



Essentials Travel Insurance

Product Disclosure Statement
and Policy Wording

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Section 1.

About this Product Disclosure Statement (PDS)

This Product Disclosure Statement, or 'PDS' is designed to give You all the facts and figures You need to make the right decision for You to purchase Good2Go Essentials Travel Insurance.

The PDS also contains important things to know about Your rights and obligations including:

- The Duty of Disclosure on page 14
- Privacy Notice on page 8
- Cooling Off Period on page 7;
- Dispute Resolution on page 10;

🚫 **IMPORTANT TO KNOW:** For the full terms and conditions of Your Policy take a look at the Policy Wording in Section 2 of this booklet.

1.1 How Good2Go Essentials Travel Insurance is arranged

This insurance is issued/insured by:

AIG Australia Limited (AIG)

ABN 93 004 727 753, AFSL 381686,
Level 12, 717 Bourke Street, Docklands VIC 3008

AIG issues/insures this product on the basis of an Australian Financial Services ('AFSL') granted to Us by the Australian Securities and Investments Commission.

This Product Disclosure Statement was prepared by AIG.

1.2 Choosing Your Plan

Whether you're climbing Kilimanjaro, following the old Silk Road, or simply globe-trotting. Good2Go Essentials Travel Insurance is structured so that You can tailor this product to suit Your travel needs.

Who's covered?

Under this Policy You have the option to select:

Single Cover

This will provide cover for 1 adult plus any of his or her financially dependent children or grandchildren under 25 years travelling with him or her and named on the Certificate of Insurance.

Duo Cover

This will provide cover for 2 adults who are travelling together and named on the Certificate of Insurance.

Family Cover

This will provide cover for any 2 adults named on the Policy travelling together, includes spouse, de facto or adult **Travelling Companion**. This will also cover financially dependent children or grandchildren aged under 25 years travelling with them and named on the Certificate of Insurance.

For the purpose of clarity, travelling together means travelling on the same itinerary including departing and returning at the same time.

The Low-Down - Where are You covered?

International Travel Regions

- Remember, You have to select the travel region designed for Your destination.
- If Your Trip includes a number of destinations You should select the travel region for the destination where You will be spending most of Your time while overseas, **except** where You will spend more than 96 hours of Your Trip in the North America, South America, or Antarctica. You **must** then select Region A.

Schedule of Countries	
Region Name	Destination *(excluding Afghanistan, Cuba, Democratic Republic of Congo, Iran, Iraq, Liberia, Sudan or Syria)
Region A	travel to USA, Canada, Mexico, Central & South America, Antarctica and Japan
Region B	travel to Europe, Ireland, Middle East, Africa, Mauritius, Scandinavia, Russia and China
Region C	travel to Asia, India, Sub-Continent, United Kingdom, and Bali/Indonesia
Region D	travel to South West Pacific, Norfolk Island and New Zealand

🚫 **IMPORTANT TO KNOW:** This Policy does not cover any loss, injury or illness, damage or legal liability arising You directly or indirectly from travel in, to or through Afghanistan, Cuba, Democratic Republic of Congo, Iran, Iraq, Liberia, Sudan or Syria.

1.3 What Will You Get?

So, you're itching to hit the road and when it comes to \$\$\$ you're more fired up by the idea of haggling in a local souk or forking out for the ultimate empanadas than **You** are by travel insurance. **We've** made it easy for **You**: below **You** will find a neat run-down of the key things **Your** Good2Go Essentials Travel Insurance Policy covers.

The below is a summary, so for detailed information about what you're covered for check out the full Policy Wording starting at Section 2 of this booklet. This includes information about exclusions, as well as the circumstances under which these benefits are provided and the process for making a claim.

When the Unexpected Pops Up

Unfortunately the best laid plans can come unstuck, particularly if **You** fall ill or are injured. You'll be covered for illness and accident, as well as other unforeseen situations beyond **Your** control. Say **Your** flight's cancelled due to strikes by travel or other service providers; You'll be covered for lost frequent flyer points.

⊖ **IMPORTANT TO KNOW: Exclusions do apply. For full coverage details, please take a look at Section D of Your Policy Wording.**

Taking the Pain Out of Pain

We can't promise that **You** won't get sick or chip a tooth on **Your** travels, but **We** can provide **You** with cover for things like medical or dental, and when agreed to by **Us**, **Your** early trip **Home** for medical reasons.

⊖ **IMPORTANT TO KNOW: Exclusions do apply. For full coverage details, please take a look at Section E of Your Policy Wording.**

So... You're in Hospital

A dose of local colour **You** could have done without? A hospital stay overseas can result in unwanted \$\$\$ outlay. In addition to medical expenses, there is cover for a **Relative** to travel and stay with **You** until **You** are well enough to travel.

⊖ **IMPORTANT TO KNOW: Exclusions do apply. For full coverage details; please take a look at Section E4 of Your Policy Wording.**

Funeral Expenses

Should the worst happen and **You** die while overseas, **You** are covered for funeral costs overseas or the cost to return **You** to Australia.

⊖ **IMPORTANT TO KNOW: Exclusions do apply. For full coverage details, please take a look at Section E5 of Your Policy Wording.**

Your belongings

You don't have to indulge in extreme sports to get that stomach-in-mouth feeling. Try having **Your** bags stolen from under **Your** nose at the train station or going to check in for **Your** flight and finding **Your** passport missing. **We'll** cover **You** for the loss or theft of, or damage to **Your** **Luggage**, including duty-free purchases.

Sub Limit Applicable to Section F - Luggage

ITEMS	All Destinations
Electronic Equipment and Valuables	\$250 per item and \$750 for all Electronic Equipment and Valuables combined
Each other item	\$250 per item

A pair or set of items is treated as 1 item (e.g. a pair of earrings, a camera body and its standard lens and accessories, or a set of golf clubs).

If **You** need cover over \$250 per item, **You** can specify items up to \$2,000 per item with a maximum for all specified items of \$4,000. **You** must have paid the appropriate additional premium prior to the commencement of **Your** **Trip** and in the event of any claim can show **Us** in support of **Your** claim a receipt or valuation issued in the twelve months before the commencement of **Your** **Trip**.

The sum insured applicable to any specified items is in addition to any limit and sub limits under Section F.

Is My Sporting Gear Covered?

In a nutshell, it's all good if **You** weren't using it at the time, but don't forget **You** have to keep an eye on it. You'll be covered for Sporting Gear such as surfboards, boogie boards, skis, snowboards and tennis racquets and more as part of **Your** **Luggage**, up to the limit stated in **Your** cover, as long as **You** weren't using it when the damage occurred.

⊖ **IMPORTANT TO KNOW: Exclusions do apply. For full coverage details; please take a look at Section F of Your Policy Wording. Limits also apply to any one item of Luggage; You'll receive a maximum of \$250 per item.**





Your liability for causing loss or damage to property, injury or death

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

- **IMPORTANT TO KNOW:** For details, take a look at Section G of **Your** Policy Wording.

OPTIONAL COVER

Winter Sports Cover

Important: To have cover for any **Winter Sports** activity, **You** must have purchased this option and the option must be shown on **Your** Certificate of Insurance.

Cover extends to loss or damage to **Winter Sports** Equipment, including the cost of replacement equipment hire, loss or theft of **Your** Ski Pass, cancellation of ski tuition fees due to **Your** illness or injury as well as expenses incurred due to piste closure or an avalanche.

- **IMPORTANT TO KNOW:** For details take a look at Section H of **Your** Policy Wording.

1.4 Important Information

As mentioned above, there are certain circumstances where cover cannot be provided. These are detailed in the Policy Wording, however, it is also worth noting:

- This Policy does not provide cover for travellers with a known **Existing Health Disorder** (refer to 1.9 of the PDS titled '**Existing Health Disorders**').
- Limits and sub-limits apply to certain benefits under the Plan (for details, take a look at **Your** Policy Wording at Section 2 of this booklet).
- This Policy is not able to cover any medical, hospital, dental or ancillary benefits incurred in Australia, nor those **We** are prevented from paying by reason of any statutory legislation or government regulation such as the National Health Act.
- 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, Syria, Sudan or North Korea. In addition, this policy does not cover residents of these countries or any individual identified on an applicable government watch list.

- **IMPORTANT TO KNOW:** Prior to purchasing the Policy it is up to **You** to check that it is safe to travel to **Your** destination. Information on safe travel is available at www.smartraveller.gov.au.

Age Limit

If you're aged 59 years and under at the date of departure, this Policy is for **You**. Adventurers aged 60 years and over should take a look at Good2Go's Travel Insurance selection available at www.good2gotravelinsurance.com.au or ICA at www.findaninsurer.com.au

Australian Residents

This Policy is only available to travellers who are permanent residents of Australia, unless otherwise agreed by **Us**.

Policy Extension

If **You** are bitten by the travel bug and can't bear the thought of coming **Home** as planned, **You** can extend the Policy as many times as **You** need to, up to a total of 12 months from the date of departure. Extensions must be purchased before **Your** Policy expires.

