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It is important that you read this document carefully. We recommend that you keep it with your insurance certificate which includes your travel insurance certificate number.

PART 1 - PRODUCT DISCLOSURE STATEMENT

Welcome To insure4less

To help you understand our travel insurance, we have produced this Product Disclosure Statement (PDS) which provides you with some important information to enable you to compare and make an informed decision about the policy.

About Us

insure4less is a trading name of Online Insurance Brokers Pty Ltd (ABN 21 095 612 276) AFS Licence No 241055 of PO Box 167, Scarborough, Qld 4020. Online Insurance Brokers Pty Ltd is an Australian Financial Services Licensee and is authorised by ASIC to issue, deal in and provide general advice on general insurance products.

Online Insurance Brokers Pty Ltd has been authorised by Certain Underwriters at Lloyd's of London (Insurer) to act on its behalf in arranging, issuing, varying, cancelling and providing general advice in relation to the Insurer's travel insurance products. Online Insurance issues certificates of insurance under a binding authority with Lloyd's of London.

Online Insurance Brokers Pty Ltd has a binding authority which means it can enter into, vary or cancel these products on the Insurer's behalf without reference to the Insurer provided it acts within the binding authority. Online Insurance Brokers Pty Ltd acts for the Insurer and not you.

The contact details for insure4less can be found on page 9.

About Your Travel Insurance Policy

Your policy is a contract between Certain Underwriters at Lloyd's of London and you. Your agreement with us is set out in:

- the Policy Wording including the Schedule of Cover;
- your application for insurance;
- your Certificate of Insurance; and
- any written endorsements we provide to you.

These documents make up your policy and should be carefully read together. It is important that they are kept in a safe place, together with evidence as to the value of any insured items.

The Cost Of This Insurance

When calculating the cost of your travel insurance, we take a number of factors into

account, including:

- where you are travelling to;
- how long you are travelling;
- the level of cover you have chosen;
- how old you are; and
- if you have selected any additional cover such as winter sports.

The amount payable by you for the travel plan selected and any additional cover you choose will be shown on your Certificate of Insurance, including compulsory government charges (including Stamp Duty and GST where applicable). This policy is only valid when you pay the amount payable and a Certificate of Insurance is issued to you.

Who Can Buy This Insurance?

This travel insurance is available for residents of Australia aged 60 or under at the time of buying the policy.

About The Available Products

You can choose one of these three products:

- Essentials – includes sections 1 – 6
- Excel – includes sections 1 – 10
- Excel Plus – includes sections 1 – 16

Area Of Travel

You are covered for trips to countries within the following areas provided that you have paid the appropriate premium, as shown in your Certificate of Insurance. You must select the area that covers your entire trip.

- Worldwide including the USA, Canada and Japan.
- Worldwide excluding the USA, Canada and Japan other than stopovers not exceeding 48 hours.
- Pacific including New Zealand, Fiji and Bali other than stopovers not exceeding 48 hours.
- Australia.

If you have paid the appropriate Annual Multi Trip travel insurance premium, trips wholly within Australia are also insured if they include a minimum of 2 nights away from home in pre-booked, paid accommodation.

It is your responsibility to ensure that you have chosen the correct Area of Travel.

Please use the "Which Area of Travel" on the insure4less website for more information.

Updating This PDS

We will update the information in this PDS when necessary. A paper copy of any updated information is available to you at no cost by calling us. 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 point of view of a reasonable person deciding whether to purchase this insurance. Once an application has been accepted and a certificate of insurance issued, the policy wording in the product disclosure statement in force at the time of the application is the basis of the cover.

Date That This PDS Was Prepared

This PDS is effective as at 16th December 2008 and remains valid until a further PDS is issued to replace it.

Cooling Off Period/Money Back Guarantee

If, having purchased the policy, you want to return it, you can do so within 14 business days of receiving the Certificate of Insurance and obtain a full refund, provided you have not made a claim and your trip has not commenced. insure4less will arrange for a refund of the amount payable within 15 business days of you cancelling your policy.

Cancellation By Us

We can cancel your insurance in any way permitted by law, including if you have:

- failed to comply with your Duty of Disclosure;
- made a misrepresentation to us before the policy was entered in to;
- failed to comply with a provision of a policy, including failure to pay the amount payable;
- made a fraudulent claim under the policy; or
- failed to notify us of a specific act or omission as required by the policy.

If we cancel your policy, we will do so by giving you written notice. We will deduct from the amount payable, an amount to cover the shortened period for which you have been insured by us and refund the balance to you.

Confirming Cover

A Certificate of Insurance will be issued once you have completed your online application and you have paid the appropriate amount.

Your Duty Of Disclosure - What You Must Tell Us

You have a Duty of Disclosure under the Insurance Contracts Act 1984 (Cth) that requires you to tell us certain things. Before you enter into a policy with us or vary an existing policy, we will ask you a series of questions. You must tell us everything you know or which a reasonable person in the circumstances would be expected to know in answering the questions in the online application.

The answers you provide will help us to decide:

- whether we will insure you;
- the amount we will charge you; and

- whether any special conditions will apply to your policy.

You do not have to tell us about any matter:

- that diminishes the risk;
- that is of common knowledge;
- that we know or should know in the ordinary course of our business as an insurer; or
- which we indicate we do not want to know.

Everyone who is insured under the policy must comply with the Duty of Disclosure. If you provide information about another insured person, you do this on their behalf. If you (or they) don't comply with the Duty of Disclosure, we may reduce the amount of any claim and/or cancel your insurance. If fraud is involved, we may treat your insurance as void from the beginning.

General Insurance Code Of Practice

The Insurance Council of Australia Limited has developed the General Insurance Code of Practice (Code), which is a self regulatory code for use by all insurers. The Underwriters are members of the Insurance Council of Australia. Both the Underwriters and insure4less support and comply with the Code, the objective of which is to raise the levels of practice and service in the general insurance industry.

Dispute Resolution Process

insure4less prides itself on delivering high levels of customer service. In the event that you have a concern regarding us, or any issue in respect of your insurance, you should take the following steps:

- Contact insure4less and tell us about your complaint. Dependent on the nature of the complaint, we may be able to reach a satisfactory resolution through a telephone conversation or we may request you put it in writing to help us in resolving it.
- After contacting us, if you remain dissatisfied, you should contact Lloyd's General Representative in Australia, Suite 2, Level 21, Angel Place, 123 Pitt Street, Sydney NSW 2000, telephone (02) 9223 1433.

If you remain dissatisfied, Lloyd's will provide you with full details on contacting the Financial Ombudsman Service (FOS) which is an independent body that operates nationally in Australia and aims to resolve certain insurance disputes. This service is free of charge to customers. The FOS can be contacted on 1300 78 08 08.

How To Make A Claim

Please refer to the details on page 9.

How We Protect Your Privacy

insure4less requires personal information in order to properly assess your application for insurance. We maintain a record of your personal profile and are committed to ensuring the privacy of the personal information provided to us. You have the right to seek access to your personal information on request and notify us of any updates that are required. A copy of our full Privacy Policy is available at our website or on request.

