



Group Travel Product Disclosure
Statement & Policy Wording



Policy Endorsement

Endorsement No	00A
Endorsement Date	With effect from the time and date of policy commencement noted on the Certificate of Insurance
Policy wording	Go Insurance Group Travel Insurance PDS YCGO V1.1GRP 092021

It is hereby noted and agreed that the three policy exclusions noted below are waived if:

1. the Insured Person has obtained a travel exemption from the Australian government or is otherwise travelling legally; and
2. there is a Do not travel or Reconsider your need to travel advisory in force on the www.smartraveller.gov.au website for the proposed destination(s) in respect of the health risks from COVID-19 pandemic and significant disruptions to global travel. If the Do not travel or Reconsider your need to travel advisory is for any other reason in addition to the COVID-19 pandemic, the exclusions are not waived.

| SECTION 12 – Coronavirus COVID-19

Section 1 – Cancellation and Curtailment Exclusions

You are not covered for:

5. Any claim arising from travel to a country, area, territory or region where the Australian Department of Foreign Affairs and Trade (DFAT) had in force a *Do not travel* or *Reconsider your need to travel* warning on the smartraveller website (www.smartraveller.gov.au) specifically advising against travel due to incidence of Coronavirus COVID-19 or threat thereof.

Section 4 – Overseas Medical Expenses Exclusions

You are not covered for:

4. Any claim arising from travel to a country, area, territory or region where, at the time of entry, the Australian Department of Foreign Affairs and Trade (DFAT) had issued a *Do not travel* or *Reconsider your need to travel* warning on the smartraveller website (www.smartraveller.gov.au) specifically advising against travel due to Coronavirus COVID-19 or threat thereof.

| GENERAL EXCLUSIONS

We will not be liable under any section for claims in respect of or that result directly or indirectly from:

31. With the exception of cover provided under Section 1 Cancellation or Curtailment, travel to any destination (including travel through any destination) for which a travel advisory warning against travel has been issued by the Australian Department of Foreign Affairs and Trade on the www.smartraveller.gov.au website on or before the date of the Insured Person's scheduled travel.

Signed for and on behalf of the Coverholder



Medical emergency claims:

Telephone + 61 (0) 7 3481 9880
Email sos@goinsurance.com.au

All other claims should be addressed to:

PO Box 5964
Brendale Qld 4500
Australia

Telephone + 61 (0) 7 3481 9888
Facsimile + 61 (0) 7 3481 9899
Email claims@goinsurance.com.au

Coverholder at **LLOYD'S**

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Product Disclosure Statement (PDS)

This Product Disclosure Statement (PDS) has been prepared to help You decide whether this product will meet Your needs.

It sets out the significant features of the insurance policy including its benefits, risks and information on how the insurance premium is calculated. It also contains important information about Your rights and obligations. You should read the Policy wording to ensure it meets Your needs before making a decision to purchase. We have not considered Your personal needs or financial situation in providing this statement, Policy wording and/or quotation. If necessary, You should seek separate professional advice to determine if this insurance suits Your requirements.

| Purpose of the Cover

The purpose of this Policy is to provide insurance cover against certain unforeseen or unexpected events that may occur whilst the Insured Person is travelling. The Policy does not cover all possible events and expenses. The Policy is a contract between You and Certain Underwriters at Lloyd's. Please read the Policy to ensure it meets Your needs. If You require further information, please contact Us.

| General Advice

Any advice contained in this PDS and Policy is of a general nature only and does not take into account the personal needs, objectives or financial situation of You or any Insured Person. If necessary, You should seek separate professional advice.

| About Us

YourCover Pty Ltd ABN 35 169 038 466 T/as Go Insurance (Go) is an Australian Financial Services Licensee (no. 461299) authorised by the Australian Securities and Investments Commission (ASIC) to deal in and provide general advice on insurance products. This insurance is underwritten by Certain Underwriters at Lloyd's. These underwriters have authorised Go to act on their behalf to arrange, issue, vary and cancel insurance products.

| About Lloyd's

Lloyd's is the world's specialist insurance and reinsurance market, bringing together an outstanding concentration of underwriting expertise and talent. It is often the first to insure emerging, unusual and complex risks. Around 80

syndicates are underwriting insurance at Lloyd's, covering all classes of business. Together they interact with thousands of brokers daily to create insurance solutions for businesses in over 200 countries and territories around the world.

| Significant Features and Benefits

This Policy offers a range of significant benefits. For full details of the benefits provided, please refer to the Policy and Your Certificate of Insurance. Some significant benefits of the Policy include:

- Overseas medical expenses, evacuation, repatriation and additional travel expenses cover
- Cancellation, Curtailment and Travel Disruption benefits
- Personal Accident and Personal Liability protection
- Compensation for loss, theft or damage to Baggage
- Hijack, Kidnap and Kidnap for Ransom cover
- Political and Natural Disaster Evacuation benefits

| Significant Risks

Possible risks associated with You holding this Policy include:

- Whether the Policy provides the scope of cover You require. You should carefully read the Policy and take note of its terms, conditions and exclusions.
- Whether You can comply with the terms and conditions of the Policy. Failure to comply could result in Us not paying all or part of a claim.
- Your duty of disclosure is very important. If You have not disclosed relevant information, We may be entitled to decline a claim and this can have consequences on Your further insurance cover.

In certain circumstances, the Policy will not provide any cover to You. You must read the Policy for full details, including the exclusions which apply to each section and the General Exclusions which apply to all Policy sections. For instance, the Policy does not cover:

- Deliberate exposure to needless danger;
- Legal liability arising out of the use of firearms, mechanically propelled vehicles or animals.

| How we Calculate the Premium

We consider a number of issues to calculate the premium. Some of the factors that influence the premium include:

- The Sums Insured;
- The duration of travel to be taken;
- The Insured Person's medical history / age; and
- Activities to be undertaken whilst travelling

| Non Payment of Premium

You must pay the premium within the agreed credit terms or Your Policy may not be in force. If You do not pay the premium by the due date or Your payment is dishonoured, Your Policy will not be in force and We may lapse the Policy and / or decline any claim/s You have made. If You change

Your Policy in any way after issue, We may ask You to pay additional premium and/or administration charges.

| Limits of Cover

Our total liability is limited to the amounts specified in the Schedule of Benefits. In the event of duplicate insurance, We may only be liable for a proportion of the claim.

| Currency Conversions

Settlement of claims for expenditure incurred overseas will be made at the rate of conversion applicable at the date of the loss or expense. All benefits are noted in Australian Dollars.

| Age Limits

This Policy does not cover any person who is aged 69 years or more on the effective date of the Policy unless agreed by Us. Section 6 (Personal Accident) provides for reduced benefits in respect of Insured Persons aged less than 18 years. Please refer to the Policy for further details.

| Pre-existing Medical Conditions

This Policy provides automatic cover for many Pre-existing Medical Conditions. Automatic cover for Pre-existing Medical Conditions is subject to the condition(s) meeting our underwriting criteria and guidelines. You must disclose any Pre-existing Medical Condition for which cover is required. Whilst We will be able to offer automatic cover for many Pre-existing Medical Conditions, in some cases We may need to ask for additional information. Occasionally and where a Pre-existing Medical Condition falls outside Our underwriting guidelines, We may decline to include cover for that condition and any related condition(s). Where We agree to insure the Insured Person's Pre-existing Medical Condition(s), We may apply special conditions, limitations and/or increased excesses to claims relating to the Pre-existing Medical Condition(s). We may also wish to charge additional premium to provide cover for the Pre-existing Medical Condition(s).

| What is a Pre-existing Medical Condition?

Pre-existing Medical Condition is defined to mean:

Any physical and/or mental defect, illness, disease, condition or injury

- a. that is currently being or has been investigated or treated by a Medical Practitioner or other health professional (including dentist/s and/or allied health practitioners):
 - i. Within the 90 days prior to the issue of this Policy; or
 - ii. During the original Trip if You have requested an extension of cover; and/or
- b. of which You are aware or the symptoms of which You are aware at the time of applying for cover; and/or
- c. for which You take prescribed medication, have had surgery or consult a Medical Practitioner; and/or
- d. of an ongoing or recurring nature or complication attributable to the condition.

This definition applies to the Insured Person, Close Relative/s and any person on whose state of health the Trip depends.

| Applying for Pre-existing Medical Conditions cover

If You wish to apply for cover of Pre-existing Medical Condition(s), You will need to declare these conditions when applying for cover. In some cases, We may ask You questions about the conditions to determine if We are able to offer cover.

If the Insured Person has more than one Pre-existing Medical Condition, You must declare all conditions – You cannot seek cover for only certain Pre-existing Medical Condition(s). We will either 1) provide cover for all of the Insured Person's Pre-existing Medical Conditions; or 2) not provide cover for any of the Insured Person's Pre-existing Medical Conditions.

| Pre-existing Medical Conditions for which no cover is offered

Whilst We can offer cover for most Pre-existing Medical Conditions, some conditions fall outside Our underwriting guidelines and no cover can be provided. For instance, We do not cover any diagnosed or undiagnosed Pre-existing Medical Condition for which the Insured Person is waiting investigation, referral, treatment and/or results. We also do not provide cover for any claim arising out of any trip booked or commenced by an Insured Person:

- Contrary to medical advice;
- Contrary to the health and safety restrictions from an airline or carrier with which they are booked to travel;
- To obtain medical treatment or convalescent care; and/or
- If a terminal prognosis has been made.

Not all applications for Pre-existing Medical Condition(s) cover will be successful. This may be due to a combination of factors such as the nature of the condition(s), the duration of the Insured's Person's Trip and destination(s).

If the Insured Person has a medical or dental condition and You do not wish to apply for cover, You can still buy a policy. This is on the understanding that there is no cover for any loss which may be sustained as a result of that Pre-existing Medical Condition or related condition.

If We agree to provide cover for the Insured Person's Pre-existing Medical Condition(s), You and/or the Insured Person must tell Us about any change to the Insured Person's medical status which happens after the Policy has been issued and before the Trip commences. We have the right to change Your Policy in accordance with the change in risk.

Please contact Us to discuss Your requirements to see if We can offer cover and if so, on what terms.

| Policy Excess

If You make a claim under this Policy, You may be required to pay an Excess. The standard Excess is \$100 but it does not apply to claims against all Policy sections. Please refer to the Schedule of Benefits for details of which Policy sections the Excess applies.

| How to Apply for Cover

To apply for cover, You will need to complete a proposal form which You can obtain from an insurance broker or distributor who has an agency agreement with Us. The broker or distributor can then approach Us to obtain a quotation on Your behalf. In some cases and at Our discretion, We may agree to provide a quotation and / or issue cover direct.

| How to Make a Claim

If You wish to make a claim, there are some important things You must do. For full details of how to make a claim, please refer to the Claims Procedure section of the Policy.

| Duty of Disclosure

Before You enter into an insurance contract, You have duty of disclosure to Us.

