



Combined Financial Services Guide and Product Disclosure Statement, including Policy Wording

This combined FSG and PDS was prepared on 15 March 2009.

TravelCare Travel Insurance

Important - Please Read!

Thank You for choosing TravelCare. We want You to have a safe and pleasant Journey, and to be confident knowing what Your travel insurance policy will cover You for if the Unexpected does happen. It is therefore important that You understand the terms and conditions of this policy. To help You understand this policy wording We have tried to write the Combined Financial Services Guide, Product Disclosure Statement and Policy Wording in simple, easy to understand language.

The spirit and intent of this policy is to cover You for Unexpected Events affecting Your overseas travel. However, no travel insurance policy covers every possible eventuality. Because We want to be able to pay Your claim in the event of a qualifying loss, it is important that You understand Your obligations.

Please read it.

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Financial Services Guide (FSG)

This Financial Services Guide is designed to assist You with making an informed decision about using the financial services provided by Southern Cross Travel Insurance (SCTI). This document also advises how SCTI is remunerated for providing these financial services and how SCTI will deal with disputes.

When You buy this travel insurance policy, You will be provided with a Combined Financial Services Guide (FSG) and Product Disclosure Statement (PDS) including policy wording.

About Southern Cross Travel Insurance - The Insurer

Southern Cross Benefits Ltd trading as Southern Cross Travel Insurance ABN 99 133 401 939 AFS Licence No 331058 is the insurer of this policy. SCTI is an Australian financial services licensee authorised to deal in and provide general advice on general insurance products.

Remuneration

No commission or percentage of the premium is paid to any third parties if You buy this policy. With SCTI You are dealing direct with the insurer. Employees of SCTI receive an annual salary including bonuses based on performance criteria which include annual sales volume targets for some staff. You can request further details of the performance based bonuses by emailing SCTI.

Disputes

In the unlikely event You need to make a complaint about the services provided to You, please email SCTI at info@scti.com.au.

If Your complaint is not satisfactorily resolved, You may contact the Financial Ombudsman Service Limited (FOS), an independent external dispute resolution body.

For more information or to access the FOS process please call 1300 78 08 08, email info@fos.org.au or visit their website www.fos.org.au.

Contact Us

You can contact SCTI by emailing info@scti.com.au or visit Our website www.scti.com.au.

Product Disclosure Statement (PDS), including Policy Wording

This PDS contains information on this policy's benefits and features and is designed to help You decide if this travel insurance is right for You.

About Southern Cross Travel Insurance & How To Contact Us

SCTI is the insurer of this policy. Any references in the PDS to "We", "Us" or "Our" are to the insurer. You can contact SCTI by emailing info@scti.com.au or visit Our website www.scti.com.au.

Understanding Your Policy

This PDS outlines the policy's features, benefits and exclusions. Please ensure You read and understand the PDS, including:

- The **Schedule of Benefits** (page 4) which states the maximum sums insured and sub limits for the type of cover You select
- The **Definitions** of terms (page 5) which appear throughout this PDS (and the FSG) and start with Capital Letters
- **General Conditions** (page 6) and **General Exclusions** (page 8) of the policy, applying to all sections and are aware of any losses that We do not cover under each section of the policy
- **Other Important Information** (page 3).

Cover & How to Apply

TravelCare travel insurance is comprehensive cover for Australian citizens and permanent residents travelling overseas. Refer to page 4 for the policy wording, which describes the benefits provided, exclusions and limitations applying to the benefits and other conditions of cover.

You can only buy Your insurance online. If We accept Your application for insurance, We will send You a confirmation e-mail, attaching a copy of Our combined FSG and PDS and Your Certificate of Insurance, which sets out details such as Your premium, the plan You have selected, the Period of Insurance and any conditions applying to Your policy. We may also provide You with written confirmation of specified item cover or cover granted for Pre-Existing Conditions. Together, these documents set out the terms and conditions of Your policy. You must have access to a valid email address in order for SCTI to communicate with You on all matters relating to this policy.

Sometimes people are disappointed when they discover, after the fact, that their loss is not covered because they did not read or fully understand the policy's conditions and exclusions. Some examples are:

- Pre-Existing Conditions are not automatically covered. However, Your Pre-Existing Conditions can be considered for cover during the application process. The health of Your family, even those not travelling, is important to consider when You arrange travel insurance because they too can have Pre-Existing Conditions. You must email Us at info@scti.com.au if You become ill or suffer an injury after You have purchased Your policy, but before departure, no matter how small or insignificant the problem may appear to be.
- Private hospital treatment is not automatically covered under this policy, therefore You must first seek public hospital treatment if at all possible.
- We will not pay Your claim if You wait until You return to Australia to seek medical treatment for an Unexpected Injury or Illness that commenced overseas. Unlike a standard Australian health insurance policy, there is limited provision for payment of Medical Expenses in Australia.
- You cannot become 'better off' financially due to a loss, nor claim from more than one source. We use the term 'actual and reasonable' throughout the policy wording. It means that You can only claim for losses actually incurred and that are reasonable when compared with what would have been paid under normal circumstances.
- Reimbursement for loss or theft of property under this policy is based on the market value of the item (which is the cost to purchase an item of the same age, quality and condition) after allowing for any applicable depreciation.

When You are overseas and the Unexpected happens, **contact Southern Cross Worldwide Assistance reverse charge (where available) on +61 2 8907 5977, 24 hours a day, 7 days per week.**

Under some circumstances, You must contact Southern Cross Worldwide Assistance for prior authorisation. If in doubt, it is always safer to call for advice.

It may not be possible to make a reverse charge call in some countries or from mobile phones. If for any reason You are unable to make a reverse charge call, call Southern Cross Worldwide Assistance direct and We will reimburse Your call charges.

Your Premium

When You apply online for Your policy, You will be advised of the premium. The premium is based on a number of factors, including destination, number of people covered, age of travellers, length of trip and Pre-Existing Conditions. The higher the risk, the higher Your premium. Your total premium may also include government taxes or levies (stamp duty and GST). These amounts are displayed separately on Your Certificate of Insurance as part of the total premium.

Cooling-Off Period

If You are not completely satisfied with Your policy, You have cooling-off rights and may be entitled to a refund of Your premium. Please refer to General Condition 29, page 7 for more detail.