Taxation Implications - Goods And Services Tax (GST)

International travel insurance is GST exempt. However, if you are registered for GST, you should tell us the percentage of GST you are able

to claim back on normal business purchases. If you suffer a loss and replace the lost item or are provided with goods or services in respect of the loss after you return to Australia, we will only reimburse you the amount of your loss in accordance with this policy, less any entitlement you have to an Input Tax Credit on the amount.

Amendment Of Travel Details

If you wish to change your personal or travel details after your Certificate of Insurance has been issued, please email travel@insure4less.com.au giving full details. insure4less will either amend the policy if there is no additional premium to be paid or will contact you directly to discuss further.

Some Of The Things Our Travel Insurance Covers

Cancellation or Curtailment Expenses
Overseas Medical And Dental Expenses
Medical Evacuation Or Repatriation
Personal Liability
Missed Departure
Delayed Or Lost Baggage
Personal Money
Legal Expenses
Travel Delay
Holiday Abandonment
Personal Accident
Hospital Cash Allowance
Hijack
Catastrophe
Rental Vehicle Excess
Search And Rescue
Resumption Of Trip
Mugging

Terms, conditions and limits apply so please read the Policy Wording for full details.

Some Things Are Not Covered By This Travel Insurance

In certain circumstances, exclusions may apply and your travel insurance will not cover you. For example, there is no cover for winter sports unless you have entered the dates when you plan to participate in winter sports and these dates are shown on your Certificate of Insurance and for which the relevant premium has been paid, nor is there cover for scuba diving to a depth of over 30 metres.

There is also no cover for any loss you may suffer as a result of any Pre-existing Medical condition as detailed below:

- any dental or medical condition, defect or disease suffered by you, your travelling companion, any close relative or any other person upon whose state of health the trip depends:
 1. for which advice or treatment (including prescribed medication), or investigation has been received or prescribed in the twelve (12) months prior to the issue of this policy;
 2. of which you are aware or could reasonably be expected to be aware at the time of applying for insurance; and/or
 3. is of a recurring or an ongoing nature or any complication directly attributable to the condition.

Notwithstanding the above, there are certain Pre-existing Medical Conditions that we are able to cover automatically without referral.

Please refer to:
www.insure4less.com.au/page/medical-conditions

for a list of these conditions.

Please read "Part 2 – Policy Wording" of this document carefully as it tells you what you are and are not covered for.

Working Overseas

Our travel insurance allows you to carry out non-manual, non-hazardous work whilst overseas although there is no cover for personal liability whilst working. If you are unsure as to what would be considered non-manual, non hazardous work, please contact us.

Sports/Leisure Activities

We provide cover for a wide range of sports and leisure activities whilst you are overseas. However, your participation in activities of a hazardous nature such as (but not limited to) mountaineering, potholing, parachuting, hang gliding or any other aerial activities, sports involving intentional bodily contact, motor-sports and sailing outside territorial waters are not covered. Scuba diving is covered subject to the restrictions shown in the General exclusions. In addition, winter sports, other than curling, tobogganing and recreational ice-skating, are not covered unless you have entered the dates when you plan to participate in winter sports and these dates are shown on your Certificate of Insurance. At no time, however, is cover granted for ski or skibob racing in major events, ski jumping, ice-hockey or the use of skeletons or bobsleighs.

Please refer to:

www.insure4less.com.au/page/sportsandactivities for a list of sports and activities that are automatically covered.

Travel Advice

The Australian Government website www.smarttraveller.gov.au provides detailed travel advice about all worldwide destinations. It is important that you refer to this as the policy may exclude cover if you travel to a destination where the Government is advising against travel.

One-Way Travel

In respect of one way travel, cover ceases upon arrival at your final destination, unless it is your intention to return to Australia. In this case, in the event of a claim you will be asked to demonstrate that it was your intention to return to Australia. In addition, if the Insured is repatriated during the period of insurance and does not hold a return ticket, they will be obliged to reimburse the cost of that return ticket to the insurer.

Extending Your Policy

Sometimes you decide that you want to stay overseas longer than you had originally intended when you bought your travel insurance. You can normally extend your policy whilst you are overseas up to a maximum period of 12 months in total from the date cover first started. At the time of applying for your extension, you will be asked some questions relating to your health and your duty of disclosure. If your policy has expired then we are still able to provide cover but you would need to apply for a new policy. Please visit www.insure4less.com.au/page/policyextend for more details.

Automatic Extension Of Cover

If you have not completed your travel before the expiry date of the insurance for reasons which are beyond your control, this insurance will

remain in force until completion not exceeding a further 21 days without additional premium. In the event of you being hijacked cover shall continue whilst you are subject to the control of the person(s) or their associates making the hijack and during travel direct to your domicile and/or original destination for a period not exceeding twelve months from the date of the hijack.

Automatic Reinstatement Of Sums Insured

The amount you are covered for under sections 5 and 6 as shown in the Schedule of Cover shall be reinstated following the first valid claim under such section. Thereafter the amount payable shall be reduced by the amount of any subsequent valid claims.

Period Of Insurance

Except as stated below, cover for each separate trip under this insurance starts when you leave your home or place of business in your normal country of residence at the start of your trip, and finishes immediately when you return to your home or place of business in your normal country of residence for any reason. For Cancellation only (Section 1), cover starts from the date shown on your certificate of insurance or the date you book your trip, whichever is the later. Personal Money (Section 6) will be covered from the time of collection but not more than 72 hours before travel. If you are going on a one-way trip all cover will finish after your arrival in the country of final destination.

If you have paid the appropriate Annual Multi Trip travel insurance premium the overall period of insurance shall be for 12 months starting from the date shown on your certificate. This insurance then covers an unlimited number of business/leisure trips starting within that period, provided that no single trip is intended to be for longer than 31 days. Winter sports are covered up to 23 days in total.

Except as stated elsewhere, cover for each separate trip under this insurance starts when you leave your home or place of business in Australia at the start of your trip, and finishes immediately when you return to your home or place of business in Australia for any reason.

If you have paid the appropriate premium for Excel Plus each insured person named on the certificate will be covered if they travel independently of other family members.

Currency Conversion

Settlement of claims for expenditure incurred overseas will be made at the rate of conversion applicable at the time of the loss or expense.

Limits Of Cover

Our total liability is limited to the amounts shown in the Schedule of Cover on page 3.

PART 2 - POLICY WORDING

Provided you have paid the appropriate premium as shown in your travel insurance certificate, you are covered in accordance with the full wording shown herein up to the limits indicated in the schedule of cover below. The limits apply per person. The excesses apply for each person and each section of each claim.

Schedule Of Cover – Benefits are per person. If you have purchased a family policy the benefits are doubled.