Adventure Activities

Most amateur sporting and adventure activities are covered at no extra cost. Activities covered include bungee jumping, para-sailing, water skiing, white water rafting, trekking, cycling and hot air ballooning. Some activities do require additional premium.

- **IMPORTANT TO KNOW:** Some conditions and cover restrictions apply, please take a look at the Table 1 - Covered Sports and Activities on pages 25-29.

24 HOUR EMERGENCY ASSISTANCE

If you're affected by an emergency or accident, it's reassuring to know that the experts have **Your** back covered. By choosing Good2Go Essentials Travel Insurance, **You** have direct access to vital emergency assistance services before and during **Your** Trip supplied by Travel Guard™.

Travel Guard™ operates a number of 24 hour alarm centres around the world and also has a network of clinics and air ambulance services to provide the best possible medical advice, care and medical transfers for **You**.

Their staff are available to assist **You** every hour of every day as part of **Your** cover. They will assess **Your** situation and guide **You** through the process to solve it.

Depending on where **You** are heading to and **Your** personal needs, they can:

- Give **You** pre-Trip advice on things like vaccinations and the local medical conditions at **Your** destination.
- Give **You** a hand if **Your Luggage**, travel documents or credit cards go missing, by putting **You** in touch with the nearest embassy or other authorities.
- When medical care is needed, direct **You** to suitable medical facilities, monitor **Your** condition and treatment as well as keeping **Your** family and friends at **Home** in the loop.
- Authorise and guarantee payment of hospital and medical costs.
- Decide if and when evacuation or repatriation is required and make the necessary arrangements.
- Give **You** a hand re-scheduling travel plans when **Your Trip** is interrupted by an emergency.

To contact Travel Guard™, phone REVERSE CHARGE where available, from anywhere in the world on 60 3 2772 5592.

🚫 **IMPORTANT TO KNOW:** They'll need **You** to quote the relevant Policy Holder Name and Policy Number when **You** call.

1.5 What About the \$\$\$?

So how much will **Your** Policy cost? The premium will be shown on **Your** Certificate of Insurance and will be based on a number of factors including where you're travelling and how long for, the number of travellers and their ages.

The base premium will be increased by any Optional Covers **You** select.

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

The Details about Excess

If **You** make a claim **You** may be required to pay an Excess – in other words, an agreed amount that is subtracted from a claim.

The nature of the Excess and when it applies are described in the Policy Wording under 'Important matters about **Your** Policy'.

If **You** need to make a claim under this policy, an Excess will apply - see table opposite.

Excess \$\$\$ Payable

Excess Payable		
Type of Excess	Region A, B, C & D	
Standard Policy Excess	Payable on each and every claim	\$250 AUD
Double Standard Excess	This applies if selected during the application process	\$500 AUD
Non Standard Excess	A specific (non-standard) excess applies to some sports and activities and the Winter Sport cover	Refer to the Table 1 - Covered Sports and Activities on pages 25-29 If Winter Sport cover is selected refer to the Table 2 - Covered Winter Sports on page 29-30

1.6 Cooling Off Period

Cold feet? **You** can return this Policy to **Us** within 14 days of purchasing, provided that **You** do so before **Your Trip** is scheduled to commence and no claim has arisen. We will cancel the Policy and give **You** a full refund of premium paid.

1.7 The Code of Practice

We're keen to provide the best products and services that **We** possibly can. AIG Australia Limited has signed up to the General Insurance Code of Practice, which is designed to make sure the insurance industry meets the highest standards of professionalism, as well as informing the public on the ins and outs of general insurance. Ask **Us** for an Information brochure on the Code or visit www.codeofpractice.com.au if **You'd** like to know more.

1.8 Making Your Claim

We hope **Your Trip** is a memorable one for all the right reasons but if **You** do need to claim, **You** must register any claim with **Us** within 30 days after completion of **Your** travel.

There are a number of things **We** will need **You** to provide if **You** need to make a claim:

- a. Original invoices, receipts and other vouchers relating to **Your** loss or expenses. It is up to the insured person to provide proof of ownership of any lost, stolen or damaged items and **We** are not obliged to make payment without proof of ownership.
- b. **Your** Certificate of Insurance.
- c. Any supporting information **We** may require.

To make a claim online, please visit good2gotravelinsurance.com.au and go to the Claims tab. For any enquiries in relation to this Policy, please contact **Us** on 1300 290 217.

⚠ **IMPORTANT TO KNOW: An Excess will apply for claims under some sections of this Policy. (For details, take a look at the Policy Wording in Section 2).**

1.9 Existing Health Disorders

This Policy does not provide cover for travellers with an Existing Health Disorder.

This means:

- a. 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 this 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.

- b. 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 this insurance.

The **Existing Health Disorders** definition and exclusions also extends to others on whom **Your** travel might depend.

COVER FOR EXISTING HEALTH DISORDER

If **You** want cover for **Existing Health Disorders** this Policy is not right for **You**, but **You** can take a look at Good2Go International Travel Insurance (The Works) at good2gotravelinsurance.com.au.

1.10 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 australia.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.

AIG Australia 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
- Publicly available sources.



Why We collect Your personal information

AIG 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, canceling **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 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 Policy also contains information about how **You** may complain about a breach of the applicable privacy principles and how **We** will deal with such a complaint.

Consent

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>

1.11 Dispute Resolution

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:

The Compliance Manager
AIG Australia Limited
Level 12, 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 12, 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**.

Section 2. Policy Wording

The Policy Wording sets out the terms, conditions, exclusions and limitations of the cover provided under **Your** Good2Go Essentials Travel Insurance Policy, which is underwritten by AIG Australia Ltd. The Policy is made up of:

- The Policy Wording.
- The Schedule of Benefits applicable to **Your** selected Cover.
- The Schedule of Benefits applicable to any Optional Cover Extension **You** have purchased.
- The Certificate of Insurance **We** issue to **You**.

These documents must be read together and should be stored in a safe place for Your future reference.

Schedule of Benefits

The Schedule of Benefits section contains a brief summary of some information concerning **Your** Policy. **You** should read the PDS (Section 1 of this document) and the Policy Wording (Section 2 of this document) for detailed information about the benefits, exclusions and the circumstance under which these benefits are provided.

If **You** have selected Single Cover then the Single Cover Policy limit is the maximum amount **We** will pay under the Policy.

If **You** have selected Duo Cover or Family Cover:

- The maximum amount **We** will pay to each Insured Person named on the Certificate of Insurance is the Individual Limit amount under the Duo and Family Covers in the Schedule of Benefits table.
- The maximum amount **We** will pay in total for all Insured Persons is the Policy Limit as shown under the Duo and Family Covers in the Schedule of Benefits table.

Please note sub-limits apply. The Sum Insured values shown are the maximum amounts that **We** will pay during the Policy period, including any extension period.

Schedule of Benefits			
BENEFITS	Maximum Sum Insured		
	Single Cover	Duo and Family Cover	
	Policy Limit Worldwide (all destinations)*	Individual Limit	Policy Limit
Cancellation Fees and Lost Deposits	\$10,000	\$10,000	\$20,000
Overseas Medical and Hospital	\$5 Million *	\$5 Million*	\$10 Million *
*Sum Insured under this Section is reduced to \$500,000 per individual engaging in specific activities as set out in the Table 1 - Covered Sports and Activities and Table 2 - Covered Winter Sports			
Overseas Emergency Dental	\$500	\$500	\$1,000
Funeral Expenses Overseas	\$20,000	\$20,000	\$40,000
Luggage	\$3,000	\$3,000	\$6,000
Sub limits:	\$250 per item and \$750 for all Electronic Equipment and Valuables combined	\$250 per item and \$750 for all Electronic Equipment and Valuables combined	\$250 per item and \$750 for all Electronic Equipment and Valuables combined
(i) Electronic Equipment and Valuables sub limit			
(ii) Each other item \$3,000	\$250 per item	\$250 per item	\$250 per item
Your Legal Liability**	\$2 Million	\$2 Million	\$2 Million
** No cover is available under this Section whilst engaging in specific activities as set out in the Table 1 - Covered Sports and Activities and Table 2 - Covered Winter Sports.			

Schedule of Benefits Applicable to Table 2 - Covered Winter Sports	
BENEFITS	Maximum Sum Insured per Trip - Family, Duo and Single Cover
Winter Sports Equipment (Sub-limit applies, see Section H)	\$1,250 per Insured Person
Winter Sports Equipment Hire	\$500 per Insured Person
Lift Pass	\$500 per Insured Person
Ski Pack	\$600 per Insured Person
Piste Closure (Sub-limit applies, see Section H)	\$500 per Insured Person
Avalanche Cover	\$600 per Insured Person

A) Important Matters About Your Policy

This document contains Your Travel Insurance Policy terms and conditions. It is important that You read and understand it and retain it in a safe place.

Your Policy is valid only when You pay the required premium and a Certificate of Insurance is issued to You. No cover is available for Your Trip if either of these conditions has not been satisfied.

In the event of a claim arising under this Policy, You will be required to provide evidence of the circumstances and the value of such loss.