Other Important Information

General Insurance Code of Practice

SCTI is a signatory to the General Insurance Code of Practice which sets out the minimum standards of practice in the general insurance industry. To obtain a copy of the General Insurance Code of Practice go to www.codeofpractice.com.au.

Cancellation

You may only cancel this policy during the cooling-off period (refer to General Condition 29, page 7).

We can cancel Your insurance in any way permitted by law, including if You have:

- Failed to comply with Your duty of disclosure (see below); or
- Made a misrepresentation to Us before the policy was entered in to; or
- Failed to comply with a provision of the policy; or
- 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 the policy.

If We cancel Your policy, We will do so by giving You notice by email. We will arrange for a refund of the premium within 15 business days of You cancelling Your policy.

Claims

If You are likely to incur medical costs whilst travelling or if You are admitted to hospital, You must immediately advise Southern Cross Worldwide Assistance on the emergency assistance number +61 2 8907 5977 (reverse charges where available). For more information regarding emergency assistance, please refer to www.scti.com.au.

All claims must be submitted using Our website portal at www.scti.com.au and any supporting documentation provided to Us. If We require additional information, You will be advised by email.

Duty of Disclosure

Under the Insurance Contracts Act 1984 (Cth), You have a duty of disclosure that requires You to advise Us, using Our online system, certain things.

Before You enter into a policy with Us, We will ask You a series of questions. You must declare everything You know or which a reasonable person in the circumstances would be expected to know in answer to the questions in the online application process.

Disputes

In the unlikely event You need to make a complaint about the services provided to You, please email SCTI at info@scti.com.au.

If Your complaint is not satisfactorily resolved, You may contact the Financial Ombudsman Service Limited (FOS), an independent external dispute resolution body.

For more information or to access the FOS process please call 1300 78 08 08, email info@fos.org.au or visit their website www.fos.org.au.

Before You extend or vary a policy, You must declare everything You know or which a reasonable person in the circumstances would be expected to know, for Us to decide:

- Whether We will insure You;
- The amount payable We will charge You; and
- Whether any special conditions will apply to Your policy.

You do not have to declare 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. If You provide information about another insured, 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.

Privacy

SCTI obtains personal information from You for administrative purposes and to consider eligibility for cover under this policy. This may include insurance services such as managing, processing and investigating claims.

Your personal information may be disclosed to third parties in Australia or overseas involved in the above process. These third parties may include reinsurers, claims investigators, medical and health service providers, legal and other professional advisers.

If You would like access to Your personal information collected by Us, please contact Us through Our website.

If You do not provide Us with the correct personal information for all individuals on the policy, We may not be able to process Your application or provide You with Our services.

Our Privacy Policy can be found on Our website at www.scti.com.au/privacy.

Policy Wording

Schedule of Benefits

The maximum cover for the following categories in AUD

	Types of cover	Maximum cover in AUD
Section 1 Medical & Evacuation Expenses (\$100 Excess applies per event)	Individual Family	UNLIMITED UNLIMITED
Section 2 Cancellation & Changes to Planned Journey (\$100 Excess applies per event)	Individual Family	\$50,000 \$100,000
Section 3 Baggage & Personal Items (\$100 Excess applies per event)	Individual Family	\$25,000 \$50,000
Section 4 Money & Travel Documents (\$100 Excess applies per event)	Individual Family	\$1,000 \$2,000
Section 5 Personal Accident	Individual Family	\$100,000 \$200,000 (\$100,000 per person)
Section 6 Personal Liability	Individual Family	\$2,000,000 \$4,000,000
Section 7 Kidnap and Ransom	Individual Family	\$250,000 \$500,000
Section 8 Rental Car Excess	Individual Family	\$3,000 \$3,000

Sub limits

Some of the section limits have sub limits for particular types of losses or claims. These are described below. Where a particular type of loss or claim has no sub limit then the section limits above apply.

Section 1 Medical & Evacuation

Emergency Dental Treatment	\$750 per person
Continuing Treatment in Australia	\$2,000 per person
Cash Allowance Whilst in Hospital (after 72 hours)	\$100 per 24hr period \$3,000 per person
Extra Travel & Accommodation Expenses/Meal Allowance	\$5,000 per policy
Accompanying Person	\$5,000 per policy
Return of Mortal Remains/Funeral Expenses	\$15,000 per person
Medical Expenses due to Terrorism (Including Evacuation, Return of Remains/ Funeral Expenses and Hijack Cash)	\$100,000 per policy

Section 2 Cancellation & Changes to Planned Journey

Frequent Flyer Points Cancellation	\$5,000 per policy
Resumption of Journey	\$5,000 per policy
Travel Delay (after 12 hours delay)	\$1,000 per person \$5,000 per policy
Delayed Journey to Special Event	\$1,000 per person \$5,000 per policy
Missed Connection	\$10,000 per policy
Tour Cancellation	\$2,000 per policy
False Arrest	\$10,000 per policy
Hijack Cash (up to a maximum of)	\$1,000 per 24 hours \$10,000 per policy

Section 3 Baggage & Personal Items

Unspecified Items	\$2,000 per item
Laptop Computers	\$5,000 per item
Specified Items	\$10,000 per item
Maximum Total Specified Items	\$15,000 per policy
Baggage Delay (after 12 hours delay)	\$1,000 per person \$5,000 per policy
Special Medication Benefit	\$500 per person

Section 5 Personal Accident

Permanent Loss of Sight in One Eye	50% of limit
Permanent Total Loss of One Limb	50% of limit
Legal Expenses Relating to Injury or Death	\$3,000 per policy
Loss of income (up to \$1,000 per week to a maximum of)	\$9,000 per person \$18,000 per policy

Definitions

Wherever the following words appear in this PDS starting with Capital Letters, such words mean:

'We', 'Us', 'Our'

Southern Cross Benefits Limited (trading as Southern Cross Travel Insurance), the insurer of this policy.

'You', 'Your', 'Yourself'

The insured person(s) named on the Certificate of Insurance.

'Certificate of Insurance'

The Certificate of Insurance that We will email to You providing confirmation that We have issued a policy to You and setting out details of Your policy.

'Dependent Children'

Your unmarried children, grandchildren or nieces or nephews aged 20 years or under at the date We issue Your policy who are primarily dependent on the adult(s) named in the Certificate of Insurance. Dependent Children are not covered under Sections 5, 6 and 8.

'End Date'

The date You have chosen for Your policy to end, as specified on Your Certificate of Insurance.