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

You have this duty until We agree to insure You.

| If You do not tell Us

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

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

| The General Insurance Code of Practice

The Insurance Council of Australia Limited has developed the General Insurance Code of Practice (“the Code”), which is a voluntary self-regulatory code. The Code aims to raise the standards of practice and service in the insurance industry.

Lloyd’s has adopted the Code on terms agreed with the Insurance Council of Australia. For further information on the Code please visit www.codeofpractice.com.au.

The Code Governance Committee (CGC) is an independent body that monitors and enforces insurers’ compliance with the Code. For more information on the Code Governance Committee (CGC) go to www.insurancecode.org.au

| Privacy

We are committed to protecting the privacy of the personal information You provide to Us. We collect, hold, use and disclose Your personal information in accordance with the Australian Privacy Principles under the Privacy Act 1988 (Cth) and in accordance with other applicable privacy laws.

Collection of personal information

We only collect, hold, use and disclose personal information where it is necessary for legitimate business purposes, or where there is a legal requirement to do so. We collect personal information directly from You unless it is unreasonable or impracticable to do so. Where You provide personal information about other individuals, You must make them aware that You will provide this information to Us; the types of persons and entities to which the information will be available; and the purposes for which We and those to whom We disclose the information will use it. You must also make them aware that they can access the information We receive from You.

We collect and use personal information for a number of reasons which include but are not limited to:

- Evaluating Your application for insurance;
- Evaluating any request You make to vary, extend or amend Your Policy;
- Issuing and managing the insurance cover We provide to You; and
- Investigating and managing any claims You make against Your Policy.

If You do not provide Us with this information or any additional information We request, We may not be able to process Your application, offer You insurance cover or respond to any claim.

Use or disclosure of personal information

The personal information We collect can be used or disclosed for any purpose connected to Our activities but only where You would reasonably expect for this to occur. When necessary and in relation to the above noted activities, We may need to disclose the personal information We collect to:

- Our relevant employees and agents involved in delivering Our services;
- Medical emergency companies and service providers such as claims handlers, investigators, hospitals, medical and health professionals;
- facilitators such as legal firms, professional experts such as accountants, actuaries, engineers and technology experts;
- the insurance companies with whom We transact business;
- the Lloyd’s Syndicates We represent (which are located in the United Kingdom);
- insurance reference bureau or credit reference bureau; and
- reinsurers or reinsurance brokers (which may include reinsurers located outside of Australia).

We may also use or disclose Your personal information if it is required by an Australian law or a court/tribunal order.

Disclosure of personal information to overseas recipients

If We are required to disclose personal information outside Australia, We will ensure that:

- a) the overseas recipient complies with the Australian Privacy Principles in relation to the information, or
- b) the overseas recipient of the information is subject to a law that has the effect of protecting the information in a substantially similar way to the way in which the Australian Privacy Principles protect the information.

Security of personal information

We are committed to protecting personal information We hold from misuse, interference and loss, as well as unauthorised access, modification or disclosure.

Access to and correction of personal information

You may request access to Your personal information, and where necessary, correct any errors in this information (some restrictions and costs may apply). In some circumstances We may not agree to provide access to some or all of the information We hold when We are legally entitled to do so. In such cases We will inform You of the reason for this circumstance. If You would like to access a copy of Your personal information or You wish to correct or update Your personal information, please also contact Us on Email - mail@goinsurance.com.au or phone + 61 (0) 7 3481 9888.

Use of personal information for marketing

We may use Your personal information to send You details of new insurance products or other insurance related information unless You have indicated to Us that You do not wish to receive such information. If You do not wish to receive future marketing material from Us, please contact Us on mail@goinsurance.com.au or phone + 61 (0) 7 3481 9888.

By completing Your application for this Policy, You agree to Us using and disclosing Your information as set out above. This consent to the use and disclosure of Your personal information remains valid unless You alter or revoke it by giving written notice by emailing mail@goinsurance.com.au. If You have any queries about Our privacy policy and how it affects You, please contact Us.

Privacy Complaints Advice:

Lloyd's and its agents are bound by the obligations of the Privacy Act 1988 as amended by the Privacy Amendment (Private Sector) Act 2000 (the Act) and will be covered by the General Insurance Information Privacy Code (the Code). These set down standards relating to the collection, use, disclosure and handling of personal information.

"Personal information" is essentially information or an opinion about a living individual whose identity is apparent or can reasonably be ascertained from the information or opinion.

An individual who believes their privacy may have been prejudiced has a right to make a complaint about the matter. In the first instance, Your complaint should be addressed to Go Insurance. This may be done either verbally or in writing to:

| Post PO Box 5964, Brendale Qld 4500
| Telephone + 61 (0) 7 3481 9888
| Facsimile + 61 (0) 7 3481 9899
| Email mail@goinsurance.com.au

If You are dissatisfied with the response, You may refer the matter to Lloyd's Australia Ltd, who has the appropriate authority to investigate and address matters of this nature. Lloyd's Australia can be contacted at:

Suite 1603 Level 16
1 Macquarie Place
Sydney NSW 2000

| Telephone + 61 (0) 2 8298 0783
| Facsimile + 61 (0) 2 8298 0788
| Email ldraustralia@lloyds.com

Lloyd's Australia will respond in writing within 15 working days, and if You remain dissatisfied with their response You will be provided at that time with the details of any other avenues for resolution that may be available to You.

| Complaints

If You have any concerns or wish to make a complaint in relation to this Policy or Our services, please let Us know and We will attempt to resolve Your concerns in accordance with Our internal dispute resolution procedure. Please contact Go Insurance in the first instance:

| Post PO Box 5964
Brendale Qld 4500
| Telephone + 61 (0) 7 3481 9888
| Facsimile + 61 (0) 7 3481 9899
| Email mail@goinsurance.com.au

We will acknowledge receipt of Your complaint and do Our utmost to resolve the complaint to Your satisfaction within 10 business days.

If We cannot resolve Your complaint to your satisfaction, We will escalate your matter to Lloyd's Australia who will determine whether it will be reviewed by their office or the Lloyd's UK Complaints team. Lloyd's contact details are:

| Email ldraustralia@lloyds.com
| Telephone + 61 (0) 2 8298 0783
| Post Suite 1603 Level 16
1 Macquarie Place, Sydney NSW 2000

A final decision will be provided to you within 30 calendar days of the date on which you first made the complaint unless certain exceptions apply.

You may refer Your complaint to the Australian Financial Complaints Authority (AFCA), if Your complaint is not resolved to Your satisfaction within 30 calendar days of the date on which You first made the complaint or at any time. AFCA can be contacted as follows:

|Telephone 1800 931 678
|Email info@afca.org.au
|Post GPO Box 3, Melbourne VIC 3001
|Website www.afca.org.au

Your complaint must be referred to AFCA within 2 years of the final decision, unless AFCA considers special circumstances apply. If Your complaint is not eligible for consideration by AFCA, You may be referred to the Financial Ombudsman Service (UK) or You can seek independent legal advice. You can also access any other external dispute resolution or other options that may be available to You.

| Service of Suit

The Underwriters accepting this Insurance agree that:

- (i) if a dispute arises under this Insurance, this Insurance will be subject to Australian law and practice and the Underwriters will submit to the jurisdiction of any competent Court in the Commonwealth of Australia;
- (ii) any summons notice or process to be served upon the Underwriters may be served upon:

Lloyd's Underwriters' General Representative in Australia
Suite 1603
Level 16
1 Macquarie Place
Sydney NSW 2000

who has authority to accept service on the Underwriters' behalf;

- (iii) if a suit is instituted against any of the Underwriters, all Underwriters participating in this Insurance will abide by the final decision of such Court or any competent Appellate Court.

| Policy Cancellation

You may cancel this Policy at any time by providing notice to Us in writing.

We may cancel the Policy in any way permitted by law. For instance, We may cancel the Policy if You have

- Failed to comply with Your duty of disclosure;
- Made a misrepresentation to Us before the Policy was entered into;
- Failed to comply with a Policy provision including failure to pay the applicable premium;
- Made a fraudulent claim under this Policy or any other current policy; or
- Failed to notify Us of a specific act or omission as required by this Policy.

If We cancel the Policy, We will give You written notice. If the Policy is cancelled, We will deduct from the premium, an amount to cover the shortened period for which You were insured by Us and refund the balance to You provided no claim has been paid or is payable and no incident has occurred which could give rise to a claim under this Policy. However, We will not refund any premium if We have paid any benefit under the terms of the Policy. If the premium has not been paid, the Policy will cease immediately.

| Cooling Off Period

If You decide that You no longer want this Policy, You are entitled to a refund of the total amount paid provided Your request to cancel the Policy occurs within fourteen (14) days of issue and before any insured travel begins and no claim has been made against Your Policy. We may not provide a refund if You cancel Your Policy outside of the Cooling Off Period.

If You have purchased this Policy via an insurance broker, You should ask the insurance broker what arrangements apply.

| Taxation

If You are a registered person/entity and require a tax invoice for GST purposes, please contact Us.

Depending on Your entitlement to claim Input Tax Credits under the Policy, We may reduce the amount paid in the event of a claim by the amount of any Input Tax Credit. If necessary, You or the Insured Person should seek appropriate taxation advice.

| Updating the Product Disclosure Statement

We may need to amend this PDS at a later date. A paper copy of any updated information is available free of charge by contacting Us or Your insurance broker. We will issue You with a new PDS or a supplementary PDS where the update is to correct a misleading or deceptive statement or an omission which is materially adverse from the viewpoint of a reasonable person deciding whether to purchase this insurance.

| Date Prepared

This PDS was authorised on 1 September 2021 and remains valid until superseded by a new or supplementary PDS. Claims are assessed in accordance with the PDS/Policy wording effective at the time of purchase.

Policy Wording

Definitions: Words That Have Special Meaning

Some words in this Policy have special meanings. Where this is the case, the word/s will commence with a capital letter. In such cases, the word/s relate to the following definitions.

Throughout this Policy, words in the singular include the plural and vice versa. The male gender includes the female and neuter.