SECTION	BENEFIT	ESSENTIALS	EXCEL	EXCEL PLUS	EXCESS
1	Cancellation & curtailment	\$2,500	\$5,000	\$7,500	\$125*
2	Emergency overseas medical expenses	\$5,000 000	\$5,000 000	\$5,000 000	\$125
	including emergency repatriation				
	including relative's additional expenses				
	emergency dental treatment	\$500	\$500	\$500	
3	Personal liability	\$2,500,000	\$5,000 000	\$5,000 000	\$125
4	Missed departure/connection	\$500	\$750	\$1,000	nil
5	Delay, loss or damage to baggage	\$2,500	\$3,500	\$5,000	\$125
	total limit for valuables	\$250	\$500	\$750**	
	maximum per item, pair or set	\$250	\$500	\$500	
	emergency purchases	\$250	\$250	\$250	nil
6	Personal money	\$500	\$750	\$1,000	\$125
	cash	\$125	\$250	\$500	
	loss of passport	\$125	\$250	\$500	nil
7	Legal advice and expenses	–	\$10,000	\$20,000	\$125
8	Travel delay (\$ after 12 hour delay/ \$ each subsequent and complete 12 hour period/maximum payable)	–	\$50/\$25/\$250	\$100/\$50/\$500	nil
	Abandonment of trip	–	\$5,000	\$7,500	\$125
9	Accidental death/ Permanent disability benefit	–	\$10,000	\$20,000	nil
10	Hospital cash allowance (per day)	–	\$1,000 (\$50)	\$2,000 (\$75)	nil
11	Hijack benefit (per day)	–	–	\$5,000 (\$75)	nil
12	Catastrophe cover	–	–	\$750	\$125
13	Rental vehicle excess waiver	–	\$1,500	\$3,000	nil
14	Search & rescue expenses	–	–	\$5,000	\$125
15	Resumption of trip	–	–	\$2,000	\$125
16	Mugging benefit	–	–	\$250	nil

*Please note: All benefits and premiums are in Australian dollars. The maximum age of this insurance is 60 years at the time of purchase.
*but 15% of the Excess in respect of loss of deposit claims only.
**This limit is increased to \$2,000 in respect of each camera, video camera, laptop, notebook or hand held computer.*

Definitions

Listed below are certain words that appear throughout the policy. In all cases they will have the meanings shown below.

Breakdown (for the purpose of Section 4) means that the vehicle in which you are travelling stops as a result of mechanical or electrical failure due to any cause other than lack of fuel, oil or water.

Business Colleague means any person that you work closely with whose absence for a period of one or more complete days necessitates the cancellation or curtailment of the trip as certified by a director of the business.

Curtailment means cutting your planned journey short by early return to your normal country of residence, admission to an overseas hospital as an in-patient or prevention of further travel so that you lose the benefit of your pre-paid accommodation.

Normal Country of Residence means the country where you are permanently residing at the date of issue of the Certificate of Insurance,

or where you are temporarily residing for a period of more than three months and to where you will be repatriated if medically necessary.

Personal Effects means personal belongings, including clothing worn and personal luggage owned by you that you take with you on your trip.

Personal Money means cash (banknotes and coins), Travellers' Cheques, Postal Orders, travel tickets and accommodation vouchers carried by you for your personal use.

Pre-existing Medical Condition means any dental or medical condition, defect or disease suffered by you, your travelling companion, any close relative or any other person upon whose state of health the trip depends:

1. for which advice or treatment (including prescribed medication), or investigation has been received or prescribed in the twelve (12) months prior to the issue of this policy;
2. of which you are aware or could reasonably be expected to be aware at the time of applying for insurance; and/or

3. is of a recurring or an ongoing nature or any complication directly attributable to the condition.

Notwithstanding the above, there are certain Pre-existing Medical Conditions that we are able to cover automatically without referral.

Please refer to:

www.insure4less.com.au/page/medical-conditions for a list of these conditions.

Public Transport means any aircraft, ship, train or coach on which you are booked to travel.

Relative means any of the following who is under 85 years and is resident in Australia or New Zealand: husband or wife (or de facto partner with whom you are living permanently at the same address), parent, grandparent, parent-in-law, brother, sister, child, grandchild, brother-in-law, sister-in-law, son-in-law, daughter-in-law or fiancé(e).

Trip means any holiday/leisure trip or business trip for which you have paid the appropriate premium.

Valuables means cameras and other photographic equipment; audio and video equipment; computers; all discs, CDs, tapes and cassettes; mobile telephones; other electronic or electrical equipment of any kind; spectacles and/or sunglasses; telescopes and binoculars; works of art; jewellery; watches; furs and items made of or containing precious or semi-precious stones or metals.

We, Us and Our means the Insurers.

You and Your means each person for whom the premium has been paid and whose age does not exceed the maximum shown in the Schedule of Cover. Each person is separately insured.

1 Cancellation Fees, Lost Deposits And Curtailment

You are covered up to the amount shown in the Schedule of Cover in the event your trip is necessarily and unavoidably cancelled prior to departure or curtailed before completion because of any of the following events first occurring during the period of insurance:

- a. the accidental serious injury, serious illness or death of you, your relative, your travelling companion, your business colleague or person with whom you intend to stay at the trip destination.
- b. medical complications related to a pregnancy, as certified by your Doctor, where the expected birth is more than 14 weeks after you are booked to return home.
- c. pregnancy that is confirmed during the period of insurance, where the expected birth is less than 14 weeks after you are booked to return home.
- d. your receipt of a summons for jury service, being subpoenaed as a court witness or being placed in compulsory quarantine.
- e. your unexpected requirement for emergency and unavoidable duty as a member of the armed forces, police, fire, nursing, ambulance or coastguard services resulting in cancellation of previously agreed leave.
- f. your redundancy, provided that you are entitled to payment under the current redundancy payments legislation and that at the time of booking your trip you had no reason to believe that you would be made redundant.
- g. your presence being required to make your property safe and secure following fire, flood

or burglary that causes serious damage to your home occurring within 48 hours of departure, or whilst you are away.

- h. a Government regulation following an epidemic or natural disaster that stops you from travelling.
- i. a Level 5 warning ("do not travel") issued by the Australian government on the www.smarttraveller.gov.au website advising against travel to or through a country which forms a major part of your itinerary or prevention of access by the Government of the country in question. Such advice against travel must be first issued after the date that you booked your trip or purchased your policy from us, whichever is the latter and still be in place 14 days prior to the anticipated start date of the trip for this section to respond.

For cancellation pre-departure:

In the event you necessarily cancel your planned trip due to any of the abovenoted reasons, you are covered in respect of either (1) irrecoverable deposits or payments made for unused travel and accommodation paid in advance or contracted to be paid; or (2) at our option, for the additional costs for alternative transport incurred to travel at a later date or by another route to reach your destination.

For curtailment post-departure:

You are covered in respect of reasonable additional costs for travel and accommodation, a proportionate refund of unused and irrecoverable travel bookings and the original value of unused airfares which cannot be used excluding airfares for an Insured Person to return to their normal country of residence in the event you necessarily curtail your trip due to any of the abovenoted reasons.