'Excess'

The amount of any loss or claim You are responsible for.

'Financial Collapse'

Any service provider You are relying on for Your Planned Journey that:

- (a) is not able to pay its debts as they fall due for payment in the ordinary course of business; or
- (b) ceases to carry on normal business operations; or
- (c) has not paid money to another service provider whose services You are relying on; or
- (d) is placed in receivership or liquidation; or
- (e) becomes subject to statutory management.

'Hijack'

Threats of violence by non-governmental authorities made with the intention of diverting any Scheduled Transport from its scheduled route, or detaining persons for illegal purposes under international law.

'Illness'

An Unexpected sickness or disease which first manifests itself during Your Period of Insurance and whilst You are on Your Journey, but does not include any sickness or disease which is attributable to or referable to a Pre-Existing Condition.

'Immediate Family'

Your Spouse, fiancé, fiancée, parent, brother, sister, child, grandparent, grandchild, parent-in-law, brother and sister-in-law, son and daughter-in-law.

'Injury'

Unexpected bodily injury caused solely and directly by accidental, visible and external means (and not as a result of an Illness or disease) during Your Period of Insurance and while You are on Your Journey.

'Journey'

Commences when You leave Australia and ceases at the End Date or on Your return to Australia, whichever occurs first.

'Kidnapped/Kidnapping'

The seizing and detaining or carrying away of You by force or the threat of force or by a fraudulent means for the purpose of demanding a Ransom against Your will and without Your consent.

'Medical Expenses'

Reasonable expenses necessarily incurred by You in respect of hospital, medical, surgical, nursing home or other remedial attention or treatment given or prescribed by a registered medical practitioner (or legally qualified equivalent) as a result of an Illness or Injury, excluding dental treatment (except as provided under Section 1 - 2 Emergency Dental Treatment). For the purpose of this definition "reasonable expenses" are the expenses incurred for the standard level of medical care given in the country You are in, or otherwise determined to be reasonable by Us.

'Period of Insurance'

The Period of Insurance commences under Section 2 - 1 (Postponement), Section 2 - 2 (Cancellation), Section 2 - 7 (Delayed Journey to a Special Event) and Section 2 - 10 (Tour Cancellation) on the date the premium is received by Us. The Period of Insurance for all other sections of the policy commences when You leave Australia. The Period of Insurance ceases at the End Date or on Your return to Australia, whichever occurs first. Cover also ceases if a claim is made under Section 2 - 2 (Cancellation) or Section 2 - 10 (Tour Cancellation) if You do not commence Your Journey.

'Planned Journey'

The part of Your Journey for which pre-booked and prepaid Scheduled Transport was arranged by You in advance in Australia prior to the date You started Your Journey.

'Pre-Existing Condition'

In relation to each Relevant Person, any medical or physical conditions or circumstances:

- (a) which You are aware of, or ought to have been aware of; or
- (b) for which advice, care, treatment, medication or medical attention has been sought, given, or recommended; or
- (c) which have been diagnosed as a medical condition, or an Illness or indicative of an Illness; or
- (d) which are of such a nature to require, or which potentially may require medical attention; or
- (e) which are of such a nature as would have caused a prudent, reasonable person to seek medical attention;

prior to the date You commenced Your Journey. However under this policy, You are automatically covered for the following "controlled" Pre-Existing Conditions:

- Asthma
- Diabetes (both Type 1 and Type 2)
- Eczema
- Gastro-oesophageal reflux
- Glaucoma
- Gout/Hyperuricaemia
- Hayfever/Sinusitis
- Hypercholesterolaemia
- Hypertension
- Hypothyroidism
- HRT
- Epilepsy
- Grommets
- Joint Replacements
- Acne
- Cataracts
- Coeliac disease
- Migraine
- Solar keratosis

- Pregnancy without complication up to and including the 28th week (cover is for Unexpected medical complications only. Common symptoms such as breast tenderness, constipation, fatigue, frequent urination, heartburn and nausea (morning sickness) are not covered.

This means that You do not need to apply for cover, obtain a medical assessment or pay any additional premium to be covered for these conditions.

By “controlled”, we mean: You have not had a change in medication or treatment in the last 3 months or experienced symptoms of such a nature as would have caused a prudent reasonable person to seek medical attention, or been hospitalised for that condition in the last 12 months.

‘Public Place’

Any area to which the public has access (whether authorised or not) including but not limited to hotel foyers and grounds, restaurants, public toilets, beaches, airports, railway stations, bus terminals, taxi stands and wharves.

‘Ransom’

Any monetary loss, which You incur in the provision and delivery of cash, marketable goods, services or property to secure Your release.

‘Relevant Person’

- Each person named on the Certificate of Insurance; or
- each person who is a member of the Immediate Family of each person named on the Certificate of Insurance; or
- each person with whom You are travelling, or whose circumstances affect Your travel, or on whom Your travel depends.

‘Rental Vehicle’

A standard model motor vehicle designed to carry no more than 8 passengers including the driver, rented by You from a licensed motor vehicle rental agency. Cover under this section extends to mopeds and motorcycles with a maximum of 200 cc rating and motor homes providing they are not designed to carry more than 8 passengers.

‘Scheduled Transport’

Air, rail, sea and/or coach transport operated by an established, licensed airline, passenger carrying service operator, tour operator or public transport service, in each case providing regular, scheduled transport for fare paying passengers.

‘Southern Cross Worldwide Assistance’

The organisation with whom We have arranged to provide You with worldwide emergency assistance services.

‘Special Event’

A wedding, funeral, conference, concert, show or sporting event.

‘Spouse’

The person to whom You are:

- legally married; or
- with whom You live in a relationship equivalent to marriage, (whether of the same or opposite gender), and with whom You have continuously cohabitated for the period of at least 3 months prior to the date Your Journey commences.

‘Terrorism’

Any act, or preparation in respect of action, designed to influence the government or any political division in pursuit of political, religious or ideological gain and with the purpose of intimidating the public.

‘Ultimate Net Loss of Ransom’

The final amount of Ransom cost less any recoveries. If following Our payment to You, part or all of the Ransom is recovered, You must reimburse Us the value of the amount so recovered.

‘Unattended’

Not on Your person at the time of the loss, or left in a place where it can be taken without Your knowledge (including on the beach or beside the pool while You swim), or where You are unable to prevent it from being unlawfully taken.

