



# Qantas Travel Insurance

## Annual Multi Trip Plan

### Product Disclosure Statement

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This document was prepared on 1 November 2023  
The insurer of this product is AIG Australia Limited (AIG),  
ABN 93 004 727 753, AFS License Number 381 686

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## About this Product Disclosure Statement

This Product Disclosure Statement (“PDS”) contains information about key benefits and significant features of your travel insurance policy. It also contains important information about your rights and obligations such as your duty to not make a misrepresentation, cooling-off and complaint procedures. Its purpose is to assist both your decision to purchase this insurance and ability to compare it with other products. We recommend you read the PDS carefully and in conjunction with the Policy Benefits before deciding whether to acquire this product.

This PDS is dated 1 November 2023. The information in this document is current as at the date of this PDS. We may change some of the information in the PDS that is not materially adverse from time to time where permitted by the law, without needing to notify you. You may review the current version of the PDS at any time by visiting the website [qantasinsurance.com/travelpolicydocuments](https://qantasinsurance.com/travelpolicydocuments). Should you require it, we will provide you with a paper version of this PDS free of charge upon receipt of such request. If it becomes necessary, we will issue a supplementary or replacement PDS.

## Who you’re dealing with

### The insurer

Qantas Travel Insurance is underwritten and issued by AIG Australia Limited ABN 93 004 727 753, AFSL 381 686, level 19, 2 Park Street, Sydney NSW 2000 (“AIG”). In this PDS, whenever we use the words ‘we’, ‘us’ or ‘our’, it will always mean AIG Australia Limited.

We provide this product pursuant to an Australian Financial Services Licence (“AFSL”) granted to us by the Australian Securities and Investments Commission. We are responsible for preparing this Product Disclosure Statement.

### The distributor

This policy is distributed and promoted by Qantas Airways Limited ABN 16 009 661 901 (“Qantas”).

Qantas has been appointed as an Authorised Representative of us (AR 261 363), and may distribute travel insurance policies and provide you with general advice about the product, but Qantas acts on our behalf and not yours.

## Target Market Determination

Under the law we are required to provide you with a Target Market Determination (“TMD”). The TMD provides details about the class of customers this product has been designed for, taking into consideration their likely needs, objectives and financial situation.

The TMD is not a PDS and should not be used as a summary of policy benefits, terms or conditions. The information in this TMD is general advice only and does not take into consideration the needs, objectives and financial situation of individual customers. Customers should review the PDS for full details on benefits, terms, conditions and exclusions before deciding to purchase this Product.

For a copy of the TMD for this product, visit [qantasinsurance.com/travelpolicydocuments](https://qantasinsurance.com/travelpolicydocuments).

## Important contact information

### AIG Travel Emergency Assistance

**Phone:** 1800 954 016 (within Australia) or +61 3 9522 4838 (from overseas), 24-hours a day from anywhere in the world if you experience a travel emergency or require emergency travel assistance. For more information about this service, refer to [Emergency assistance including pre-trip services](#).

**Email:** [gantasinsuranceassistance@aig.com](mailto:gantasinsuranceassistance@aig.com)

### AIG Claims

**Phone:** 1800 954 017 (within Australia) or +61 3 9522 4839 (from overseas).

**Online:** Make a claim online at [gantasinsurance.com/travelclaim](https://gantasinsurance.com/travelclaim).

**Email:** [gantasinsuranceclaims@aig.com](mailto:gantasinsuranceclaims@aig.com)

### AIG Customer Service

**Phone:** 1800 954 270 (within Australia) or +61 3 9522 4840 (from overseas).

**Online:** Manage your policy online at [gantasinsurance.com/mytravelpolicy](https://gantasinsurance.com/mytravelpolicy).

**Email:** [gantascustomerservice@aig.com](mailto:gantascustomerservice@aig.com)

Please have the Policy Number shown on your Certificate of Insurance handy as well as any information that will assist the call operator in answering your question or request for assistance. This includes your current location and a contact number.

# Purchasing this product

## Table of benefits

The following Table of Benefits provides a summary of the cover available and sets out the maximum amounts we will pay for claims under each section. This is a summary only and sub-limits, wait periods and other restrictions may apply. Please refer to the applicable section under [Policy benefits](#) in this PDS to make yourself aware of the covers, and the specific terms, conditions, definitions and exclusions applicable to the cover to ensure it meets your needs.

The amounts shown in the Table of Benefits are stated for each trip and will apply to each insured person, except for [Section 9 – If you hire a rental vehicle during your trip](#), [Section 11.1 – Additional kennel and cattery fees](#), and [Section 11.2 – Additional childcare costs](#), where the total limit will apply to each trip for all insured persons. This means, for example, that we will only pay one rental vehicle excess regardless of the number of people travelling with you, but for loss or damage to personal baggage items, the most we will pay in total will be the limit shown in the Table of Benefits multiplied by the number of people insured by the policy.

[Section 13 – Snow sports optional cover](#) and Specified Medical Conditions coverage are optional coverages and will only apply if we have accepted your application and you have paid the additional premium we require. Refer to [Buying optional cover](#) for more information.

All amounts shown are in Australian dollars [AUD].

Section	Policy Benefits	Does an excess apply?~	Limit per insured person unless otherwise stated (A\$)	
			Domestic Trips	International Trips
Section 1	<b>If you have to cancel or shorten your trip</b>	Yes		
	1.1 – Loss of prepaid travel deposits		Unlimited^	Unlimited^
	1.2 – Loss of your Qantas Points		Included	Included
	1.3 – Travel agent's fees		\$1,500	\$1,500
Section 2	<b>If you incur additional travel expenses</b>	Yes		
	2.1 – Additional accommodation and meal expenses		Unlimited^	Unlimited^
	2.2 – Additional transportation expenses		Unlimited^	Unlimited^
	2.3 – Resumption of your trip		\$5,000	\$5,000
Section 3	<b>If you are sick or injured during your trip</b>	Yes		
	3.1 – Overseas medical expenses		No cover available	Unlimited^#
	3.2 – Someone to be with you		No cover available	Unlimited^
	3.3 – Cash while you are in hospital (total amount we will pay for all days combined) <b>Sub-limit:</b> The amount we will pay for each day - \$250		No cover available	\$7,500*
	3.4 – Internet use and telephone calls		No cover available	\$500
Section 4	<b>If you need to see a dentist during your trip</b>	Yes		
	4.1 – Teeth that are injured in an accident		No cover available	Unlimited^#
	4.2 – Emergency relief of dental pain		No cover available	\$2,500

Section	Policy Benefits	Does an excess apply?~	Limit per insured person unless otherwise stated (A\$)	
			Domestic Trips	International Trips
Section 5	<b>If you need to be medically evacuated or brought back home</b>	No		
	5.1 – Emergency medical evacuation		No cover available	Unlimited^
	5.2 – The return of your mortal remains		No cover available	\$20,000
	5.3 – Funeral expenses		No cover available	\$5,000
Section 6	<b>If you die or are disabled as result of an accident</b>	No		
	6.1 – Accidental death			
	People aged 18 years and older		\$25,000	\$25,000
	People under 18 years of age		\$10,000	\$10,000
6.2 – Permanent disablement	\$25,000	\$25,000		
Section 7	<b>If your personal effects or travel documents are lost, stolen or damaged</b>	Yes		
	7.1 – Your luggage or personal effects (total amount we will pay for all items combined)		15,000*	15,000*
	<b>Sub-limits:</b>			
	– The most we will pay for each item, or set or pair of items – \$750			
	– The most we will pay for a smartphone – \$2,000			
– The most we will pay for a camera, video camera or camcorder – \$5,000				
– The most we will pay for a personal computer – \$2,500				
7.2 – Your money	No cover available	\$300		
7.3 – Your passport and travel documents	No cover available	\$3,000		
Section 8	<b>If you experience delays or hijacking</b>	No		
	8.1 – Travel delay (total amount we will pay for all hours combined)		\$1,600*	\$1,600*
	<b>Sub-limit:</b> The amount we will pay for every 6 hours – \$200			
	8.2 – Baggage delay (total amount we will pay for all hours combined)		\$1,600*	\$1,600*
<b>Sub-limit:</b> The amount we will pay for every 6 hours – \$200				
8.3 – Hijacking	No cover available	\$10,000		
Section 9	<b>If you hire a rental vehicle during your trip</b>	No		
	9.1 – Your rental vehicle’s insurance excess		\$8,000 per policy	\$8,000 per policy
	9.2 – Return of your rental vehicle		\$1,000 per policy	\$1,000 per policy



Section	Policy Benefits	Does an excess apply?~	Limit per insured person unless otherwise stated (A\$)	
			Domestic Trips	International Trips
<b>Section 10</b>	<b>If you incur legal expenses or legal liability</b>	<b>No</b>		
	10.1 – Legal liability		\$3,000,000	\$3,000,000
	10.2 – Defence costs		\$50,000	\$50,000
<b>Section 11</b>	<b>If you incur costs in Australia</b>	<b>No</b>		
	11.1 – Additional kennel and cattery fees		No cover available	\$500 per policy
	11.2 – Additional childcare costs		No cover available	\$750 per policy
	11.3 – Loss of your income after an injury (total amount we will pay for all weeks combined)		No cover available	\$15,000*
	<b>Sub-limit:</b> The amount we will pay for each week – \$1,000			
<b>Section 12</b>	<b>If you are diagnosed with COVID-19</b>	<b>Yes</b>		
	12.1 – Overseas medical expenses		No cover available	Unlimited <sup>^#</sup>
	12.2 – Emergency medical evacuation or repatriation		No cover available	Unlimited <sup>^</sup>
	12.3 – Loss of prepaid travel deposits		Unlimited <sup>^</sup>	Unlimited <sup>^</sup>
	12.4 – Additional accommodation and meal expenses		Unlimited <sup>^</sup>	Unlimited <sup>^</sup>
	12.5 – Additional transportation expenses		Unlimited <sup>^</sup>	Unlimited <sup>^</sup>
	12.6 – Your quarantine overseas (total amount we will pay for all days combined)		No cover available	\$2,100*
	<b>Sub-limit:</b> The amount we will pay for each day – \$150			
<b>Section 13</b>	<b>Snow sports optional cover</b>	<b>Yes</b>		
	13.1 – Your snow sports equipment		\$2,500	\$2,500
	13.2 – Your pre-paid ski costs		\$1,000	\$1,000
	13.3 – Snow sports equipment hire		\$1,000	\$1,000
	13.4 – Closure of your ski field (total amount we will pay for all days combined)		\$1,000*	\$1,000*
	<b>Sub-limit:</b> The amount we will pay for each day – \$200			

**Important notes:**

~ An excess of A\$ 100 is payable per event per claim

\* Sub-limits apply

<sup>^</sup> The term 'Unlimited' means that there is no maximum cap applied to the coverage amount<sup>#</sup> Limited to 12 months of first getting sick or suffering an injury



## Potential risks of purchasing this product

Whilst this policy provides broad travel insurance coverage, it may not match your expectations or suit your needs. There are also exclusions that may apply to specific circumstances. To assist with your decision to purchase this insurance and manage your expectations in the event of a claim, we believe it is important to highlight the main areas where there is limited or no cover available under this policy. There are however other limitations and exclusions, and we recommend you review the policy to make sure you are aware of these other limitations and exclusions.

### Domestic trips

Not all Policy Benefits are available if you are travelling on a **domestic trip**. In particular, for domestic trips there is no cover under:

- Section 3 – If you are sick or injured during your trip
- Section 4 – If you need to see a dentist during your trip
- Section 5 – If you need to be medically evacuated or brought back home
- Section 7.2 – Your money, Section 7.3 – Your passport and travel documents
- Section 8.3 – Hijacking
- Section 11 – If you incur costs in Australia
- Section 12.1 – Overseas medical expenses, Section 12.2 – Emergency medical evacuation or repatriation; or Section 12.6 – Your quarantine overseas

Please refer to the [Table of Benefits](#) for more information.

### Epidemic or pandemic, including COVID-19

There is no cover for claims resulting from or relating to an **epidemic or pandemic** unless you or someone travelling with you is diagnosed with COVID-19, in which case some cover is available under [Section 12 – If you are diagnosed with COVID-19](#).

There is no cover under any section of this policy where you travel contrary to travel restrictions that may be in place due to government orders, warnings, advisories, regulations, directives, prohibitions or border closures relating to any current or previous **epidemic or pandemic** as declared by the World Health Organisation or by any official governmental body or health authority of either Australia or your Destination country.

### Government actions

There is no cover for government-issued orders or interventions that impact the ability to travel.

### Pregnancy

There is no cover for any costs relating to pregnancy if you are more than 26 weeks pregnant at the start of or during your trip (including routine pre-natal care and childbirth).

### Sports and activities

Most amateur sports and activities are covered at no additional cost, however there are some activities that we don't cover or that we provide limited cover for. These include:

- **Extreme sports and sporting activities.**
- **Competition sports.**
- Racing (other than on foot).
- Scuba diving.
- **Trekking** above 3,000 metres.
- Motorcycling.

Please refer to the [General exclusions](#) for a full list of excluded activities and/or cover restrictions that may apply.

## Unattended luggage

There is no cover for any personal baggage items left **unattended** in any **public place**, in any shared accommodation such as a hostel room or in any unlocked private room or dwelling. There are also restrictions for items left in vehicles. Please refer to [What you are not covered for under section 7](#) and the [General definitions](#) for full details.

## Sanctions

AIG is subject to compliance with sanctions laws. As such we will not be deemed to provide cover and we will 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 us, our parent company or our 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, the United States of America or the Commonwealth of Australia.

## Applying for cover

You can apply for this travel insurance at the time you make a travel booking on [qantas.com](#). You can also apply before or after you've made your travel booking, and right up until your departure date, by visiting [qantasinsurance.com](#) or by calling the Qantas Insurance contact centre on **13 49 60**.

Before you buy, you should review the terms and conditions of this policy to make sure the cover is right for you. You should also review any advisories on [smartraveller.gov.au](#) and check the news for anything related to your intended Destinations. We won't cover any location with a 'Level 4 – Do not travel' warning issued by the Australian government.

If you have questions about applying for cover, please call us on **13 49 60**.

## Who can get cover under this policy

To be eligible for cover under this policy, you must be an Australian resident with unrestricted right of entry into Australia and be currently enrolled in Medicare. To be covered whilst on a trip, insured persons under the age of 12 years old must be travelling with an adult on the trip.