You are not covered for

- a. any claim which is excluded under the General Exclusions applicable to this policy.
- b. the first part of each and every claim as shown in the Schedule of Cover (the Excess).
- c. any claim arising out of pregnancy where you are travelling against your doctor's advice and/or if expecting to give birth within 14 weeks of completing your trip and/or pregnancy up to 26 weeks gestation at the date the policy ends, where complications exist relating to this pregnancy, it is a multiple pregnancy and/or the pregnancy is the result of assisted reproductive programmes.
- d. any claim which results from any condition or circumstance known to you at the time of applying for insurance where this condition or circumstance could reasonably be expected to result in the cancellation or curtailment of your trip.
- e. any cost incurred in respect of visas required in connection with the trip.
- f. your disinclination to travel or your loss of enjoyment.
- g. cancellation due to terrorist acts, or the fear or threat of terrorist acts unless the information given by the Australian government on www.smarttraveller.gov.au is changed to advise against travel to the area after the date that you booked your trip or purchased your policy from us, whichever is the latter. Advice against travel is deemed to be level 5 on the www.smarttraveller.gov.au website, being "do not travel".

Conditions

1. Frequent flyer or similar flight reward programmes – claims for points lost due to the cancellation of your airline ticket will be calculated as follows:

- a. the cost of the equivalent class airline ticket, based on the best available advance purchase airfare at the time of cancellation, less your financial contribution towards the airline ticket multiplied by
- b. the total amount of points lost divided by
- c. the total amount of points redeemed to obtain the airline ticket.

We will not provide cover if the loss of such points or their value can be recovered from any other source.

2. It is a requirement of this Insurance that if you
 - a. become aware of any circumstances which make it necessary for you to cancel your trip prior to departure, you 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.
 - b. wish to return home differently to your original plans and claim any additional costs under this insurance, you must contact our nominated emergency service and obtain their agreement to the new arrangements. Failure to do so may affect the assessment of your claim.

Please also refer to the *General Exclusions and Conditions of this policy*.

2 Emergency Overseas Medical Expenses

You are covered up to the amount shown in the Schedule of Cover for necessary and reasonable costs incurred as a result of your bodily injury, illness or death during your trip in respect of:-

- a. emergency medical, surgical and hospital treatment and transportation. At the sole discretion of Underwriters and their representatives, who reserve the right to make the final decision as to whether or not it is medically necessary, this also includes the cost of repatriation to your normal country of residence, by whatever means deemed medically necessary. The cost of emergency dental treatment to natural teeth is covered up to the amount shown in the Schedule of Cover provided that it is only for the immediate relief of pain.
- b. additional travel and accommodation expenses (to a level comparable with your pre-booked travel and accommodation) to enable you to return home if you are unable to continue your trip as originally planned and where your return home is certified by a doctor to be strictly necessary on medical grounds.
- c. additional travel and accommodation expenses (to a level comparable with your pre-booked travel and accommodation) for:
 - i. a travelling companion to stay with you and accompany you home where their presence is certified by a doctor to be strictly necessary on medical grounds; or
 - ii. a relative or friend to travel from your normal country of residence to stay with you and accompany you home where their presence is certified by a doctor to be strictly necessary on medical grounds.
- d. returning your remains to your home or a

funeral in the country where you died, up to the equivalent cost of returning your remains to your normal country of residence.

You are not covered for

- a. any claim which is excluded under the General Exclusions applicable to this policy.
- b. the first part of each and every claim as shown in the Schedule of Cover (the Excess).
- c. any claim arising out of pregnancy where you are travelling against your doctor's advice and/or if expecting to give birth within 14 weeks of completing your trip and/or pregnancy up to 26 weeks gestation at the date the policy ends, where complications exist relating to this pregnancy, it is a multiple pregnancy and/or the pregnancy is the result of assisted reproductive programmes.
- d. any treatment or surgery
 - i. which is not immediately necessary and can wait until you return home. We reserve the right to repatriate you when you are fit to travel in the opinion of our nominated emergency service.
 - ii. which in the opinion of our nominated emergency service is considered to be cosmetic, experimental, preventive or elective.
 - iii. carried out in your normal country of residence or more than 12 months from the date of the accident or commencement of illness.
 - iv. not given within the terms of any reciprocal health agreements, wherever such agreements exist.
- e. exploratory tests unless they are normally conducted as a direct result of the condition which required referral to hospital.
- f. claims related to manual and/or hazardous labour unless declared to and accepted by Us.
- g. the additional cost of accommodation in a single or private room, unless it is medically necessary or there is no alternative.
- h. the continued treatment, investigation or medication of a condition that existed or was being treated prior to departure.
- i. the costs of replacing or repairing false teeth or of dental work involving the use of precious metals.

Conditions

1. If you are admitted to hospital and you are likely to remain in hospital for more than 24 hours, you must contact our nominated emergency service immediately. If you do not, this could mean we will provide no cover or we could reduce the amount we pay for medical expenses. If you receive medical treatment overseas and costs are likely to exceed A\$1,000, or the equivalent in local currency, you must notify our nominated emergency service.
2. If you have to return to your normal country of residence under section 1 (Cancellation and Curtailment), or section 2 (Emergency Overseas Medical Expenses) our nominated emergency service must authorise this. If they do not, this could mean that we will not provide cover or we may reduce the amount we pay for your return home.
3. Wherever possible you must use medical facilities that entitle you to the benefits of any reciprocal health agreements.
4. We reserve the right to repatriate you to your normal country of residence when, in the

opinion of the doctor in attendance and our medical advisers, you are fit to travel.

Please also refer to the General Exclusions and Conditions of this policy.

3 Personal Liability

You are covered up to the amount shown in the Schedule of Cover, plus legal costs incurred with our written consent, if you are held legally liable for causing:

- a. accidental bodily injury to someone else, and/or
- b. accidental loss or damage to someone else's property, including your temporary holiday accommodation and its contents.

You are not covered for

- a. any claim which is excluded under the General Exclusions applicable to this policy.
- b. the first part of each and every claim as shown in the Schedule of Cover (the Excess).
- c. any liability arising from loss or damage to property that is
 - i. owned by you or a member of your family or your travelling companion/s, or
 - ii. in your care, custody or control, other than your temporary holiday accommodation and its contents, not owned by you or a member of your family or your travelling companion/s.
- d. any liability for bodily injury, loss or damage
 - i. to your employees or members of your family or household or your travelling companion/s or to their property.
 - ii. arising out of or in connection with your trade, profession or business, or assumed under contract.
 - iii. arising out of the ownership, possession, use or occupation of land or buildings other than temporary holiday accommodation.
 - iv. arising out of the ownership, possession or use of motorised vehicles, yachts or motorised waterborne craft, airborne craft of any description, animals or firearms and weapons.
 - v. arising out of your criminal, malicious or deliberate acts.
 - vi. arising out of dangerous sports or pastimes including contact sports unless declared to and accepted by Us.

Condition

If something happens that is likely to result in a claim, you must immediately notify the claims handlers in writing. You must not discuss or negotiate your claim with any third party without the written consent of the claims handlers. Any related correspondence or documentation that you receive must be sent immediately, unanswered, to the claims handlers. Failure to comply with this condition could prejudice your claim.