Please retain documents such as receipts, accounts, police or doctor's reports, valuations and proof of ownership in support of Your claim.

A1 Who is Covered

With Good2Go Essentials Travel Insurance, You have the option to select a type of cover and Travel Region which best suits Your travel needs.

Single Cover

This will provide cover for 1 adult plus any of his or her financially dependent children or grandchildren under 25 years travelling with him or her and named on the Certificate of Insurance.

Duo Cover

This will provide cover for 2 adults who are travelling together and named on the Certificate of Insurance.

Family Cover

This will provide cover for any 2 adults named on the Policy travelling together, includes spouse, de facto or adult **Travelling Companion**. This will also cover financially dependent children or grandchildren aged under 25 years travelling with them and named on the Certificate of Insurance.

For the purpose of clarity, travelling together means travelling on the same itinerary including departing and returning at the same time.



A2 International Travel Plans (Region A, B, C, D)

Having selected who will be covered, **You** should select the Travel Region applicable for **Your** destination/s.

If **You** have a multiple destination itinerary **You** should select the Travel Region for the destination where **You** will spend the majority of **Your Trip** overseas except where **You** will spend more than 96 hours of **Your Trip** in the continents of North America or South America or on an Antarctic cruise or Japan.

If **You** will spend more than 96 hours of **Your Trip** in the continents of North America or South America or on an Antarctic cruise or Japan then **You** must select Region A.

All Sums Insured are per **Trip** limits, unless specifically stated otherwise in this Policy.

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

Schedule of Countries	
Region Name	Destination *(excluding Afghanistan, Cuba, Democratic Republic of Congo, Iran, Iraq, Liberia, Sudan or Syria)
Region A	travel to USA, Canada, Mexico, Central & South America, Antarctica and Japan
Region B	travel to Europe, Ireland, Middle East, Africa, Mauritius, Scandinavia, Russia and China
Region C	travel to Asia, India, Sub-Continent, United Kingdom, and Bali/Indonesia
Region D	travel to South West Pacific, Norfolk Island, and New Zealand.

A3 Maximum Amount Payable and Excess

The most **We** will pay under any Section is the amount shown in the Schedule of Benefits for the Travel Region **You** have selected. Please note that some Sections contain sub-limits and Policy terms and conditions apply.

Excess Amount Payable

This Policy has three types of Excesses

1. Standard Policy Excess

This Excess is payable for each and every claim event under a Section where an Excess is required, except where a Non-Standard Excess is to apply, in which case the Non-Standard Excess will be payable.

2. Non-Standard Excess

A specific (Non-Standard) Excess may apply to some named sports and activities listed in the Table 1 - Covered Sports and Activities and Table 2 - Covered **Winter Sports** for which cover has been granted. If a Non-Standard Excess applies, this Excess will replace the Standard Policy Excess.

If a Non-Standard Excess applies, **You** will find a Non-Standard Excess next to the applicable sport or activity on the Table 1 - Covered Sports and Activities on pages 25-29 and Table 2 - Covered **Winter Sports** on pages 29-30. This appears under the Excess Payable heading and will be in the form of a dollar value (e.g. \$250). The Excess shown will apply to each and every claim event **You** claim for, for claims that arise directly or indirectly from that sport or activity.

⊖ **Please note: If "standard" is noted alongside the sport or activity under the Excess Payable heading then the Standard Policy Excess shall apply to that sport or activity.**

3. Standard Double Policy Excess

This only applies if during the application process **You** selected this option, and this selection is shown on **Your** Certificate of Insurance.

If this option is selected, the Standard Policy Excess applying to each and every claim event **You** claim for under **Your** Policy is doubled. This does not apply to claims directly or indirectly arising from or relating to specified items, or named sports and activities listed in the Table 1 - Covered Sports and Activities and Table 2 - Covered **Winter Sports**.

Excess Payable		
Type of Excess	All Regions	
Standard Policy Excess	Payable on each and every claim	\$250 AUD
Double Standard Excess	This applies if selected during the application process	\$500 AUD
Non Standard Excess	A specific (non-standard) excess applies to some sports and activities and the Winter Sport cover	Refer to the Table 1 - Covered Sports and Activities on pages 25-29 If Winter Sport cover is selected refer to the Table 2 - Covered Winter Sports on pages 29-30

A4 Travel Guard™

24 HOUR EMERGENCY ASSISTANCE

Pre-Trip emergency assistance is provided by Travel Guard™, a leading worldwide provider of medical assistance and international healthcare.

Travel Guard™ operates a network of 24 hour alarm centres, clinics and air ambulances to provide the best possible medical advice, care and medical transfers for You. By choosing Good2Go Essentials Travel Insurance, You have direct access to these vital services before and during Your Trip.

Travel Guard™ staff are available to assist You every hour of every day as part of Your cover. We will assess Your situation and guide You through the process to solve it.

Depending on Your specific needs, they can:

- (i). Provide pre-Trip advice such as what vaccinations are required and the local medical conditions at Your destination.
- (ii). Help You in the event of lost Luggage, travel documents or credit cards by putting You in touch with the nearest embassy or other authorities.
- (iii). When medical care is needed, direct You to suitable medical facilities, monitor Your condition and treatment as well as keeping Your family and friends at Home informed.
- (iv). Authorise and guarantee payment of hospital and medical costs.
- (v). Decide if and when evacuation or repatriation is required and coordinate all facets.
- (vi). Provide help to re-schedule travel plans when Your Trip is interrupted by an emergency.

To contact Travel Guard™, phone REVERSE CHARGE where available from anywhere in the world on 60 3 2772 5592.



A5 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.

A6 Period of Insurance

Your Policy is valid only when **You** pay the required premium and a Certificate of Insurance is issued to **You**. No cover is available for **Your Trip** if either of these conditions has not been satisfied.

For the purposes of Cancellation Fees and Lost Deposits (Section D), cover shall commence:

- (i). At the time **You** book **Your** travel; or
- (ii). On the **Policy Issue Date** shown on **Your** Certificate of Insurance; whichever occurs last.

For the purpose of all other Sections, cover shall commence:

- (i). When **You** leave **Your Home** in Australia to commence **Your** travel (but not earlier than 24 hours before the original departure time shown on **Your** international travel ticket); or
- (ii). On the Travel Start Date shown on **Your** Certificate of Insurance; whichever occurs last.

Cover under all Sections shall conclude:

- (i). When **You** return to **Your Home** in Australia (but no later than 24 hours after **You** return to Australia), or
- (ii). On the Travel End Date shown on **Your** Certificate of Insurance; whichever occurs first.

A7 Contract

This Policy is a contract between **You** and **Us**. **You** pay **Us** the premium and in return **We** give **You** the cover described in the Policy. This Policy is issued and underwritten by **Us** and is governed by the laws in the state or territory in which it is issued.

A8 Choice

You are free to take out Travel Insurance with any insurer **You** choose.

A9 Cooling Off Period

You may return this Policy to **Us** within 14 days of purchase for a full refund of premium paid by **You**, provided that **You** contact **Us** prior to the Scheduled Commencement of **Your Trip** and no claim has arisen. 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 begun or a claim has arisen.

A10 Policy Extensions

We will automatically extend cover for a period that is necessary for **You** to complete **Your Trip** if **Your** return is delayed because of anything for which **You** can claim under this Policy.

Otherwise as long as **We** agree the Policy can be extended as many times as **You** need up to a total of 12 months from the date of departure. Please note that in relation to extensions:

- (i). The extension must be applied for before the Policy expiry date of the current Period of Insurance;
- (ii). Additional premium is payable for each extension;
- (iii). **We** must accept this extension and special terms and conditions may apply; and
- (iv). In some instances **We** may not grant the cover extension.

A11 Fraudulent Claims

We will not pay a claim if **Your** claim is fraudulent, as permitted by law.

A12 Compliance

We may refuse to pay a claim under this Policy if **You** do not observe any condition of this Policy, or **You** fail to follow **Our** or Travel Guard™'s advice or instruction.

A13 Age Limit

This Policy is available and valid only for travellers aged 59 years and under at the date of departure.

A14 Existing Health Disorders

This Policy does not provide cover for travellers with a known **Existing Health Disorder** (as defined in Section B).

Under this Policy **You** cannot apply for **Existing Health Disorder** cover. Under Good2Go Travel Insurance, the ability to apply for this cover is available under the Comprehensive Policy.

B) Definitions

Words with a special meaning in this policy and Product Disclosure Statement are shown in Capital and bold font.

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

Electronic Equipment means personal computers, laptops, mobile phones, portable media players, MP3 players, PDA's, GPS, digital cameras, video cameras or any other device that involves the controlled conduction of electrons, unless they are excluded under "What is Not Covered" in Sections C or F.

Existing Health Disorder means:

- (i). 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 the Certificate of Insurance was issued:
 - (a) First manifested itself, worsened, became acute or exhibited symptoms which would have caused an ordinarily prudent person to seek diagnosis, care or treatment; or
 - (b) Required taking prescribed drugs or medicine, or tests or further investigation had been recommended by a legally qualified medical practitioner; or
 - (c) Was treated by a legally qualified medical practitioner or treatment had been recommended by a legally qualified medical practitioner.
- (ii). 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.

