** receive this **FSG** and before **we** provide **you** with any General Advice.

About Jetstar

Jetstar is appointed for this purpose as a General Insurance Distributor under ASIC Class Order CO 05/1070 to distribute this insurance product issued by **AIG**. **Jetstar** is not authorised to provide any advice or bind any businesses on behalf of **AIG**.

Contact details for **Jetstar** are:

Jetstar Airways Pty Ltd

ABN 33 069 720 243

GPO Box 4713

Melbourne VIC 3001

Australia

Phone: 131 538

Jetstar may deal in specified general insurance products that are issued/insured by:

AIG Australia Limited (AIG)

ABN 93 004 727 753 AFSL 381686

Level 13 717 Bourke Street

Docklands Vic 3008

Providing instructions to AIG

If **you** have any enquiries regarding **your** Policy, **you** may contact **AIG** by:

- Telephone – 1800 257 504
- Fax – (03) 9522 4651
- Email – traveladmin@aig.com
- Letter or
- In person

If **you** need to contact **Jetstar**, contact details are provided on pages 4 and 17.

For travel insurance enquiries please contact **AIG** on 1800 257 504.

If you have a complaint

Resolving your complaints

We welcome every opportunity to resolve any concerns **you** may have with **our** products or service. **You** can register a complaint by telephoning **us** on 1800 339 669, lodging **your** complaint on **our** website or by writing to:

Complaints and Disputes Manager
AIG Australia Limited
Level 13, 717 Bourke Street,
Docklands VIC 3008

As soon as **we** receive **your** complaint **we** will take all possible steps to resolve it. **You** will receive a written response to **your** complaint within 15 working days, unless **we** agree on a longer time frame with **you**.

If **you** are not satisfied with **our** response to **your** complaint, **you** may wish to have the matter reviewed by **our** Internal Dispute Resolution Committee (IDRC). The IDRC is comprised of senior management of the company who have the experience and authority to decide on matters brought to them. If **you** wish to have **your** complaint reviewed by IDRC please telephone or write to the person who has signed the response letter to **your** complaint and provide them with detailed reasons for requesting the review. This information will greatly assist the IDRC in reviewing **your** claim or enquiry.

Your complaint will then be treated as a dispute. **You** may also make a request for a review by the IDRC by contacting:

The Chairperson IDRC
AIG Australia Limited
Level 13, 717 Bourke Street,
Docklands VIC 3008

A written response setting out the final decision of the IDRC and the reasons for this decision will be provided to **you** within 15 working days of the date **you** advise **us** **you** wish to take **your** complaint to the IDRC.

If **we** are unable to provide a written response setting out the final decision **we** will keep **you** informed of progress at least every 10 days. If **you** are not satisfied with the finding of the IDRC, or if **we** have been unable to resolve **your** complaint within 45 calendar days, **you** may be able to lodge a complaint with the Australian Financial Complaints Authority (AFCA). AFCA provides fair and independent financial services complaint resolution that is free to consumers. AFCA can make decisions with which **we** are obliged to comply. Its contact details are:

Website: <https://www.afca.org.au>
Email: info@afca.org.au
Tel: 1800 931 678 (local call fee applies)
In writing to Australian Financial Complaints Authority,
GPO Box 3, Melbourne VIC 3001

You should note that use of AFCA does not preclude **you** from subsequently exercising any legal rights which **you** may have if **you** are still unhappy with the outcome. Before doing so however, **we** strongly recommend that **you** obtain independent legal advice.

If **your** complaint does not fall within AFCA's rules, **we** will advise **you** to seek independent legal advice or give **you** information about any other external dispute resolution options (if any) that may be available to **you**.



Insurance products and services are provided by
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