Please also refer to the General Exclusions and Conditions of this policy.

4 Missed Departure/Connection

You are covered up to the amount shown in the Schedule of Cover for necessary additional accommodation and travel expenses that you incur in reaching your destination if you arrive at any departure point shown on your pre-booked itinerary too late to board the public transport on which you are booked to travel as a result of:

- a. the failure of public transport, or

- b. a road traffic accident or vehicle breakdown delaying the vehicle in which you are travelling.

You are not covered for

- a. any claim which is excluded under the General Exclusions applicable to this policy.
- b. a claim caused by a strike if it had started or been announced before you arranged this insurance or booked your trip, whichever is the later.
- c. under this section if you have also claimed under Section 8 from the same cause.
- d. any claim for more than the cost of the original booked trip.

Conditions

It is a condition of this insurance that you must:

- a. have planned to arrive at your departure point in advance of your earliest scheduled check-in time and provide a written report from the carrier, Police or relevant transport authority confirming the delay and stating its cause.
- b. obtain a report from repairers if your claim is because of breakdown or accident to your car.

Please also refer to the General Exclusions and Conditions of this policy.

5 Delay, Damage To Or Loss Of Baggage

You are covered up to the amounts shown in the Schedule of Cover, after making reasonable allowance for wear, tear and depreciation for the loss, theft or damage to:

- a. your Personal Effects.
- b. your Valuables.

You are also covered up to the amount shown in the Schedule of Cover in respect of Emergency Purchases for the reasonable cost of buying immediate necessities if your luggage is lost, misdirected or misplaced by a carrier for at least 24 hours on an outward leg of your trip. You must provide original receipts for the items that you buy. If your baggage is permanently lost, any amount that we pay for Emergency Purchases will be deducted from the total claim.

You are not covered for

- a. any claim which is excluded under the General Exclusions applicable to this policy.
- b. the first part of each and every claim as shown in the Schedule of Cover (the Excess) except for Emergency Purchases claims.
- c. more than the amount shown in the Schedule of Cover for any one item, pair or set in respect of Personal Effects and Valuables.
- d. any additional value an item may have had because it formed part of a pair or set.
- e. more than \$250 in total for Personal Effects stolen from an unattended motor vehicle between the hours of 9 p.m. and 8 a.m. (local time) or, if the theft occurs at any other time of day, unless the vehicle is being used for travel between different points of overnight accommodation.
- g. breakage of fragile articles unless caused by fire or by an accident to the aircraft, ship or vehicle in which they are being carried.
- h. any claim for loss, theft or damage to Valuables which have been checked-in and/or transported in the cargo hold of any aircraft, ship, bus, ferry, train or similar transport.

- i. loss or theft of or damage to
 - i. household goods, bicycles, musical instruments, waterborne craft and their fittings of any kind.
 - ii. motor vehicles, trailers or caravans or any fixtures, fittings or accessories therein or thereon.
 - iii. watersports and ski equipment.
 - iv. contact or corneal lenses, dentures and hearing aids.
 - v. business or professional goods, equipment and samples.
 - vi. property hired or loaned to you.
 - vii. Personal Effects or baggage in transit unless reported to the carrier immediately and a written Property Irregularity Report is obtained.
 - viii. Personal Effects sent by post, freight or any other form of unaccompanied transit.
 - ix. sports clothes and equipment whilst in use.
 - x. caused by moth or vermin, atmospheric or weather conditions or by gradual wear and tear in normal use.
- j. damage caused by any process of cleaning, repair, restoration or alteration.
- k. damage caused by leakage of powder or fluid from containers carried in your baggage.
- l. mechanical or electrical breakdown or derangement.
- m. more than \$100 in respect of non-prescription sunglasses unless substantiated by the original purchase receipt predating the loss.
- n. any GST liability or any fine, charge or penalty for which you are liable because of a failure to fully disclose your input tax credit entitlement to us.

Please also refer to the *General Exclusions and Conditions of this policy*.

6 Personal Money And Loss Of Passport

(Cover under this section in respect of Personal Money starts at the time of collection from the Bank, 72 hours prior to departure or issue of this policy, whichever is the later.)

You are covered up to the amount shown in the Schedule of Cover for:

- a. theft of Personal Money.
- b. loss, theft or damage to Passport or Visas in respect of the cost of emergency replacement or temporary passport or visas obtained whilst abroad including reasonable and receipted travelling and additional accommodation expenses to obtain same.

You are not covered for

- a. any claim which is excluded under the General Exclusions applicable to this policy.
- b. the first part of each and every claim as shown in the Schedule of Cover (the Excess).
- c. loss or theft from an unattended motor vehicle at any time.
- d. more than the amount shown in the Schedule of Cover in respect of all cash carried by you whoever it may belong to.
- e. any loss resulting from shortages due to error, omission or depreciation in value.

Special exclusions applicable to Sections 5 and 6

You are not covered for

- a. more than \$250 in total under these sections in respect of loss or theft of anything left

- unattended in a public place, including on a beach.
- b. loss or theft of Valuables, Personal Money, Passport and/or any item valued over \$250 unless reported to the police or other relevant authority within 24 hours of discovering the loss and a written report obtained.
- c. loss or theft or damage to Valuables and/or Personal Money whilst out of your immediate control and supervision unless locked in a hotel safe (or equivalent facility) or locked in your private accommodation.
- d. loss of bonds or securities of any kind.
- e. delay, detention, seizure or confiscation by customs or other officials.
- f. unauthorized use of travellers cheques and/or credit cards.

Special conditions applicable to Sections 5 and 6

It is a requirement of this insurance that:

- a. in the event of a claim, you must retain any damaged items for our inspection, and provide receipts or other documentation to prove ownership and value, especially in respect of Valuables and any item/s for which you are claiming more than \$250. Where this is not done our maximum liability in respect of the Valuables or item/s will be limited to \$250.
- b. you take care of your property at all times and take all practical steps to recover any item lost or stolen. Failure to exercise all reasonable care may result in your claim being reduced or declined.

Please also refer to the *General Exclusions and Conditions of this policy*.

7 Legal Advice And Expenses

You (or your Estate) are covered up to the amount shown in the Schedule of Cover for legal fees and expenses incurred with your solicitor in pursuit of a claim for compensation or damages from a third party who causes your death or bodily injury or illness during your trip.

You are not covered for

- a. any claim which is excluded under the General Exclusions applicable to this policy.
- b. the first part of each and every claim as shown in the Schedule of Cover (the Excess).
- c. any costs and expenses:
 - i. to pursue a claim against any member of your family or travelling companion/s.
 - ii. incurred without prior written permission from the claims handlers.
 - iii. which are to be based directly or indirectly on the amount of any award.
 - iv. to pursue a claim as part of or on behalf of a group or organisation.
 - v. if we think an action is unlikely to succeed or if we think the costs will be greater than any award.
 - vi. to pursue a claim against your tour operator, travel agent, Us or our agents.
 - vii. to pursue legal action relating directly or indirectly to medical negligence or any allegation thereof.