The following definitions apply to all sections of the Policy and all clauses, extensions and endorsements unless otherwise stated.

| Accident/Accidental

A sudden, unexpected, unusual, specific, external event which occurs at a single identifiable time and place.

| Act of Terrorism

An act, including but not limited to, the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or governments, committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public or any member of the public in fear of government.

| Adverse Weather Conditions

Weather of such severity that the police or other relevant authority warn by means of public communication facilities (including but not limited to television or radio) that it is unsafe for individuals to attempt to travel via the route on which the Insured Person is scheduled to travel or any reasonable alternative route.

| Bodily Injury

A specific physical and identifiable injury caused by an Accident which occurs during the Period of Insurance.

| Certificate of Insurance

Certificate of insurance attaching to and forming part of the Policy or any subsequently substituted certificate of insurance. The certificate of insurance is part of the contract of insurance and sets out Your details, the Policy sections that apply, the Period of Insurance and any amendments to the Policy.

| Close Relative

Any of the following who is aged under 85 years and resident in the Insured Person's Country of Residence – Your mother, father, legal guardian, sister, brother, husband, wife, fiancé(e), common law cohabitating domestic partner, daughter, son, grandparent, grandchild, parent-in-law, son-in-law, daughter-in-law, sister-in-law, brother-in-law.

| Consequential Loss

Any other loss, damage or additional expense following on from an event for which You are claiming.

| Consultant

A person or company appointed by Us that specialises in the negotiation of Kidnap and Kidnap for Ransom release.

| Coronavirus COVID-19

Any contagious or infectious disease or illness or any illness or disease directly or indirectly resulting from any of the following:

- a) Coronavirus disease (Coronavirus COVID-19);
- b) Any mutation or variation of Coronavirus COVID-19;
- c) Severe acute respiratory syndrome coronavirus 2 (SARS-CoV-2);
- d) Any mutation or variations of SARS-CoV-2;
- e) Any fear or threat of a), b), c), or d) above.

| Country of Residence

The country in which the Insured Person permanently resides.

| Cyber Loss

Any loss, damage, liability, claim, cost or expense of whatsoever nature directly or indirectly caused by, contributed to by, resulting from, arising out of or in connection with any Cyber Act or Cyber Incident including, but not limited to, any action taken in controlling, preventing, suppressing or remediating any Cyber Act or Cyber Incident.

| Cyber Act

An unauthorised, malicious or criminal act or series of related unauthorised, malicious or criminal acts, regardless of time and place, or the threat or hoax thereof involving access to, processing of, use of or operation of any Computer System.

| Cyber Incident

Any error or omission or series of related errors or omissions involving access to, processing of, use of or operation of any Computer System; or any partial or total unavailability or failure or series of related partial or total unavailability or failures to access, process, use or operate any Computer System.

| Computer Systems

Any computer, hardware, software, communications system, electronic device (including, but not limited to, smart phone, laptop, tablet, wearable device), server, cloud or microcontroller including any similar system or any configuration of the aforementioned and including any associated input, output, data storage device, networking equipment or back up facility, owned or operated by the Insured or any other party.

| Data

Information, facts, concepts, code or any other information of any kind that is recorded or transmitted in a form to be used, accessed, processed, transmitted or stored by a Computer System.

| Electronic Equipment

Video, camera and sound recording devices including headphones, laptop, tablet and notebook computers, GPS devices, mobile telephones, electronic diaries and organisers and any other item We deem to be electronic for which the Insured Person is legally responsible and is taken on or acquired during the Trip. The maximum benefit for each item of Electronic Equipment includes its accessories and associated equipment such as but not limited to chargers, batteries, memory sticks, media cards, lenses, and filters.

| Epidemic

Fast spreading contagious or infectious disease or illness in an area as documented by a recognised public health authority.

| Excess

Your financial contribution towards any valid claim. The Excess is that amount of the claim which You must bear and will be applied per Insured Person for each incident that results in a valid claim.

| Express Kidnapping

The unlawful seizure, abduction and detention by force or fraud of an Insured Person against their will by an individual or group for the purpose of obtaining cash directly from the Insured Person by way of Fraudulent or coercive use of a financial card.

| Fraud / Fraudulent

An intentional deception made for personal gain or to damage the insured entity or Insured Person.

| Hijack

The unlawful seizure or wrongful exercise of control of an aircraft or conveyance, or the crew thereof, in which the Insured Person is travelling as a passenger.

| Illness

Any disease, sickness, malady or infection which is unexpectedly contracted during the Period of Insurance

and/or first manifests itself after the Insured Person departs on the Trip and which requires treatment by a Medical Practitioner. In respect of claims against Section 1, such treatment must result in the Medical Practitioner certifying that the condition prevents commencement or continuation of the Insured Person's Trip.

| Insured Person

Any person shown in the Policy as being an Insured Person.

| Kidnap

The unlawful seizure, abduction and detention by force or fraud of an Insured Person against their will by an individual or group.

| Kidnap for Ransom

The unlawful seizure, abduction and detention by force or fraud of an Insured Person against their will by an individual or group for the purpose of obtaining a form of payment for their release.

| Left Behind

Not taken by the Insured Person when vacating or leaving any hotel or hostel accommodation, restaurant, café, bar or any other Public Place including Public Transport.

| Loss of Limb(s)

Loss or severance at or above the wrist or ankle or total permanent loss of use of an entire hand or foot.

| Loss of Sight

Total and irrecoverable loss of sight which shall be considered as having occurred (a) in both eyes if the Insured Person's name is added to the Register of Blind Persons on the authority of a fully qualified ophthalmic specialist; or (b) in one eye if the degree of sight remaining after correction is 3/60 or less on the Snellen Scale.

| Medical Practitioner

A registered practising member of the medical profession recognised by the law of the country in which they are practising and who is not related to You or any person with whom the Insured Person is travelling.

| Money

Bank notes, coins, postal and money orders, travellers cheques, bank cheques, prepaid travel money cards, credit and debit cards and any other negotiable instrument.

| Natural Disaster

An event or force of nature that has catastrophic consequences such as earthquake, flood, tsunami, volcanic eruption, bushfire or cyclone but not an Epidemic or Pandemic.

| Our, Us, We, Underwriters

Certain Underwriters at Lloyd's.

| Pandemic

Form of an epidemic that extends throughout an entire continent, even the entire human race.

| Period of Insurance

The period We insure You for under Your policy. The Period of Insurance commences:

- i. for Section 1 (Cancellation) and Section 12 (Coronavirus COVID-19 – Cancellation only) from the time and date We issue the Policy to You.
- ii. for all other Policy sections (including Curtailment under Sections 1 and 12), the Policy commencement time and date noted on the Certificate of Insurance or when the Insured Person leaves their home or place of business to commence the Trip (whichever is the later).

The Period of Insurance concludes for all Policy sections on the Policy end date and time shown on Your Certificate of Insurance or when the Insured Person returns to their home or place of business in their Country of Residence (whichever occurs first).

| Permanent Total Disablement

Bodily Injury other than Loss of Limb(s) or Loss of Sight which totally incapacitates the Insured Person from engaging in or attending to any occupation (except occupations normally reserved for the disabled) for at least 12 months from the date of the Accident giving rise to the claim and where at the conclusion of those 12 months and in the opinion of a Medical Practitioner there is no prospect of improvement.

| Personal Baggage

Personal property, Electronic Equipment, and/or Valuables belonging to the Insured Person or for which they are legally responsible and taken on or acquired during the Trip.

| Policy

The Policy consists of:

- a. Your proposal for insurance (application);
- b. The quotation You have been given either in writing or electronically;
- c. This document (Policy wording including the Schedule of Benefits);
- d. Your Certificate of Insurance;
- e. Any additional information / declarations supplied to Us by You or on Your behalf in relation to the Policy or variation thereto; and
- f. Any written endorsements We issue to You.

| Pre-Booked

Either booked by You or the Insured Person prior to commencement of the Trip and for which payment has or will be made.

| Pre-existing Medical Condition

Any physical and/or mental defect, illness, disease, condition or injury

- a. that is currently being or has been investigated or treated by a Medical Practitioner or other health professional (including dentist/s and/or allied health practitioners):
 - i. Within the 90 days prior to the issue of this Policy; or
 - ii. During the original Trip if You have requested an extension of cover; and/or
- b. of which You are aware or the symptoms of which You are aware at the time of applying for cover; and/or
- c. for which You take prescribed medication, have had surgery or consult a Medical Practitioner; and/or
- d. of an ongoing or recurring nature or complication attributable to the condition.

This definition applies to the Insured Person, Close Relative/s and any person on whose state of health the Trip depends.

| Public Place

Any place to which the public has access except a place where only You, the Insured Person or accommodation providers have access. Such places include but are not limited to buses, trains, planes, taxis, airports, railway stations, bus terminals, shops, streets, galleries, museums, markets, accommodation foyers and common areas, beaches, carparks, restaurants and public toilets.

| Public Transport

Any aircraft, ship, train, coach or similar mode of transport operated under licence for the purpose of carrying passengers for which a fee is payable and on which the Insured Person is booked to travel.

| Radiation

The emission, discharge, dispersal, release or escape of fissile material emitting a level of radioactivity capable of causing incapacitating disablement or death.

| Ransom Monies

Cash, bullion, securities, property or services.

| Reasonable (for the purpose of Sections 1, 2, 3, 4, 8, and 11)

The standard level of care given in the country the Insured Person is in for medical / dental treatment; the standard mode or level in the country the Insured Person is in for travel, accommodation and similar expenses; and / or the travel class or accommodation rating which is comparable to the level You or the Insured Person booked for the Trip.

| Reasonable Care

Your responsibility to exercise an appropriate degree of care which a reasonable person in the circumstances would do to minimise the potential of suffering any Bodily Injury / Illness or any loss/damage and to safeguard insured property.

| Travel Documents

Passports, visas, entry permits, travel tickets, driving licences or other similar documents in possession and control of the Insured Person.

| Travel Service Provider

Any commercial airline, hotel, accommodation provider, car hire company, bus line, shipping line or railway company.

| Trip

Any holiday, business or pleasure journey undertaken by the Insured Person within the geographical region of travel noted on Your Certificate of Insurance and for which You have paid the appropriate premium.

| Unattended

Leaving Your or the Insured Person's property with a person the Insured Person did not know prior to commencing the Trip; leaving it in a position where it can be taken without the Insured Person's knowledge; or leaving it at such a distance that the Insured Person is unable to prevent it from being taken.

| War

Any activity or conflict where military force is used and includes one of the following:

1. Hostilities or warlike operations (whether War be declared or not)
2. Invasion, civil war, rebellion, insurrection, revolution
3. Act of an enemy foreign to the nationality of the Insured Person or the country in or over which the act occurs
4. Civil commotion assuming the proportions of, or amounting to, an uprising
5. Overthrow of the legally constituted government
6. Military or usurped power
7. Explosions of war weapons
8. Murder or assault subsequently proved beyond reasonable doubt to have been the act of agents of a state foreign to the nationality of the Insured Person whether war be declared with that state or not.

| Valuables

Jewellery, watches, spectacles, sunglasses, hearing aids, items made of or containing gold, silver or other precious metals or (semi) precious stones, CDs, DVDs, leather goods, animal skins / furs, antiques, binoculars, telescopes, works of art and musical instruments.

| You, Your, Yours

The insured entity and/or Insured Person as stated in the Policy.

Schedule Of Benefits

The amounts listed in the Schedule of Benefits are the maximum amounts payable per Insured Person under each Policy section and are noted in Australian Dollars.