This policy covers you for both **international trips** and **domestic trips** each up to 45 days duration undertaken between the Policy Start Date and Policy End Date shown on your Certificate of Insurance.

At the time of purchasing this insurance you must not be aware of any circumstances which could lead to cancellation or disruption of any trip, and at the time of purchasing this insurance and up until the time you commence any trip you must be medically fit to travel.

## Buying optional cover

Under this policy, you can apply to add the following optional covers to your policy. If we accept your application, an additional premium will be payable. If you choose to pay the premium, the optional cover will be shown on your Certificate of Insurance.

You can apply to add optional covers at the time you purchase your policy on [qantasinsurance.com](#). Optional covers are not available to be added onto your policy at the time you make your travel booking on [qantas.com](#). They can however be added on prior to your departure date by calling us on **1800 954 270**.

## Specified medical conditions

You can seek cover on international trips for an **existing medical condition** that is not included on the list of [Automatically covered conditions](#) by completing a medical assessment. Refer to [How we cover existing medical conditions](#) for more information.

## Snow sports optional cover

**Snow sports** are not automatically covered under this policy. If you intend to take part in **snow sports** during a trip you can purchase the Snow Sports Optional Cover to extend cover under all policy benefits, including medical, and add some snow specific benefits such as cover for **snow sport equipment** hire and closure of your ski resort. We provide more information under [How we cover snow sports](#).

## Your duty to not make a misrepresentation

Before you enter into an insurance contract, you have a duty to take reasonable care not to make a misrepresentation to us under the Insurance Contracts Act 1984. You have the same duty if you extend or vary your insurance policy.

This means that you must answer our questions accurately and completely. If you are unsure about the requirements of any of our questions, please tell us. If you need to check your records or other information before answering, please make sure you do so. In answering our questions, you should also make sure you provide accurate and complete answers for anyone else to whom the questions apply.

Your compliance with this duty is very important as we make our decisions whether to insure you and, if so, on what terms, based on the information you provide. If you fail to take reasonable care and make a misrepresentation to us, we may be entitled to cancel your contract, deny a claim or reduce the amount we will pay you if you claim, or if the misrepresentation was made fraudulently, treat the policy as if it never existed.

## Receiving your policy information

We will email you your policy confirmation details, which includes where you can download your Certificate of Insurance, once you've paid your premium. If you want to confirm a transaction, for example, whether the Certificate of Insurance has been issued or if optional covers have been added to your policy, you can contact us on **13 49 60** or log in to our policy portal at [qantasinsurance.com/mytravelpolicy](https://qantasinsurance.com/mytravelpolicy). You will need to provide personal identification information to access your travel insurance and view your policy.

## Cooling-off period

You can cancel this policy for any reason within 21 days of purchasing it and get a full refund of the premium you have paid. We won't provide any refund if you have started a trip or if you have made a claim under your policy within the 21-day cooling-off period.

To cancel your policy during the cooling-off period please log in to our policy portal at [qantasinsurance.com/mytravelpolicy](https://qantasinsurance.com/mytravelpolicy) or call us on **1800 954 270**.

## Cancelling outside the cooling-off period

If you want to cancel your policy after the cooling-off period, we may at our discretion refund all or part of your premium. We'll only consider your request if you have not started a trip and you haven't made a claim and don't intend on making a claim under your policy.

To cancel your policy outside the cooling-off period, please call us on **1800 954 270** to discuss your options.

## Excess

An excess is the first amount of a claim that you have to pay. The amount of the excess is shown as the Excess in your Certificate of Insurance. If an excess applies to a claim we'll cover, we will take this amount off the amount you're claiming for, or in some cases we may ask you to pay the excess to a supplier, repairer, or us.

Under this policy we will only apply one excess per trip for each event that results in a claim. This means, for example, that if you have to cut your trip short and can claim under [Section 1 – If you have to cancel or shorten your trip](#) and [Section 2 – If you incur additional travel expenses](#), we will only deduct one excess. However, if you suffer more than one event, even of the same nature (for example, your bags are stolen twice in the same trip), we will deduct one excess per event. If you

suffer an event that impacts multiple trips (for example, you suffer a medical event that prevents you from taking two or more trips you had booked to go on), we will deduct one excess for each trip you claim for.

We will apply an excess if you're claiming under the following benefits:

- [Section 1 – If you have to cancel or shorten your trip](#)
- [Section 2 – If you incur additional travel expenses](#)
- [Section 3 – If you are sick or injured during your trip](#)
- [Section 4 – If you need to see a dentist during your trip](#)
- [Section 7 – If your personal effects or travel documents are lost, stolen or damaged](#)
- [Section 12 – If you are diagnosed with COVID-19](#)
- [Section 13 – Snow sports optional cover](#)

## Cost of your policy

The amount that we charge you when you purchase your policy is called the premium. The premium under this policy may consist of the base premium, which is the amount we'll charge you for the standard cover, and premium for any optional covers you select. We'll show these separately on your Certificate of Insurance.

The premium we charge reflects the amount of risk we determine for your trip based on a number of factors that you tell us. For example, we'll calculate the base premium considering the number of travellers and the ages of you and anyone else to be insured by the policy.

We won't charge premium to anyone under the age of 12 years old at the time of buying this policy, however cover in respect of anyone under the age of 12 years old will only apply if they are travelling with an adult on the trip.

We will either charge your credit card for the premium amount or deduct the number of Qantas Points from your Qantas Frequent Flyer account if you choose to redeem Qantas Points to cover the entire premium.

## Taxes

The premium that we charge you includes GST and stamp duty where applicable.

If you are registered for GST, you must tell us your input tax credit entitlement. When we make a payment under this policy for the acquisition of goods, services or other supplies we will reduce the payment by the amount of any input tax credit that you are or would have been entitled to if you made a relevant acquisition. Any fines or penalties arising from your incorrect advice are your responsibility and not ours.

## Complaints and feedback

We recognise that sometimes things go wrong, and when they do, we want you to tell us so we can try and make them right as soon as possible.

Below is information on how to contact us and how we will work together to resolve any concerns you have.

To provide feedback or raise a complaint you can speak to our Complaints Team or you can contact us in writing. Our Complaints Team can be contacted on **1800 339 669**. To get the best out of your call with us, please have this policy, your Certificate of Insurance and, if applicable, your claim number available, and any specific information about the issue you would like to resolve. If you would prefer to provide your feedback or complaint in writing you can do so using our website, or by writing to:

The Complaints Team  
AIG Australia Limited  
Level 13, 717 Bourke Street  
Docklands VIC 3008  
Email: [aucomplaints@aig.com](mailto:aucomplaints@aig.com)  
Phone: 1800 339 669 (free call)

## What we will do if you make a complaint

If you make a complaint we will record your complaint, make sure that your concerns are addressed as quickly as possible and seek to achieve a fair outcome for both parties. We will treat your complaint respectfully and handle all personal information in accordance with our Privacy Policy.

We will assess your complaint upon receipt. We will acknowledge your complaint within one business day of receiving it and provide you with the name and contact details of the person who will be handling it. We will keep you informed about the progress of your complaint via your preferred method of communication every 10 business days, or more frequently if necessary, or as agreed by you.

If we cannot meet any of the above timeframes, we will communicate to you the reasons why this has not been possible and advise you when you should expect to receive a response or decision. If you are dissatisfied with those reasons or if we still haven't resolved your complaint within 30 calendar days of receiving it, we will outline your right to complain to the Australian Financial Complaints Authority ("AFCA").

## If you are not happy with our response or handling of your complaint

If you are not satisfied with our response or the handling of your complaint, you can have the matter reviewed by our Internal Dispute Resolution Committee ("IDRC"). If you wish to have your complaint reviewed by the IDRC, you can call or write to our Complaints Team using the contact details above. As part of your request, please include detailed reasons for requesting the review and the outcome you are seeking. This information will assist the IDRC in carrying out its assessment and review of your complaint.

A written response setting out the final decision of the IDRC and the reasons for this decision will be provided to you. If we are unable to provide a response within 30 calendar days of receipt of the initial complaint, we will inform you of the time frame for when your complaint will be heard by the IDRC, when you should expect to receive a response from the IDRC, the reasons for such delay, your right to complain to AFCA if you are dissatisfied with such reasons, and the contact details for AFCA.

## Australian Financial Complaints Authority (“AFCA”)

You can take your complaint to AFCA at any time, including where we have been unable to resolve your complaint within 30 calendar days, you are dissatisfied with the outcome of your complaint, or you are dissatisfied with the findings of the IDRC.

AFCA provides a fair and independent financial services complaint resolution service that is free to consumers. AFCA can make decisions with which we are obliged to comply. Under AFCA rules, your complaint may be referred back to us if it has not gone through our complaints process.

AFCA’s contact details are:

Australian Financial Complaints Authority (“AFCA”)

GPO Box 3

Melbourne VIC 3001

Website: [www.afca.org.au](http://www.afca.org.au)

Email: [info@afca.org.au](mailto:info@afca.org.au)

Phone: 1800 931 678 (free call)

The 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 where available to you.



# Policy benefits

## Understanding your policy benefits

This insurance cover is primarily designed and valid for conventional leisure travel. A range of benefits are available, however there are some circumstances where cover cannot be provided which are described in the Policy Benefits as defined below and elsewhere in the PDS. It is important that you read and understand the entire PDS including the Policy Benefits and retain it in a safe place.

This PDS consists of important information about purchasing this product, complaints and feedback, the policy benefit terms and conditions (the "Policy Benefits"), [General exclusions](#), [Sanctions exclusions](#), [General definitions](#), making a claim and important information (collectively "the/this policy"), and should be read in conjunction with the Certificate of Insurance we issue to you including any amendments you make to the policy. In this policy:

- Words or phrases that appear in **bold** have specific meanings, which are described in the [General definitions](#). The words 'we', 'our', 'us', 'you', 'your' and 'trip' whenever they appear also have specific meanings but are not in bold to make the policy easier to read.
- The [General exclusions](#) and [Sanctions exclusions](#) apply to all sections of this policy. Specific conditions and/or exclusions may also apply, which will be set out in the applicable Policy Benefits section.
- Under each section:
  - ✔ **What you are covered for** describes the benefit available to you including any conditions that may apply; and
  - ✘ **What you are not covered for** sets out the applicable Policy Benefits section specific exclusions that will apply in addition to the [General exclusions](#).
- The Certificate of Insurance contains the policy options you selected and shows important policy details such as the Policy Issue Date, Policy Start Date, Policy End Date, Destinations covered, travellers covered under the policy and the Excess applicable to any claim made by you. Your Certificate of Insurance will also show whether you have purchased any additional optional covers and/or any special terms we issue to you.
- Headings in this policy don't affect the interpretation or meaning of any of the covers available to you under them and are intended only to assist you in navigating this document.

## Covered period for your trip

We will cover you for all trips up to 45 days each that you undertake between the Policy Start Date and Policy End Date shown in your Certificate of Insurance. Your cover under this policy in respect of any one trip will start and stop as follows.

Your cover under [Section 1 – If you have to cancel or shorten your trip](#) and [Section 12.3 – Loss of prepaid travel deposits](#), starts at the Policy Issue Date shown in your Certificate of Insurance or the date and time that you pay for a trip, whichever is later.

Cover in respect of all other sections begins at 12.01 am on the Policy Start Date shown in your Certificate of Insurance, the time that you leave your **home** to commence a trip, or the Policy Issue Date, whichever is later.

Cover under all benefits will end on the earliest of the time when you arrive **home**, at 11.59 pm on the 45th day after you departed on a trip, or at 11.59 pm on the Policy End Date shown in your Certificate of Insurance.

There is no cover under this policy when you are between trips except as provided for in [Section 1 – If you have to cancel or shorten your trip](#) and [Section 12.3 – Loss of prepaid travel deposits](#) above.

## Extending your policy

You cannot extend the Policy End Date shown on your Certificate of Insurance, or extend cover for any one trip beyond 45 days under this policy.

If you are travelling for longer than 45 days you can, however, apply for an International Comprehensive or Australian Comprehensive policy as applicable by calling us on **+61 3 9522 4840** to cover the additional days, from the 46th day and up to a maximum of 365 days from the date you commenced your trip.

If you will be travelling on a trip that will continue past the Policy End Date, you can apply for an International Comprehensive or Australian Comprehensive policy as applicable to cover the additional days or apply for a new Annual Multi Trip Plan by calling us on **+61 3 9522 4840**.

## Automatic extension of cover

If you can't return **home** on or before the Policy End Date shown on your Certificate of Insurance or the 45th day of your trip due to something unexpected and outside your control, we will automatically extend your cover for up to 30 days without payment of any additional premium. This includes if you or someone travelling with you is hospitalised or considered unfit to travel because of a sickness, illness or **injury**, or unavoidable delays affecting your **public transport** that prevent you from completing your trip on time. But we will only provide this automatic extension of cover if you make every reasonable endeavour to return **home** at the first possible or available opportunity; for example, when you are considered fit to fly or the reason for your travel delay has been removed.

## How we cover existing medical conditions

We don't automatically provide cover for all **existing medical conditions** under this policy. This section explains how we cover **existing medical conditions**.



There are some **existing medical conditions** that we will automatically cover you for providing you satisfy certain criteria. We explain these and the criteria that apply (if any) under [Automatically covered conditions](#) below.

If you have an **existing medical condition** that is not automatically covered, you may be able to apply to have your **existing medical conditions** covered by completing a medical assessment at the time you buy your policy. If we agree to provide this cover and you choose to add it to your policy, an additional premium may be payable. We provide more information about this and the application process under [Specified medical conditions](#) below.

If your **existing medical conditions** are not covered as an Automatically Covered Condition or a Specified Medical Condition, you will not be covered for any claim arising from your **existing medical conditions** under any section of this policy. You will, however, continue to be covered under this policy for other medical events not related to your **existing medical conditions**.

Under this policy, we define an **existing medical condition** as:

1. Any sickness including mental health condition, injury or disability which in the one-year period before the Policy Issue Date:
  - (a) You were aware of or a reasonable person in the circumstances could be expected to be aware of; and
  - (b) Such condition:
    - (i) Manifested itself, worsened, became acute or exhibited symptoms which would have caused an ordinarily prudent person to seek diagnosis, care or treatment;
    - (i) Required taking prescribed drugs or medicine, or tests or further investigation had been recommended by a **medical practitioner**; or
    - (i) Was treated by a **medical practitioner** or treatment had been recommended by a **medical practitioner**.
2. Any congenital, **chronic** or ongoing condition which you are aware of, or a reasonable person in the circumstances could be expected to be aware of, before the Policy Issue Date.