Conditions

- a. We will have complete control over the appointment of any solicitor(s) acting on your behalf and of any legal proceedings.
- b. We will be entitled to repayment of any

- amounts paid under this section in the event that you are awarded legal costs as part of any judgement or settlement.
- c. We will be entitled to add any amounts we have paid under this insurance to the claim against the third party and to recover such amounts from any compensation awarded to you.

Please also refer to the *General Exclusions and Conditions of this policy*.

8 Travel Delay And Abandonment Of Trip

You are covered up to the amounts shown in the Schedule of Cover if the arrival of the public transport on which you are booked to travel is delayed by at least 12 hours.

However, if your departure is delayed for more than 12 hours and you choose to abandon your trip in its entirety, you are covered for the irrecoverable cost of the trip, up to the maximum claimable under the Abandonment of Trip Sub-Limit.

You are not covered for

- a. any claim which is excluded under the General Exclusions applicable to this policy.
- b. for the first part of each and every claim for Abandonment as shown in the Schedule of Cover (the Excess).
- c. for a claim caused by a strike if it had started or been announced before you arranged this insurance or booked your trip, whichever is the later.
- d. if you fail to check-in on time.
- e. if transport services are withdrawn as the result of a recommendation or instruction from a Government Authority.
- g. to claim under this section if you have also claimed under section 4 from the same cause.

Please also refer to the *General Exclusions and Conditions of this policy*.

9 Personal Accident Benefit

You are covered for the amount shown in the Schedule of Cover if you have an Accident whilst you are on your trip and which is the sole and independent cause of your death, Permanent Total Disablement, Loss of Sight or Loss of Limb(s) within 12 months of the Accident.

If you are aged under 16 at the date of the Accident, the amount you are covered for in the event of your death is \$2,000.

Payment under this section in respect of all the consequences of an Accident shall be limited in total to the amount shown in the Schedule of Cover. In the event of your death within 12 months of the Accident, the total payment will be limited to the amount shown for death.

Accident means that you suffer bodily injury as a result of a sudden, identifiable and unexpected external cause and which occurs at an identifiable time and place.

Permanent Total Disablement means that for the twelve months following your Accident you are totally unable to work in any occupation for which you are suited by experience, education or training and at the end of that time there is no prospect of improvement.

Loss of Limb(s) means complete physical loss

of a hand or foot or complete loss of use of a hand, arm, foot or leg.

Loss of Sight means complete and permanent loss of sight in one or both eyes.

You are not covered for

- a. any claim which is excluded under the General Exclusions applicable to this policy.
- b. claims resulting from motorcycling and quad biking.
- c. claims arising out of manual and/or hazardous labour.
- d. claims arising out of disease, self injury, natural causes.
- e. claims arising out of surgery unless as a direct result of the Accident.
- f. a claim for "Permanent Total Disablement" if at the date of the Accident you are over the statutory retirement age and are not in full time paid employment.

Please also refer to the *General Exclusions and Conditions of this policy*.

10 Hospital Cash Allowance

You are covered for the amount shown in the Schedule of Cover for each complete 24 hour period spent receiving in-patient hospital treatment in a country outside your normal country of residence. This benefit is only available where your claim has been accepted under section 2 (Medical and other expenses) of this policy.

You are not covered for

- a. any claim which is excluded under the General Exclusions applicable to this policy.
- b. any claim which is excluded under the Exclusions applicable to section 2 or where you have not complied with relevant policy conditions.

Please also refer to the *General Exclusions and Conditions of this policy*.

11 Hijack Benefit

You are covered up to the amount shown in the Schedule of Cover for each full 24-hour period that the aircraft or sea vessel in which you are travelling is hijacked on the original pre-booked outward or return journey for a period in excess of 24 hours.

You are not covered for

- a. any claim which is excluded under the General Exclusions applicable to this policy.
- b. any claim resulting from you acting in a way which could cause a claim under this section.

Special condition

It is a condition of the cover provided under this section that you must give us a written statement from an appropriate authority confirming the hijack and how long it lasted.

Please also refer to the *General Exclusions and Conditions of this policy*.

12 Catastrophe Cover

You are covered up to the amount shown in the Schedule of Cover in respect of necessary and

reasonable additional travel and accommodation expenses incurred in the event that you are forced to move from pre-booked accommodation to continue your trip, or if the trip cannot be continued, to return home as a result of:

- a. fire, lightning or explosion rendering your pre-booked accommodation uninhabitable.
- b. local medical epidemic or directive from the responsible Government or local authority directly affecting the area where your pre-booked accommodation is located.
- c. hurricane, storm or other natural disaster that threatens your safety such that official evacuation orders are issued or that your pre-booked accommodation is rendered uninhabitable.
- d. civil unrest, rebellion or war directly affecting the area where you are.

You are not covered for

- a. any claim which is excluded under the General Exclusions applicable to this policy.
- b. the first part of each and every claim as shown in the Schedule of Cover (the Excess).
- c. your own decision not to stay in your pre-booked accommodation when official directives from local or national authorities state that it is safe and acceptable to do so, unless the government of your normal country of residence deems otherwise.
- d. any costs, expenses or compensation payable by or recoverable from a tour operator, airline, hotel or other service provider.
- e. any extra costs incurred for accommodation or transport of a higher level or fare category than that which you originally booked.
- f. any expenses that would normally have been incurred during your trip.
- g. any claim where you were travelling against the advice of the government of your normal country of residence or other local or national authorities.
- h. any claim where the circumstances giving rise to the claim were a matter of public knowledge prior to your departure and/or application for insurance.

Please also refer to the *General Exclusions and Conditions of this policy*.

13 Rental Vehicle Excess Waiver

You are covered up to the amount shown in the Schedule of Cover for reimbursement of rental vehicle insurance excess or the cost of repairing the rental vehicle, whichever is the lower amount, if you rent a vehicle from a rental company and it is involved in a motor vehicle accident whilst you are the driver or it is stolen during the journey. You must provide a copy of the repair account and/or quotation.

This cover does not take the place of rental vehicle insurance and only provides cover in respect of damage to the hire car for which you are legally liable up to the applicable section limit.

You are not covered for

- a. any claim which is excluded under the General Exclusions applicable to this policy.
- b. any claim arising directly or indirectly from you operating a rental vehicle in violation of the rental agreement or whilst affected by alcohol or any other drug (unless medically prescribed).

- c. any claim arising directly or indirectly from wear, tear, gradual deterioration, insects and vermin, willful damage by you or latent defect/damage.
- d. any claim resulting from your use of the vehicle without an appropriate licence.

Please also refer to the *General Exclusions and Conditions of this policy*.

14 Search And Rescue Expenses

You are covered up to the amount shown in the Schedule of Cover in respect of costs necessarily and reasonably incurred by official local search and rescue organisations in the locality in which you are in as a result of their

- a. searching for you;
- b. rescuing you;
- c. recovering you if you are missing or if you have suffered a serious accident.