‘Unexpected’

Sudden, unforeseeable and unintended, which was outside of Your control and which could not reasonably have been anticipated or avoided.

‘Unexpected Event’

- Your Unexpected death, serious Injury or Illness; or
- the Unexpected death, serious Injury or Illness of any member of Your Immediate Family in Australia only (family located in other countries are not covered), or Your travelling companion; or
- any other Unexpected cause beyond Your control.

General conditions of this policy applying to all sections

Your Obligations

- You must comply with Your duty of disclosure.
- You must notify Us of any change in the health or medical condition of any Relevant Person that occurs after the acceptance of Your application and prior to Your Journey. We are not obligated to cover any overseas expenses for a new medical condition or a change in a Pre-Existing Condition that arises prior to Your departure and that occurs after acceptance of Your application. The change in health or medical condition may, however, qualify for cover under Section 2 - 1 (Postponement) or Section 2 - 2 (Cancellation). Please email Us to discuss Your options should this happen (info@scti.com.au).
- You must obtain and provide any and all necessary reports, including but not limited to, reports from a registered medical practitioner, police or other authority that We may request, at Your cost.
- Please check before departure if You are travelling to a destination You are unsure about, as there are some destinations where it may not be possible to organise emergency assistance such as war zones and remote areas. The Australian Government Department of Foreign Affairs and Trade website (www.dfat.gov.au) can help You find this information.
- You will ensure that You have access to a valid email address in order to communicate with Us on all matters relating to Your travel insurance.

When the Unexpected happens

- You may, in some instances, be required to contact Southern Cross Worldwide Assistance for prior authorisation or it will jeopardise Your claim. Four key examples are if You need to curtail Your Journey, You require hospitalisation, specialist treatment, or You are seeking medical attention which may necessitate Your early return to Australia. Refer to Sections 1 and 2 for full details on when You are required to have prior authorisation from Southern Cross Worldwide Assistance.
- When reporting loss or theft to police, security, or appropriate authorities, always obtain a full written report within 24 hours of the discovery of the loss.
- Claims must be reported to Us as soon as reasonably possible after the event giving rise to the claim. All claims must be submitted using Our website portal at www.scti.com.au and any supporting documentation provided to Us. If We require additional information, You will be advised by email. You must assist Us and provide Us with all information and documentation that We reasonably request.

9. All currency mentioned in this policy is in Australian dollars. All sums insured include any applicable taxes or duties. All claims settlements, except those paid directly by Southern Cross Worldwide Assistance, are made in Australia on completion of Your Journey.
10. Original receipts and documents must be provided to substantiate Your claim. Due to legal requirements, photocopies will not be accepted. Full evidence (including translations) must be provided on request at Your expense.
11. We may, at Our expense and in Your name, take any action available to obtain a claim recovery.
12. If any information is falsely given or You make a fraudulent claim then this policy shall become void and no claims will be payable.
13. The laws of New South Wales, Australia apply to this policy and the courts of New South Wales, Australia will have exclusive jurisdiction in respect of any litigation in relation to this policy.
14. Additional travelling and accommodation expenses for which You make a claim must be of the same nature and class as originally purchased, and may not be upgraded without Our prior written approval.
15. If any claim is covered by any other travel, sickness and accident, health or income protection insurance policy covering You, then You must provide Us with details of that cover and We will only pay any loss not covered by that policy. If You can claim against anyone else, You must claim against them first and We will then cover any uncovered loss. This condition does not apply to Section 5 (Personal Accident).
16. Your right to make a claim is subject to and conditional on You providing all authorisations which We are required to obtain to comply with privacy laws and codes of practice applying in Australia and elsewhere relating to the collection, holding, use and disclosure of information We require to investigate and verify Your claim.
17. If You do not hold a return ticket to Australia at the time of suffering any Injury or Illness covered by this policy, or at the time of the happening of any circumstances covered under this policy, We will deduct from any claim which includes Your evacuation back to Australia, an amount equal to Your original carrier's published one way economy class fare for the route used for Your return.

Terms of cover

18. To be eligible for TravelCare, You must be:
 - an Australian citizen or hold an Australian residence permit; or
 - a New Zealand citizen or permanent New Zealand resident who has lived or intends to live in Australia for at least two years; or
 - on a work permit which allows You to stay continuously in Australia for two years or more;

and be under the age of 70 at the date this policy is issued. You must also intend to return to Australia on the completion of Your overseas travel. TravelCare is primarily for leisure travel. It cannot be purchased once You have left Australia.

19. The maximum length of Journey covered by this policy is 12 months.
20. The schedule of benefits states the maximum sums insured and sub limits for the type of cover selected. The plan and type of cover selected are stated on Your Certificate of Insurance.
21. The plan selected must be appropriate to the areas and countries You are visiting. The 'New Zealand/South Pacific' plan is for international travel to New Zealand, New Caledonia, Fiji, Vanuatu, Samoa, American Samoa, Tonga, Cook Islands, French Polynesia, Tahiti, Norfolk Island, Niue and Indonesia. The 'World' and 'Superworld' plans are for

- international travel to destinations not covered by the New Zealand/South Pacific plan. SuperWorld is compulsory for the United States of America (including Alaska and Hawaii), Canada, Japan and Antarctica, although SuperWorld is not compulsory for stopovers only in these areas of 5 days or less in total over Your Journey. If You travel to more than one country, You must select the plan that covers all countries in which You will be travelling. For example, if You intend to travel to New Zealand and Europe, You must select the 'World' plan; and if You intend to travel to Fiji and Canada (and Your stay in Canada is more than 5 days), You must select the 'Super World' plan. If You select a plan that is not appropriate for the country(ies) You travel to, You will not be covered for events which occur in a country that is not covered by Your selected plan.
22. There are two types of cover available - 'Individual' and 'Family'. 'Individual' cover applies to one person or one adult and any of his or her Dependent Children who are also named on the Certificate of Insurance. 'Family' cover applies to the two named partners or related adults and any of their Dependent Children named on the Certificate of Insurance who are travelling together.
 23. The issuing of a TravelCare policy shall be at Our sole discretion. We may decline to offer cover or choose to offer cover on different terms and conditions.
 24. The conditions contained in this policy can only be waived by Our written notice to You.
 25. Your Period of Insurance will be extended for up to 3 months at no charge if Your return to Australia is delayed due to an Unexpected Event. Southern Cross Worldwide Assistance must be notified and confirm the policy extension.
 26. If You choose to extend Your Journey, You can request an extension of Your policy by contacting Southern Cross Worldwide Assistance. However, any extension to a policy will be at Our discretion. Any extension to a policy which has commenced will comprise a new policy and have a new premium payable. Any events that have occurred prior to the date this new policy is issued will not be considered Unexpected under the new policy. No extension will be granted once the initial policy has expired.
 27. Cover commences under Section 2 - 1 (Postponement), Section 2 - 2 (Cancellation), Section 2 - 7 (Delayed Journey to a Special Event) and Section 2 - 10 (Tour Cancellation) on the date the premium is received by Us. The Period of Insurance for all other sections of the policy commences once You leave Australia. Cover ceases at the End Date or on Your return to Australia, whichever occurs first (except for treatment under Section 1 - 3 Continuing Treatment in Australia). Cover also ceases if a claim is made under Section 2 - 2 (Cancellation) or Section 2 - 10 (Tour Cancellation) if You do not commence Your Journey.