We will not provide cover under any section of this policy for any claim arising directly or indirectly out of, based upon or associated with any **existing medical condition**, unless your **existing medical condition** is covered under Automatically covered conditions below or we have agreed to cover your **existing medical condition** as a Specified medical condition, and you have paid any additional premium we may require.

## Automatically covered conditions

There are some **existing medical conditions** that we will cover you for automatically provided you satisfy certain criteria. These include 40 common conditions suffered by Australians.

The Automatically Covered Conditions and the criteria that apply are listed below. If you satisfy these criteria, we will automatically cover you for that **existing medical condition**. There is nothing else you need to do to activate this cover (for example, listing the condition on your Certificate of Insurance or supplying us with a copy of your medical records).

If your **existing medical condition** is not listed below, or if you don't satisfy the criteria stated, you may be able to apply to have your condition covered as a Specified Medical Condition. Please refer to [Specified medical conditions](#) below.

<b>Acne</b>	<b>Haemorrhoids</b>
<b>Allergies</b> – providing you're not required to carry an epi-pen and you have not had to go to hospital in the last 12 months	<b>Hashimoto's Disease</b> – providing the underlying medical cause is not a tumour
<b>Bell's Palsy</b>	<b>Hay Fever</b>
<b>Benign Positional Vertigo</b> – providing you haven't required hospitalisation for benign positional vertigo in the last two years, including as an outpatient	<b>Hiatus Hernia</b>
<b>Bunions</b>	<b>Hip/Knee Replacements</b> – providing they were performed more than 12 months ago and there are no ongoing treatments or residual problems
<b>Broken/Fractured Bones</b> – providing these are completely healed with no ongoing treatment or residual problems	<b>Hyperthyroidism/Overactive Thyroid</b> – providing the underlying medical cause is not a tumour
<b>Carpal Tunnel Syndrome</b>	<b>Hypothyroidism</b>
<b>Cataracts</b>	<b>Incontinence</b> – providing you have no underlying gastrointestinal or urinary condition
<b>Childhood Bronchiolitis</b> – providing you haven't required hospitalisation in the last 12 months	<b>Insomnia</b>
<b>Congenital Blindness</b>	<b>Ligament Injury</b> – provided these are completely healed with no ongoing treatment or residual problems
<b>Congenital Deafness</b>	<b>Macular Degeneration</b>
<b>Dermatitis</b>	<b>Menopause/HRT</b>
<b>Dry Eye Syndrome</b>	<b>Plantar Fasciitis</b>
<b>Eczema</b>	<b>Raynaud's Disease</b>
<b>Essential Tremor</b>	<b>Restless Leg Syndrome</b>
<b>Gastric Reflux</b>	<b>Sinusitis</b> – providing this is fully resolved and no further follow up
<b>Glaucoma</b>	<b>Solar Keratosis</b> – providing your condition has been confirmed as benign
<b>Goitre</b> – providing your condition has been confirmed as benign and the underlying medical cause is not a tumour	<b>Tinnitus</b>
<b>Gout</b>	<b>Trigger Finger</b>
<b>Graves' Disease</b> – providing you haven't received treatment from a <b>medical practitioner</b> for Graves' disease in the last six months	<b>Varicose Veins</b>

## Specified medical conditions

If your **existing medical condition** is not covered under [Automatically covered conditions](#), you may be able to apply to have your **existing medical conditions** covered as a Specified Medical Condition by completing a medical assessment at the time you buy your policy. You should check the list of [Automatically covered conditions](#) to see if you already have cover for your condition/s before completing a medical assessment.

If you go through a medical assessment, you will need to declare your **existing medical conditions** and answer some basic questions about your health. You must tell us about all of your **existing medical conditions** and not just the **existing medical conditions** you want cover for, as we use this information to determine whether we can cover you, and if so, on what terms. In most cases, we will be able to cover your **existing medical conditions**, but if you don't tell us about all of them or answer our questions honestly, we may not cover them.

If we agree to cover your **existing medical conditions**, we may require an additional premium. If you choose to pay the premium, the **existing medical conditions** you declare will be added to your Certificate of Insurance as Specified Medical Conditions, and you will be covered for events that arise from them for the duration of the policy.



Specified Medical Conditions are covered subject to the standard terms and conditions of the policy. This includes the [General exclusions](#) and anything that is listed under What You Are Not Covered For in the applicable policy section, which will apply even if you have paid additional premium. You should review the [General exclusions](#) as well as the policy sections in deciding whether to purchase Specified Medical Conditions cover.

You are not obligated to purchase Specified Medical Conditions cover where available. If we agree to cover your **existing medical conditions** as a Specified Medical Condition but you choose not to pay the premium, then we won't cover anything related to your **existing medical conditions**, but we will still cover you for unrelated medical events under the applicable policy section.

## Changes in health

If you purchase Specified Medical Conditions cover and you are aware of or a reasonable person in the circumstances could be expected to be aware of a change in health that has, or is likely to have, an effect on the diagnosis, severity, or management of any **existing medical condition** we have agreed to cover as a Specified Medical Condition before departing on your trip, you must tell us before the Policy Start Date on your Certificate of Insurance or as soon as reasonably practicable. Things that we consider to be a change in health include the taking of any new prescribed drugs or medicine, further medical testing, or treatment, any new sicknesses, disabilities, injuries or symptoms, or any change to or worsening of a Specified Medical Condition that would change any of your answers to the medical declaration such as a change in treatment, medication or dosage, the manifestation of new symptoms or such medical condition changing, as the case may be, to acute or **chronic**.

Once you have notified us of such change/s in your health, we will reassess your Specified Medical Conditions cover. If we consider the change/s in your health significantly increases the risk of loss, damage, **injury**, illness or liability under the policy, then the Specified Medical Conditions cover may be withdrawn. If we withdraw cover, and you then decide against

travel, you will be able to claim under [Section 1 – If you have to cancel or shorten your trip](#). If you do not claim and you want to cancel your policy, we will refund your premium in full, even if this is outside the cooling-off period.

If you don't tell us about the change/s in health before departing on your trip and that change significantly increases the risk of loss, damage, **injury**, illness or liability under the policy, then we may refuse coverage or refuse to pay the claim in whole or in part, subject to our rights under section 54 of the Insurance Contracts Act 1984 (Cth) including an entitlement to reduce our liability in respect of a claim by an amount that fairly represents the extent to which our interests have been prejudiced as a result of your failure to notify us. Section 54 sets out circumstances when we may refuse to pay the claim in part or in whole.

Failure to notify us of a change in your health set out above may entitle us to cancel the policy under section 60 of the Insurance Contracts Act 1984 (Cth).

## How we cover snow sports

We don't automatically provide cover for **snow sports** under this policy, but cover can be added for additional premium. We define **snow sports** as:

- Snow skiing and snowboarding both on and off piste;
- back country skiing or snowboarding;
- snowmobiling;
- tobogganing;
- cross-country skiing; or
- telemark skiing.

If you intend to engage in **snow sports** and want cover if you are involved in a **snow sports** accident (including for medical benefits), you must select the Snow Sports Optional Cover when purchasing your policy. If you choose to pay the premium, Snow Sports will be added to your Certificate of Insurance and we will provide cover under all of the policy terms and conditions. This means that the [General exclusions](#) and anything listed under What You Are Not Covered For under the relevant policy section will still apply.

By purchasing the Snow Sports Optional Cover, you'll also have access to some snow specific benefits, including cover for your **snow sports equipment**, **snow sports equipment** hire and lift closure at your ski resort. We describe these under [Section 13 – Snow sports optional cover](#).

## Emergency assistance and pre-trip services

By choosing Qantas Travel Insurance, you have direct access to our Travel Assistance team 24 hours a day, seven days a week if you have a travel emergency or require assistance during your trip.

The Travel Assistance team is comprised of a network of 24-hour service centres, which provide access to clinics, air evacuation services, and other medical assistance providers to give you the best available medical advice, care and medical transfers. The team will assess your situation and guide you through the process to address it.

To contact our Travel Assistance team, phone **1800 954 016 (within Australia)** or **+61 3 9522 4838 (from overseas)**.

Our Travel Assistance team can also provide you access to a range of general travel services before and during your trip. However, unless the service is covered under this policy as part of a claim there may be a cost to you if you choose to access those services.

For example, they can provide a medical services provider referral, however, they will not cover the costs of physicians unless covered under [Section 3 – If you are sick or injured during your trip](#). As another example, the team can provide lost luggage assistance, but they will not cover the costs of a third party's baggage tracing fees. When arranging assistance services, the team will notify you whether you may or may not be covered for any expenses relating to those services.

The Travel Assistance team can provide the following services to you:

- Pre-trip passport and visa information.
- Pre-trip vaccination and inoculation recommendations or requirements that may be needed prior to travelling to your Destination(s).
- Referral to local embassy or consulate at your Destination(s).
- Referral to legal firms in your general area.
- Emergency telephone translation service in all major languages as well as referrals to interpreter services.
- Assistance to search for a lost item and coordinate efforts to return lost items and/or luggage to your current destination or home.
- Assistance with replacement of lost or stolen travel documents, passports or visas.
- Telemedicine referral - our Travel Assistance team can connect you with a qualified medical professional to discuss general medical conditions and/or specific symptoms, with pharmacy services as available.
- Medical services provider referral - our Travel Assistance team can provide a list of physicians, dentists and optometrists in the area in which you are travelling.



The Travel Assistance team will make every effort to obtain appropriate medical attention for you when travelling, however they cannot guarantee that medical facilities will always be available in your location. The team will exercise due-care and diligence in the appointment and/or referral of any service provider to assist you, but assumes no responsibility for any advice or service provided by any third-party service provider.

As it relates to medical services, the Travel Assistance team's medical staff can remotely assess and monitor your condition and confer with your treating physician, but cannot provide medical treatment or advice.

All third-party costs associated with the services provided are your responsibility, unless covered elsewhere in this policy as part of a claim. The provision of assistance services will not in itself be an admission of liability for any claim.



## Section 1 – If you have to cancel or shorten your trip

Under this section we will pay the costs specified below you incur because you have to cancel or shorten your trip. Cover under this section applies for events that occur before your scheduled departure date, as well as events that occur once you have started your trip that require you to cut short your trip and return **home**. Depending on the circumstances of your loss, you may be able to claim under this section and [Section 2 – If you incur additional travel expenses](#). For example, if you need to shorten your trip and return **home**, you may be able to claim for lost deposits under this section and claim additional expenses getting **home** under Section 2.

If you claim under this section, you may need to pay an excess. Your excess is shown on your Certificate of Insurance and is the amount we will take off the loss you are claiming for. Please refer to [Excess](#) for more details.

### ✔ What you are covered for

- Loss of prepaid travel deposits – if you are unable to use travel arrangements you have paid for
- Loss of your Qantas Points – if you lose Qantas Points redeemed for any of the travel arrangements
- Travel agent’s fees – if you have to pay your travel agent a cancellation fee

### 1.1 – Loss of prepaid travel deposits

We will cover you if you have to cancel or shorten your trip due to something unexpected and outside your control, and you are unable to use travel arrangements you have paid for.

We will pay up to the amount shown in the [Table of benefits](#) for non-refundable travel and accommodation expenses, non-refundable costs of excursions, tours and activities and the cost of visas obtained specifically for your trip. But we won’t cover costs you would have had to pay anyway such as timeshare management fees or holiday club membership fees.



You must tell the travel company and/or **service providers** you have booked with as soon as you know you have to cancel or shorten your trip. We will not pay any additional cancellation or alteration penalties you incur after you became aware. For example, if you have booked a cruise and became aware that you needed to cancel when the cancellation penalty was 75% but didn’t actually cancel the cruise until the cancellation penalty was 100%, then we would not pay for the additional 25% penalty.

We won’t pay for any portion of travel or accommodation arrangements under this section if we’re paying for alternate arrangements under [Section 2 – If you incur additional travel expenses](#), in respect of the same reason and the same period of time. For example, if you have to shorten your trip and return **home**, we won’t pay for forfeited accommodation if we’re also paying additional accommodation expenses during your transit for the same night(s).

If you used rewards or loyalty points to cover the costs of deposits, the amount we will pay in respect of those deposits will be the quoted retail price for the same ticket or service at the time you made the booking, less your contribution towards the ticket or service (if any) and divided by the number of points redeemed, and multiplied by the number of points redeemed less any points that were returned back to you, i.e.:

$$\frac{\text{[Quoted retail price of ticket or service} \\ \text{– your cash contribution]}}{\text{Number of points redeemed for booking}} \times \text{[Number of points redeemed for booking} \\ \text{– number of points returned to you]}$$

For example, if you redeemed 24,000 points and contributed \$50 towards a ticket or service that retailed for \$400, and you were refunded 12,000 points by the provider, then the amount we will pay you will be \$175 (less any applicable excess) calculated as follows:

$$\frac{(\$400.00 - \$50.00)}{24,000 \text{ points redeemed for booking}} \times \begin{matrix} (24,000 \text{ points redeemed} \\ - 12,000 \text{ points returned to you}) \end{matrix}$$

Claimable deposit value = \$175.00 (less any applicable excess)

## 1.2 – Loss of your Qantas Points

We will cover you for the loss of your Qantas Points if you redeemed Qantas Points for any of the travel arrangements we cover under [Section 1.1 – Loss of prepaid deposits](#) above.

We will pay to reinstate your lost Qantas Points, but we will only do this if you elect for us to do so, otherwise we will settle your claim under [Section 1.1 – Loss of prepaid deposits](#) above. We won't reinstate any points for which the **service provider** has already offered you compensation.



If you want to claim under this section, you must ask Qantas to refund your Qantas Points as soon as you know you need to cancel or shorten your trip. If Qantas will refund your points subject to payment of a cancellation fee, you must take this option and pay the cancellation fee to Qantas. If this applies to you and you have used Qantas Points to cover the cancellation fee, we will arrange to reinstate only the number of Qantas Points used to cover the cancellation fee.