You are not covered for

- a. any claim which is excluded under the General Exclusions applicable to this policy.
- b. the first part of each and every claim as shown in the Schedule of Cover (the Excess).
- c. search and rescue costs if it has not been arranged and authorised by a locally based recognised search and rescue facility.
- d. expenses incurred by persons acting as an informal search and rescue party.
- e. search and rescue costs that have arisen as a result of your directly or indirectly failing to take heed of any local warning notices about the area in which the need for your search and rescue has arisen.

Please also refer to the *General Exclusions and Conditions of this policy*.

15 Resumption Of Trip

You are covered up to the amount shown in the Schedule of Cover in respect of flights purchased to resume your trip if during the period of insurance:

- a. you are repatriated to your normal country of residence under the provisions of this policy; or
- b. you have to curtail your trip due to the death, severe injury or serious illness of your travelling companion insured by Us or a close relative of yours resident in your normal country of residence and for which section 1 of this policy responds.

You are not covered for

- a. any claim which is excluded under the General Exclusions applicable to this policy.
- b. for the first part of each and every claim as shown in the Schedule of Cover (the Excess).
- c. if the return transportation is not arranged through our nominated emergency service.
- d. if the duration of your original trip was for a period of less than one month from date of first departure and there is less than fifty per cent (50%) of the original period remaining at the time you wish to resume your trip.
- e. if the duration of your original trip was for a period of more than one month from date of first departure and there is less than twenty five per cent (25%) of the original period remaining at the time you wish to resume your trip.
- f. if your return overseas to resume your trip

does not occur prior to the original expiry of this policy.

Please also refer to the General Exclusions and Conditions of this policy.

16 Mugging Benefit

You are covered up to the amount shown in the Schedule of Cover if you suffer an injury and are admitted to a hospital outside your normal country of residence as an in-patient due to a mugging attack provided you report the incident to the police within 12 hours and obtain a police report.

You are not covered for

- any claim which is excluded under the General Exclusions applicable to this policy.
- any claim resulting from business or commercial transactions, activities which predispose you to being selected as a victim or are illegal.

Please also refer to the General Exclusions and Conditions of this policy.

General Exclusions

You are not covered for claims arising out of:

- loss or damage directly or indirectly occasioned by, happening through or in consequence of war, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power or confiscation or nationalisation, or requisition or destruction of or damage to property by or under the order of any government or public or local authority.
- loss, damage, expense or indemnity incurred as a result of travelling to an area that the government of your normal country of residence has advised against travel provided that such loss, damage, expense or indemnity is directly or indirectly related to any such circumstances that are the reason for the advice.
- loss, damage, expense or indemnity directly or indirectly resulting from or attributable to the use, or threat of use, of any pathogenic or poisonous chemical biological, bio-chemical materials, nuclear reaction, radiation or radioactive contamination, or any weapon or device employing atomic or nuclear fission or fusion of any nature.
- loss, destruction or damage directly occasioned by pressure waves caused by aircraft and other flying objects travelling at sonic or supersonic speeds.
- any loss, damage, expense, indemnity or benefit under any section other than sections 2, 9, & 10 that is contributed to or caused by the failure (or fear of failure) of any computer hardware or software or other electrical equipment to recognise or process any date as the true calendar date or to continue to function correctly beyond that date.
- you travelling in an aircraft other than as a fare paying passenger in a fully licensed passenger carrying aircraft.
- your suicide or attempted suicide, intentional self injury or your deliberate exposure to unnecessary danger (except in an attempt to save human life).
- your anxiety, depression, stress or related disorder or any previously diagnosed psychiatric or psychological disorder.
- sexually transmitted diseases or the influence of alcohol or drugs (unless medically prescribed).
- your participation in activities of a hazardous nature such as (but not limited to) mountaineering, potholing, parachuting, hang gliding or any other aerial activities, sports involving intentional bodily contact, motor-sports, professional sports and sailing outside territorial waters. All activities must be on an amateur basis and for personal pleasure only. This contract does not cover amateur participation in international or national representative sports unless specifically agreed by Underwriters.
- winter sports, other than curling, tobogganing and recreational ice-skating, except when the appropriate additional winter sports premium has been paid. At no time, however, is cover granted for ski or skibob racing in major events, ski jumping, ice-hockey or the use of skeletons or bobsleighs.
- scuba diving if you are
 - not qualified for the dive undertaken or accompanied by a properly qualified instructor, or
 - diving to a greater depth than 30 metres
 - diving alone
 - diving on or in wrecks or cave or ice diving
- racing of any kind (other than on foot).
- you taking part in civil commotions or riots of any kind.
- any consequential loss of any kind, except as may be specifically provided for in this insurance.
- you breaking or failing to comply with any law whatsoever.
- any financial incapacity or undertaking, whether directly or indirectly related to the claim.
- the bankruptcy, negligence, default or insolvency of a tour operator, travel agent, transport company or accommodation supplier.
- a tour operator failing to supply advertised facilities.
- any Government regulation or Act.
- Pre Existing Medical Conditions of you, your travelling companion/s or any other person on whose state of health your trip depends, or where you or your travelling companions are travelling against medical advice.
- motorcycling if you as the driver, or the driver if you are a passenger are not holding a current and appropriate motorcycle licence.
- an event that occurs in a country/ geographical area for which you have not purchased insurance via Us.
- circumstances manifesting themselves between the date of booking your trip and the date when you apply for insurance.
- Acquired Immune Deficiency Syndrome (AIDS), Human Immunodeficiency Virus (HIV) or AIDS Related Complex (ARC).
- errors or omissions in your booking

arrangements, your failure to obtain appropriate visas and/or prevention of access by the government of a country into which you wish to enter.

General Conditions

- Under your Duty of Disclosure you must tell us as soon as possible about any change in risk which affects your policy, including you, a person you are travelling with, a close business associate or relative receiving confirmation of a new or changed medical condition or currently being under medical investigation, change in sporting activity or leisure activities you intend to participate in during your trip or any additional person(s) to be insured under this policy. We have the right to re-assess your coverage, policy terms and/or premium after you have advised us of any material fact. If you do not advise us of any change then any related claim may be reduced or rejected or your policy may become invalid.
- You must tell us if your plans for your trip include travel to areas affected or threatened by war or similar risks as set out in General Exclusion 1. We reserve the right not to cover such risks or, if we will cover them, to apply special terms or conditions and/or charge an additional premium as we think appropriate. No cover for such risks shall attach unless you accept such terms, including any additional premium, before you depart.
- You must advise the claims handlers of any possible claim within 31 days of your return home. You must supply them with full details of all the circumstances and any other information and documents we may require.
- You must keep any damaged articles that you wish to claim for and, if requested, send them to the claims handlers at your own expense. If we pay a claim for the full value of an article, it will become our property.
- You must agree to have medical examination(s) if required. In the event of your death, we are entitled to have a post mortem examination. All such examinations will be at our expense.
- You must assist us to obtain or pursue a recovery or contribution from any third party or other insurers by providing all necessary details and by completing any forms.
- You must pay us back within 1 month of demand any amounts that we have paid on your behalf that are not covered by this insurance.
- You must take all reasonable steps to avoid or minimize any loss that might result in you making a claim under this insurance.
- You must comply with all the terms, provisions, conditions and endorsements of this insurance. Failure to do so may result in a claim being declined.
- Except for claims under sections 8, 9, and 10, this insurance shall only be liable for its proportionate share of any loss or damage that is covered by any other insurance.
- We may take action in your name but at our own expense to recover for our benefit the amount of any payment made under this insurance.
- We may at our option discharge any liability under this insurance by replacing or repairing

any article or articles lost or damaged, or by issuing you with a Credit Voucher.