Section	Benefits	Sum Insured	Excess
1	Cancellation or Curtailment	\$10,000	\$100
2	Travel Disruption Expenses	\$10,000	\$100
3	Travel Delay	\$1,000	Nil
4	Overseas Medical Expenses, Repatriation and Additional Expenses	\$Unlimited *	\$100
	Emergency Dental Treatment	\$1,000	
5	Hospital Benefit (per day)	\$5,000 (\$50)	Nil
6	Personal Accident	\$25,000	Nil
7	Personal Liability	\$2,500,000	\$100
8	Personal Baggage and Money	\$5,000	\$100
	Total Limit for Electronic Equipment and Valuables	\$2,500	
	Maximum per item, pair or set of Electronic Equipment	\$1,000	
	Maximum per item, pair or set (all other items)	\$500	
	Total Limit for Money	\$500	
	Total Limit for Travel documents and associated expenses	\$1,000	
9	Delayed Personal Baggage	\$250	Nil
10	Hijack, Kidnap and Kidnap for Ransom	\$250,000	Nil
11	Political and Natural Disaster Evacuation Expenses	\$10,000	\$100
12	Coronavirus COVID-19		
	Cancellation or Curtailment	\$10,000	\$100
	Overseas Medical Expenses, Repatriation & Additional Expenses	\$Unlimited *	

* For up to 12 months after the Bodily Injury or Illness first occurs whilst overseas during the Trip.

What the Policy Covers

| The Policy

We will insure the Insured Person against Accident, Bodily Injury, Illness, Accidental loss, damage or mishap as defined in this Policy, whilst travelling during the Period of Insurance, and having a destination outside their Country of Residence or within their Country of Residence if such travel involves an overnight stay or air travel.

| Section 1 - Cancellation or Curtailment

We will pay up to the amount shown in the Schedule of Benefits in the event the Insured Person's Trip is necessarily and unavoidably cancelled, cut short or rearranged as a result of:

1. The death, Bodily Injury or Illness of the Insured Person; the Insured Person's Close Relative; or any person with whom the Insured Person had pre-arranged to stay at the Trip destination.
2. The Insured Person being subject to compulsory quarantine, jury service attendance or being called as a witness at a Court of Law.
3. The Insured Person's redundancy which qualifies for payment under current redundancy legislation in their Country of Residence where at the time of booking the Trip there was no reason to believe that they would be made redundant.
4. The Insured Person being a member of the armed forces, nursing or ambulance services or employee of a government department having authorised leave cancelled due to operational reasons provided that such cancellation could not have reasonably been expected at the time of booking the Trip and/or purchasing this Policy.
5. Hijack.
6. Adverse Weather Conditions making it impossible for the Insured Person to travel to the initial point of departure for the commencement of the Trip.
7. The Insured Person's decision to abandon the Trip in its entirety if the departure of the Public Transport on which they are scheduled to travel from their initial departure point (at the commencement of the Trip) is delayed by at least 24 hours from the departure time specified in their pre-booked itinerary.
8. Disruption to the Insured Person's pre-paid travel arrangements caused by their late arrival at a pre-arranged departure point due to the failure of Public Transport on which they are travelling or booked to travel or a motor vehicle accident or vehicle breakdown delaying the vehicle in which the Insured Person is travelling to their departure point.

9. Major damage or burglary at the Insured Person's home or business premises within 48 hours of their scheduled departure or whilst they are away which, at the request of the police or emergency services, requires their presence.
10. Natural Disaster, civil unrest, strike or labour dispute which prevents the Insured Person from travelling as planned.
11. A travel warning issued by the Australian government on the www.smartraveller.gov.au website advising against travel to or through a country which forms a major part of the Insured Person's itinerary or prevention of access by the government of the country in question. Australian government advice on the www.smartraveller.gov.au website advising against travel must be issued after You or the Insured Person booked the Trip or purchased this Policy, whichever is the later and still be in place 7 days prior to the Insured Person's scheduled travel to the country/area in question for this section to respond.

BASIS OF SETTLEMENT

Cancellation:

In the event the Insured Person's Trip is cancelled due to any of the above events 1-11, settlement of Your claim will be based on the following:

1. the irrecoverable cost of travel, accommodation, car hire and excursions paid or contracted to be paid by You or the Insured Person in respect of the Trip. Such costs must have been paid or contracted to be paid prior to the occurrence giving rise to a claim under this section.
2. the cost of alternative arrangements for the Insured Person to travel via another route or at a later date to reach their destination.

We retain the sole right to decide which of the above options will be exercised in settling Your claim.

Curtailment:

In the event the Insured Person's Trip is curtailed / cut short prior to completion due to any of the above events 1 -11, You are covered for Reasonable travel costs necessary for the Insured Person to 1) return to their Country of Residence before the pre-booked return date; or 2) reach the pre-booked destination and a pro-rata refund of irrecoverable pre-booked and unused tours, car hire, excursions, accommodation and airfares (excluding airfares for the Insured Person to return to their Country of Residence).

In the event the Insured Person needs to return to their Country of Residence and claim under this section We will not pay the value of the Insured Person's unused pre-booked return travel arrangements. This is because We will be paying the cost of the Insured

Person's early return to their Country of Residence under this section. If the Insured Person does not have any pre-booked return travel arrangements, this cost will be deducted from Your claim.

| Section 2 – Travel Disruption Expenses

We will pay up to the amount shown in the Schedule of Benefits for Reasonable additional travel, accommodation and sustenance expenses necessarily incurred for the Insured Person to continue their Trip if they are forced to alter their Pre-booked arrangements as a direct result of one of the following:

1. Strike, locked out workers or industrial action.
2. Bomb scare, criminal action, Act of Terrorism or Hijack.
3. Adverse Weather Conditions, Natural Disaster, riot or civil unrest which prevents the Insured Person from travelling as planned.
4. Accident to or mechanical breakdown of Public Transport.
5. The death, Bodily Injury or Illness of a fellow passenger or crew member.

| Section 3 – Travel Delay

We will pay up to the amount shown in the Schedule of Benefits if the departure of the Public Transport on which the Insured Person is scheduled to travel is delayed by at least 12 hours from the departure time specified in their Pre-booked itinerary.

We will either:

- i. reimburse the Insured Person for Reasonable additional accommodation expenses together with a proportionate refund of Reasonable additional meal expenses; or
- ii. pay the Insured Person 10% of the amount shown in the Schedule of Benefits for the first complete 12 hour period of disruption they experience and 5% of the amount shown in the Schedule of Benefits for each complete and subsequent 12 hour period of disruption up to the amount shown in the Schedule of Benefits.

We retain the sole right to decide which of the above options will be exercised in settling Your claim.

Specific Conditions - Cancellation or Curtailment, Travel Disruption Expenses & Travel Delay

1. Claims for points lost under Frequent Flyer or similar loyalty reward programs following cancellation or curtailment will be reimbursed based on the cash value of those points nominated by the program provider if the points cannot be credited back to Your account.
2. In selecting the route, means of travel and time of departure for the Trip, the Insured Person must do all things reasonable and practical to minimise the possibility of late arrival at the departure point/s.
3. Any claims attributable to mechanical breakdown

of non-scheduled transport must have a garage or motoring organisation report confirming the date, time and cause of the breakdown.

4. In the event of a claim due to failure or delay of Public Transport, You must provide written confirmation from the carrier, transport company or relevant authority confirming the duration of the delay and its cause.
5. If You or the Insured Person become aware of circumstances which make it necessary for the Trip to be cancelled prior to departure, You or the Insured Person must advise Your travel providers in writing within 48 hours. The maximum amount We will pay will be limited to the applicable cancellation charges at that time.
6. If You or the Insured Person wish to curtail the Trip and claim additional costs thereby incurred, You must obtain Our consent. Failure to obtain Our agreement to the proposed arrangements may result in Your claim being limited or declined.
7. The benefits provided under sections 1-3 are not cumulative. You cannot claim against more than one Policy section in respect of the same event. If You or the Insured Person make a claim for disruption to pre-booked travel arrangements, We retain the right to decide which Policy section will be considered to determine policy response.

Specific Exclusions - Cancellation or Curtailment, Travel Disruption Expenses & Travel Delay

We will not pay any claim for:

1. Any amount which is refundable or otherwise recoverable as credit from any source including tour operators, travel agents or Travel Service Provider(s) in accordance with the booking conditions applicable to the Insured Person's Trip.
2. Losses or costs arising from the failure of any travel agent, tour operator, transport or accommodation provider, person or agency to pass on monies paid by You or on Your behalf to Travel Service Provider(s) and/or to deliver promised or contracted services.
3. Travel agent cancellation fees above the level of commission and/or service fees normally earned by the agent if the Insured Person's Trip had not been cancelled.
4. Any amount that exceeds the Insured Person's or Your contractual liability.
5. Loss arising from the Insured Person's disinclination/ reluctance to travel, deciding to curtail the Trip and/or loss of enjoyment.
6. The Insured Person's redundancy, resignation or termination of their employment contract within 31 days of the Trip or after the Trip has commenced.
7. Default of a tour operator, Travel Service Provider and/or the agent with whom You or the Insured Person booked transport or accommodation.
8. Loss arising from Your or the Insured Person's

personal circumstances, business commitments, financial and/or contractual obligations.

9. Loss resulting from any regulations made by any public authority or government.
10. Delay of, or for cancellation following the delay of Public Transport, if:
 - (a) an Insured Person fails to check in according to the itinerary supplied unless the failure was itself due to strike or industrial action.
 - (b) the delay is due to the withdrawal from service temporarily or permanently of any ship, aircraft or train on the orders or recommendation of any Port Authority or Civil Aviation or any similar body in any country.
11. Circumstances known to You or the Insured Person prior to booking the Trip and/or purchasing the Policy and which could reasonably be expected to give rise to the cancellation, curtailment or rearrangement of the Trip.
12. The inability of any tour operator, carrier or wholesaler to fulfil any travel arrangements due to a deficiency in the required number of travellers to commence any travel or tour.
13. Pre-paid travel and/or accommodation arrangements which were unused where We have also paid additional travel and/or accommodation expenses for the same period of time.
14. Loss, damage, liability, cost or expenses arising directly or indirectly out of a Cyber Act or Cyber Incident.
15. Losses and/or costs arising directly or indirectly from Coronavirus COVID-19. Please see Section 12 for details of the limited cover provided for claims arising from Coronavirus COVID-19.
16. Any event which is excluded by the General Exclusions applicable to this Policy.

| Section 4 – Overseas Medical, Repatriation and Additional Expenses

If the Insured Person suffers Bodily Injury or Illness (including compulsory quarantine) whilst overseas during the Trip, We will pay up to the amount shown in the Schedule of Benefits for the following:

1. The Reasonable cost of medical and surgical treatment including specialists' fees, hospital, nursing home and nursing attendance charges, massage and manipulative treatment, surgical and medical requisites and ambulance charges necessarily incurred outside the Insured Person's Country of Residence.
2. The Reasonable cost of emergency dental treatment to natural teeth incurred outside the Insured Person's Country of Residence for the immediate relief of pain and suffering.
3. The Reasonable cost of repatriation (including medical escort if required) to the Insured Person's Country of Residence by whatever means deemed medically necessary. We reserve the right to either

repatriate or evacuate the Insured Person to another region or country where medical facilities comparable to those available in Australia exist where, in the opinion of the treating Medical Practitioner and Our medical advisers, the Insured Person is fit to travel. In these circumstances We reserve the right to determine the manner in which repatriation or evacuation will occur.