## 1.3 – Travel agent's fees

We will cover your travel agent's cancellation fees if you have to cancel your trip before your scheduled departure date due to something unexpected and outside your control.

We will pay up to the amount shown in the [Table of benefits](#) for non-recoverable fees you have been charged by your travel agent, but we will not pay more than the loss of normal remuneration available to the agent had the trip gone ahead as planned. If only a deposit has been paid at the time of cancellation, we will only pay the agent's cancellation fees up to the amount of the deposit.

### ⊗ What you are not covered for under Section 1

1. You or anyone travelling with you not wanting to travel or deciding not to travel.
2. You or anyone travelling with you being unable to travel because you or they don't have a valid passport or the necessary visas or permits.
3. Any error or omission in your booking arrangements made by you, your travel agent or any other person acting on your behalf.
4. Any costs for delays, rescheduling or cancellation caused by or within your **public transport** provider's operational control which are recoverable from or for which compensation is available from your **public transport** provider. Please note some coverage for delays is provided for under [Section 8.1 – Travel delay](#).
5. Any costs resulting from an **epidemic or pandemic**. You may, however, be able to claim under [Section 12 – If you are diagnosed with COVID-19](#).
6. Any **terrorist act**, or the intentional use of military force or other intervention by a government or official authority to intercept, prevent, or mitigate any known or suspected **terrorist act**.
7. Any loss, expense or liability excluded in the [General exclusions](#).

## Section 2 – If you incur additional travel expenses

Under this section we will pay for the additional costs specified below you incur because you are stranded at your destination, or miss a transport connection, or need to cut your trip short and return **home**. Depending on the circumstances of your loss, you may be able to claim under this section and [Section 1 – If you have to cancel or shorten your trip](#). For example, if you need to shorten your trip and return **home**, you may be able to claim additional expenses for getting **home** under this section and claim for lost deposits under Section 1.

If you claim under this section, you may need to pay an excess. Your excess is shown on your Certificate of Insurance and is the amount we will take off the loss you are claiming for. Please refer to [Excess](#) for more details.

### What you are covered for

- Additional accommodation and meal expenses – if you are stranded at your Destination for more than 24 hours
- Additional transportation expenses – if you need to catch up on your itinerary or come **home** early
- Resumption of your trip – if you want to resume your trip within 30 days of returning early **home**

### 2.1 – Additional accommodation and meal expenses

We will cover you if you incur accommodation and/or meal expenses you weren't expecting to pay due to something unexpected happening outside your control.

We will pay up to the amount shown in the [Table of benefits](#) for the reasonable and necessary expenses you incur because you are stranded at your destination for more than 24 hours after you had expected to leave, or that you incur during any transit covered under this policy.



We will only pay expenses that you pay which are over and above the costs that you have budgeted for or would have been expected to pay on your trip. This means, for example, that we will not cover additional costs for meals that you would have had to have bought during your trip anyway.

We will only pay for the same class of accommodation and meals that you had booked for the rest of your trip unless the same class is not available, or we and your treating **medical practitioner** agree that a different class is required after a sickness, illness or **injury** covered under this policy. This means, for example, we will not pay for a five-star hotel if you only used three-star hotels for the rest of your trip.

We won't pay for any additional travel or accommodation arrangements under this section if we're also paying for lost deposits under [Section 1 – If you have to cancel or shorten your trip](#), in respect of the same reason and the same period of time. For example, if you have to shorten your trip and return **home**, we won't pay for additional accommodation expenses during your transit if we're paying forfeited accommodation for the same night(s).

## 2.2 – Additional transportation expenses

We will cover you if you incur additional transportation expenses to catch up on your itinerary or shorten your trip to return **home** due to something unexpected and outside your control.

We will pay up to the amount shown in the [Table of benefits](#) for reasonable and necessary scheduled transportation expenses incurred to get you to the place you were supposed to be, in accordance with your original trip itinerary after you were stranded at a connecting destination or you missed a transport connection, or return you **home** if it is necessary and unavoidable that you have to cut short your trip and return directly **home**.



We will only pay additional transportation expenses based on the fare class that you had booked for the majority of your trip, unless your claim is to shorten your trip and return **home**, and we and your treating **medical practitioner** agree that an upgrade is required because of your medical status.

If we have to pay for you to return **home** early, we will use your return ticket towards our cost where possible. This may include changing the travel dates or upgrading the fare class, depending on your circumstances. If you do not hold a return ticket for your trip, we will deduct an amount equal to your original **public transport's** published one-way fare, based on the travel class that you booked for your outbound **public transport**, at the time you come **home**.

## 2.3 – Resumption of your trip

We will cover you to resume your trip if you had to cut your trip short and return **home** due to something unexpected and outside your control.

We will pay up to the amount shown in the [Table of benefits](#) for reasonable and necessary scheduled transportation expenses and any accommodation and meal expenses incurred in your transit, to resume your trip within 30 days of having to return **home**. But we will only pay this if you had more than 25% of your trip remaining at the time you had to cut your trip short.



We will pay additional transportation expenses based on the fare class that you had booked for the majority of your trip, however in no case will our payment under this section exceed what we would have paid under [Section 1 – If you have to cancel or shorten your trip](#) had you not resumed your trip.

If we pay to resume your trip, we will continue to provide you with insurance cover under all applicable sections of this policy until the end of your trip, however we will not provide you with any cover during the time that you have returned **home**.

## ⊗ What you are not covered for under Section 2

1. You or anyone travelling with you not wanting to travel or deciding not to continue with your travel.
2. Any costs under [Section 2.1 – Additional accommodation and meal expenses](#) for delays, rescheduling or cancellation caused by or within your **public transport** provider's operational control which are recoverable from or for which compensation is available from your **public transport** provider. Please note some coverage for delays is provided for under [Section 8.1 – Travel delay](#).
3. Any costs under [Section 2.2 – Additional transportation expenses](#) for delays, rescheduling or cancellation caused by or within your **public transport** provider's operational control. Please note some coverage for delays is provided for under [Section 8.1 – Travel delay](#).
4. Any claim where you have not allowed enough time to reach your departure point or check in, at or before the recommended time.
5. Any error or omission in your booking arrangements made by you, your travel agent or any other person acting on your behalf.
6. Expenses relating to an **epidemic or pandemic**. You may, however, be able to claim under [Section 12 – If you are diagnosed with COVID-19](#).
7. Any **terrorist act**, or the 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**.
8. Any loss, expense or liability excluded in the [General exclusions](#).

## Section 3 – If you are sick or injured during your trip

The cover available under Section 3 only applies to an international trip and is not available for a domestic trip.

Under this section we will pay for the medical and associated expenses specified below you incur outside Australia as a result of your sickness, illness or **injury**. This section does not cover dental expenses, which we cover under [Section 4 – If you need to see a dentist during your trip](#), or any costs relating to COVID-19, which we cover under [Section 12 – If you are diagnosed with COVID-19](#).

If you claim under this section, you may need to pay an excess. Your excess is shown on your Certificate of Insurance and is the amount we will take off the loss you are claiming for. Please refer to [Excess](#) for more details.

**Important Note** – If you need to go to hospital and are likely to be kept as an inpatient for more than 24 hours, or if you need to see a specialist, you must call us as soon as reasonably possible on **+61 3 9522 4838** and follow our reasonable advice or instructions.

### ✔ What you are covered for

- Overseas medical expenses – if you get sick or suffer an **injury** and have to pay medical expenses overseas
- Someone to be with you – if you are hospitalised for more than five days, and someone needs to travel from Australia to be with you
- Cash while you are in hospital – if you are confined to hospital as an inpatient for more than 24-hours
- Internet and telephone calls – if you need to contact us in relation to a medical or travel emergency

### 3.1 – Overseas medical expenses

We will cover you for your overseas medical expenses if you get sick or suffer an **injury** during your trip. For the purpose of this section, 'medical expenses' means the usual and customary costs for medical, hospital, ambulance or outpatient services and supplies given or prescribed by a **medical practitioner** and wheelchair hire and like aids or devices used by you under the instruction of a **medical practitioner** whilst you are confined to hospital as an in-patient. 'Usual and customary' means the usual level of charges for the standard services and supplies given or prescribed for the treatment of your condition at your Destination, had this insurance not existed. We won't pay for experimental or elective treatments.

We will pay up to the amount shown in the [Table of benefits](#) for the reasonable and necessary medical expenses you incur outside Australia within 12 months of first getting sick or suffering the **injury**. But there is no cover under this policy for medical expenses you incur in Australia once you return **home**, including if we return you under [Section 5 – If you need to be medically evacuated or brought back home](#).



This is not private medical insurance. If you need to go to hospital overseas you must, as reasonably possible, first attempt to seek treatment at a public hospital where public care is available under a reciprocal health agreement between Australia and any foreign government. This includes New Zealand and the United Kingdom.

If you need to go to hospital and are likely to be kept as an inpatient for more than 24 hours, or if you need to see a specialist, you must call us as soon as reasonably possible on **+61 3 9522 4838** and follow our reasonable advice or instructions. We won't ask you to do anything that would compromise your health or the level of care you receive, but we may be able to assist in directing you to English speaking facilities or facilities that can assist us in monitoring your condition or managing your claim.

If you don't comply with these requirements, we may limit our payment to those costs you would have incurred had you complied with them.

### 3.2 – Someone to be with you

We will cover someone to travel from Australia to your location if you are likely to be hospitalised overseas for more than five days due to a **serious illness or injury**, and we and your treating **medical practitioner** agree that it is medically necessary for someone to be with you.

We will pay up to the amount shown in the [Table of benefits](#) for the reasonable and necessary travel and accommodation expenses for one person to travel to, stay with, and accompany you back **home**. But we will only pay this if you are travelling alone, or if the people travelling with you have to return home or continue with their trip.

### 3.3 – Cash while you are in hospital

We will cover you if you are confined to hospital as an in-patient overseas for more than 24 hours during your trip.

We will pay you in cash The Amount We Will Pay For Each Day shown in the [Table of benefits](#) for each fully completed 24-hour period that you are confined to hospital by a **medical practitioner** due to a sickness, illness or **injury** you suffer during your trip. The most we will pay is the Total Amount We Will Pay For All Days Combined shown in the [Table of benefits](#). This means we will pay a maximum of 30 days hospitalisation in total.

### 3.4 – Internet use and telephone calls

We will cover you for your internet use and telephone calls made overseas for the purpose of contacting us in relation to a medical or travel emergency.

We will pay up to the amount shown in the [Table of benefits](#) for the reasonable costs of using your or someone else's mobile phone, a standard land line or any internet connection. If you need to purchase a prepaid card to call us, then we will reimburse you the cost of the card but only up to the amount which is reasonable and appropriate for this intended use. For example, we will not reimburse you for a \$100 prepaid card if a \$20 prepaid card would have been sufficient to cover your call costs.



## ⊗ What you are not covered for under Section 3

1. Expenses incurred for continuing any medications you were on, or treatments you were receiving, before you began your trip.
2. Expenses relating to an **epidemic or pandemic**. You may, however, be able to claim under [Section 12 – If you are diagnosed with COVID-19](#).
3. Using a hospital for addiction treatment or as a nursing, convalescent or rehabilitation place.
4. External prosthetic appliances or devices. This includes (but is not limited to) artificial limbs, hearing aids, contact lenses, lenses, glasses, artificial teeth and dental bridges or wheelchair and walking aids. But this exclusion won't apply to and we will cover you for wheelchair hire and like aids or devices as specifically referenced under [Section 3.1 – Overseas medical expenses](#) above.
5. Any loss, expense or liability excluded in the [General exclusions](#).

## Section 4 – If you need to see a dentist during your trip

The cover available under Section 4 only applies to an international trip and is not available for a domestic trip.

Under this section we will pay the emergency dental expenses specified below you incur outside Australia if your teeth are damaged in an **injury** or you suffer from sudden and acute dental pain. We won't pay for dental treatments that can wait until you get back **home**.

If you claim under this section, you may need to pay an excess. Your excess is shown on your Certificate of Insurance and is the amount we will take off the loss you are claiming for. Please refer to [Excess](#).

### ✔ What you are covered for

- Teeth that are injured in an accident – if your sound and natural teeth are broken or damaged as the result of an **injury**
- Emergency relief of dental pain – if you suffer sudden and acute dental pain

#### 4.1 – Teeth that are injured in an accident

We will cover you for your overseas emergency dental expenses if your sound and natural teeth are broken or damaged as the result of an **injury** during your trip.

We will pay up to the amount shown in the [Table of benefits](#) for the reasonable and necessary dental expenses you incur outside Australia within 12 months of first suffering the **injury**.



The dental expenses we will cover are those that are medically necessary to treat and/or stabilise your dental condition at the place the **injury** occurred. This does not include the cost of dentures, dental prostheses or dental reconstruction, unless such dental reconstruction is required as a result of the **injury**.

We won't cover **injury** to unsound or unnatural teeth, or any **injury** resulting from the lack of dental maintenance under this policy. If you make a claim, you'll need to provide a report from the treating dentist confirming the reason for and details of the dental treatment.

#### 4.2 – Emergency relief of dental pain

We will cover you for emergency dental expenses to relieve sudden and acute dental pain you suffer whilst on your trip.

We will pay up to the amount shown in the [Table of benefits](#) for the reasonable and necessary costs for a consultation and pain relief prescribed or authorised by a registered dentist at your location. This does not include the cost of over-the-counter medications self-prescribed to treat your dental pain.

### ✘ What you are not covered for under Section 4

1. Any expense for non-emergency dental check-ups or preventative treatments.
2. Anything related to routine dental care or lack thereof.
3. Any loss, expense or liability excluded in the [General exclusions](#).

## Section 5 – If you need to be medically evacuated or brought back home

The cover available under Section 5 only applies to an international trip and is not available for a domestic trip.

Under this section we will pay the costs specified below if you need to be moved for medical reasons or if your remains need to be returned to Australia. This section does not cover travel costs if you need to cut your trip short and return home, which we cover under [Section 2 – If you incur additional travel expenses](#) or [Section 12 – If you are diagnosed with COVID-19](#) depending on your circumstances.

### What you are covered for

- Emergency medical evacuation – if you need to be moved to another location or repatriated back to Australia
- The return of your mortal remains – if you die unexpectedly whilst on your trip
- Funeral expenses – if you die unexpectedly whilst on your trip

### 5.1 – Emergency medical evacuation

We will cover you if you need to be moved to another location for medical treatment or repatriated back to Australia as the result of a sickness, illness or **injury** that is covered under [Section 3 – If you are sick or injured during your trip](#), or that would be covered under Section 3, but public care was available.