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.

Home means **Your** usual place of residence within Australia.

Luggage means personal items, including sporting equipment, dentures and or dental prostheses designed to be worn or carried by **You** which **You** take with **You** or buy during **Your Trip**, unless they are excluded under "What is Not Covered" in Sections C or F.

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

Motor Cycle means a motorised cycle.

Policy Issue Date means the date the Certificate of Insurance is issued and is specified on **Your** Certificate of Insurance.

Public Place includes but is not limited to shops, airports (including airport lounges), train stations, bus stations, streets, hotel foyers and grounds, function, exhibition or conference centres, restaurants, beaches, public toilets and any place to which the public has access.

Relative means someone who is resident in Australia or New Zealand and is **Your** spouse or defacto spouse of either gender, parent, parent in-law, daughter, son, daughter or son-in-law, brother, sister, brother or sister-in-law, niece or nephew, grandchild, grandparent, step-parent, stepdaughter, stepson, aunt, uncle, fiancée, fiancé or guardian.

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. Terrorism 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**.

Transport Provider means any airline, bus line, shipping line or railway that has accepted **Your** fare.

Trip means:

- (i). For the purposes of Cancellations Fees and Lost Deposits (Section D), the period commencing from:
 - (a) The time **You** book **Your** travel; or
 - (b) The **Policy Issue Date** on **Your** Certificate of Insurance whichever occurs last; and
- (ii). For the purpose of all other Sections, to the period commencing from:
 - (a) When **You** leave **Your Home** in Australia to commence **Your** travel (but not earlier than 24 hours before the original departure time shown on **Your** international travel ticket); or
 - (b) The Travel start date shown on **Your** Certificate of Insurance whichever occurs last.
- (iii). All Sections end:
 - (a) When **You** return to **Your Home** in Australia (but no later than 24 hours after **Your** return to Australia); or
 - (b) On the Travel end date shown on **Your** Certificate of Insurance whichever occurs first.

— **Please Note: Each Trip must begin and end in Australia. You cannot purchase this insurance after Your travel has commenced. No cover extends to one-way journeys, and You must be intending to return to Australia at the end of the Trip to which this insurance relates.**

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

Valuables means sunglasses, antiques, works of art, jewellery, watches, unless they are excluded under "What is Not Covered" in Sections C or F.

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 AIG Australia Limited (AIG) ABN 93 004 727 753, AFSL 381686.

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

You, Your, Yourself means the person or persons named on the Certificate of Insurance.

If **You** select Single Cover this Policy covers **You** plus any of **Your** financially dependent children or grandchildren under 25 years travelling with **You** and named on the Certificate of Insurance.

If **You** select Duo Cover this Policy covers **You** and the adult, named on the **Policy** travelling together, and named on the Certificate of Insurance

If **You** select Family Cover this Policy covers any two adults named on the **Policy** travelling together, includes spouse, or de facto or adult **Travelling Companion** plus financially dependent children or grandchildren aged under 25 years travelling with them and named on the Certificate of Insurance.

Interpretation

A reference in this Policy to dollars or \$ means Australia dollars.

A word which denotes the singular also denotes the plural, a word which denotes the plural also denotes the singular, and a reference to any gender also denotes the other genders.

C) Losses not Insured under any Section of this Policy

What is Not Covered

Your Policy does not provide for losses, liability or expenses that are for, related to or as a result of:

C1 **You** not acting in a responsible way to protect **Yourself** and **Your** property or to prevent or reduce **Your** loss.

C2 Something that at the time of taking out this Policy **You** were aware of, or could be expected to be aware of, which could bring about **Your** making a claim under this Policy.

C3 Any claim involving **You** taking part in any:

- (i). **Manual Labour** in connection with business or trade.
- (ii). Missionary work and related travel.
- (iii). Humanitarian work and related travel.

C4 Any claim relating to:

- (i). Any form of racing other than on foot.
- (ii). Any sport or activity:
 - (a) Unless that sport or activity is covered under the Table 1 - Covered Sports and Activities section on

pages 25-29 of this Policy Wording, but

- (b) Only to the extent that cover is provided under that Table and **You** have selected the Sports and Activities Cover under Optional Cover Extension; and
 - (c) Where applicable **You** have paid the additional premium to obtain cover, for one or more of the activities, for which the Table specifies an additional premium payment is required.
- (iii). Any sport or activity listed under the Table 3 - Excluded Sports and Activities on page 31 of this Policy Wording. For the purpose of clarity **You** cannot pay an additional premium to cover these activities; or
- (iv). **You** participating, as a professional, in any professional sport.

C5 Any claim relating to **Winter Sports** (refer to definition on Page 17) unless **You** have purchased the **Winter Sports** Cover.

C6 **You** or **Your Travelling Companion**, or any other person for whom **You** may cancel or alter **Your** travel plans, whether that person is directly involved with **Your** travel or not, being affected by alcohol or drugs unless the drugs were prescribed and used as directed by a doctor.

C7 **You** acting illegally or breaking any government prohibition or regulation.

C8 **War**, civil war, invasion, insurrection, revolution, use of or threatened use of military power or usurpation of government or military power.

C9 Any consequential loss, economic or otherwise, loss of enjoyment or other loss not mentioned in this Policy.

C10 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.

C11 The dispersal or application of pathogenic or poisonous biological or chemical materials, or the release of pathogenic or poisonous biological or chemical materials.

C12 Any claim if **You** are not a permanent resident in Australia or **You** do not plan to return to live in Australia at the end of **Your Trip**.

C13 Any loss, consequential loss or liability arising directly or indirectly out of any failure, malfunction, breakdown, inability to perform normal functions or interruption of operation of any computer hardware, integrated circuit, operating system, application, software, **Electronic Equipment**, computer chip, programmed or embedded logic control system or similar device being affected due to date based functionality or performance being affected by the use of any date format.

C14 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** applied for this insurance.

C15 Motor Cycling unless:

- (i).
 - (a) The **Motor Cycle** is 125cc or less and **You** hold a valid licence for the country the **Motor Cycle** is being operated in, or
 - (b) The **Motor Cycle** is 126cc or greater and **You** paid the additional premium required for this cover, and **You** or the person in control of the Motor Cycles holds a current and valid Australian Licence for the **Motor Cycle** being used and also holds a valid licence for the country the **Motor Cycle** is being operated in, and
- (ii). At all times local road rules are being adhered to and **Motor Cycle** helmet and appropriate safety gear is being worn.

C16 A government or a government authority seizing, withholding or destroying anything of **Yours** or any prohibition by or regulation or intervention of any government.

C17 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.

C18 Any loss, injury or illness, damage or legal liability sustained directly or indirectly by **You** if **You** are a:

- (i). Terrorist;
- (ii). Member of a terrorist organisation;
- (iii). Narcotics trafficker; or
- (iv). Purveyor of nuclear, chemical or biological weapons.

C19 Any claim arising from errors or omissions in Your booking arrangements by You, Your travel agent or any other person acting on Your behalf.

C20 Any costs which **You** would have been expected to pay had the reason for the claim not occurred (for example, the cost of food which **You** would have paid for in any case).

C21 Any claim where **You** have failed to follow the advice or instruction of **Us**, or Travel Guard™. For example, if **You** refuse to return to Australia when Travel Guard™ considered **You** were fit to return **Home**.

C22 Any consequential loss, whether financial or non-financial, including but not limited to any legal or other professional costs and/or travel expenses arising directly or indirectly out of any claim made by **You** under this Policy.

C23 Any Existing Health Disorder. See PDS 1.9 for relevant details.

In addition to the above

C24 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.

C25 This policy will not cover any loss, injury, damage or legal liability arising directly or indirectly from planned or actual travel in, to, or through Cuba, Iran, Syria, Sudan, North Korea, or the Crimea region.

C26 This policy will not cover any claim, loss, injury, damage or legal liability suffered or sustained by residents of Cuba, Iran, Syria, Sudan, North Korea, or the Crimea region.

D) Cancellation Fees and Lost Deposits

An Excess applies to each and every claim event **You** claim for under this Section. Please refer to **Your** Certificate of Insurance and Section A3 for the applicable Excess amount that will be applied to **Your** claim. If **You** make a claim, then **You** will be required to give **Us** information like reports or a certificate from the doctor who treated **You** to show that **Your** claim is valid.

What is Covered

D1 The non-refundable unused portion of any amount paid for **Your** prepaid travel tickets and bookings following cancellation, alteration, curtailment, or incompleteness of **Your Trip** due to an unforeseeable event or any unforeseeable circumstances outside **Your** control.

D2 The reasonable cost of rearranging **Your Trip** due to an unforeseeable event or any unforeseeable circumstances outside **Your** control, provided this cost is not greater than the cancellation fees or lost deposits claimable under D1.

Note: No claim is payable under this Section D2 if **You** have claimed or intend to claim under D1 above.