4. The Reasonable cost of repatriating the Insured Person's mortal remains and Personal Baggage to their Country of Residence or the Reasonable cost of a funeral in the country where death occurs.
5. The Reasonable cost of additional travel and accommodation expenses incurred for the Insured Person and one member of the travelling party to remain if necessary on medical grounds when, in the opinion of the Insured Person's treating Medical Practitioner and Our medical advisers, the Pre-booked onward travel or return journey is impossible on medical grounds.
6. The Reasonable cost of travel and accommodation for up to one (1) Close Relative to travel to the Insured Person where, in the opinion of the treating Medical Practitioner and Our medical advisers, their presence is necessary on medical grounds.

Specific Conditions - Overseas Medical, Repatriation and Additional Expenses

1. If the Insured Person is admitted to hospital as an inpatient or is likely to incur medical costs which exceed \$2,000, You must contact Us. Failure to do so may result in Your claim being limited or declined.
2. If the Insured Person wishes to return to their Country of Residence other than as scheduled and claim additional costs incurred, You must obtain Our consent. Failure to obtain Our agreement to the proposed arrangements may result in Your claim being limited or declined.
3. The Insured Person must use medical facilities covered by Reciprocal Health Agreements where possible. Where the Insured Person wishes to obtain treatment outside the facilities covered by applicable Reciprocal Health Agreements, We must authorise this.
4. If We agree to repatriate the Insured Person to their Country of Residence, We may use their Pre-booked return ticket towards Our costs.
5. If We determine that the Insured Person should return to their Country of Residence but You and/or the Insured Person do not agree, We will pay the equivalent amount that would have been incurred in respect of Your claim if You and/or the Insured Person had agreed with Our recommendation. You will then be responsible for any ongoing or additional costs relating to or arising from the event and/or medical condition for which You have claimed. Where We do not require the Insured Person to return to their Country of Residence for

treatment, We will only pay for necessary and Reasonable treatment received overseas as provided for under this section for up to 12 months after the Bodily Injury or Illness giving rise to Your claim first occurred.

| Section 5 - Hospital Benefit

In the event of the Insured Person suffering Bodily Injury or Illness whilst overseas during the Trip and being admitted as a hospital inpatient for a continuous period of 24 hours or more, We will pay to the Insured Person \$50 per day or part thereof up to the amount shown in the Schedule of Benefits.

Specific Exclusions - Overseas Medical, Repatriation and Additional Expenses and Hospital Benefit

We will not pay any claim for:

1. The cost of routine or regular medication for the treatment of any condition.
2. The continued investigation or treatment of a condition which existed, was being investigated and / or treated prior to the Insured Person's departure on the Trip and not disclosed to and accepted by Us.
3. Any expenses incurred more than 12 months after the date of the incident which gave rise to the claim.
4. Medical treatment, ambulance services or dental treatment provided in the Insured Person's Country of Residence.
5. Medical treatment which is cosmetic, routine, experimental, preventive or elective and/or can reasonably be delayed until the Insured Person returns to their Country of Residence.
6. Medical treatment of any kind after the Insured Person has refused the offer of repatriation when in the opinion of the treating Medical Practitioner and Our medical advisers the Insured Person is fit to travel.
7. The cost of manufacturing, installing, repairing or replacing dental bridges, dentures, crowns or caps.
8. Medical treatment not verified by a report obtained from the treating Medical Practitioner and/or the cost of over-the-counter medication/consumables unless the Insured Person has consulted a Medical Practitioner in respect of the Bodily Injury or Illness giving rise to the claim.
9. Treatment obtained after Your original Period of Insurance expires in respect of a Bodily Injury or Illness suffered by the Insured Person during the Trip and/or the continued treatment of a Bodily Injury or Illness the Insured Person suffered during the original policy period if You request and We agree to provide a policy extension whilst the Insured Person is still overseas.
10. Additional costs of single or private hospital room accommodation unless medically necessary.

11. Additional accommodation expenses where We have also paid a claim for the value of cancelled / forfeited accommodation in respect of the same period.
12. Private hospital or medical treatment where public funded services or care is available, including but not limited to under any Reciprocal Health Agreement (RHA) between the Australian government and the government of any other country.
13. Losses and/or costs arising directly or indirectly from Coronavirus COVID-19. Please see Section 12 for details of the limited cover provided for claims arising from Coronavirus COVID-19.
14. Any event which is excluded by the General Exclusions applicable to this Policy.

| Section 6 - Personal Accident

We will pay up to the amount shown in the Schedule of Benefits if the Insured Person disappears or sustains Bodily Injury and which results solely and independently of any other cause in the Insured Person's death, Loss of Sight, Loss of Limb(s) or Permanent Total Disablement within twelve (12) calendar months of the Bodily Injury.

In the event of the Insured Person's disappearance, the death benefit will be paid if their body has not been found within 12 months after the date of disappearance. This undertaking is conditional upon You agreeing to repay any such benefit paid if it is subsequently found that the Insured Person did not die as a result of a Bodily Injury.

Specific Conditions - Personal Accident

1. We will not pay more than the amount shown in the Schedule of Benefits in respect of the same Insured Person.
2. In the event of an Accident involving more than one Insured Person, where the total claim exceeds \$2,000,000, the total amount payable shall be proportionally reduced until that total does not exceed \$2,000,000.
3. Where an Insured Person is aged less than 18 years
 - (a) The sum insured for Accidental death shall be limited to \$10,000.
 - (b) The definition for Permanent Total Disablement shall be amended to read as follows:

"Disablement which entirely prevents the Insured Person from attending to full time education for a period of 12 consecutive months and at the end of that period is beyond hope of improvement and without prospect of being able to undertake any gainful occupation or of being able to support him/herself financially".

Specific Exclusions - Personal Accident

We will not pay for any claim:

1. Arising from or attributable to disease, natural causes or surgical treatment (unless rendered necessary by Bodily Injury covered hereunder).
2. Under this section for any Insured Person who is already insured with Us under a Group Personal Accident or Group Personal Accident and Illness policy held by You.
3. Arising from any type of illness, disease and/or infection unless medically acquired during treatment of the Bodily Injury.
4. Where the Insured Person does not follow the advice and instructions of the treating Medical Practitioner.
5. Which is excluded by the General Exclusions applicable to this Policy.

| Section 7 - Personal Liability

We will pay up to the amount shown in the Schedule of Benefits if the Insured Person becomes legally liable to pay compensation for 1) death or Bodily Injury to another person and/or 2) Accidental loss of or damage to property belonging to another person, which occurs during the Trip.

This benefit is inclusive of all legal costs You incur and which arise solely from the event giving rise to the claim.

Specific Conditions - Personal Liability

1. You and the Insured Person must not make any admission of liability whatsoever or make any arrangements, offer or promise of payment without Our written consent.
2. We shall be entitled, if We so desire, to take over and conduct, in the name of the Insured Person, a defence of any claim or to prosecute in their name for their own benefit any claims for indemnity or damages or otherwise against any third party. We shall also have discretion in the conduct of any negotiations or proceedings or the settlement of any claim. You and the Insured Person shall, whenever possible, give Us all such information and assistance as We may require.
3. In the conduct of any claim, You and the Insured Person shall comply with all rules of court and orders made by the court, shall attend any hearings, meetings or conferences and sign any documents, as may be reasonably required.

Specific Exclusions - Personal Liability

We will not pay any claim for:

1. Bodily Injury to any member of the Insured Person's family or household, or to any of Your employees.
2. Accidental loss or damage to property owned by You, the Insured Person, the Insured Person's family or Your employees.

3. Liability which has been assumed by You or the Insured Person under agreement unless the liability would have attached in the absence of such agreement.
4. Liability arising from the pursuit of any business, trade, profession, occupation or supply of goods and services.
5. Liability arising out of the ownership, possession or use of any horse drawn or mechanically propelled vehicle (other than golf buggies), aircraft, waterborne craft (other than sailboards, surfboards, canoes, rowing dinghies, foot or hand propelled paddle boats, and inflatable dinghies).
6. Liability arising from ownership or occupation of land or buildings (other than occupation of any rented holiday accommodation).
7. Liability resulting from a wilful or malicious act.
8. Liability arising from the ownership or use of any firearm or weapon.
9. Liability arising from animals belonging to or in the Insured Person's care or custody.
10. Any event which is excluded by the General Exclusions applicable to this Policy.

I Section 8 - Personal Baggage & Money

We will pay up to the amounts shown in the Schedule of Benefits for loss, theft or damage to accompanied Personal Baggage, Electronic Equipment, Money and Valuables occurring during the Trip. The most We will pay for any one item or set of items under this section is limited to the amounts noted in the Schedule of Benefits.

We will at Our option pay

1. The value of the claimed item at the date of loss, theft or damage (ie the item's market/used value);
2. The original cost price of the claimed item from which We will deduct an amount for wear and tear/loss of value;
3. The cost of repairing the claimed item; and/or
4. the applicable sub-limit.

In the event of loss, theft or damage to Travel Documents, We will pay up to the amount shown in the Schedule of Benefits for Reasonable additional expenses incurred for travel, accommodation and other associated costs, to enable the Insured Person to obtain essential replacement Travel Documents whilst overseas during the Trip.

Specific Conditions - Personal Baggage and Money

1. The Insured Person shall at all times take Reasonable Care in the supervision of the insured property.
2. In the event of any loss, the Insured Person shall take all reasonable steps to recover lost or stolen item(s).
3. The Insured Person must report any loss and/or theft of Personal Baggage, Electronic Equipment,

Valuables, Travel Documents and/or Money to the police or similar authority within 24 hours of discovery, and a written police statement (or similar) must be obtained.

4. Money shall be covered from the time of collection from a bank or travel agent or from 72 hours prior to commencement of the Trip, whichever is the later, and up to 48 hours after completion of the Trip or time of conversion or encashment, whichever is the earlier.
5. You must be able to prove ownership and value of claimed items. The maximum benefit in respect of any single item (or set of items) for which an original receipt, proof of purchase or insurance valuation which pre-dates the loss is not supplied is \$100 subject to a maximum of \$250 for all such items.