We will pay up to the amount shown in the [Table of benefits](#) for the reasonable and necessary costs for transportation and medical support services incurred in evacuating or repatriating you, using the means that we and your treating **medical practitioner** agree is the most appropriate based on strict medical necessity and the medical constraints of your condition.



You must follow our reasonable instructions to move to another location or return to Australia following a medical emergency. We won't ask you to do anything that would compromise your health and would never ask you to move unless you were medically fit to travel.

If you need to be evacuated or repatriated and you haven't already notified us under [Section 3 – If you are sick or injured during your trip](#), for example, because you received public care, you or someone acting on your behalf must call us as soon as possible on **+61 3 9522 4838** and follow our reasonable advice or instructions.

If you don't comply with these requirements, we may limit our payment to costs for services that we would have paid under the same circumstances had you complied with them. If you decide to remain overseas when we request that you return to Australia, we won't cover any further medical expenses under this policy from the date and time that we would have repatriated you.

## 5.2 – The return of your mortal remains

We will cover the return of your mortal remains if you die unexpectedly whilst on your trip.

We will pay up to the amount shown in the [Table of benefits](#) for the reasonable and necessary costs incurred to bring your remains back to Australia, including costs incurred overseas for services and supplies provided by a mortician or undertaker such as the cost of a basic casket and embalming or cremation, if so elected. But we will only pay if you were medically fit and able to undertake the planned travel when you commenced your trip.

## 5.3 – Funeral expenses

We will cover funeral expenses in Australia if you die unexpectedly whilst on your trip.

We will pay up to the amount shown in the [Table of benefits](#) providing you were medically fit and able to undertake the planned travel when you commenced your trip.

### ⊗ What you are not covered for under Section 5

1. Expenses incurred for body retrieval or recovery.
2. Expenses relating to an **epidemic or pandemic**. You may, however, be able to claim under [Section 12 – If you are diagnosed with COVID-19](#).
3. Any loss, expense or liability excluded in the [General exclusions](#).

## Section 6 – If you die or are disabled as result of an accident

Under this section, we will pay you or your estate as specified below if you are **injured** in an accident and die or suffer a permanent **injury** as a result. For the purpose of this section, 'accident' means something that is sudden and unexpected which exerts an external force on the body. This includes, for example, motor vehicle accidents or something striking the body, but does not include anything resulting from any sickness, illness or infectious disease.

### ✔ What you are covered for

- Accidental death – if you die as the result of an **injury**
- Permanent disablement – if you are permanently injured as the result of an accident

#### 6.1 – Accidental death

We will cover you if you die as the result of an **injury** you suffer from an accident whilst on your trip.

We will pay the amount shown in the [Table of benefits](#) if you die from the **injury** within 12 months of the accident.

We will also pay the amount shown in the [Table of benefits](#) if you disappear in the disappearance, sinking or wrecking of the **public transport** you were travelling on, and you remain missing after 12 months. But we will only make this payment subject to a signed undertaking by the executor of your estate that the amount will be refunded to us if it is later discovered that you did not die as a result of the accident.

#### 6.2 – Permanent disablement

We will cover you if you suffer a permanent **injury** from an accident whilst on your trip.

For the purpose of this section, 'permanent', means that after 12 months a **medical practitioner** certifies that your **injury** is beyond any hope of improvement.

We will pay up to the amount shown in the [Table of benefits](#) if as a result of the accident, you suffer a permanent **injury** listed below within 12 months of the accident:

- Permanent total disablement. 'Total disablement' means disablement which stops you from eating, dressing, washing, bathing or toileting without another person or mechanical service.
- Permanent loss of use of one or more limbs. 'Limb' means the entire limb between the shoulder and the wrist or between the hip and the ankle, and 'loss of use' means total functional disablement or complete physical severance through or above the wrists or ankle joints.
- Permanent loss of sight in one or both eyes. 'Loss of sight' means your remaining vision is less than 3/60 on the Snellen Scale. This means you see at 3 feet what most people can see at 60 feet.
- Permanent loss of hearing in one or both ears. 'Loss of hearing' means that you suffer a hearing loss of more than 81 decibels in the impacted ear.
- Permanent loss of speech. 'Loss of speech' means the disability in articulating any three of the labial sounds, the alveololabial sounds, the palatal sounds or the velar sounds which contribute to speech, or total loss of the vocal cord or damage of the speech centre in the brain resulting in aphasia.



We will only pay one claim for each insured person for accidental death or permanent disablement arising from the same accident. If you suffer from more than one **injury** listed above, or if you suffer an **injury** that subsequently results in your death, we will pay the highest amount that you could claim for accidental death or the **injury** that you suffer.

### What you are not covered for under Section 6

1. Any sickness, illness or infectious disease.
2. Any loss, expense or liability excluded in the [General exclusions](#).

## Section 7 – If your personal effects or travel documents are lost, stolen or damaged

The cover available under Section 7.2 and Section 7.3 only applies to an international trip and is not available for a domestic trip.

Under this section we will pay for the loss or damage specified below to your personal baggage items that you have with you on your trip. This section does not cover delayed baggage, which we cover under [Section 8 – If you experience delays or hijacking](#). To be eligible for cover under this section, you must take reasonable precautions to keep your baggage items safe during your trip. You must also report any loss to the police or relevant authority having jurisdiction at the place of loss, for example an airport authority or airline representative, and provide us with a copy of the report.

If you claim under this section, you will need to pay an excess. Your excess is shown on your Certificate of Insurance and is the amount we will take off the loss you are claiming for. Please refer to [Excess](#) for more details.

### ✔ What you are covered for

- Your luggage or personal effects – if your personal baggage items are lost, stolen or accidentally damaged
- Your money – if your personal money items are stolen
- Your passport and travel documents – if your passport or travel documents are stolen or accidentally damaged

### 7.1 – Your luggage or personal effects

We will cover you if your personal baggage items are lost, stolen or accidentally damaged during your trip.

We will pay for personal baggage items that belong to you including those you purchase during your trip, but we won't make any payments for items that are borrowed or rented by you.

The amount we will pay will be based on the value of the item at the time it was lost, stolen or damaged. This means we will deduct an amount for the age of the item based on our standard depreciation tables. We may also take into account wear and tear and the general condition the item was in at the time of such loss, theft or damage.

We will pay up to the Total Amount We Will Pay For All Items Combined shown in the [Table of benefits](#), for all items lost, stolen or accidentally damaged in the same event.

The most we will pay for each item, set or pair of items, smartphone, camera, video camera, camcorder or **personal computer** is the amount shown in the [Table of benefits](#) for the respective item. For the purpose of this section, a 'set or pair of items' means items that are designed to be used together, for example, a pair of shoes, a pair of earrings or a set of golf clubs.

We will either replace or repair the item or reimburse you for your loss. If you elect not to repair the item, the amount we will pay will not be more than the repair costs we would have paid.



In many cases, **service providers** are liable for loss or damage occurring to baggage whilst in their care. If your baggage items are lost, stolen or damaged whilst in the care of a **service provider**, you must submit a claim against the **service provider** first before claiming under this policy. You must provide us with a copy of the claim made against the **service provider**, and evidence of the amount of compensation received from the **service provider**. We will pay the difference between your overall claim for baggage loss and the amount received from the **service provider**. If Qantas is the **service provider**, please make a claim for your lost baggage through the Qantas Customer Care team before claiming under this policy. You can find information about how to do this at [qantas.com/baggageservices](https://qantas.com/baggageservices).

If your claim relates to delayed baggage that is subsequently lost by the **service provider**, we will deduct any amount we pay under [Section 8.2 – Baggage delay](#), from your claim under this section.

## 7.2 – Your money

We will cover you if your personal money items are stolen during your trip. For the purpose of this section, ‘personal money items’ means cash, bank notes, traveller’s cheques and money orders only.

We will pay up to the amount shown in the [Table of benefits](#) for the loss of personal money but only for those money items that are either carried on your person at the time of loss or secured in a locked safe at your accommodation.



You must be able to give us reasonable proof for any items that you’re claiming for. For example, if you’re claiming for cash, you must be able to give us a currency exchange receipt, a bank statement or other bank documents that show the amounts you exchanged or withdrew, and the dates.

We won’t pay any amounts under this section that are in relation to monetary shortages due to the error or omission of any person or financial transaction, or that result from currency devaluation.

## 7.3 – Your passport and travel documents

We will cover you if your passport or travel documents are stolen or accidentally damaged during your trip. For the purposes of this section, ‘travel documents’ means your identity cards, travel tickets, visas or any entry permits you require for your trip.

We will pay up to the amount shown in [Table of benefits](#) for the replacement of your passport and/or any travel documents required to continue with your trip or return you back to Australia, and for any reasonable additional travel or accommodation expenses not covered elsewhere under this policy that you incur overseas for the sole purpose of replacing them, for example, the costs of travelling to the local Embassy or Consulate at your Destination.



## ⊗ What you are not covered for under Section 7

1. Any loss or damage to the following types of items:
  - (a) **Snow sports equipment.** You may, however, be able to claim under [Section 13 – Snow sports optional cover](#) if you have purchased the Snow Sports Optional Cover;
  - (b) External prosthetic appliances or devices, including artificial limbs, hearing aids, contact lenses, lenses, glasses, artificial teeth (including dentures) or dental bridges;
  - (c) Furniture or household effects;
  - (d) Fragile or brittle items, antiques, artefacts, collectibles, paintings or fine art;
  - (e) Any motorised land, air or waterborne vehicle of any kind or vehicle parts or accessories;
  - (f) Software, applications or data, including stored data such as documents or photos;
  - (g) Consumables, perishables or anything that's likely to go bad quickly, such as food or flowers;
  - (h) Any form of currency, negotiable instruments, bank accounts, electronic accounts except as provided under [Section 7.2 – Your money](#) above; or
  - (i) Property which is contraband or which is or has been illegally transported or traded.
2. Loss or damage to sporting equipment when you're using it. However, if your claim is for **snow sports equipment** that is stolen from a ski rack at a commercial ski field, you may be able to claim under [Section 13 – Snow sports optional cover](#) if you purchased the Snow Sports Optional Cover.
3. Any personal baggage items you mail or ship separately to you, send with someone else, or leave in the care of anyone who is not in your travelling party or who is not an authorised employee of your **public transport or service provider**.
4. Items of value, which may include smartphones, cameras, video cameras, camcorders, **personal computers**, jewellery and watches, that are checked-in as baggage.
5. Any personal baggage items that are checked-in as baggage contrary to the terms and conditions of the **public transport** provider.
6. Any personal baggage items left **unattended** in any **public place**, in any shared accommodation such as a hostel room or in any unlocked private room or dwelling.
7. Any personal baggage items left in a vehicle overnight or in an unlocked vehicle at any time.
8. Items of value, which may include smartphones, cameras, video cameras, camcorders, **personal computers**, jewellery and watches, left in a vehicle at any time. This includes loss or damage of such items even if concealed in the boot of a locked vehicle during daylight hours.
9. Screens of smartphones, **personal computers** or tablets, or scratching or denting of any personal baggage item unless the scratch or dent makes the item unusable.
10. Mechanical or electrical breakdown of any items.
11. Loss or damage due to or resulting from wear and tear or gradual deterioration, or the action of moths, vermin or atmospheric or weather conditions including mildew, humidity, rust or corrosion.
12. Any loss, expense or liability excluded in the [General exclusions](#).

## Section 8 – If you experience delays or hijacking

The cover available under Section 8.3 only applies to an international trip and is not available for a domestic trip.

Under this section we will pay you as specified below if you are delayed or hijacked during your trip. This section is not designed to cover additional costs you incur for delays or missed connections such as additional accommodation or transportation expenses, which we cover under [Section 2 – If you incur additional travel expenses](#).

### What you are covered for

- Travel delay – if your pre-booked **public transport** is delayed from departing for more than six hours
- Baggage delay – if your checked-in baggage is delayed for collection for more than six hours
- Hijacking – if the aircraft or ship you are travelling on is hijacked

#### 8.1 – Travel delay

We will cover you if the pre-booked **public transport** that you had arranged to travel on is delayed from departing for more than six hours from the scheduled departure time. For the purpose of this section, 'scheduled departure time' means the time printed in the itinerary the **public transport** issued to you, or if no itinerary is issued, the time published in the **public transport's** other formal documentation including its website.

We will pay you The Amount We Will Pay For Every 6 Hours shown in the [Table of benefits](#) for every fully completed six-hour period that the delay lasts for, from the scheduled departure time until the actual departure time of the **public transport** or the departure time of alternate transportation offered by the **public transport**, or we have paid the Total Amount We Will Pay For All Hours Combined, shown in the [Table of benefits](#).

#### 8.2 – Baggage delay

We will cover you if your checked-in baggage is delayed for collection at your scheduled arrival port for more than six hours from your arrival time.

We will pay you The Amount We Will Pay For Every 6 Hours shown in the [Table of benefits](#) for every fully completed six-hour period that your baggage is delayed, from your arrival time until your baggage is returned to you by the **public transport** or we have paid the Total Amount We Will Pay For All Hours Combined, shown in the [Table of benefits](#).

If your delayed baggage is subsequently permanently lost by the **public transport**, you can also claim under [Section 7 – If your personal effects or travel documents are lost, stolen or damaged](#), however, we will deduct any amount we pay for baggage delay under this section from your claim under Section 7.



We will only accept a claim from one insured person for any one piece of delayed baggage, even if the baggage contains personal effects belonging to more than one person covered by this policy. This means we will only pay one person if only one bag is delayed and will not accept claims from other insured persons in respect of the same baggage item.

## 8.3 – Hijacking

We will cover you if the aircraft or cruise ship that you are travelling on is hijacked during your trip. For the purpose of this section, 'hijack' means the aircraft or cruise ship being completely seized by hijackers and you being held captive as a result. It does not include unsuccessful hijacks or hijack attempts.

We will pay you the amount shown in the [Table of benefits](#) in the event you are hijacked. You must get written confirmation of the hijack from the airline or cruise operator and you will need to give us your tickets or boarding confirmation receipt in support of your claim.