- 13.** This insurance is non-transferable. If a trip is cancelled for any reason other than that described in section 1 then the cover for that trip terminates immediately and no refund of premium in whole or part will be made.
- 14.** If you or anyone acting on your behalf makes any claim knowing it to be false or fraudulent in any way then this insurance shall become void, premiums non-refundable and all claims shall be forfeited.

What To Do In A Medical Emergency

The 24-Hour Emergency Service is available 24 hours a day, 365 days a year for assistance with Medical Emergencies Only. Please note that this is not for casual enquires.

You must notify Cega Assistance immediately of any serious illness or injury whilst abroad which necessitates admittance to a hospital as an in-patient, or before any arrangements are made for repatriation. A travelling companion may do this for you although most hospitals have a set procedure in place.

The Emergency Service is able to liaise with doctors and hospitals, worldwide to guarantee medical expenses, if medically necessary to arrange emergency repatriation with medical escort, to give guidance and help to other members of the party, or to pass a message to relatives.

This Insurance does not cover treatment or surgery which in the opinion of the Insurers and/or their representatives is not essential or can reasonably be delayed until the Insured returns to his usual country of residence.

Failure to notify Cega Assistance in accordance with the terms stated above may result in the amount payable under your claim being reduced.

Please have the following information available when calling the emergency service:

- your travel insurance policy reference number
- dates of outward and inward travel
- details of the problem including the name and address of patient and nature of illness/accident
- name and telephone number of hospital and attending doctor.
- details of usual doctor/general practitioner.

**For emergency assistance contact:
Tel: +44 1243 621 077
Fax: +44 1243 773 169**

How To Make A Claim

Any occurrence or loss, which may give rise to a claim, should be advised immediately to, and a claim form obtained from, Steley C.A.P. (the appointed claims handlers), whose details are shown below. When requesting a claim form, provide your name, address, telephone number, policy reference number and a brief description as to the nature of the claim.

If medical attention has been received you should pay and obtain receipted accounts together with a certificate showing the nature of the injury or illness.

In NO event should a claim be notified later than 31 days after the expiry of the trip during which the claim occurred.

Important: Any loss or damage to baggage whilst in the custody of carriers (airline, bus company etc.) must be notified immediately in writing to such carriers, but in any event within three days, and a Property Irregularity Report (PIR) obtained. Any loss of money or personal baggage must be reported to the police within 24 hours of discovery and a written report obtained. Proof of ownership of personal belongings, if requested, must be supplied.

Steley C.A.P. (International)
PO Box 32, Aspley,
Brisbane, Queensland 4034, Australia
Tel: +61 7 3263 9000
Email: mail@steleycap.com.au
Fax: +61 7 3262 9999

Claim forms are also available via
www.insure4less.com.au/travel.php

insure4less Contact Details

insure4less
PO Box 167, Scarborough
Queensland 4020, Australia
Tel: 1300 796 810 (from Australia)
Tel: +61 7 3303 0384 (from overseas)
Email: travel@insure4less.com.au

Service Of Suit Clause

The Underwriters hereon agree that:

- i.** In the event of a dispute arising under this Insurance, the Underwriters at the request of the Assured will submit to the jurisdiction of any competent Court in the Commonwealth of Australia. Such dispute shall be determined in accordance with the law and practice applicable in such Court.
- ii.** Any summons notice or process to be served upon the Underwriters may be served upon: Lloyd's General Representative in Australia, Suite 2, Level 21, Angel Place, 123 Pitt Street, Sydney NSW 2000 who has authority to accept service and to enter an appearance on the Underwriters' behalf, and who is directed at the request of the Assured to give a written undertaking to the Assured that he will enter an appearance on the Underwriters' behalf.
- iii.** If a suit is instituted against any one of the Underwriters, all Underwriters hereon will abide by the final decision of such Court or any competent Appellate Court.

PART 3 - FINANCIAL SERVICES GUIDE (FSG)

This FSG provides important information about the financial services offered by Online Insurance Brokers Pty Ltd trading as insure4less. It contains information about remuneration that may be paid to Online Insurance Brokers Pty Ltd, and their employees in relation to the financial services offered and information about how complaints are addressed.

About Online Insurance Brokers Pty Ltd

Online Insurance Brokers Pty Ltd (ABN 21 095 612 276) AFS Licence No 241055 of PO Box 167, Scarborough, Qld 4020 is an Australian Financial Services Licensee (AFS Licensee) and is

authorised by ASIC to issue, deal in and provide general advice on general insurance products.

Online Insurance Brokers Pty Ltd has been authorised by Certain Underwriters at Lloyd's of London (Insurer) to act on its behalf in arranging, issuing, varying, cancelling and providing general advice in relation to the Insurer's Travel Insurance products. Online Insurance will issue certificates of insurance under a binding authority with Lloyd's of London.

Online Insurance Brokers Pty Ltd has a binding authority which means it can enter into, vary or cancel these products without reference to the Insurer provided it acts within the binding authority. Online Insurance Brokers Pty Ltd acts for the Insurer and not you.

How are we remunerated?

Online Insurance Brokers Pty Ltd, trading as insure4less, receives a proportion of the premium from the Underwriters for promoting and administering insurance on their behalf. The amount we receive varies based on the type and duration of the policy, and is received after you have paid the premium.

This commission is calculated as a percentage of the gross premium (premium excluding taxes) and ranges from 0% to 45%.

In some cases insure4less works in partnership with third party organisations (affiliates) that may introduce customers (eg. by a link on their website). We may pay the affiliate an introducer's fee, ranging from 5% to 25%, of the gross premium (premium excluding taxes) should the customer decide to purchase a policy from us.

Online Insurance Brokers Pty Ltd employees are paid an annual salary. They do not receive any commission for providing you with insurance services but may be paid a bonus based on business performance.

If you would like more information about the remuneration that Online Insurance Brokers Pty Ltd receive for the insurance services we provide, you should contact us within a reasonable time of being given this Financial Services Guide, and before you receive any of the financial services detailed in this Guide.

General Advice Warning

The advice provided by insure4less is of a general nature only and does not take into account your financial situation, needs and/or objectives. You should carefully read the entire document to ensure that the policy is appropriate for you.

Professional indemnity insurance arrangements

We and our representatives are covered under professional indemnity insurance that complies with the requirements of section 912B of the Corporations Act.

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

What should I do if I have a complaint?

Please refer to page 2, "Dispute Resolution Process".

Online Insurance Brokers Pty Ltd authorised the Financial Services Guide in this document. Lloyd's of London authorised the Product Disclosure Statement in this document.

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