Premium

28. Payment of the premium (including payment by credit card) is acceptance of these policy terms and conditions.
29. If You are not completely satisfied with the terms and conditions of Your TravelCare policy, You may cancel Your policy within 14 days of receiving Your Certificate of Insurance (provided Your Journey has not commenced) and receive a full refund. If You cancel later than 14 days after receiving Your Certificate of Insurance (but before Your Journey commences) You are still entitled to a refund, less a \$25 administration fee. If You return home early and You do not intend to make a claim and have not claimed under the policy, You are entitled to a refund of the unused premium, less a \$25 administration fee. If You cancel Your TravelCare policy no claims may be made by You. No premium is refundable once a claim is made under Your TravelCare policy.

General exclusions of this policy applying to all sections

We will not pay for any costs or losses arising directly or indirectly from:

1. Pre-Existing Conditions except:
 - (a) for those automatically covered Pre-Existing Conditions (listed on page 5); or
 - (b) those Pre-Existing Conditions You have disclosed and We have accepted in writing.
2. Mental conditions, nervous disorders, depression, stress, or anxiety.
3. Acquired Immune Deficiency Syndrome (AIDS), Human Immunodeficiency Virus (HIV) or sexually transmitted diseases.
4. Pregnancy, except for illness or emergency medical treatment up to and including the 28th week of pregnancy (providing the pregnancy was without complication at the date this policy is issued) and only for Unexpected medical complications.
5. The breakdown or dissolution of any personal or family relationship.
6. Intentional self-inflicted illness or injury, suicide or attempted suicide, voluntary abortion, influence of alcohol or any drug (other than a drug administered or prescribed by a legally qualified medical practitioner), chronic alcoholism, person(s) invited to Your accommodation, participating in any prostitution, hitchhiking or Your criminal activities.
7. Conditions for which You are receiving or are on a waiting list to receive inpatient hospital treatment.
8. Travelling against medical advice, when You are medically unfit to travel or travelling overseas with the intention of obtaining medical treatment or advice during the course of Your Journey.
9. Continued treatment or continued medication (except for cover under Section 3 - 3 Special Medication Benefit) during Your Journey for any Pre-Existing Condition.
10. Any consequential loss of benefits (including but not limited to, loss arising from the use of "airpoints", "flybuys" or similar loyalty programmes, (except as specifically covered under Section 2 - 2 Cancellation Claim Sub limit for Frequent Flyer Points Cancellation), or as part of a prize for a promotion or an employee incentive scheme) or loss of enjoyment.
11. Any expenses for Your prepaid tickets or prepaid accommodation if We have already accepted a claim for the cost of Your additional accommodation and ticket expenses. You may claim for either the loss of Your prepaid costs or Your additional costs, but not both.
12. Air or sea travel except as a fare paying passenger on Scheduled Transport services (or aboard charter vessels operating within coastal waters or sightseeing air tours from one location back to that location). We consider for the purpose of this clause that a fare paying passenger includes the utilisation of Your "airpoints", "flybuys" or similar loyalty programme, or as part of a prize for a promotion or an employee incentive scheme.
13. Any activity as an aircraft crew member. This includes but is not limited to anyone at the controls of a craft that leaves the ground.
14. Participation in (or training for) the following activities:
 - professional sport;
 - contact sport;
 - racing of any sort (other than on foot);
 - motor sports;
 - hunting of any sort;
 - pot-holing or caving;
 - rodeo;
 - downhill snow skiing or snow boarding, except at a recognised commercial field;
 - hang gliding, microlight flying or kite surfing;
 - ocean yachting (being 12 nautical miles or 21.6km or more away from land);
 - parachuting (including tandem parachuting), paragliding, parasailing, bungee jumping, whitewater rafting, blackwater rafting or whitewater kayaking unless with a licensed and approved operator;
 - mountaineering or rock climbing necessitating the use of ropes;
 - remote area touring, except as part of a licensed organised tour;
 - underwater activities involving the use of artificial breathing apparatus unless You hold an open water diving certificate or are diving with a qualified instructor.
15. Any work undertaken, other than attendance at a conference, trade fair or business meeting (provided that no manual work was involved).
16. Confiscation, detention, requisition or destruction by Customs or other governmental authorities.
17. Riot or civil commotion unless You have already left Australia prior to and were not aware of the risks of riot or civil commotion, and You promptly take steps to avoid related risks.
18. Failure to take precautions to avoid a claim after there was a warning reported or published in the mass media not to travel.
19. War (whether declared or not), invasion, civil war, or any acts of foreseeable violence or involving military, naval, or air service operations.
20. Any act of Terrorism (except for cover as provided under Section 1 - 8 Return of Mortal Remains/Funeral Expenses, Section 1 - 9 Medical/ Evacuation Expenses Due to Terrorism, and Section 2 - 11 Hijack Cash).
21. Nuclear weapons materials or ionising radiation or contamination of radioactivity from any nuclear waste or from the combustion of nuclear fuel. For the purpose of this exclusion combustion shall mean any self-sustaining process of nuclear fusion or fission.
22. Intentionally and recklessly placing Yourself in circumstances, or undertaking activities which pose a risk to personal safety (except in an attempt to save a human life).
23. Your failure to return to Australia after the date when You may, in the opinion of Our medical adviser, have safely been evacuated to Australia at Our expense.
24. Any claim where the directions or instructions of Southern Cross Worldwide Assistance have not been observed.