Specific Exclusions - Personal Baggage and Money

We will not pay any claim for:

1. Damage due to atmospheric or weather conditions, mould, fungus, insects, birds, moth, vermin, rust, corrosion, wear and tear or gradual deterioration.
2. Loss, theft or damage to items sent by post, freight or other form of unaccompanied transit.
3. Loss or damage caused by any form of cleaning, repair, restoration or alteration.
4. Damage due to leakage of liquid or powder from containers carried in the Insured Person's luggage including backpacks and handbags.
5. Money shortages due to error, omission or depreciation in value.
6. Loss, theft or damage to Electronic Equipment, Valuables, Travel Documents, Money and/or any item valued over \$100 unless You provide a police report or similar obtained within 24 hours of discovering the loss, theft or damage and original documentation to evidence ownership and value of the claimed items(s).
7. Loss arising from confiscation or destruction by customs, police or any other governmental authority.
8. Loss or damage whilst in the custody of a Travel Service Provider, unless reported to the Travel Service Provider within 24 hours of discovery and a report obtained.
9. Loss of Electronic Equipment, Valuables, Travel Documents and/or Money whilst in the custody of a Travel Service Provider; whilst being transported in checked-in luggage; and/or in the cargo hold of any aircraft, bus, train, ship, ferry or similar transport.
10. Loss, theft or damage to Electronic Equipment, Valuables, Travel Documents and/or Money from a tent, an unattended motor vehicle or where they have been Left Behind or Unattended in a Public Place.
11. More than \$500 for all items of Personal Baggage (but not Electronic Equipment, Valuables, Travel Documents and/or Money) left in a tent, an unattended motor vehicle, Left Behind or Unattended in a Public Place at any time.
12. Loss, theft or damage to Electronic Equipment, Valuables, Travel Documents and/or Money whilst outside the immediate control and supervision of the Insured Person unless in a locked safe, locked hotel room or locked private accommodation.
13. Electrical and/or mechanical breakdown or derangement.
14. The fraudulent use of credit cards, debit cards or cheques, if the Insured Person has not reported the loss of the card to the issuing bank or company and has not complied with the terms and conditions under which the card was issued. Our liability shall be limited to any loss not covered by any guarantee given by the issuing bank or company to You or the Insured Person.
15. Loss or damage of fragile articles unless caused by fire or by an Accident to the aeroplane, ship or vehicle in which they are being carried.
16. Loss, theft or damage to contact or corneal lenses, dentures, bonds, coupons, securities, antiques, pictures, sports equipment and sports clothing whilst in use, boats and/or ancillary equipment including windsurfing equipment and sailboards.
17. Costs incurred to re-take photographs, video footage and/or restore data records of any kind.
18. Costs incurred for the unauthorised use of mobile telephones and mobile broadband devices.
19. More than the value of the part of a pair or set that is stolen, lost or damaged.
20. Loss, theft or damage occasioned by anyone that the Insured Person has invited into their private accommodation.
21. Any event which is excluded by the General Exclusions applicable to this Policy.

I Section 9 - Delayed Personal Baggage

In the event that the Insured Person's checked-in Personal Baggage is temporarily lost by the carrier for more than 12 hours, We will pay up to the amount shown in the Schedule of Benefits for the purchase of immediate necessities (eg clothing and toiletries). If the loss becomes permanent, then any payment made under this section will be deducted from any claim settled under Section 8.

Specific Conditions - Delayed Personal Baggage

1. If the Insured Person is entitled to compensation from the carrier, We will only pay the difference between the amount of the Insured Person's expenses and the amount of compensation received from the carrier up to the amount shown in the Schedule of Benefits.
2. You must provide the original Property Irregularity Report (PIR) issued by the carrier and original

receipts for all claimed expenses.

3. This section does not operate if the Insured Person's Personal Baggage is misdirected, misplaced or delayed on the return or final sector of the Trip.

I Section 10 – Hijack, Kidnap and Kidnap for Ransom

In the event of the detention, internment, Hijack, Kidnap or Kidnap for Ransom of the Insured Person during the Trip, We will pay \$100 per day or part thereof until their release, for a maximum of 60 days.

In the event of the Express Kidnapping of the Insured Person during the Trip, We will pay \$100 per day or part thereof until their release, for a maximum of 7 days.

In addition, We will pay additional expenses necessarily and reasonably incurred by way of Consultant costs, legal, hotel, travel, related incidental expenses, Ransom Monies and the like, to secure the release of the Insured Person.

The maximum amount payable under this section is \$250,000 as stated in the Schedule of Benefits for all losses under this section occurring during the Period of Insurance. The maximum amount We will pay in respect of Consultant costs is \$50,000.

Specific Conditions - Hijack, Kidnap and Kidnap for Ransom

1. The Insured Person has not engaged in any political or other activity that would prejudice this insurance.
2. The Insured Person has no family or business connections that could be expected to prejudice this insurance or increase Our risk.
3. The Insured Person's visas and Travel Documents are in order prior to commencing the Trip.
4. In the event of an incident, We must be contacted immediately with as much information as possible of any situation that could give rise to a claim.
5. No offer, promise or payment shall be made by You or the Insured Person without Our consent.
6. No claims shall be payable in respect of any insured entity or Insured Person who has previously had Hijack, Kidnap or Kidnap for Ransom Insurance declined or cancelled.

Specific Exclusions - Hijack, Kidnap and Kidnap for Ransom

We will not pay for:

1. Any claim arising from a Trip within the Insured Person's Country of Residence.
2. Any Kidnap and Kidnap for Ransom occurring in:
 - i) any country located in Central or South America;or

- ii) Afghanistan, Iran, Iraq or the Philippines; or
- iii) any country in which the United Nations armed forces are deployed.

3. Any claim in respect of the Kidnap or Kidnap for Ransom of a child by their parent or guardian.
4. Any claim resulting from any fraudulent, dishonest or criminal act committed or attempted by You, the Insured Person, authorised representative of You or the Insured Person including any person who has custody of any Ransom Monies.
5. Any amount the Insured Person becomes legally liable to pay as the result of any legal action for damages including legal costs incurred by the Insured Person in defence of such action as the result of alleged negligence or incompetence in hostage retrieval operations or negotiations following the wrongful abduction or detention of an Insured Person or alleged negligence in not preventing the wrongful abduction of the Insured Person.
6. Any sums, property or other consideration surrendered to any person other than those responsible for making a previously communicated ransom demand to the Insured Person or any person(s) authorised to act on behalf of the Insured Person.
7. Any claim arising out of any act(s) by an Insured Person that would be considered an offence by a court of Australia if the act had been committed in Australia.
8. Any claim where the detainment, internment, Hijack, Kidnap, or Kidnap for Ransom of an Insured Person is for a period of less than 3 days unless the detainment or internment is as a result of Express Kidnapping.

| Section 11 - Political and Natural Disaster Evacuation Expenses

Should the Insured Person require evacuation due to:

1. A formal recommendation by the Australian Department of Foreign Affairs and Trade that an Insured Person (or a class of persons which includes the Insured Person) specifically leaves the country they are in;
2. The Insured Person being expelled or declared persona non grata in the country they are in; or
3. A Natural Disaster has occurred in the country the Insured Person is in, which necessitates their immediate evacuation in order to avoid personal risk of Bodily Injury or Illness;

We will pay up to the amount shown in the Schedule of Benefits for Reasonable and necessary costs incurred in:

1. Returning the Insured Person to their Country of Residence; or
2. Evacuating the Insured Person to the nearest place of safety.

If the Insured Person is unable to return directly to their Country of Residence, We will pay up to \$200 per day for a maximum of 15 days or until such time as the Insured Person can be evacuated to their Country of Residence, whichever occurs first, for Reasonable and necessary expenses incurred for accommodation, transportation and food.

Specific Conditions - Political and Natural Disaster Evacuation Expenses

1. In the event of a claim under this section, We must be contacted immediately and We will make all necessary travel arrangements to evacuate the Insured Person. Failure to notify Us may result in Your claim being limited or declined.

Specific Exclusions - Political and Natural Disaster Evacuation Expenses

We will not pay for any claim:

1. If You or the Insured Person have breached or are accused of breaching the laws of the country from which the Insured Person must be evacuated.
2. Which results from Your or the Insured Person's failure to maintain and possess duly authorised and required documents, visas, permits and the like that are necessary for the Insured Person to enter and remain in the country.
3. Arising from or attributable to debt, commercial failure, insolvency, repossession of property or any other financial cause.
4. Following Your or the Insured Person's failure to:
 - (a) Honour any obligations in any contract;
 - (b) Provide bond or other security because of any liability assumed by You or the Insured Person; and/or
 - (c) Obey any conditions in a licence.
5. For evacuation from the Insured Person's Country of Residence.
6. Where political unrest or a Natural Disaster existed prior to the Insured Person entering the country or its occurrence was foreseeable before the Insured Person entered the country.
7. For expenses necessarily incurred as part of the original travel budget.
8. Where it is deemed by Us to be too dangerous to evacuate the Insured Person or it is illegal to do so.
9. Which is excluded by the General Exclusions applicable to this Policy.

| SECTION 12 – Coronavirus COVID-19

Cover under this policy is extended to include claims arising from Coronavirus COVID-19 under Section 1 (Cancellation and Curtailment) and Section 4 (Overseas Medical Expenses) as noted below.

Except as amended by this section, cover for claims arising from Coronavirus COVID-19 are subject to the

same conditions and exclusions as Section 1 (Cancellation and Curtailment) and Section 4 (Overseas Medical Expenses) in addition to the conditions and exclusions noted in this section.

Section 1 – Cancellation and Curtailment

We will pay up to the amount shown in the Schedule of Benefits in the event the Insured Person's Trip is necessarily and unavoidably cancelled, cut short or rearranged because:

- i) After You purchase this insurance, the Insured Person contracts Coronavirus COVID-19 in Australia and a Medical Practitioner certifies that the Insured Person is medically unfit to undertake the pre-booked Trip.
- ii) The Insured Person is ordered by the Australian government or a state health authority into mandatory quarantine or self-isolation because contact tracing indicates the Insured Person may have been exposed to Coronavirus COVID-19. This order must be made after You or the Insured Person booked the Trip or purchased Your policy (whichever is the later) and within the 14 days preceding the pre-booked commencement of the Trip.
- iii) The Insured Person's Close Relative contracts Coronavirus COVID-19 in Australia and a Medical Practitioner certifies in writing that the level of infection is life threatening.
- iv) The Insured Person is ordered into mandatory quarantine by the government or public health authority of a foreign country because the Insured Person has contracted Coronavirus COVID-19 or contact tracing indicates the Insured Person may have been exposed to Coronavirus COVID-19.
- v) The Insured Person is denied boarding of Public Transport due to the detection of possible Coronavirus COVID-19 symptoms.

Specific Exclusions – Coronavirus COVID-19 (Cancellation or Curtailment)

We will not pay for any claim:

1. Which is excluded by Section 1 and/or the General Exclusions applicable to this Policy.
2. Arising from You or the Insured Person deciding to cancel the Trip because of potential exposure to Coronavirus COVID-19 or similar contagious disease.
3. Where You, the Insured Person or the Insured Person's Close Relative is not able to provide a documented positive Coronavirus COVID-19 diagnosis from a Medical Practitioner, evidence of the Insured Person being subject to enforced government or public health authority quarantine/self-isolation orders or evidence of the Insured Person having been denied boarding by the carrier with which they were pre-booked to travel on the

grounds of Coronavirus COVID-19 symptom identification (as applicable).