You may also be able to claim under [Section 1 – If you have to cancel or shorten your trip](#) and/or [Section 2 – If you incur additional travel expenses](#), if as a result of the hijack, you want to cancel the remainder of your trip and return home.

### ⊗ What you are not covered for under Section 8

1. Delays of taxi or shuttle services, or delays of metropolitan bus, train or ferry services.
2. Any claim where you have not complied with your ticket conditions, for example, you not checking in at or before the required check-in time, or you checking-in baggage items contrary to the terms and conditions of the **public transport**.
3. Any claim for baggage items sent with someone else or mailed or shipped separately.
4. Any claim for baggage items held by customs, the police or other officials.
5. Any loss, expense or liability excluded in the [General exclusions](#).

## Section 9 – If you hire a rental vehicle during your trip

Under this section we will reimburse you for the costs specified below you incur in relation to a **rental vehicle** that you hire during your trip. To be eligible for this cover the **rental vehicle** must be hired from a licensed rental agency, and you must be a named driver or co-driver on the hire agreement.

### ✔ What you are covered for

- Your rental vehicle’s insurance excess - if your **rental vehicle** is damaged or stolen and you have to pay an excess or deductible to the rental agency
- Return of your rental vehicle – if you can’t return your **rental vehicle** because of something covered by this policy

### 9.1 – Your rental vehicle’s insurance excess

We will cover you if the **rental vehicle** you hire is damaged or is stolen whilst in your care, and you have to pay an insurance excess or deductible under the **rental vehicle** hire agreement.

We will pay up to the amount shown in the [Table of benefits](#) for the excess or deductible you are liable for, but we will only pay this amount once per policy in respect of any one hire period. This means we will only pay one person for the excess or deductible even if more than one person covered by this policy is a named driver or co-driver on the hire agreement.



You must be covered by a Collision Damage Waiver or similar comprehensive motor insurance for the **rental vehicle** during the rental period for this cover to be effective. For the purpose of this section, ‘comprehensive motor insurance’ means the motor insurance coverage either automatically included in the cost of your **rental vehicle** hire or offered by the rental agency that provides cover for loss or damage to the **rental vehicle**. If the rental agency does not automatically provide you with a Collision Damage Waiver you must purchase suitable comprehensive insurance coverage. You are not required to purchase any optional waivers or buy-downs (for example, the excess reduction or excess waiver) under this policy, but we will not cover you for options that you did not select. For example, we will not cover you for windscreen damage if you did not select the glass cover option.

### 9.2 – Return of your rental vehicle

We will cover you if you are unable to return the **rental vehicle** you hire to the rental depot because of any event covered by this policy (except where the event is a natural disaster or extreme weather conditions at your destination).

We will pay up to the amount shown in the [Table of benefits](#) for the costs of returning the **rental vehicle** to the nearest rental depot, but we will only pay this amount once per policy in respect of any one hire period. This means we will only pay one person for the return costs even if more than one person covered by this policy is a named driver or co-driver on the hire agreement.

### ✘ What you are not covered for under Section 9

1. Any claim where you have not complied with the terms and conditions of the **rental vehicle** hire agreement and, where applicable, the **rental vehicle**’s comprehensive motor insurance policy.
2. Any claim where you are using the **rental vehicle** for commercial purposes or for the carriage of commercial goods.
3. Loss or damage that occurs beyond the limits of any public roadway or on any roadway inaccessible to two-wheel-drive cars.
4. Costs to return the **rental vehicle** where natural disasters or extreme weather conditions at your destination prevents you (or us) from doing so.
5. Any loss, expense or liability excluded in the [General exclusions](#).

## Section 10 – If you incur legal expenses or legal liability

Under this section we will cover your legal liability and defence costs specified below which may arise from your negligent or alleged negligent act(s) provided such negligent act(s) occurred during your trip.

To be eligible for cover under this section you must tell us as soon as reasonably possible of the event which may give rise to your legal liability, or as soon as someone makes a claim against you, and you must not admit or deny fault or liability, make any offer or promise of payment to any other party, or become involved in any litigation without our prior approval.

### ✔ What you are covered for

- Legal liability – if you become legally liable to pay compensation because you negligently damage something, injure someone or cause a death of a person
- Defence costs – if you incur legal expenses defending a claim for legal liability

### 10.1 – Legal liability

We will cover you if you become legally liable to pay compensation because you negligently damage a third party's property, injure someone or cause a death of a person during your trip.

We will pay up to the amount shown in the [Table of benefits](#) for compensatory damages that are either determined by a court of competent jurisdiction within Australia or the country in which the event that gives rise to your legal liability happened. But we will not pay for any fines or penalties, or punitive, aggravated or exemplary charges.

### 10.2 – Defence costs

We will cover you if you incur legal expenses defending a claim for legal liability made against you that results from your negligent or alleged negligent act(s) provided such negligent or alleged negligent act(s) occurred during your trip.

We will pay up to the amount shown in the [Table of benefits](#) for the reasonable and necessary legal costs and expenses for defending and settling the claim, but we will only pay if we have agreed to cover these costs before you incur them.



You must follow our advice and instruction if you want to claim under this section. If you fail to comply with this, we won't cover any further costs from the time you stopped following our instruction. For example, we won't continue to cover the costs of defending a claim against you if our legal representative thinks you're more likely to lose and we want to settle instead.

### ✘ What you are not covered for under section 10

1. Injury or death to a member of your family or anyone travelling with you.
2. Damage to anything that you or anyone travelling with you own.
3. Damage to land or buildings, including timeshare properties, that you reside in. This exclusion doesn't apply to places that you temporarily stay in during your trip, for example, a hotel room or an Airbnb.
4. Liability assumed under an agreement, unless you would still be liable for the injury, death or damage in the absence of such agreement.
5. Anything that relates to your job or business. This includes the conduct of any trade or profession, professional advice you give, or anything that happens to someone who works for you.

6. Anything to do with you owning, possessing or using any mechanically propelled vehicle or aircraft, watercraft, firearms or animals.
7. Anything that would be covered under workers compensation legislation, an industrial award or agreement, accident compensation legislation, or any similar legislation or regulation.
8. Any loss, expense or liability excluded in the [General exclusions](#).

## Section 11 – If you incur costs in Australia

The cover available under Section 11 only applies to an international trip and is not available for a domestic trip.

Under this section we will pay you for the costs specified below you incur in Australia as a result of something happening to you on your trip.

### ✔ What you are covered for

- Additional kennel and cattery fees – if you incur additional fees because you are delayed from returning to Australia
- Additional childcare costs – if you incur additional costs because you are delayed from returning to Australia
- Loss of your income after an injury – if you can't resume your normal job because you were injured in an accident overseas

#### 11.1 – Additional kennel and cattery fees

We will cover you for additional kennel or cattery fees that you incur if you are delayed from returning to Australia because of any event covered by this policy.

We will pay up to the amount shown in the [Table of benefits](#) for the additional fees you incur in Australia for domestic cats and dogs owned by you which you placed into a kennel or cattery whilst you went on the trip, but we will only pay this amount once per trip. This means we will only pay one person for the additional fees even if there is more than one person covered by this policy.

#### 11.2 – Additional childcare costs

We will cover you for additional childcare costs that you incur if you are delayed from returning to Australia because of any event covered by this policy.

We will pay up to the amount shown in the [Table of benefits](#) for the reasonable additional costs you incur in Australia for a qualified childcare worker to care for your unaccompanied children or legal wards under the age of 18 years, who live with you and are primarily dependent on you for maintenance and support, but we will only pay this amount once per trip. This means we will only pay one person for the additional costs even if both parents are covered by this policy.

#### 11.3 – Loss of your income after an injury

We will cover you if you lose your income as the result of an **injury** you suffer in an accident overseas.

We will pay you your average weekly income based on your earnings over the previous 12 months, up to The Amount We Will Pay For Each Week shown in the [Table of benefits](#), for each week that a **medical practitioner** certifies that you cannot resume your normal job in Australia. But we will not pay for any period that you did not intend to work, or the first four weeks after you intended to resume your job. This means we will only start paying five weeks after you would have returned to work.

The most we will pay is the Total Amount We Will Pay For All Weeks Combined shown in the [Table of benefits](#). This means we will pay a maximum of 10 weeks loss of income in total once we start paying. But our payments will stop once you return to work, or if a **medical practitioner** agrees with us that you are fit to return to work.



To be eligible to claim under this benefit, you must be aged over 15 and under 75 years of age and be able to prove that you had work to return to. We will also require you to prove your average weekly income.

You must notify us within 30 days of returning to Australia if you are or may be unable to resume your work, and submit a claim for compensation against any other party that might cover your income. We will not pay for loss of income resulting from any **injury** which is covered by workers compensation or statutory benefits.

We will only pay you for loss of income if you are not claiming under [Section 6 – If you die or are disabled as result of an accident](#), for the same event.

## ⊗ What you are not covered for under section 11

1. Expenses relating to an **epidemic or pandemic**.
2. Any loss, expense or liability excluded in the [General exclusions](#).



## Section 12 – If you are diagnosed with COVID-19

The cover available under Section 12.1, Section 12.2 and Section 12.6 only applies to an international trip and is not available for a domestic trip.

Under this section we will pay for the costs specified below that are excluded elsewhere in the policy under the **epidemic or pandemic** exclusion if you, someone travelling with you or your relative is diagnosed with COVID-19. For the purpose of this section, 'COVID-19' means a disease that is explicitly recorded by the ICD10 code U07.1, 2019-nCoV acute respiratory disease, described in patient records as Coronavirus disease (COVID-19), or described in patient records as resulting from severe acute respiratory syndrome coronavirus 2 (SARSCoV-2).

If you claim under this section, you may need to pay an excess. Your excess is shown on your Certificate of Insurance and is the amount we will take off the loss you are claiming for. Please refer to [Excess](#) for more details.

### ✔ What you are covered for

- Overseas medical expenses – if you incur medical expenses outside Australia
- Emergency medical evacuation or repatriation – if you need to be medically evacuated
- Loss of prepaid travel deposits – if you have to cancel or shorten your trip
- Additional accommodation and meal expenses – if you have to stay where you are after you intended to leave
- Additional transportation expenses – if you need to catch up on your itinerary or come **home** early
- Your quarantine overseas – if you are placed into mandatory **quarantine** outside Australia

### 12.1 – Overseas medical expenses

We will cover you for your overseas medical expenses if you are diagnosed with COVID-19 during your trip.

We will pay up to the amount shown in the [Table of benefits](#) for the reasonable and necessary medical expenses you incur outside Australia as the result of you contracting COVID-19. But there is no cover under this policy for medical expenses you incur in Australia once you return **home**, including if we return you under [Section 12.2 – Emergency medical evacuation or repatriation](#) below.



If you are diagnosed with COVID-19 or need to go to hospital because you believe you may have contracted COVID-19, you must call us as soon as reasonably possible on **+61 3 9522 4838**.

### 12.2 – Emergency medical evacuation or repatriation

We will cover you if you need to be, as a result of you contracting COVID-19 during your trip, medically evacuated.

We will pay up to the amount shown in [Table of benefits](#) for the cost of emergency evacuation provided such evacuation is medically necessary. We will also pay under this section the cost of returning your body or your ashes to Australia up to the amount shown in the [Table of benefits](#).

### 12.3 – Loss of prepaid travel deposits

We will cover you if you have to cancel or shorten your trip because you, someone travelling with you or your relative is diagnosed with COVID-19, and you are unable to use travel arrangements you have paid for.

We will pay up to the amount shown in the [Table of benefits](#) for non-refundable travel and accommodation expenses, non-refundable costs of excursions, tours and activities and the cost of visas obtained specifically for your trip. But we won't cover costs you would have had to pay anyway such as timeshare management fees or holiday club membership fees.



We won't pay for cancelling or shortening your trip in connection with **epidemic or pandemic** related travel advisories issued by the World Health Organisation or by governments or health authorities of Australia or your Destination country, or for cancellation or shortening of your trip resulting from border closures, **quarantine** or other government orders, advisories, regulations or directives.

## 12.4 – Additional accommodation and meal expenses

We will cover you if you incur accommodation and/or meal expenses you weren't expecting to pay because you or someone travelling with you is diagnosed with COVID-19 during your trip.

We will pay up to the amount shown in the [Table of benefits](#) for the reasonable and necessary expenses you incur if, as the result of the COVID-19 diagnosis, you have to stay where you are after you had intended to leave by order of a government body or health authority, or because a **public transport** refuses you carriage.

## 12.5 – Additional transportation expenses

We will cover you if you incur additional transportation expenses to catch up on your itinerary or shorten your trip and return **home** because you or someone travelling with you is diagnosed with COVID-19 during your trip.

We will pay up to the amount shown in the [Table of benefits](#) for reasonable and necessary scheduled transportation expenses incurred to get you to the place you were supposed to be in accordance with your original trip itinerary after you were stranded at a connecting destination or you missed a transport connection, or return you **home** if as the result of the COVID-19 diagnosis, it is necessary and unavoidable that you have to cut short your trip and return **home**.



We will only pay additional transportation expenses based on the fare class that you had booked for the majority of your trip, unless your claim is to shorten your trip and return **home** and we and your treating **medical practitioner** agree that an upgrade is required because of your medical status.

If we have to pay for you to return **home** early, we will use your return ticket towards our cost. If you do not hold a return ticket for your trip, we will deduct an amount equal to your original **public transport's** published one-way fare, based on the travel class that you booked for your outbound **public transport**, at the time you come **home**.

## 12.6 – Your quarantine overseas

We will pay if you are unexpectedly placed into mandatory **quarantine** outside Australia for more than 24 hours by a written order of a government body or health authority because you test positive for COVID-19 or you or someone travelling with you is identified as having been exposed to COVID-19.

We will pay you The Amount We Will Pay For Each Day shown in the [Table of benefits](#) for every fully completed 24-hour period that you are in **quarantine**, until you are released from **quarantine** or we have paid the Total Amount We Will Pay For All Days Combined shown in the [Table of benefits](#). This means we will pay a maximum of 14 days in total.

## ⊗ What you are not covered for under Section 12

1. Any loss if you are travelling against a **medical practitioner's** advice or acting in a way that goes against the advice of a **medical practitioner** (including travelling with COVID-19 symptoms).
2. Any **quarantine** mandate that generally or broadly applies to:
  - (a) All arriving/transiting passengers, or all arriving/transiting passengers from a particular geographic area of origin;
  - (b) All individuals currently located in a particular geographic area; or
  - (c) All passengers, or a sub-group of passengers that is broader than just you and the people travelling with you, in any **public transport**.
3. Any loss, expense or liability excluded in the [General exclusions](#).