Section 1 Medical & Evacuation Expenses

1. Medical and Evacuation Expenses

If whilst on Your Journey You suffer an Unexpected Injury or Illness, We will reimburse You for actual and reasonable Medical Expenses incurred, or We will guarantee payment for a qualifying hospital claim if You call Southern Cross Worldwide Assistance for authorisation. You, or someone acting on Your behalf, must contact Southern Cross Worldwide Assistance for prior authorisation if You require hospitalisation or surgical treatment while travelling. Minor medical accounts need to be settled overseas by You and claimed upon Your return to Australia.

We have the option of returning You to Australia (or sending You to another country) for further treatment if You are medically fit to travel and We will cover the costs of Your evacuation. If You decline to return to Australia (or to travel to another country) We will not pay for any ongoing Medical Expenses You incur. We will only reimburse You for Medical Expenses incurred during the Period of Insurance. The maximum amount We will pay is up to the limit specified in the schedule of benefits.

2. Emergency Dental Treatment

We will pay up to \$750 for Your reasonable emergency dental treatment costs to Your natural teeth during Your Journey, providing these costs are incurred due to seeking treatment for:

- (a) relief from sudden and acute pain by the application of antibiotics, temporary dressings or extraction; or
- (b) Injury to Your teeth (providing this is in conjunction with sudden and acute pain).

3. Continuing Treatment in Australia

If both of the following apply:

- (a) We have accepted a claim for Medical Expenses during Your Journey; and
- (b) Our medical consultant verifies that You need continuing treatment in Australia;

We will reimburse You for actual and reasonable Medical Expenses incurred during the first 3 months after Your return to Australia, for up to \$2,000 per person. This benefit does not cover dental expenses.

4. Cash Allowance Whilst in Hospital

If both of the following apply:

- (a) We have accepted a Medical Expenses claim for hospitalisation during Your Journey; and
- (b) You are required to remain in hospital overseas for more than 72 hours continuously;

We will pay You \$100 for each complete 24 hour period. The maximum benefit is \$3,000 per person.

5. Extra Travel and Accommodation

If both of the following apply:

- (a) You suffer an Illness or Injury for which You are eligible to make a claim for Medical Expenses; and
- (b) You are required by a medical practitioner to convalesce during Your Journey;

We will reimburse You for actual and reasonable additional expenses necessarily incurred up to a maximum of \$5,000 per policy for related travel, phone calls, accommodation and meals for Yourself and any other person named on Your Certificate of Insurance accompanying You whilst You convalesce. You must obtain prior authorisation from Southern Cross Worldwide Assistance.

6. Lapsed Flight Tickets

If Your original return ticket becomes invalid as a direct result of a claim under this section during Your Journey, We will pay for the cost (less any refunds or credits) of a scheduled flight back to Australia up to the limit specified in the schedule of benefits. You must obtain prior authorisation from Southern Cross Worldwide Assistance.

7. Accompanying Person

If all of the following apply:

- (a) You are travelling alone; and
- (b) We have accepted a claim for Medical Expenses; and
- (c) You are hospitalised for more than 10 days;

We will pay for a scheduled return economy flight for a person nominated by You to travel from Australia to the place where You are receiving medical treatment, plus actual and reasonable accommodation and meal expenses. The maximum amount We will pay is \$5,000 per policy. You must obtain prior authorisation from Southern Cross Worldwide Assistance.

8. Return of Mortal Remains/Funeral Expenses

In the event of Your death during Your Journey, We will, subject to prior authorisation from Southern Cross Worldwide Assistance, pay for either:

- (a) actual and reasonable funeral expenses incurred in the area where the death occurred, including costs of cremation or embalment of Your body; or
- (b) arrange and pay for the actual and reasonable costs of returning Your body to Your home town in Australia, including the costs of cremation or embalment of Your body.

We will also pay for a scheduled return economy flight for an Immediate Family member to assist with either (a) or (b) above. The maximum amount We will pay is \$15,000 per deceased. You (or Your estate) must obtain prior authorisation from Southern Cross Worldwide Assistance.

9. Medical/Evacuation Expenses Due to Terrorism

If, during Your Journey, You suffer an Injury as a result of an act of Terrorism, We will reimburse You for Medical Expenses and medical evacuation expenses incurred, or if You call Southern Cross Worldwide Assistance for authorisation and You comply with their advice and directions, We will directly pay for the cost of a qualifying hospital claim or medical evacuation.

The maximum amount We will pay for all claims for Section 1 - 8 Return of Mortal Remains/Funeral Expenses, Section 1 - 9 Medical/Evacuation Expenses due to Terrorism and Section 2 - 11 Hijack Cash arising as a result of Terrorism is \$100,000 per policy. We will not pay for any costs or losses arising directly or indirectly from an act of Terrorism where such costs or losses exceed the \$100,000 inclusive maximum per policy or where the costs or losses arise as a result of Your travelling to a country after there has been a reported or published warning in the mass media not to travel to that particular country.

Excess applying to Section 1

All claims under Section 1 are subject to a \$100 Excess deduction for each and every claim arising from the same event or circumstances.

Losses We do not cover under Section 1

We will not pay for any claims arising directly or indirectly from:

- (a) 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 Government of Australia and the Government of any other country.

- (b) Hospital treatment undertaken without obtaining prior authorisation from Southern Cross Worldwide Assistance. If it is not possible for You or someone on Your behalf to contact Southern Cross Worldwide Assistance before You incur Medical Expenses, then You or someone on Your behalf must contact Southern Cross Worldwide Assistance within 48 hours of hospitalisation.
- (c) Specialist treatment (including but not limited to physiotherapy and chiropractor) without a referral from a registered medical practitioner and prior authorisation from Southern Cross Worldwide Assistance.
- (d) All elective treatment, check-ups, self-prescribed medicine, treatment for infertility or treatment for cosmetic purposes (except to the extent that is necessary to treat an Injury to You).
- (e) Maintenance examinations for preventative medicine, preventative treatment (including but not limited to contraception), and convalescence for treatment of a condition not detrimental to health.
- (f) Normal dental wear and tear, normal maintenance of dental health, any treatment resulting from a lack of regular dental maintenance and/or hygiene, or (except to the extent that is necessary to treat any Injury claimed under Section 1 - 2 (b) (Emergency Dental Treatment)), dental bridges, dental restoration work, caps, crowns, precious metal costs, pins, fittings, fillings or root canals.
- (g) Expenses incurred in Australia unless claimed under Section 1 - 3 (Continuing Treatment in Australia).