4. Arising from mandatory self-isolation or quarantine requirements which apply to travellers wishing to enter, travel through or cross over any area, border, region or country.
5. Arising from travel to a country, area, territory or region where the Australian Department of Foreign Affairs and Trade (DFAT) had in force a *Do not travel* or *Reconsider your need to travel* warning on the smartraveller website (www.smartraveller.gov.au) specifically advising against travel due to incidence of Coronavirus COVID-19 or threat thereof.
6. Arising from You or the Insured Person neglecting to observe government, public health authority and/or World Health Organisation preventative and precautionary measures including vaccination, hygiene or social distancing guidelines.
7. In respect of accommodation costs incurred because a foreign government or public health authority requires travellers to enter mandatory quarantine or self-isolation prior to entering, travelling through or crossing over any area, border, region or country. For the avoidance of doubt, if mandatory quarantine or self-isolation is required regardless of the Insured Person having contracted, been exposed to or suspected of having Coronavirus COVID-19, this exclusion applies.
8. For cancellation or curtailment of pre-booked travel within Australia if a state or territory government or relevant local authority imposes border restrictions and/or closes state or regional borders so that You are prevented from travelling as planned due to actual or perceived threat of Coronavirus COVID-19 transmission within the community of that state or region.
9. For cancellation or curtailment of an international Trip if the government of the country You wish to enter imposes border restrictions or closes its borders so that You are prevented from entering the country due to the actual or perceived threat of Coronavirus COVID-19 transmission.

Section 4 – Overseas Medical Expenses

This section is extended to include cover if the Insured Person is diagnosed with Coronavirus COVID-19 by a Medical Practitioner whilst travelling overseas during the Trip.

We will also pay for the Reasonable cost of additional accommodation if, whilst travelling overseas during the Period of Insurance;

- i) The Insured Person is ordered into mandatory quarantine because they have contracted Coronavirus COVID-19 or contact tracing indicates they may have been exposed to Coronavirus COVID-19.

- ii) The Insured Person is denied boarding of Public Transport due to the detection of possible Coronavirus COVID-19 symptoms.

Specific Exclusions – Coronavirus COVID-19 (Overseas Medical Expenses)

We will not pay for any claim:

1. Which is excluded by Section 4 and/or the General Exclusions applicable to this policy.
2. For treatment which is self-administered and/or taken without medical direction/supervision.
3. Arising from You or the Insured Person neglecting to observe government, public health authority and/or World Health Organisation preventative and precautionary measures including vaccination, hygiene or social distancing guidelines.
4. Arising from travel to a country, area, territory or region where, at the time of entry, the Australian Department of Foreign Affairs and Trade (DFAT) had issued a *Do not travel* or *Reconsider your need to travel* warning on the smartraveller website (www.smartraveller.gov.au) specifically advising against travel due to Coronavirus COVID-19 or threat thereof.
5. In respect of accommodation costs which would have been incurred regardless of any government or public health authority requirement for the Insured Person to self-isolate or enter compulsory quarantine.
6. In respect of accommodation costs arising from Your or the Insured Person's decision to self-isolate as a precautionary measure or where there is no official government or public health authority requirement for the Insured Person to self-isolate.
7. In respect of accommodation costs incurred because a foreign government or public health authority requires travellers to enter mandatory quarantine or self-isolation prior to entering, travelling through or crossing over any area, border, region or country. For the avoidance of doubt, if mandatory quarantine or self-isolation is required regardless of the Insured Person having contracted, been exposed to or suspected of having Coronavirus COVID-19, this exclusion applies.

General Policy Exclusions

The following General Policy Exclusions apply to all sections of the Policy and all clauses, extensions and endorsements unless otherwise stated.

We will not be liable under any section for claims in respect of or that result directly or indirectly from:

1. Any trip which is booked or commenced by an Insured Person:
 - (a) Contrary to medical advice;
 - (b) Contrary to health and safety restriction(s) of a Travel Service Provider with whom the Insured Person has booked to travel;
 - (c) To obtain medical treatment or convalescent care; and/or
 - (d) After a terminal prognosis has been made.
2. An Insured Person who is aged 69 years or over at the effective date of this Policy unless specifically agreed by Us.
3. The Insured Person's:
 - (a) Intentional self-injury;
 - (b) Suicide or attempted suicide;
 - (c) Provoked assault or fighting except in bona fide self-defence;
 - (d) Own criminal act;
 - (e) Engagement or participation in civil commotions or riots of any kind; and/or
 - (f) Deliberate exposure to needless danger (except in an attempt to save human life).
4. Death, disablement, loss or expense from the Insured Person's participation in:
 - (a) Any form of operational duties as a member of the armed forces (except for the cover specifically provided by Section 1);
 - (b) Aeronautics or aviation, except travelling in an aircraft as a fare paying passenger in a fully licensed passenger carrying aircraft;
 - (c) Riding or driving in any kind of race; and/or
 - (d) Sports tours unless referred to and accepted by Us.
5. Sexually transmitted disease or any expenses incurred either directly or indirectly in the treatment of, diagnosis of or counselling for Acquired Immune Deficiency Syndrome (AIDS), AIDS related complex (ARC), or Human Immunodeficiency Virus (HIV).
6. The influence of alcohol (which exceeds a Blood Alcohol Content of 0.05% and would render the Insured Person unfit to drive regardless of whether they are driving or not), drugs, solvents or chemicals. This exclusion will not apply where drugs are taken under medical supervision, but not for the treatment of drug addiction.
7. Any part of any trip, which is booked or commenced by an Insured Person in the knowledge that the Trip will be longer than 6 months unless agreed in advance by Us in writing.
8. Any loss, damage or legal liability of whatsoever nature, directly or indirectly caused by or contributed to, by or arising from pressure waves caused by aircraft or other aerial devices travelling at sonic or supersonic speeds.
9. War (whether declared or not), whilst the Insured Person is in Australia and/or their Country of Residence or is travelling to any country or area that, at the commencement of the Trip, was publicly known to be in a state of, or faced with the threat of War. This exclusion shall automatically be deemed inoperative if the Insured Person's presence in such country or area is attributable to:
 - (a) The scheduled transit or stopover not exceeding 24 hours of an aircraft or sea vessel in which the Insured Person is travelling, or
 - (b) Involuntary diversion or transit due to force majeure, Hijack, Kidnap or the like, an Act of Terrorism or criminal act, provided always that at the time of the original Hijack, Kidnap or the like, an Act of Terrorism or criminal act the Insured Person was not within the confines of any country or area to which this exclusion was applicable, nor travelling to or from such country or area other than as provided for under (a).
10. An Act of Terrorism with the exception of claims against Section 1 or 4 unless caused by nuclear, chemical or biological attack or the Act of Terrorism/terrorist activity was already taking place prior to the commencement of the Insured Person's Trip or the Insured Person has caused or contributed to the loss.
11. Arising out of or consequent upon or contributed to Radiation.
12. An incident that did not occur during the Period of Insurance.
13. Loss, theft or damage to property, death, Illness or Bodily Injury if the Insured Person fails to exercise Reasonable Care.
14. Breach of any government prohibition or regulation including the failure to obtain and/or maintain a visa, work permit, passport or other relevant travel documents when the Insured Person is required to do so.
15. Errors or omissions in the Insured Person's booking arrangements, failure to obtain vaccinations or prevention of access by the government of a country into which the Insured Person wishes to enter (other than as provided for under this insurance).

16. Failure of any travel agent, tour operator or Travel Service Provider to provide advertised services and/or facilities.
17. Any advice given, services provided or any acts or omissions of any third party service provider (other than as provided for under this insurance) including but not limited to medical providers, transport, security or legal services.
18. Any cost which You or the Insured Person would have incurred during the Period of Insurance and/or Trip if no claim had arisen.
19. The Insured Person undertaking any manual or hazardous work whether paid or unpaid during the Trip unless specifically agreed by Us.
20. Circumstances manifesting themselves between the date of booking the Trip and the inception date of this Policy.
21. Any expenses for which You and/or the Insured Person cannot provide original receipts or invoices or for any loss which You and/or the Insured Person cannot prove.
22. An event which occurs in a country or area that is not specified in Your Certificate of Insurance.
23. Consequential loss of any kind including loss of enjoyment or any financial loss (other than financial losses for which benefits are provided under this Policy).
24. Any loss which is recoverable under another scheme such as a private health fund, workers compensation scheme, travel compensation fund or accident compensation scheme.
25. Pre-existing Medical Conditions of You, the Insured Person, the Insured Person's Close Relative or any other person on whose state of health the Trip depends (unless declared to and accepted by Us prior to policy inception).
26. Diving underwater if the Insured Person is:
 - i. not qualified for the dive undertaken or not diving under licensed instruction;
 - ii. diving alone;
 - iii. diving in caves or ice diving; and/or
 - iv. diving to a depth greater than 30 metres.
27. Pregnancy unless declared to and accepted by Us prior to policy inception.
28. Use of motorcycles, mopeds and/or scooters unless declared to and accepted by Us prior to policy inception.
29. The Insured Person's participation in contact sports, motor sports, hunting, pot-holing or caving, rodeo, hang gliding, paraponting/ parapenting, microlight flying, BASE jumping, high diving, mountaineering or rock climbing necessitating the use of ropes and climbing equipment (unless declared to and accepted by Us prior to policy inception).
30. Unless declared to and accepted by Us prior to policy inception, the Insured Person's participation in ski, snowboard, snow blade or skibob racing, ski jumping, the use of skeletons and bobsleighs, speed skating, ice hockey, heli-skiing, lugging, ski acrobatics, ski flying, ski stunting, snow cat skiing, ski touring, ski radonee, snow mobiling or any snowsport which occurs off-piste, outside designated commercial ski or in areas which have been closed for any reason.
31. With the exception of cover provided under Section 1 Cancellation or Curtailment, travel to any destination (including travel through any destination) for which a travel advisory warning against travel has been issued by the Australian Department of Foreign Affairs and Trade on the www.smartraveller.gov.au website on or before the date of the Insured Person's scheduled travel.
32. With the exception of cover provided under Section 12, any claim caused by or resulting from:
 - a) Coronavirus disease (Coronavirus COVID-19);
 - b) Any mutation or variation of Coronavirus COVID-19;
 - c) Severe acute respiratory syndrome coronavirus 2 (SARS-CoV-2);
 - d) Any mutation or variations of SARS-CoV-2;
 - e) Any Epidemic, Pandemic or mass outbreak of infectious disease;
 - f) Any fear or threat of a), b), c), d) or e) above.
33. Travel to Afghanistan, Central African Republic, Chechnya, Cuba, Democratic Republic of Congo, Egypt, Iran, Iraq, Israel (West Bank, Gaza and Occupied Territories), Libya, Nigeria, North Korea, Nigeria, Somalia, South Sudan, Sudan, Syria and/or Yemen.