D3 If **We** pay a claim under E3, then **You** cannot claim for unused non-refundable tickets that are for **Your** return to Australia.

D4 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:

- (i). The reason for cancellation must be covered under this Section of the Policy; and
- (ii). The loss of such points cannot be recovered from any other source.

Before **You** submit a claim under this Section **You** must first request the airline to refund **Your** points.

What is Not Covered

Losses, liability or expenses that are for, related to or as a result of:

D5 Any medical or dental problem of **Yours** which **You** told **Us** about when **You** took out this insurance and **We** told **You** **We** would not cover.

D6 **You** not taking precaution to avoid a claim after there was a warning in the mass media of a strike, riot, bad weather or other circumstances.

D7 A change of plans because **You** or **Your Travelling Companion** change **Your** mind and decide not to proceed with **Your** original **Trip**.

D8 Claims arising from **Your** business (other than severe damage to **Your** business premises) or employment, including but not limited to, not being able to take leave from that employment. This exclusion will not apply to **You** being involuntarily retrenched from **Your** usual full time employment in Australia.

D9 **You** being unable to travel due to a failure to obtain the passport or visa needed for the planned **Trip**, or failing to check in according to **Your** itinerary, ticket conditions or the times advised to **You** by the relevant authority.

D10 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.

D11 **You** knowingly making travel arrangements through an unlicensed travel agent.

D12 Cancellation, delays, or rescheduling caused by the carrier, but only in relation to the amounts paid in advance to the same carrier that is responsible for the cancellation, delay or rescheduling.

D13 Mechanical breakdown of any means of transport.

D14 The death, injury or illness of any **Relative** who is not residing in Australia or New Zealand.

D15 The government of any country not allowing **You** to enter or stay in that country.

D16 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.

D17 Using a hospital for addiction treatment or as a nursing, convalescent or rehabilitation place.



D18 Any claim arising from:

- (i). **Your** suicide or attempted suicide; or
- (ii). **You** injuring **Yourself** deliberately or putting **Yourself** in danger (unless **You** are trying to save a human life).

D19 Sexually transmitted diseases of any sort, Acquired Immune Deficiency Syndrome (AIDS) or AIDS related complex (ARC) or Human Immunodeficiency Virus (HIV).

D20 The cost of a return air ticket if **You** have not purchased a return air ticket to Australia. **We** will deduct from **Your** claim the cost of the fare between **Your** last intended place of departure to Australia, at the same cabin class as **Your** initial departure fare.

D21 Any **Terrorist Act** or 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**.

D22 The non-refundable unused portion of travel or accommodation arrangements where alternative travel or accommodation is paid for by **Us** as part of a claim under this Policy. This exclusion will not apply where the unused portion of the accommodation arrangements result directly from the hospitalisation or death of **You** or **Your Travelling Companion**, and are agreed by **Us**.

D23 See also “Losses not insured under any Section of this Policy” in Section C.

E) Overseas Medical, Hospital, Dental and Related Expenses

An Excess applies to each and every claim event **You** claim for under this Section, except for E5. Please refer to **Your** Certificate of Insurance and Section A3 for the applicable Excess amount that will be applied to **Your** claim. If **You** make a claim, then **You** will be required to give **Us** information like reports or a certificate from the doctor who treated **You** to show that **Your** claim is valid.

What is Covered

E1 Necessary overseas medical and hospital expenses **You** have to pay as a result of an injury or illness (including injury arising from a **Terrorist Act** subject to the Policy terms and exclusions including C10) which first occurs or becomes apparent after the **Policy Issue Date**. All medical treatments must be provided by a legally qualified medical practitioner.

We will pay up to 12 months from the time **You** first received treatment for the injury or illness.

E2 Up to \$500 for emergency dental costs for relief of sudden and acute pain given or prescribed by a legally qualified practitioner and necessarily incurred outside Australia.

E3 The cost of moving **You** to another country or to return **You** to Australia. If **You** want to move and want **Us** to pay for it, **You** must contact **Us** first and get **Our** agreement. At **Our** discretion, **We** will decide on which action to take subject to medical constraints and as agreed by **Our** medical adviser. If **We** return **You** to Australia, **We** will use **Your** return ticket towards **Our** costs.

E4 Additional Accommodation, Meal and Travelling Expenses of **Your Travelling Companion** or **Relative** if **We** agree with **Your** doctor that a **Travelling Companion** or **Relative** must travel to see **You**, or stay with **You** until **You** are able to resume **Your Trip**, or escort **You** back to Australia.

E5 Funeral expenses if **You** die while overseas. **We** will pay the cost incurred overseas for a funeral or cremation and the return of **Your** remains to Australia - but the most **We** will pay is \$20,000 for Single Cover and \$40,000 for Duo Cover and Family Cover subject to an individual limit of \$20,000.

What is Not Covered

Losses, liability or expenses that are for, related to or as a result of:

E6 The replenishment of any medication in use at the time of applying for this insurance or for the maintenance of any form of treatment commenced before then.

E7 Any medical or dental problem of **Yours** which **You** told **Us** about when **You** took out this insurance and **We** told **You** **We** would not cover.

E8 Medical, hospital, dental or any ancillary benefits expenses incurred in Australia or for which **We** are prevented from paying by reason of any statutory legislation or government regulation or expenses incurred for dental treatment due to normal wear and tear or the normal maintenance of dental health.

E9 Medical, hospital, dental or any ancillary benefits expenses incurred more than 12 months from the time **You** first received treatment for the injury or illness.

E10 Any claim for which **You** are entitled to receive reimbursement from workers' compensation, accident compensation or other statutory scheme or private health insurance.

E11 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.

E12 Using a hospital for addiction treatment or as a nursing, convalescent or rehabilitation place.

E13 Any claim arising from:

- (i). **Your** suicide or attempted suicide; or
- (ii). **You** injuring **Yourself** deliberately or putting **Yourself** in danger (unless **You** are trying to save a human life)

E14 Sexually transmitted diseases of any sort, Acquired Immune Deficiency Syndrome (AIDS) or AIDS related complex (ARC) or Human Immunodeficiency Virus (HIV).

E15 The cost of a return air ticket if **You** have not purchased a return air ticket to Australia. **We** will deduct from **Your** claim the cost of the fare between **Your** last intended place of departure to Australia, at the same cabin class and carrier as **Your** initial departure fare.

E16 See also "Losses Not Insured under any Section of this Policy" in Section C.

F) Luggage

An Excess applies to each and every claim event **You** claim for under this Section, except for F4. Please refer to **Your** Certificate of Insurance and Section A3 for the applicable Excess amount that will be applied to **Your** claim.

What is Covered

F1 **We** will pay for the repair cost or loss, in cash, of any **Luggage** **You** lose or have stolen or damaged after allowing for depreciation that **We** think is reasonable. At **Our** sole discretion **We** also have the option to repair or replace the **Luggage**.

F2 Payment will not exceed the original price **You** paid. The most **We** will pay for each item (or as otherwise specified) depending on the Plan **You** have selected is:

Sub Limit Applicable to Section F - Luggage	
ITEMS	All Destinations
Electronic Equipment and Valuables	\$250 per item and \$750 for all Electronic Equipment and Valuables combined
Each other item	\$250 per item

A pair or set of items is treated as 1 item (e.g. a pair of earrings, a camera body and its standard lens and accessories, or a set of golf clubs).

If **You** need cover over \$250 per item, **You** can specify items up to \$2,000 per item with a maximum for all specified items of \$4,000. **You** must have paid the appropriate additional premium prior to the commencement of **Your** Trip and in the event of any claim can show **Us** in support of **Your** claim a receipt or valuation issued in the twelve months before the commencement of **Your** Trip.

The sum insured applicable to any specified items is in addition to any limit and sub limits under Section F.

F3 **Luggage** left in a motor vehicle is only covered during daylight hours if it is locked in the boot or locked **Luggage** compartment and forced entry was gained. No cover applies to any **Luggage** left **Unattended** in the passenger compartment or overnight in a motor vehicle, nor does cover apply to **Electronic Equipment** or **Valuables** left **Unattended** in a motor vehicle at any time.

F4 Following a loss under this Policy Section **We** will allow, on settlement, 1 automatic reinstatement of the Sum Insured.

What is Not Covered

F5 Furniture.

F6 Items for trade, trade samples or **Your** tools of trade or profession.

F7 Brittle or fragile items, glassware, china, ceramics, pottery etc or an electronic component that becomes broken or scratched unless it is:

- (i). The lens of spectacles, laptop computers, binoculars, photographic or video equipment.
- (ii). A breakage or scratch caused by an accident involving any vehicle **You** were travelling in.

F8 The loss of **Your** travel documents or traveller's cheques if **You** do not report it immediately to the company that issued them and follow their instructions.

F9 Negotiable items, gold or precious metals, precious unset or uncut gemstones.

F10 **Luggage** that **You** leave **Unattended** in any **Public Place**, or **Luggage** that **You** forget or leave behind at any time during **Your Trip**.