## Section 13 – Snow sports optional cover

Cover under this section only applies if you have purchased Snow Sports Optional Cover and this is shown on your Certificate of Insurance. Coverage under this section will apply to all trips undertaken between the Policy Start Date and Policy End Date shown on your Certificate of Insurance.

There is no cover under this policy for any **snow sports** or **snow sports equipment** unless you have purchased this optional cover. This includes your overseas medical expenses if you're involved in a **snow sports** accident. Refer to [How we cover snow sports](#) for more information.

If you claim under this section, you will need to pay an excess. Your excess is shown on your Certificate of Insurance and is the amount we will take off the loss you are claiming for. Please refer to [Excess](#) for more details.

### ✔ What you are covered for

- Your snow sports equipment – if your **snow sports equipment** is lost, stolen or accidentally damaged
- Your pre-paid ski costs – if you can't use your lift pass, lessons or hired **snow sports equipment** because of a sickness, illness or **injury**
- Snow sports equipment hire – if you have to hire **snow sports equipment** to replace your delayed, lost, stolen or accidentally damaged gear
- Closure of your ski field – if all lift systems are closed because of a lack of snow or too much snow

### 13.1 – Your snow sports equipment

We will cover you if your **snow sports equipment** is lost, stolen or accidentally damaged during your trip.

We will pay up to the amount shown in the [Table of benefits](#) for **snow sports equipment** that belongs to you including equipment you purchase during your trip, but we won't make any payments for items that are borrowed or rented by you.

The amount we will pay will be based on the value of the **snow sports equipment** at the time it was lost, stolen or damaged. This means we will deduct an amount for the age of the **snow sports equipment** based on our standard depreciation tables. We may also take into account wear and tear and the general condition the item was in at the time.



We will only pay claims for damaged **snow sports equipment** if the damage renders the **snow sport equipment** no longer usable. We won't cover cosmetic damage such as scratching or edge damage.

This cover does not extend to damage to **snow sports equipment** that happens when you are using it.

We won't cover any **snow sports equipment** that you leave in a **public place**, unless your claim relates to **snow sports equipment** that you left at a ski rack at the ski field between the hours of 8 am and 6 pm.

### 13.2 – Your pre-paid ski costs

We will cover you if you are unable to use your ski or lift pass, ski or snowboard lessons or hired **snow sports equipment** because of a sickness, illness or **injury** that you suffer during your trip.

We will pay up to the amount shown in the [Table of benefits](#) for the unused portion of the ski or lift pass, ski or snowboard lessons or hired **snow sports equipment**. This means, for example, if you had a five-day pass and were unable to ski for three of those days due to a sickness, illness or **injury**, we will reimburse you 3/5 of the cost of the pass.

### 13.3 – Snow sports equipment hire

We will cover you if you have to hire **snow sports equipment** because your **snow sports equipment** that you take with you is delayed by your **public transport**, or is lost, stolen or damaged during your trip.

We will pay up to the amount shown on the [Table of benefits](#) for the reasonable and necessary cost of hiring replacement equipment from a licensed snow equipment rental supplier. You'll have to provide us with receipts for the hire equipment if you want to claim.

### 13.4 – Closure of your ski field

We will pay if you are unable to ski or snowboard at your pre-booked and paid for ski resort because all lift systems are closed due to a lack of snow or too much snow.

We will pay you The Amount We Will Pay For Each Day shown in the [Table of benefits](#) for each day that the lift systems are completely closed for the whole day between 15 December and 31 March for Northern Hemisphere ski resorts, or between 1 July and 30 September for Southern Hemisphere ski resorts. But we will only pay in respect of a lack of snow for ski resorts that have skiing facilities above 1,000 metres from sea level.

The most we will pay in total is the Total Amount We Will Pay For All Days Combined shown in the [Table of benefits](#).

### ⊗ What you are not covered for under section 13

1. Any loss, expense or liability excluded in the [General exclusions](#).

## General exclusions

The following General Exclusions apply to all sections of the policy. This includes cover available both before you travel and whilst on your trip. In addition to these General Exclusions, section specific exclusions may apply to a particular section of the policy. Please refer to What You Are Not Covered For under the applicable section for more details.

We will not cover you for loss, expense or liability directly or indirectly arising from, related to or associated or in connection with or in respect of:

### ⊗ Known events

1. Planned or actual travel to, or choosing to stay in, any country or region where the Australian government has issued a 'Level 4 – Do not travel' advisory. However, if your Destination is upgraded to a 'Level 4 – Do not travel' advisory after the Policy Issue Date and after you booked a trip covered by this policy, but before you enter such Destination, you may be able to claim under [Section 1 – If you have to cancel or shorten your trip](#) and/or [Section 2 – If you incur additional travel expenses](#). If your Destination is upgraded to a 'Level 4 – Do not travel' advisory when you are in such Destination, all policy benefits will apply provided always that you try and leave that Destination as soon as reasonably possible after you become aware of the upgrade. Please check [smartraveller.gov.au](http://smartraveller.gov.au) for more information. We recommend you subscribe to updates for your intended Destinations. You can also follow **Smartraveller** on Facebook or Twitter, or follow the social media accounts of your nearest Australian mission.
2. Any event or set of circumstances that you were aware of at the time you booked a trip covered by this policy or you purchased this insurance, whichever happened last, that could reasonably be expected to lead to a claim.

### ⊗ Medical conditions

1. Any **existing medical condition** or any complication arising from it, unless the **existing medical condition** relates to you and it is covered under [Automatically covered conditions](#), or we have agreed to cover it as a Specified Medical Condition and this is shown on your Certificate of Insurance. Please refer to [How we cover existing medical conditions](#) for more information.
2. You or anyone travelling with you not being fit to travel or travelling against the advice of a **medical practitioner**.
3. Any condition that has been given a metastatic or terminal prognosis at the time of purchasing this insurance and/or before commencing travel.
4. Any condition or set of symptoms that are under or awaiting further investigation, or for which investigation or treatment recommended by a **medical practitioner** has been refused by you.
5. Travelling to obtain medical care, treatment or advice of any kind, whether or not this is this sole purpose of your trip.
6. Failure to get the inoculations or vaccinations recommended for the Destinations shown on your Certificate of Insurance.

Please note there is no cover for any medical and/or associated expenses incurred in Australia or in connection with a **domestic trip**.

### ⊗ Pregnancy

1. Pregnancy if you are more than 26 weeks pregnant at the start of or during your trip (including routine pre-natal care and childbirth).
2. Infertility, contraception or operations related to sterilisation or any complication arising therefrom.

## ⊗ Sports and activities

1. **Snow sports** unless you have purchased the Snow Sports Optional Cover and this is shown on your Certificate of Insurance. Please refer to [How we cover snow sports](#) for more information.
2. Participating in:
  - (a) **Extreme sports and sporting activities;**
  - (b) **Competition sports;**
  - (c) Any professional sports or any sport in which you would or could earn or receive remuneration, donation, sponsorship or financial rewards of any kind;
  - (d) Racing other than on foot (i.e., human);
  - (e) **Mountaineering;**
  - (f) **Expeditions;**
  - (g) Hunting trips;
  - (h) White water rafting grade four or above;
  - (i) Sailing outside of territorial waters;
  - (j) Parachuting, BASE jumping, sky diving or travel in any other air supported device other than as a passenger in a licensed passenger aircraft operated by an airline or charter company (but this exclusion does not apply to commercially organised hot air ballooning or parasailing).
3. Scuba diving unless:
  - (a) You are diving for recreational purposes (for the purpose of clarity, recreational diving does not include technical diving or diving as a professional diver);
  - (a) You are diving with a qualified dive instructor or dive master, or you hold a PADI certification or similar recognised certification and are diving within the level of your certification (including maximum dive depths and bottom time) and to the standards and procedures set up by your certifying agency;
  - (a) Subject to (b) above your planned dive depth does not exceed 40 metres; and
  - (a) You are not diving alone.
4. **Trekking**, hiking or tramping (a) above 5,500 metres; or (b) between 3,000 and 5,500 metres unless such **trek**, hike or tramp is provided by a recognised commercial tour operator and you are acting under the guidance and supervision of guides or instructors.

## ⊗ Motorcycling

1. Your use of a two-wheeled motor vehicle as a rider or a passenger unless:
  - (a) The motorcycle is 125cc or less and you or the person in control of the motorcycle holds a current and valid motorcycle license for the country the motorcycle is being operated in; or
  - (b) The motorcycle is 126cc or greater and you or the person in control of the motorcycle holds a current and valid license for the motorcycle in their home country and the country the motorcycle is being operated in; and
  - (c) At all times, local road rules are being adhered to and a motorcycle helmet and appropriate safety gear is being worn.

## ⊗ Putting yourself in danger

1. Intentionally or recklessly risking your personal safety (unless you are trying to save a human life) or the safety of your baggage or personal items.
2. Your suicide, attempted suicide or intentional self-harm.
3. Use of alcohol or drugs unless the drugs have been prescribed by a **medical practitioner**.
4. Your involvement in any malicious, illegal or criminal act.

## ⊗ Work

1. Taking part in **manual labour** during your trip.
2. Travelling as an operator or crew member in, or carrying out any testing or repairs on, a private aircraft or a **public transport**.
3. Working as a law enforcement officer, emergency medical staff or fire service personnel during your trip.

## ⊗ Default

1. A tour operator, airline or any other company, firm or person's suffering **financial default**.
2. A tour operator, airline or any other company, firm or person being unable or unwilling to fulfill any part of their legal or contractual obligation to you.

## ⊗ Government actions

1. Travel restrictions due to government orders, warnings, advisories, regulations, directives, prohibitions or border closures relating to any current or previous **epidemic or pandemic** as declared by the World Health Organisation or by any official governmental body or health authority of either Australia or your Destination country.
2. Government-issued orders or interventions that impact the ability to travel.
3. Anything that is secured, destroyed, damaged, quarantined or confiscated by any customs or other regulations.

## ⊗ Losses not covered

1. Indirect losses, which includes loss of enjoyment, loss of revenues, loss of business or business opportunity, or consequential losses not described in this policy such as the cost of replacement locks if your keys are stolen.
2. Any loss or benefit that we are legally prohibited from paying by law.

## ⊗ Things outside your control

1. **War**, civil war, invasion, revolution or any similar event.
2. Unauthorised and/or unintended activities that:
  - (a) Target or affect the devices, equipment, files, data, systems, websites, networks or databases of one or more people or companies; and
  - (b) Are performed:
    - (i) Using internet or network access via computers or other electronic devices; and/or
    - (ii) Via physical means including, but not limited to damaging or altering network connections, physically destroying data centre or network centre equipment, or electromagnetic pulse detonation.
3. A large-scale disruption of electronic devices, electrical grids, or electricity transmission, caused by an electromagnetic pulse ("E.M.P."). This includes both naturally occurring events (including, but not limited to solar flares and geomagnetic storms) and man-made events (including, but not limited to nuclear E.M.P. and Electromagnetic Interference Devices).
4. The actual, alleged or threatened, whether intentional or accidental, discharge, seepage, migration, release, escape, exposure, explosion or dispersal of any hazardous chemical, biological, radioactive, or nuclear material, gas, matter, fuel, waste or contamination.
5. The terrestrial impact of an object entering from outside the earth's atmosphere, such as a meteorite, asteroid, or man-made space debris.



## Sanctions exclusions

In addition to the [General exclusions](#) listed above:

1. We will not be deemed to provide cover and we will 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 us, our parent company or our 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, the United States of America or the Commonwealth of Australia.
2. 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, North Korea or the Crimea region.
3. This policy will not cover any loss, **injury**, damage or legal liability sustained directly or indirectly by any individual or entity identified on any applicable government watch list as a supporter of terrorism, narcotics or human trafficking, piracy, proliferation of weapons of mass destruction, organised crime, malicious cyber activity, or human rights abuses.

## General definitions

In this policy some words or phrases have a specific meaning attaching to them. These words or phrases are shown in **bold**. Wherever they appear, they will have the meaning described in this section.

In addition to the words shown in bold, wherever the following words appear they will also have the meanings described in this section:

- 'Trip'
- 'We', 'our' or 'us'
- 'You', 'your' or 'insured person'

These words are not in bold so that the policy is easier to read.

**Chronic** means any condition that persists, or is expected to persist, for longer than a year and after that time is likely to recur. These include, but are not limited to, arthritis, cardiovascular disorders, epilepsy, haemophilia, lupus, motor neuron disease, multiple sclerosis disease, muscular dystrophy, Parkinson's disease, renal-kidney disease and respiratory disorders.

**Competition sports** means any involvement, including training, in an organised sport event or contest of a physically demanding, acrobatic and/or combative nature. These include but are not limited to cycling, triathlons, biathlons, ultra-marathons, equestrian, sailing and other water sports, football, rugby, hockey, gymnastics, pole jumping, fencing, weightlifting, archery, shooting, martial arts, boxing and all winter sports. It does not mean sports (including those that are referenced above) which are organised sanctioned competitions for primary or secondary school age students.

**Domestic trip** means travel to a destination within Australia (including Christmas Island, Cocos Island, Lord Howe Island and Norfolk Island) that is more than a 100km radius from your **home** or your usual place of work.

**Epidemic or pandemic** means an epidemic or pandemic as declared by the World Health Organisation or by any official governmental body or health authority of either Australia or your Destination country, or any disease (including any mutation, strain, or variation of any such disease) or event declared by the World Health Organisation as a public health emergency of international concern, or:

1. The threat or fear of any such epidemic, pandemic, disease or event;
2. Any preventive or pre-emptive action taken to prevent the spread of a potential epidemic or pandemic; or
3. Any **quarantine**.

**Existing medical condition** means:

1. Any sickness including mental health condition, injury or disability which in the one-year period before the Policy Issue Date:
  - (a) You were aware of or a reasonable person in the circumstances could be expected to be aware of; and
  - (b) Such condition:
    - (i) Manifested itself, worsened, became acute or exhibited symptoms which would have caused an ordinarily prudent person to seek diagnosis, care or treatment;
    - (ii) Required taking prescribed drugs or medicine, or tests or further investigation had been recommended by a **medical practitioner**; or
    - (iii) Was treated by a **medical practitioner** or treatment had been recommended by a **medical practitioner**.
2. Any congenital, **chronic** or ongoing condition which you are aware of, or a reasonable person in the circumstances could be expected to be aware of, before the Policy Issue Date.