Section 2 Cancellation & Changes to Planned Journey

1. Postponement

If, as a result of an Unexpected Event, You have to postpone Your Planned Journey prior to departing Australia, We will reimburse You the actual and reasonable costs incurred by You to reschedule Your Planned Journey up to the limit specified in the schedule of benefits. We will also, at no extra cost to You, adjust the Period of Insurance on Your Certificate of Insurance for the same period of time as originally arranged by You.

2. Cancellation of Planned Journey

If, as a result of an Unexpected Event, You have to cancel Your Planned Journey or any part of Your Planned Journey, We will reimburse You for the value of the non-refundable deposits. This reimbursement will be less any refunds or credits You are eligible to receive, up to the limit specified in the schedule of benefits.

Claim Sub limit:

Frequent Flyer Points Cancellation: If an airline ticket purchased using frequent flyer (or a similar airpoints reward system) must be cancelled as a result of an Unexpected Event We will reimburse You up to \$5,000 per policy on the following basis: if Your frequent flyer points are redeemed as a dollar value equivalent, then this is the amount We will reimburse; if there is no dollar value specified then We will reimburse You the amount of the lowest published (in print or on the internet) economy airfare on the date We process Your claim. This reimbursement will be made only if the loss of airpoints cannot be recovered from any other source. If the airpoints company charges a reinstatement fee this is the amount We will pay You only.

3. Curtailment of Journey

If, as a result of an Unexpected Event, You have to cut Your Journey short to return to Australia, We will pay for Your actual and reasonable costs for travel, telephone calls, accommodation and meals. This reimbursement will be less any refunds or credits You are eligible to receive, up to the limit specified in the schedule of benefits. You must obtain prior authorisation from Southern Cross Worldwide Assistance.

4. Travel Interruptions

If, as a result of an Unexpected Event, Your travel is interrupted for more than 36 hours, but You remain overseas on Your Journey, We will pay for the actual and reasonable additional costs of travelling on alternative Scheduled Transport to enable You to catch up with Your Planned Journey.

We will also pay for either:

- (a) Your actual and reasonable additional costs for telephone calls, accommodation and meals; or
- (b) for the value of any unused prepaid arrangements.

This reimbursement will be less any refunds or credits You are eligible to receive, up to the limit specified in the schedule of benefits. You must obtain prior authorisation from Southern Cross Worldwide Assistance.

5. Resumption of Journey

If, as a result of an Unexpected Event during Your Journey You return to Australia, We will pay actual and reasonable costs up to \$5,000 per policy to enable You to go back overseas to resume Your Journey. This benefit only applies:

- (a) for a period of 12 months from the date the Unexpected Event occurs; and
- (b) provided You have obtained the prior authorisation of Southern Cross Worldwide Assistance; and
- (c) where Your original Period of Insurance was at least 14 days duration; and
- (d) where less than 50% of Your Period of Insurance has elapsed at the time of the Unexpected Event; and
- (e) where You have met the costs of Your return travel to Australia and You have not claimed for any costs relating to the same event under any part of Section 2 (including but not limited to Section 2 - 3 Curtailment of Journey).

6. Travel Delays

If the Scheduled Transport on which You have arranged to travel is delayed for more than 12 hours beyond the scheduled departure time, but not more than 36 hours, We will reimburse You for either:

- (a) Your actual and reasonable additional travel, telephone calls, accommodation and meals which are irrecoverable from any other source; or
- (b) the value of any unused, prepaid non-refundable travel arrangements.

The maximum amount We will pay is \$1,000 per person up to a maximum of \$5,000 per policy.

7. Delayed Journey to a Special Event

If Your Planned Journey to attend a Special Event is delayed due to an Unexpected Event and the Special Event is unable to be delayed or rescheduled, We will reimburse You for the actual and reasonable additional costs of travelling on alternative Scheduled Transport to enable You to attend the Special Event as planned, less any refunds and credits which You are eligible to receive. The maximum amount We will pay is \$1,000 per person up to a maximum of \$5,000 per policy. You must obtain prior authorisation from Southern Cross Worldwide Assistance.

8. Missed Connection

If, during Your Journey, You miss Your Scheduled Transport connection due to an Unexpected Event, We will reimburse You for Your actual and reasonable additional travel, telephone calls, accommodation and meals which are not recoverable from any other source pending the next available Scheduled Transport connection to allow You to continue Your Planned Journey. The maximum amount We will pay is \$10,000 per policy.

9. False Arrest

We will pay the reasonable legal costs actually and necessarily incurred by You as a result of Your false arrest or wrongful detention, during Your Journey, by any legally recognised foreign Government. The maximum amount We will pay is \$10,000 per policy.

10. Tour Cancellation

If, as a result of an Unexpected Event, Your tour operator is unable to complete travel arrangements for all or any part of a tour, We will pay the reasonable additional costs incurred by You to alter Your travel arrangements so that You can continue on Your Planned Journey or We will pay for the value of the non-refundable deposits. This reimbursement will be less any refunds and credits You are eligible to receive up to a maximum of \$2,000 per policy.

11. Hijack Cash

We will pay a cash benefit of \$1,000 for each 24 hour period You are detained as a result of the Scheduled Transport on which You are travelling being Hijacked during Your Journey. The maximum amount We will pay is \$10,000 per policy.

Excess applying to Section 2

All claims under Section 2 are subject to a \$100 Excess deduction for each and every claim arising from the same event or circumstances.

Losses We do not cover under Section 2

We will not pay for any claims arising directly or indirectly from:

- (a) Your disinclination to travel, Your personal wishes or the disinclination to travel on the part of any other person upon whom Your travel depends.
- (b) Cancellations or changes to Your travel arrangements at the request of an employer.
- (c) Your financial circumstances or work related commitments.
- (d) Your failure to check-in at the correct prescribed time for Scheduled Transport services You pre-arranged or were relying on, or to pre-arrange and check that visas, passports or airline/transport tickets were valid and correct, or to carry Your passport with You.
- (e) Delays and rescheduling caused by transport providers, or for which a transport provider is responsible, where the costs are recoverable from the transport provider or any other source.
- (f) The error, default or insolvency of a travel agent, tour operator, wholesaler, airline or other service provider.
- (g) The Financial Collapse of any service provider, or the refusal of any service provider to provide a service to You, which You prepaid, because of the Financial Collapse of another service provider; cancellations, travel delays, delayed journeys, missed connections, or travel interruptions, curtailments or diversions resulting from the Financial Collapse of any service provider; any governmental or official authority directive; or the security requirements of any service provider.