F11 **Luggage** left in a motor vehicle unless it is locked in the boot or locked **Luggage** compartment, or any **Luggage** left overnight in a motor vehicle even if it is in the locked boot or locked **Luggage** compartment.

F12 **Electronic Equipment** or **Valuables** left **Unattended** in a motor vehicle at any time.

F13 **Luggage** that **You** send or leave somewhere else and which won't be travelling with **You** on **Your Trip**.

F14 Sporting equipment, including surfboards, snowboards, sailboards and boogie boards, while **You** are using them. This exclusion does not apply to the extent of the cover provided under Section H – **Winter Sports** Cover, when this Optional Cover Extension has been purchased by **You**.

F15 Electrical or mechanical breakdown.

F16 Normal wear and tear, deterioration or losses caused by atmospheric or climatic conditions, mould or fungus, insects, rodents, vermin or any process of cleaning, ironing, repairing, restoring or alteration.

F17 The cost of consultation fees to replace prescription medication.

F18 Loss of **Luggage** not reported to the **Transport Provider**, police, hotel or appropriate authority within 24 hours of **You** becoming aware of the loss and where no written report is obtained.

F19 Loss of value of money, or shortages of money caused by mistakes of any person.

F20 Losses due to devaluation or depreciation of currency.

F21 Loss or theft of money.

F22 Credit cards, including fraudulent use of same.

F23 See also "Losses Not Insured under any Section of this Policy" in Section C.

G) Your Liability for Causing Loss or Damage to Property, Injury or Death

An Excess applies to each and every claim event **You** claim for under this Section. Please refer to **Your** Certificate of Insurance and Section A3 for the applicable Excess amount that will be applied to **Your** claim.

What is Covered

G1 Compensatory damages **You** become legally liable to pay because, during **Your Trip**, **You** injured someone, caused someone to die, or lost or damaged someone's property.

G2 **Your** reasonable legal costs and expenses for settling and defending the claim made against **You**, as long as **You** have incurred them with **Our** prior written approval.

What is Not Covered

G3 Injury to **Your Travelling Companion** or to a **Relative** or employee of **You** or **Your Travelling Companion**.

G4 Loss of or damage to property belonging to or in the care or control of **You**, a **Relative of Yours**, **Your Travelling Companion**, or an employee of any of the aforementioned.

G5 Any claims arising out of **You** owning, possessing or using mechanically propelled vehicle, watercraft, aircraft of any description, animals, firearms or weapons.

G6 A claim arising from the conduct of a business, profession or trade, including **You** providing professional advice or service.

G7 A claim which would be covered under workers' compensation legislation, an industrial award or agreement, or accident compensation legislation.

G8 Any fine or penalty.

G9 Punitive, aggravated or exemplary damages.



G10 Any **Terrorist Act** or any loss arising out of the intentional use of military force to intercept, prevent, or mitigate any known or suspected **Terrorist Act**.

G11 Any claims arising from one of the sports and activities where it is noted on the Table 1 - Covered Sports and Activities on pages 25-29 that cover under this Section does not apply.

G12 Any claims arising from one of the **Winter Sports** where it is noted on the Table 2 - Covered **Winter Sports** on pages 29-30 that cover under this Section does not apply.

G13 See also “Losses Not Insured under any Section of this Policy” in Section C.

H) Winter Sports Cover Option

An Excess applies to each and every event and each and every Insured Person **You** claim for under this Section. Please refer to **Your** Certificate of Insurance and Section A3 for the applicable Excess amount that will be applied to **Your** claim.

The Standard Policy Excess applies to for H8 **Winter Sports** Equipment Hire, H18 Ski Pack and H21 Piste Closure.

Important

1. **You** do not have any cover for any **Winter Sports** activity, or any claim under any other Section of this Policy arising out of a **Winter Sports**, unless **You** have purchased this Optional Cover Extension, paid the required additional premium and this cover is shown on **Your** Certificate of Insurance.
2. If Point 1 above has been met then this Policy is extended to include cover for **Winter Sports** subject to point 3 below. **You** are also covered for the additional benefits shown under the “Schedule Of Benefits – Optional Cover Extension – **Winter Sports**” as outlined below under What is covered.
3. The Table 2 - Covered **Winter Sports** on pages 29-30 lists the covered **Winter Sports** and any special terms or Non-Standard Excess that may apply to the Winter Sport.
4. Policy Section and General Exclusions apply to covered Winter Sport including those for which additional premium is payable; for example General Exclusion C4 on page 17 which reads:

Any claim relating to:

- (i). Any form of racing other than on foot.
- (ii). Any sport or activity:
 - (a) Unless that sport or activity is covered under the Table 1 - Covered Sports and Activities on pages 25-29 of this Policy Wording, but

- (b) only to the extent that cover is provided under that Table and **You** have selected the Sports and Activities Cover under Optional Cover Extension, and
- (c) where applicable **You** have paid the additional premium to obtain cover, for one or more of the activities, for which the Table specifies an additional premium payment is required.
- (iii). Any sport or activities listed under the Table 3 - Excluded Sports and Activities on page 31 of this Policy Wording. For the purpose of clarity **You** cannot pay an additional premium to cover these activities; or
- (iv). **You** participating, as a professional, in any professional sport.

Additional Winter Sports Benefits

H1 Winter Sports means leisure bigfoot skiing, cat skiing, cross country skiing (along a designated cross country ski route only), glacier skiing, heli-skiing, ice hockey, ice skating, lugeing (on ice only), mono skiing, off piste skiing (with a professional guide only), recreational ski racing (not training for, or participating in, a competition), recreational skiing, snowmobiling and tobogganing. In all cases “skiing” also means snowboarding. It does not mean any of the above activities when they are undertaken for competition, including training or practicing, purposes.

H2 Winter Sports Equipment means skis, poles, ski boots and bindings, ski helmets, snowboards, snowboard boots and bindings and wrist guards.

H3 Ski Pack means ski school fees or ski tuition fees, **Your** lift pass and **Winter Sports** Equipment that **You** have hired.

What is Covered

Winter Sports Equipment

H4 We will pay for **Winter Sports** Equipment owned by **You** (not borrowed or hired) which is lost, stolen or damaged during **Your** Trip. The most We will pay is \$1,250.

H5 An allowance will be made for wear, tear and loss of value on claims made for **Winter Sports** Equipment, as follows:

Age of Winter Sports Equipment Item	Amount Payable
Up to 12 months old	90% of the purchase price
Up to 24 months old	70% of the purchase price
Up to 36 months old	50% of the purchase price
Up to 48 months old	30% of the purchase price
Up to 60 months old	20% of the purchase price
Over 60 months old	0%

H6 The maximum amount **We** will pay for any 1 item, pair or set of items is \$600.

H7 Where the items of **Winter Sports** Equipment are also covered under Section F1, the cover provided under this Section is in addition to the benefit otherwise payable under F1.

Winter Sports Equipment Hire

H8 **We** will pay for the cost of hiring **Winter Sports** Equipment that is necessary to continue with **Your** original itinerary if **Winter Sports** Equipment owned by **You** is:

- (i). Delayed in reaching **You** on **Your** outward international journey for more than 12 hours; or
- (ii). Lost, damaged or stolen during **Your Trip**.

The most **We** will pay is \$500.

H9 **You** must keep all receipts for the **Winter Sports** Equipment that **You** hire.

Lift Pass

H10 **We** will pay for the loss or theft of **Your** lift pass. The most **We** will pay is \$500.

H11 Claims under H10 are calculated according to the expiry date of the lift pass – depending upon how many days there are left to run on the original lift pass, an unused pro rata refund will be made of its original value.

What is Not Covered under H4, H8 or H10

H12 Any claim for loss or theft which **You** do not report to the police within 24 hours of discovery and for which **You** do not get a written police report.

H13 Any **Winter Sports** Equipment **You** have left **Unattended** unless the claim relates to ski's, poles or snowboards and **You** have taken all reasonable care to protect them by leaving them in a ski rack between the hours of 8am and 6pm, or **Winter Sports** Equipment that **You** forgot or leave behind at anytime during **Your Trip**.

H14 Any claim where **You** are unable to provide receipts or other reasonable proof of ownership and age, wherever possible, for the items being claimed.

H15 Any claims relating to **Winter Sports** unless that Winter Sport is covered under the Table 2 - Covered **Winter Sports** on page 31.

H16 Any loss which **You** have claimed, or are claiming for, under another Section of this Policy.

H17 See also "Losses Not Insured under any Section of this Policy" in Section C.

Ski Pack

H18 **We** will pay for the unused percentage of **Your** Ski Pack which **You** have already paid for and cannot get back if **You** become ill or are injured during **Your Trip** and, as a consequence, cannot take part in the **Winter Sports** activities as planned. The most **We** will pay is \$600.

H19 **Your** claim will be based on the number of days **You** have not used **Your** Ski Pack and an unused pro rata refund will be made of the original value of the Ski Pack.

H20 **You** must obtain written confirmation of the nature of **Your** illness or injury from the treating doctor along with confirmation of how many days **You** were unable to ski as a result of the illness or injury.