**Expedition** means any journey to high risk, remote, inaccessible and/or inhospitable locations including, but not limited to, kayaking trips beyond one kilometre from the coast, or trips to generally inaccessible interiors of a country or areas previously unexplored or unchartered.

**Extreme sports and sporting activities** means any sport or sporting activities that present a high level of inherent danger (i.e., involves a high level of expertise, exceptional physical exertion, highly specialised gear or stunts) including, but not limited to, big wave surfing, bicycle, motor, air or sea craft speed trials or stunts, canoeing down rapids, cliff jumping, horse jumping, horse polo, and stunts. It does not mean usual tourist activities that are accessible to the general public without restriction (other than height or general health or fitness warnings) and which are provided by a recognised local tour operator/activity provider but always providing that you are acting under the guidance and supervision of qualified guides and/or instructors of the tour operator/activity provider when carrying out such tourist activities.

**Financial default** means insolvency, provisional insolvency, bankruptcy, appointment of a liquidator or provisional liquidator, liquidation, restructuring or composition with creditors.

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

**Injury** means a physical bodily injury sustained by you as a result of an accident during the trip which occurs solely, directly and independently of any other cause or causes including sickness, illness, disease or any pre-existing physical or congenital condition, except sickness or illness directly resulting from medical or surgical treatment rendered necessary by such injury.

**International trip** means overseas travel from Australia to the Destinations shown on your Certificate of Insurance.

**Manual labour** means your active personal participation in work which involves physical labour or manual operation, including but not limited to:

1. Outside building or installation work performed three or more metres above the ground, underground work, mining work, military duties, offshore work, manual agricultural labour or construction work;
2. Work that involves heavy machinery, explosives or hazardous materials;
3. Work as a diver, lifeguard, taxi driver, bus driver, or other commercial vehicle or heavy vehicle driver, dispatch rider or delivery person;
4. Work of a manual nature that involves specialist equipment and training, or work that presents risk of serious injury including but not limited to oil riggers, fishermen, crane operators or welders; or
5. Work as a bar, restaurant or hotel staff, or work as musicians and singers, or fruit pickers if the fruit pickers are operating machinery.

**Medical practitioner** means a recognised, registered and properly qualified medical professional licensed under any applicable laws and acting within the scope of their license and training. The attending medical practitioner cannot be you or anyone travelling with you, or your relative, employer, or employee.

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

**Personal computer** means portable computers, laptops, notebooks and Chromebooks, and includes accessories and attachments that come as standard equipment with the personal computer. Any handheld devices including tablets and smartphones are excluded from this category.

**Public place** means any place that the public has access to including, but not limited to, shops, airports (including airport lounges), train stations, bus stations, aircraft, ships, trams, taxis, buses or other forms of transport, streets, hotel foyers and grounds, function, exhibition or conference centres, restaurants, beaches, parks and public toilets.

**Public transport** means any land, water or air conveyance operating under a valid license for conveyance of fare-paying passengers and which operate to fixed, established and regular schedules and routes that you are to travel on during your trip.

**Quarantine** means a restriction on movement or travel imposed by an official governmental body or health authority, in order to slow or prevent the spread of an **epidemic or pandemic** related communicable disease.

**Rental vehicle** means a four-wheeled motor vehicle rented or hired by you from a licensed car rental agency for the carriage of non-fare paying passengers that has a Gross Vehicle Mass or GVM less than 4.5 tonnes.

**Serious illness or injury** means a condition which necessitates treatment by a **medical practitioner** who certifies that as a direct result of this condition you or someone travelling with you requires urgent medical attention and are unfit to commence the trip or continue on with your original trip.

**Service provider** means any registered commercial entity to which payment is made in respect of services provided.

**Snow sports** means snow skiing and snowboarding both on and off piste, back country skiing or snowboarding, snowmobiling, tobogganing, cross-country skiing or telemark skiing.

**Snow sports equipment** means skis or snowboards and their bindings, and ski poles.

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

**Trekking** means an overnight hike, tramp, trek or similar activity through mountainous terrain, national parks or reserve lands normally undertaken on foot but can be by other means including, but not limited to, an animal or off-road vehicle, and which involves an overnight stay in the wilderness including campsites, huts or lodges. For the purpose of clarity it does not mean **mountaineering**.

**Trip** means an **international trip** or a **domestic trip** each up to 45-days in duration undertaken between the Policy Start Date and Policy End Date shown on your Certificate of Insurance to which cover applies under this policy. Please refer to [Covered period for your trip](#) for more information.

**Unattended** means when an item is not on your person at the time of loss, left with a person other than your travelling companion or left in a position where you are unable to prevent it from being taken.

**War** means a hostile contention caused by or between nations or states, or parties in the same nation or state, exercising at least de facto authority within a given territory and commanding an armed force. It also includes incidents directed or carried out by a member or members of an armed force in the prosecution of war.

**We, our or us** means AIG Australia Limited ("AIG") ABN 93 004 727 753 AFSL 381 686.

**You, your or insured person(s)** means where applicable the Policyholder and any person listed under Who Is Covered Under This Policy on your Certificate of Insurance, and includes any accompanying infants under two years of age travelling with these persons.

## Making a claim

If your trip hasn't gone as planned and you need to make a claim, we're here to help you every step of the way. Firstly, you need to let us know what happened by lodging a claim at [qantasinsurance.com/travelclaim](https://qantasinsurance.com/travelclaim). Alternatively, you can download a claim form at [qantasinsurance.com/travelclaimform](https://qantasinsurance.com/travelclaimform) and send it with your supporting documentation to [qantasinsuranceclaims@aig.com](mailto:qantasinsuranceclaims@aig.com) or by mail at:

Qantas Travel Insurance Claims  
AIG Australia Limited  
Level 13, 717 Bourke Street  
Docklands VIC 3008

To help us process your claim faster, please provide any supporting documentation for your claim such as receipts. In some cases, we may require additional information, but we'll let you know this once we've reviewed your claim.

If you have any questions about making a claim, please call us on **1800 954 017**.

Remember, when you make a claim, you have certain obligations under the policy which we've outlined below.

## Timely notice of a claim

You must advise us of any claim as soon as reasonably possible after a loss happens. We may refuse or reduce the amount we will pay if you unreasonably withhold notification and we become compromised as a result, for example, if we're not able to use our preferred medical suppliers or we're unable to investigate a loss solely due to your late notification.

## Prevent further loss

Once you've experienced a loss or become aware of circumstances that may lead to a claim, you must do what you can to prevent any further loss or expense. This includes cancelling travel arrangements with your **service providers** as soon as you become aware of your need to cancel, claiming refunds for unused services, securing damaged baggage so as to prevent further damage, and not admitting fault or liability for any accident you cause.

## Provide supporting documentation

You'll need to provide us with the documents and proof of loss that we reasonably require to support your claim. You must keep all receipts for additional expenses you incur and make sure that you don't destroy, dispose of or repair anything related to your claim. This includes your boarding pass and baggage check tags.

If you suffer a medical event that you don't need to call us for, meaning for example that you do not need to be kept as an in-patient for more than 24-hours or see a specialist, you'll need to make sure you get a medical report from your treating **medical practitioner** and keep the packaging for any prescriptions you're given. If you suffer any loss, theft or malicious damage to any baggage item, you must report it to the police or relevant authority having jurisdiction at the place of loss, for example an airport authority or airline representative, and get a written report from them.

You'll also need to provide us with reasonable proof of ownership for any items you're claiming for. We are under no obligation to make payment without this proof of ownership. The proof that we will accept will be proportionate to the item's value, for example, we don't expect you to provide receipts for your socks or sundries, but we would expect proof such as a purchase receipt or owner's manual for a laptop or smartphone.

## Medical records

If you're claiming because of a medical event, you must give us permission to obtain your medical records from any **medical practitioner** who has treated you (whether in Australia or overseas). You must also submit to reasonable requests for medical examination by **medical practitioners** appointed by us. If we ask you to do this, we will cover the costs including reasonable and necessary travelling costs for you and any support person required to be with you.

## Help us get money back

You must take all reasonable steps to seek compensation from any other party who might be legally liable to pay for your loss. You'll need to lodge a written claim against any person or organisation that might be liable to pay and provide us with a copy of your claim against them. In the event that we pay under this policy, you must let us take over and conduct in your name, all your rights of recovery or compensation against such other person or organisation. You must give us what we need to exercise these rights and take no action to prejudice them.

## If you have other cover

We won't cover you for any cost or expense that is covered by another source, including another insurance policy, a medical or health scheme or any statute of government. We will, however, pay the difference between what you can get from the other source and what you would be entitled to claim under this policy, had it not been for this condition. But we will cover you for the full amount payable if you are claiming under [Section 3.3 – Cash while you are in hospital](#), [Section 6 – If you die or are disabled as result of an accident](#), [Section 8 – If you experience delays or hijacking](#), or [Section 12.6 – Your quarantine overseas](#).

If you are covered by more than one travel insurance policy underwritten by us for the same trip (which may include things like travel insurance that comes with your credit card, but does not include corporate travel insurance) we will consider you insured only under the policy which provides the highest amount of cover or best outcome for you.

## Our right to recover

You must pay us back any amounts that we have paid you if you subsequently receive a payment from any other source, or if lost personal baggage items we have paid for are subsequently returned to you. We also reserve the right to recover any amounts that we have paid to you or on your behalf from you if you submit a fraudulent claim.

If we pay you for a damaged baggage item, then that item will become our property. We may ask you to send the item to us at our cost, and we may use it towards our costs.

## Paying claims

All claims will be paid to you, or in the case of your death your nominees (if any) or your estate, unless you need to be hospitalised as an in-patient, medically evacuated, or moved to another location. In these instances, we will make the necessary arrangements and pay the **service provider(s)** directly. You cannot transfer your rights under this policy without our prior written agreement.

We'll pay all claims in Australian dollars. If you incur expenses in a foreign currency, we will convert the loss into Australian dollars using the exchange rate published by Bloomberg at the time you incur the expense. We will not pay interest on any claim or payment under this policy.

## Important information

### Australian law

This policy is governed by laws of the state of New South Wales. Any dispute or action in connection with this policy will be conducted and determined in a court of competent jurisdiction in Australia.

### General Insurance Code of Practice

We are signatory to the General Insurance Code of Practice (“the Code”) developed by the Insurance Council of Australia and enforced by the Code Governance Committee. The Code sets out the minimum standards of service that can be expected from the insurance industry, and requires insurers to be open, fair and honest in their dealings with customers. The Code Governance Committee is the independent body that monitors and enforces insurers’ compliance with the Code. Their purpose is to drive better Code compliance and help the insurance industry to improve its service to consumers.

We are committed to adhering to the objectives of the Code and to uphold these minimum standards when providing services covered by this Code. The Code objectives will be followed having regards to the law and acknowledging that a contract of insurance is a contract based on the utmost good faith.

For more information on the Code please visit [codeofpractice.com.au](http://codeofpractice.com.au). For more information on the Code Governance Committee please visit [insurancecode.org.au](http://insurancecode.org.au).

### Financial Claims Scheme

We are obligated under the Insurance Act 1973 to comply with prudential standards to ensure that we can meet our financial obligations under this policy. In the unlikely event that we are unable to meet our obligations under this insurance, you may be entitled to payment under the Federal Government’s Financial Claims Scheme. Information about the Scheme can be obtained from the APRA website at [fcs.gov.au](http://fcs.gov.au).

### Privacy

The privacy of your personal information is very important to us.

AIG, Qantas and their related bodies corporate only collect information from you in connection with this policy that is relevant to providing you with products and services, in accordance with the AIG and Qantas Privacy Policies.

You may request access to the personal information we hold about you by providing a written request.

For more information, view the AIG Privacy Notice below and the Qantas Privacy Policy at [qantas.com](http://qantas.com).

## AI G privacy notice

This notice sets out how we collect, use and disclose personal information about you and any other person you provide information about. Further information about our Privacy Policy is available at [aig.com.au](https://aig.com.au) or by contacting us at [australia.privacy.manager@aig.com](mailto:australia.privacy.manager@aig.com) or on 1300 030 886.

### Collection of personal information

We usually collect personal information from you or your agents, but we may also collect personal information from our agents and service providers, other insurers, people who are involved in a claim or who assist us in investigating or processing a claim (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.

We collect information necessary to underwrite and administer your insurance cover, improve customer service and products including carrying out research and analysis including data analytics functions, and to advise you of our 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 us declining cover, cancelling your insurance cover or reducing the level of cover, or declining claims.

### Disclosure of 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 we are related, reinsurers, contractors or third-party providers providing services related to the administration of your policy, and banks and financial institutions for policy payments. In the event of a claim we may disclose your information to your or our agents, assessors, third party administrators, emergency providers, retailers, medical providers and travel carriers.

We may also disclose your information to entities to which we are related and third-party providers for data analytics functions, and government, law enforcement, dispute resolution, statutory or regulatory bodies, or as required by law.

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

You may request not to receive direct marketing communications from us.

### 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. You may gain access to your personal information by submitting a written request to us. In some circumstances permitted under the Privacy Act 1988, we 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.

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.



# Contact details

## Customer Service

Phone: 1800 954 270 (within Australia) or +61 3 9522 4840 (from overseas)

Online: Manage your policy online at [qantasinsurance.com/mytravelpolicy](https://qantasinsurance.com/mytravelpolicy)

Email: [qantascustomerservice@aig.com](mailto:qantascustomerservice@aig.com)

## Claims

Phone: 1800 954 017 (within Australia) or +61 3 9522 4839 (from overseas)

Online: Make a claim online at [qantasinsurance.com/travelclaim](https://qantasinsurance.com/travelclaim)

Email: [qantasinsuranceclaims@aig.com](mailto:qantasinsuranceclaims@aig.com)

## Emergency Assistance

For emergency assistance while travelling anywhere in the world, 24/7:

Phone: 1800 954 016 (within Australia) or +61 3 9522 4838 (from overseas)

Email: [qantasinsuranceassistance@aig.com](mailto:qantasinsuranceassistance@aig.com)