General Policy Conditions

The following General Policy Conditions apply to all sections of the Policy and all clauses, extensions and endorsements unless otherwise stated.

Each section of the Policy has conditions and they must be read in conjunction with the following General Policy Conditions. If any term, condition, exclusion or endorsement or part thereof is found to be invalid or unenforceable, the remainder will be in full force and effect.

1. You and the Insured Person shall provide assistance and co-operate with Us and Our representatives in obtaining any records We deem necessary to evaluate any claim You make. In no event will We be liable to pay any claim hereunder unless You and the Insured Person co-operate with Us and Our representatives in the investigation of a claim.
2. If You or the Insured Person fails to comply with any obligation to act in a certain way specified in the terms, provisions, conditions and endorsements of this Policy, it may prejudice Your or the Insured Person's entitlement to recover under any claim.
3. If You or anyone acting on Your behalf makes any false or fraudulent claim or supports a claim by false or fraudulent document, device or statement, this Policy will be void and You will forfeit all rights and benefits under this Policy. In such circumstances We will not refund Your premium and You must pay back any benefits that We have already paid.
4. The maximum duration for any one continuous Trip shall not exceed 6 months. We will not cover the Insured Person for any part of the Trip where it exceeds 6 months in duration unless agreed by Us in writing.
5. If at the time of any incident which results in a claim under this Policy, there is another insurance policy covering the same loss, damage, expense or liability, You must give Us details. If You make a claim under one insurance and You are paid the full amount of Your claim, You cannot make a claim under the other insurance. If You make a claim under any other insurance and You are not paid the full amount of Your claim, We will pay the difference, up to the amount this Policy covers You for, provided Your claim is covered by this Policy. We may seek contribution to amounts We have paid, or must pay, from Your other insurer. You must give Us any information We reasonably ask for to help Us make a claim from Your other insurer.
6. If relevant to a claim, We have the right to have the Insured Person examined by a physician and/or vocational expert of Our choice and at Our expense when and as often as We may reasonably request (including post mortem in the event of death during the Period of Insurance).
7. If the Insured Person has not returned to their Country of Residence before the expiration of the Trip for reasons which are beyond their control, this Policy will remain in force for up to a further 21 days or until return, whichever is the earlier, without additional premium but in the event of the Insured Person being Hijacked, cover shall continue whilst the Insured Person is subject to the control of the person(s) or their associates making the Hijack and during travel direct to their Country of Residence and/or original destination up to 12 months from the date of Hijack.
8. Subject to Our agreement, this Policy can be extended at Your request following departure but the Trip cannot exceed 12 months from the date of original departure.
9. This Policy is governed by the laws of the Commonwealth of Australia and the state or territory in which the Policy was issued.
10. No (re)insurer shall be deemed to provide cover and no (re)insurer shall 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 that (re)insurer to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, Australia, United Kingdom or United States of America.
11. You or the Insured Person must advise Us of any possible claim within one (1) calendar month of the Insured Person's return to their Country of Residence.
12. All certificates, information and evidence required by Us will be provided at Your or the Insured Person's expense.
13. Any items which become the subject of a claim for loss or damage must be retained for Our inspection and forwarded to Us at Your expense. All such items will become Our property following acceptance and settlement of the claim.
14. You and the Insured Person must take and cause to be taken all reasonable precautions to avoid injury, illness or disease; take all practicable steps to minimise loss / claim; safeguard insured property from loss, theft or damage; and to recover property that has been lost or stolen.

15. This insurance is non-transferrable. If the trip is cancelled prior to departure for any reason other than those to which Section 1 responds, then the policy cover terminates and the premium paid is neither apportionable nor refundable.
16. We are entitled at Our own expense to issue proceedings in Your or the Insured Person's name to recover compensation or secure an indemnity from any third party in respect of any loss or damage for which We have indemnified You and/or the Insured Person under this Policy. You and the Insured Person must assist Us to obtain or pursue a recovery or contribution from a third party or insurers by providing all information and documentation We reasonably and necessarily require.
17. We may at Our option discharge any liability under this Policy by replacing or repairing any article/s which have been lost or damaged or by issuing a credit voucher.
18. You and/ or the Insured Person must refund any amounts that We have paid to You or the Insured Person (or on behalf of You or the Insured Person) that are not covered by this insurance within one calendar month of Our request.
19. If an insured Trip is curtailed for any reason covered by this insurance and the Insured Person does not hold a ticket for return travel to their Country of Residence, the cost of a one-way ticket to their Country of Residence will be deducted from any settlement effected under this Policy.
20. You and/or the Insured Person must prove the claim. This means You and/or the Insured Person must provide independent documentary evidence of the event giving rise to the claim. You or the Insured Person must also provide evidence to verify the losses sustained and / or costs incurred.
21. Except for Cancellation & Curtailment cover (only), We will pay for any otherwise covered loss, damage, liability, cost or expense caused by Cyber Act or Cyber Incident, subject always to the Policy's full terms, conditions, limitations and exclusions.
22. Any reference to an Act, legislation or legislative instrument in this document also refers to that Act, legislation or legislative instrument as amended and may be in force from time to time.

Other Information You Need to Know

| Global Emergency Assistance

In case of emergencies, Go Insurance has a team of medical, insurance and travel specialists to help You and the Insured Person 24 hours a day, seven days a week. Our dedicated team is multi-lingual and has a wealth of resources available to help when You and the Insured Person need it most. Our emergency assistance team can assist in the following:

- Liaising with doctors and hospitals to ensure the Insured Person obtains necessary medical treatment.
- Attending to payment of hospital and treatment costs on the Insured Person's behalf.
- Co-ordinating the Insured Person's return home if they have suffered Bodily Injury or an Illness and cannot continue their Trip.
- Repatriation and/or evacuation due to medical necessity.
- Providing assistance with lost or damaged passports and Travel Documents and emergency funds if necessary.
- Passing urgent messages to the Insured Person's family or travel agent.
- Helping to reschedule travel arrangements following an emergency if Your agent is unable to do so.
- Arranging travel for Close Relatives to travel to the Insured Person if deemed necessary by the treating Medical Practitioner.
- Emergency travel arrangements.

Contact details for Our emergency assistance team are noted below.

Telephone + 61 (0) 7 3481 9880
Email sos@goinsurance.com.au

Please have Your Policy number available when contacting Us in an emergency.

| General Claims Procedure

For all non-emergency claims, You must give Us notice of Your claim as soon as possible. You must complete a claim form and submit it to Us with original supporting documentation. Please ensure You take a copy of Your documentation before sending Your submission to Us. When completing the claim form, please provide as much information about Your claim as possible. This will assist Us in processing Your claim quickly.

All certificates, information and evidence required for the assessment of Your claim shall be provided at Your expense.

You must prove Your loss and no claim will be admitted where You are unable to do so. As a minimum, all claims must be accompanied by the following:

1. In the case of loss or damage by the carrier a Property Irregularity Report (PIR). In the event of permanent loss, evidence of any compensation provided to You by the carrier.
2. In the case of Property, Money and Travel Documents claims, a written report from the police or other relevant authority.
3. Repair report/quotation from a reputable repairer if a claimed item has been damaged.
4. Proof of ownership/value for claimed items.
5. In the case of medical expenses claims, a report from the attending Medical Practitioner detailing the condition together with invoices or receipts for costs incurred.
6. Proof of expenses incurred as a direct result of the event giving rise to the claim.
7. Any other documentation or information We reasonably and necessarily require to assess Your claim.

All claims should be addressed to:

Go Insurance
Claims Department
PO Box 5964
Brendale Q 4500
Australia

| Telephone + 61 (0) 7 3481 9888
or 1300 819 888
| Facsimile + 61 (0) 7 3481 9899
| Email claims@goinsurance.com.au

YourCover Pty Ltd ABN 35 169 038 466 T/as Go Insurance (Go) is an Australian Financial Services Licensee (no. 461299) authorised by ASIC to deal in and provide general advice on insurance products.

This insurance is underwritten by Certain Underwriters at Lloyd's. These underwriters have authorised Go Insurance to act on their behalf to arrange, issue, vary and cancel insurance products.

Financial Services Guide (FSG)

Telephone + 61 (0) 7 3481 9888
Facsimile + 61 (0) 7 3481 9899
Email info@goinsurance.com.au
Website www.goinsurance.com.au

YourCover Pty Ltd has a binding authority which means it can enter into, cancel or vary these products without reference to the Underwriters provided it acts within the binding authority. YourCover Pty Ltd acts for the Underwriters and not You.

| About this Financial Services Statement

This FSS is an important document about the financial services offered by YourCover Pty Ltd trading as Go Insurance. This document is designed to help You make an informed choice as to whether this product suits Your needs. This FSG contains information about the services provided as well as how We are remunerated and how We manage any concerns or complaints You have.

| Date Prepared

This FSG was prepared on 1 July 2021.

| What Financial Services are provided?

YourCover Pty Ltd trading as Go Insurance is authorised to provide You with advice of a general nature about travel insurance products and issue the cover to You.

YourCover Pty Ltd is not authorised to give You personal advice in relation to travel insurance. Any advice given to You by YourCover Pty Ltd will be of a general nature only and does not take into account Your personal objectives, needs or financial situation.

You should carefully read the Product Disclosure Statement before making a decision to purchase any insurance product.

| Who Is the Product Issuer?

YourCover Pty Ltd (ABN 35 169 038 466), AFS License No 461299 trading as Go Insurance is an Australian Financial Services Licensee (AFS licensee) and is authorised by the Australian Securities and Investments Commission to issue, deal in and provide general advice on general insurance products.

YourCover Pty Ltd issues insurance certificates under a binding authority with Certain Underwriters at Lloyd's.

Our contact details are noted below:

Post PO Box 5964
Brendale Qld 4500
Australia

| How are We remunerated?

YourCover Pty Ltd is paid a commission by the Underwriters for arranging and managing travel insurance services on their behalf. This amount is calculated as a percentage of the premium You pay for the policy. Employees of YourCover Pty Ltd receive an annual salary and may receive performance related bonuses depending on the nature of their employment.

YourCover Pty Ltd may work in partnership with third party organisations (affiliates and agents) that introduce customers. YourCover Pty Ltd may pay a referral fee to a third party organisation if they have referred You to Go Insurance and You have purchased a policy. The referral fee is paid out of the commission that YourCover Pty Ltd receives from the Underwriters.

Further information regarding the remuneration YourCover Pty Ltd receives for the insurance services We provide may be obtained by contacting Us within a reasonable time of You being given this Financial Services Statement, and before You receive any of the financial services detailed in this Product Disclosure Statement.

| Professional Indemnity Insurance Arrangements

We and Our representatives are covered under professional indemnity insurance that complies with legislative requirements.

The insurance (subject to its terms and conditions) will continue to cover claims in relation to Our representatives and employees who no longer work for Us (but who did at the time of conduct).

| What to do if You have a complaint

Our dispute resolution process is outlined in the Product Disclosure Statement (PDS).

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