Piste Closure

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

H21 If, as a result of not enough snow, too much snow or high winds in **Your** booked ski resort, all lift systems are closed for more than 12 hours, **We** will pay for either:

- (i). the cost of transport to the nearest open resort, up to a maximum of \$50 per day or;
- (ii). a benefit of \$50 for each complete 24 hour period that **You** are not able to ski, if there is no other open ski resort available.

The most **We** will pay is \$500.

H22 **You** must provide written confirmation from the management of the resort stating the reason for the closure of the lift systems and how long the closure lasted.

Avalanche Cover

H23 **We** will pay for the necessary and reasonable extra travel and accommodation expenses that **You** need to pay overseas if **You** are prevented from arriving at, or leaving, **Your** booked ski resort for more than 12 hours from the scheduled arrival or departure time, as applicable, because of an avalanche. The most **We** will pay is \$600.

H24 **You** must obtain written confirmation from the appropriate authority stating the reason for the delay and how long the delay lasted.

What is not covered under H18, H21 and H23

H25 Any loss which **You** have claimed, or are claiming for, under another Section of this Policy.

H26 See also “Losses Not Insured Under any Section of this Policy” in Section C.

J) Claims

J1 When something happens that might lead to a claim, **You** must:

- (i). Tell **Us** promptly.
- (ii). Tell the police, **Transport Provider**, hotel or other authority within 24 hours and obtain a copy of that report.
- (iii). Send **Us Your** claim form as soon as possible.
- (iv). Provide **Us** at **Your** expense with any information about the claim **We** may ask for, including:
 - (a) Reports from police, **Transport Provider**, hotel or other authority
 - (b) Doctor’s reports
 - (c) Accounts, receipts and quotations
 - (d) Valuations and proof of ownership dated prior to the date of loss
 - (e) Letters or notices **You** receive from anyone else about **Your** claim
 - (f) **Your** original tickets if **We** have paid to return **You** to Australia
 - (g) A letter from **Your** travel agent setting out the charges incurred if **Your** claim is for cancellation fees or lost deposits.

J2 If **You** can claim from anyone else and **We** also pay **You**, then **You** must refund **Us** the amount **We** paid if they pay **You**. **You** cannot claim from **Us** and them unless **We** are only making up the difference.

J3 **We** have the sole right to make admissions, settle any claims against **You** and defend **You**. **We** may refuse to protect **You** if **You** admit fault, make any offer or payment or defend a claim in court without **Our** consent.

J4 **You** must assist **Us** even after **We** have paid **Your** claim if **We** want to recover the amount of any payment from anyone who caused **You** to suffer loss or damage, or if **We** want to defend **You** against an allegation that **You** caused someone else loss or damage. This could include attending court to give evidence.

J5 **We** will be entitled to conduct in **Your** name the defence or settlement of any claim or to prosecute in **Your** name.

J6 **We** pay all claims in Australian dollars at the rate of currency exchange that applied at the time of the event that caused the claim.

J7 **You** must do all **You** can to minimise the cost of any claim under **Your** Policy.

J8 **You** must at all times follow **Our**, or a medical adviser’s advice or instruction.

Table 1 - Covered Sports and Activities

If **You** intend to take part in a sport or activity during **Your Trip**, please note that cover is only available for the sport or activities listed below, and is only available where;

- (i). **You** follow the safety guidelines for the sport or activity concerned and where applicable, **You** use the appropriate and recommended safety equipment;
- (ii). The sport or activity is not part of a competition or tournament;
- (iii). The sport or activity is not undertaken on a professional basis; and
- (iv). The sport or activity is not excluded by the Policy or listed in the Table 3 - Excluded Sports and Activities.

Policy Section and General Exclusions apply to covered sports and activities including those for which additional premium is payable; for example General Exclusion C4 which reads:

Any claim relating to:

- (i). Any form of racing other than on foot.
- (ii). Any sport or activity:
 - (a) Unless that sport or activity is covered under the Table 1 - Covered Sports and Activities on pages 25-29 of this Policy Wording, but
 - (b) Only to the extent that cover is provided under that Table and **You** have selected the Sports and Activities Cover under Optional Cover Extension, and
 - (c) Where applicable **You** have paid the additional premium to obtain cover, for one or more of the activities, for which the Table specifies an additional premium payment is required.
- (iii). Any sport or activities listed under the Table 3 - Excluded Sports and Activities on page 31 of this Policy Wording. For the purpose of clarity **You** cannot pay an additional

premium to cover these activities; or

- (iv). **You** participating, as a professional, in any professional sport.

Please Note:

1. Special Conditions may apply for certain sports or activities which may reduce **Your** Cover. Please refer to the Table for details.
2. In addition, certain sports or activities require a declaration at the time of taking out the Policy at which time an additional premium payment will be required by **Us**. **You** are only covered for these sports or activities if **You** have selected this cover during the application process, paid the additional premium and this selection is shown on **Your** Certificate of Insurance.
3. Sports or activities for which cover is only available if **You** purchase the **Winter Sports** Cover option are listed under the Table 2 - Covered **Winter Sports** on pages 29-30.
4. Sports and activities for which no cover is available are listed under Table 3 - Excluded Sports and Activities on page 31.

If **You** have any questions, please email **Your** enquiries to austclaims@aig.com.

Special Condition 1:

These sports or activities must be:

- (i). With a commercial operator;
- (ii). Available to general public;
- (iii). Not considered extreme risk; and
- (iv). Not require any special skills or a high level of fitness to undertake.

Special Condition 2:

Whilst engaged in this sport or activity:

- (i). The Sum Insured under Section E (Overseas Medical, Hospital, Dental and Related Expenses) is reduced to \$500,000; and .
- (ii). There is no cover available under Section G (**Your** Liability for causing loss or damage to property, injury or death).

Table 1 - Covered Sports and Activities				
	Additional Premium required	Does Special Condition 1 Apply?	Does Special Condition 2 Apply?	Excess payable
Abseiling (fully harnessed)	yes	yes	yes	standard
Amateur athletics	yes	no	no	standard
American Football – amateur and occasional only	yes	no	yes	\$300
Archaeological digging	no	no	no	standard
Archery - amateur and occasional only	no	no	no	standard
Assault course (no weapons)	yes	yes	yes	standard
Badminton - amateur and occasional only	no	no	no	standard
Baseball - amateur and occasional only	no	no	no	standard
Basketball - amateur and occasional only	no	no	no	standard
Battle re-enactment (no live firearms)	yes	yes	yes	standard
Breathing observation bubble diving (maximum depth 30 metres)	yes	yes	no	standard
Bridge walking - supervised by a fully-trained guide only	yes	yes	no	standard
Bungee jumps (3 jumps maximum)	yes	yes	no	standard

Table 1 - Covered Sports and Activities				
Camel or elephant riding or trekking	yes	no	yes	standard
Canoeing (grade 1 & 2 rapids or lower)	yes	no	yes	standard
Canoeing (grade 3 & 4 rapids)	yes	yes	yes	standard
Canopy walking or tree-top walking	yes	yes	no	standard
Canyoning	yes	yes	yes	\$300
Cave tubing or river tubing	yes	yes	yes	standard
Clay-pigeon shooting	yes	no	yes	standard
Coasteering - amateur and occasional only	yes	yes	yes	standard
Conservation or charity work (educational and environmental - working with hand tools only)	yes	no	yes	standard
Cricket - amateur and occasional only	no	no	no	standard
Cycle touring (Non Competitive)	yes	no	yes	standard
Cycling (Non Competitive)	yes	no	yes	standard
Dragon boating	yes	no	yes	standard
Dune or wadi bashing	yes	no	yes	standard
Falconry	yes	yes	yes	standard
Fencing	no	no	no	standard

Table 1 - Covered Sports and Activities				
Fishing trips - overnight (licensed commercial operator only)	yes	yes	yes	standard
Flying (passenger in a licensed commercial small aircraft or helicopter)	yes	no	yes	standard
Football - amateur and occasional only	yes	no	yes	standard
Go-karting	yes	yes	yes	standard
Golf - amateur and occasional only	no	no	no	standard
Gorge swinging or canyon swinging	yes	yes	no	standard
Gorge walking	yes	yes	yes	standard
Gymnastics	yes	no	yes	standard
Hockey	yes	no	yes	standard
Horse riding (not polo, hunting or jumping)	yes	no	yes	standard
Hot-air ballooning	yes	yes	yes	standard
Husky sledge driving	yes	yes	no	standard
Jet boating	yes	no	yes	standard
Jet skiing	yes	no	yes	standard
Jogging	no	no	no	standard
Kayaking (grade 1 & 2 rapids or lower)	yes	no	yes	standard
Kayaking (grade 3 & 4 rapids)	yes	yes	yes	standard
Lugeing - not ice	yes	yes	yes	standard

Table 1 - Covered Sports and Activities				
Marathons - amateur and occasional only	yes	no	yes	\$500
Martial arts - training only	yes	no	yes	\$500
Motorcycling - over 125cc (please note General Exclusion C24.)	yes	no	yes	\$500
Motorcycling - under 125cc (please note General Exclusion C24.)	yes	no	yes	\$300
Mountain biking - not racing or extreme ground conditions or stunts	yes	no	yes	\$300
Mud bugging	yes	yes	yes	standard
Netball - amateur and occasional only	no	no	no	standard
Orienteering - amateur and occasional only	no	no	no	
Ostrich riding (not racing)	yes	yes	yes	standard
Paintballing - wearing eye protection	yes	yes	yes	standard
Parasailing	yes	yes	no	standard
Parascending - over water	yes	no	yes	standard
Passenger in private or small aircraft or helicopter	yes	yes	yes	standard
Quad biking	yes	yes	yes	\$500

Table 1 - Covered Sports and Activities				
Rafting - white or black water (grade 3 and 4 rapids)	yes	yes	yes	standard
Rafting - white or black water (grade 1 and 2 rapids)	yes	no	yes	standard
Rambling	no	no	no	standard
Refereeing - on an amateur basis	no	no	no	standard
Rock Climbing - Indoor and harnessed	yes	no	yes	standard
Roller blading (no racing, half-pipe, stunts or extreme skating)	no	no	no	standard
Rowing - amateur and occasional only	no	no	no	standard
Rugby codes - amateur and occasional only	yes	no	yes	\$300
Running - sprint and long distance	no	no	no	standard
Safari	no	no	no	standard
Sand boarding	no	no	no	standard
Sand yachting	yes	no	yes	standard
Scuba diving (qualified, maximum depth 30 metres, not diving alone)	yes	no	yes	standard
Scuba diving (unqualified but with instructor, maximum depth 30 metres)	yes	yes	yes	standard

Table 1 - Covered Sports and Activities				
Sea canoeing or kayaking - short or day trips only, with overnight stays (not on water)	yes	no	yes	standard
Sea canoeing or kayaking - day trips and coastal only	no	no	no	standard
Sleigh rides - as part of a Christmas trip to Northern Europe	no	no	no	standard
Skateboarding (no racing, half-pipe, stunts or extreme skating)	no	no	no	standard
Snorkelling	no	no	no	standard
Squash	no	no	no	standard
Surfing (not big wave or extreme surfing)	no	no	no	standard
Swimming	no	no	no	standard
Target rifle shooting	yes	no	yes	standard
Tennis - amateur and occasional only	no	no	no	standard
Trekking or hiking (over 3,000 metres but under 5,000 metres altitude)	yes	yes	no	\$300
Trekking or hiking (under 3,000 metres altitude)	no	no	no	standard
Tubing	yes	yes	no	standard

Table 1 - Covered Sports and Activities				
Volleyball - amateur and occasional only	no	no	no	standard
Wake boarding (no stunts)	no	no	no	standard
Water polo - amateur and occasional only	no	no	no	standard
Waterskiing (no stunts)	no	no	no	standard
Windsurfing	yes	no	yes	standard
Yachting - not racing and sailing inside territorial waters	yes	no	yes	standard
Zip lining	yes	no	yes	standard
Zorbing	yes	yes	no	standard

Please Note:

If **Your** sport or activity is not listed above, cover is available if the sport or activity meets the following criteria:

- A sport or activity able to be undertaken by persons of all ages including those sports or activities with height or general health warnings (e.g. bush walk) and which do not require any specialised equipment or a high level of fitness.
- Sport or activities provided by a commercial operator and open to persons of all ages including those with height or general health warning (e.g. Disneyland rides).
- If unsure please contact **Us** on 1300 290 217. When **You** contact **Us** **You** will need to provide relevant details such as the sport or activity description, location and **Your** experience. **We** will also need to know if **You** will be under the supervision of a licensed commercial operator.

Table 2 - Covered Winter Sports

These are defined in **Your** policy as a **Winter Sports**. To have cover for any of the below **Winter Sports** **You** must have purchased the **Winter Sports** Cover option and this option must be shown on **Your** Certificate of Insurance.

Any references to skiing in the Table below also include snowboarding.



If **You** intend to take part in any **Winter Sport** during **Your Trip**, please note that cover is only available for the Winter Sport listed below, and is only available where;

- (i). **You** follow the safety guidelines for the **Winter Sport** concerned and where applicable, **You** use the appropriate and recommended safety equipment;
- (ii). The **Winter Sport** is not part of a competition or tournament;
- (iii). The **Winter Sport** is not undertaken on a professional basis; and
- (iv). The **Winter Sport** is not excluded by the Policy or listed in the Table 3 - Excluded Sports and Activities.

Policy Section and General Exclusions apply to covered **Winter Sports** including those for which additional premium is payable; for example General Exclusion C4 which reads:

Any claim relating to:

- (i). Any form of racing other than on foot.
- (ii). Any sport or activity:
 - (a) Unless that sport or activity is covered under the Table 1 - Covered Sports and Activities on pages 25-29 of this Policy Wording, but
 - (b) Only to the extent that cover is provided under that Table and **You** have selected the Sports and Activities Cover under Optional Cover Extension, and
 - (c) Where applicable **You** have paid the additional premium to obtain cover, for one or more of the activities, for which the Table specifies an additional premium payment is required.
- (iii). Any sport or activities listed under the Table 3 - Excluded Sports and Activities on page 31 of this **Policy Wording**. For the purpose of clarity **You** cannot pay an additional premium to cover these activities.
- (iv). **You** participating, as a professional, in any professional sport.

Special Condition 1:

These **Winter Sport** must be:

- (i). With a commercial operator;
- (ii). Available to general public;
- (iii). Not considered extreme risk; and
- (iv). Not require any special skills or a high level of fitness to undertake.

Special Condition 2:

Whilst engaged in this **Winter Sport**:

- (i). The Sum Insured under Section E (Overseas Medical, Hospital, Dental and Related Expenses) is reduced to \$500,000 per **Trip**, and.

There is no cover available under Section G (**Your Liability** for causing loss or damage to property, injury or death).

If **You** have any questions, please email **Your** enquiries to austclaims@aig.com.

Table 2 - Covered Winter Sports

WINTER SPORTS	Winter Sport Cover Upgrade Required?	Special conditions 1	Special conditions 2	Excess Payable
Bigfoot Skiing	yes	no	yes	standard
Cat Skiing	yes	no	yes	standard
Cross-country skiing (along a designated cross country ski route only)	yes	no	yes	standard
Glacier Skiing	yes	no	yes	standard
Heli-Skiing	yes	yes	yes	standard
Ice Hockey (not competitive)	yes	no	no	standard
Ice Skating	yes	no	yes	standard
Lugeing – Ice	yes	yes	yes	standard
Mono Skiing	yes	no	yes	standard
Off-piste Skiing – with professional guide	yes	yes	yes	standard
Recreational ski racing (not training for, or participating in a competition)	yes	no	yes	standard
Skiing (recreational only)	yes	no	yes	standard
Snowmobiling	yes	no	no	standard
Tobogganing	yes	no	yes	standard

Table 3 - Excluded Sports and Activities

Please be aware that this is not a definitive list of excluded sports and activities, but is intended to provide examples of sports and activities where cover is not available under this policy in any circumstances.

If **You** have any questions or if **You** wish to take part in any sport or activity not shown in any of the sports and activities tables then please contact Good2Go on 1300 290 217 or e-mail austclaims@aig.com before taking part to make sure that cover is provided.

Table 3 - Excluded Sports and Activities			
	Am I covered?		Am I covered?
Boating in international waters (other than on a commercial cruise liner)	no	Mountaineering – involving climbing or ice equipment	no
BMX riding	no	Off-piste Skiing	no
Bobsleighting	no	Parachuting	no
Boxing (including training)	no	Paragliding	no
Cascading	no	Parapenting	no
Cliff walking / jumping	no	Parascending (over land or snow)	no
Competition contact sports or activities (e.g. rugby union, league)	no	Polo	no
Competitive cycling	no	Potholing	no
Cross-country skiing – not on a designated cross country ski route	no	Racing other than foot	no
Expedition to remote, hazardous or dangerous locations (e.g. Antarctica)	no	Rock climbing (outdoor)	no
Extreme sports or activities	no	Rock scrambling	no
Flying – piloting or crewing any aircraft	no	Running with the bulls	no
Freestyle skiing	no	Scuba diving – more than 30 metres depth	no
Gliding	no	Shark diving	no
Gorge walking – private trip	no	Skeletons	no
Hang-gliding	no	Ski acrobatics	no
High diving	no	Ski jumping or stunting	no
Horse jumping	no	Ski racing (including training)	no
Hunting	no	Sky diving	no
Hydro speeding	no	Triathlons	no
Kite surfing	no	Via ferrata	no
Micro lighting	no	Weightlifting (training for or participating in a competition)	no
Mountain biking – downhill racing or extreme ground conditions or stunts	no	White or black water rafting, canoeing or kayaking – grade 5 or higher	no
Mountain boarding	no	Yachting – racing or sailing in international waters	no





GOOD GO



Bring on tomorrow