Section 3 Baggage & Personal Items

1. Lost, Stolen and Damaged Items

We will pay for the loss, damage or theft of baggage and personal items which occurs whilst on Your Journey resulting from an Unexpected specific incident beyond Your control. We are entitled to choose between repairing the item, reinstating the item, or paying You the value of any item, after allowing for wear and tear. Depreciation is applied at a reasonable rate determined by Us. Any payment, however, will not exceed the lower of the original purchase price of the item or the limit specified in the schedule of benefits.

Claim Sub limits:

- (a) Laptop computers and related accessories (in each case inclusive of accessories as a set of equipment items): \$5,000 maximum limit for each item.
- (b) For specified items or a pair or set of specified items: \$10,000 maximum limit for each specified item, with a \$15,000 maximum limit for all specified items. An additional premium is incurred at 2% of either the current value of the item or \$200, whichever is the lower amount. Please note that proof of ownership will need to be submitted to Us by way of receipt or current valuation (dated within the last 12 months and prior to any claims being submitted).
- (c) For all other items (or pair or set of items) which accompany You on Your Journey: \$2,000 maximum limit for each item.

2. Baggage Delay

If, during Your Journey, You are deprived of Your baggage by the carrier for 12 hours or more from the time of arrival at Your overseas destination, We will reimburse You for the actual and reasonable cost of purchasing essential items of clothing and personal effects. The maximum amount We will pay is \$1,000 per person up to a maximum of \$5,000 per policy. A claim must be lodged with the carrier in the first instance and a report obtained. This is not a cash benefit. Receipts must be provided for expenses incurred.

3. Special Medication Benefit

If, during Your Journey, essential medication prescribed by a medical practitioner and required for Your health during Your Journey is lost, stolen, damaged or delayed, We will pay and assist in arrangements for replacement medication up to a maximum of \$500 per person.

Excess applying to Section 3

All claims under Section 3 are subject to a \$100 Excess deduction for each and every claim arising from the same event or circumstances.

Conditions applying to Section 3

Please refer to 'Conditions applying to Sections 3 and 4' on page 12.

Losses We do not cover under Section 3

Please refer to 'Losses We do not cover under Sections 3 and 4' on page 12.

Section 4 Money & Travel Documents

1. Money

If, during Your Journey, any cash, currency notes or travellers cheques are lost or stolen due to an Unexpected specific incident beyond Your control, We will reimburse You for the value of such lost or stolen money, up to the limit specified in the schedule of benefits.

2. Credit Cards and Travel Documents

If, during Your Journey, any essential credit cards or travel documents (including tickets for pre-booked Scheduled Transport and passports) which You are carrying with You during Your Journey are lost, stolen or destroyed due to an Unexpected specific incident, We will reimburse You for actual and reasonable costs which You necessarily incur in arranging essential replacement credit cards or travel documents, up to the limit specified in the schedule of benefits.

Excess applying to Section 4

All claims under Section 4 are subject to a \$100 Excess deduction for each and every claim arising from the same event or circumstances.

Conditions applying to Sections 3 & 4

1. You must at all times exercise all reasonable care for the safety and security of Your property (including but not limited to jewellery, money and travel documents) and not leave them Unattended.
2. You must take all actions within Your power to recover Your property.
3. Loss, theft or damage to personal effects, money, or documents while in the custody of airlines, common carriers, hotels, travel or tour operators, must be immediately reported to them. A claim must be lodged with them in the first instance and a report obtained. The loss of, or damage to, credit cards, travellers cheques or travel documents must be reported as soon as possible to the issuing authority, and the appropriate cancellation measures taken by You immediately.
4. All losses must be reported to the police or local government authorities within 24 hours of the discovery of the loss.
5. You must prove Your loss. Proof of ownership and value is required for any lost or stolen items or money.
6. Damaged articles must be retained where possible, for potential inspection by Us.

Losses We do not cover under Sections 3 & 4

We will not pay for any claims arising directly or indirectly from:

- (a) The loss, theft or damage of jewellery, money or travel documents:
 1. left Unattended in a vehicle; or
 2. not carried on Your person when using transport providers; or
 3. left in Your accommodation where a safe has been provided and You fail to use it.
- (b) The loss, theft or damage of personal effects, money or travel documents:
 1. due to Your failure to take due care and precautions to safeguard them; or
 2. left Unattended in a Public Place; or
 3. left in a vehicle overnight; or
 4. from unlocked premises or an unlocked vehicle.
- (c) Unaccompanied baggage, other items, money or documents sent by postal or courier service.

- (d) Sporting equipment or bicycles damaged whilst in use.
- (e) Software or programmed data, electrical or mechanical breakdown of any personal item.
- (f) Household effects, breakage of glass, fragile or brittle items (except for photographic or video equipment, binoculars, spectacles or contact lenses), depreciation, moth, vermin, any process of cleaning, dyeing, repairing, restoring, wear and tear, leakage, gradual deterioration, atmospheric, climatic conditions, or action of light.
- (g) Bonds, coupons, stamps, negotiable instruments, deeds, manuscripts, securities of any kind and bullion.
- (h) Devaluation of currency or shortages due to error or omission during monetary transactions.
- (i) Fraudulent use of credit cards, bank cards or mobile phones.
- (j) Any goods which are intended for sale or trade or as trade samples.
- (k) Motor vehicles, motor cycles, scooters, trailers, caravans, watercraft, aircraft or other aerial device or the parts of any of these.

Section 5 Personal Accident

You (or Your estate) must provide medical reports and/or certificates to conclusively prove that death, permanent loss or disablement arose directly as a consequence of an Injury during Your Journey. In the event of death, We shall be entitled to make a post mortem examination at Our own expense.

1. Death during Journey

If, whilst on Your Journey, You suffer an Injury which directly results in Your death, We will pay to Your estate the amount specified in the schedule of benefits.

2. Loss of Eyesight

If, whilst on Your Journey, You suffer an Injury which directly results in the permanent total loss of sight in both eyes, We will pay to You the amount specified in the schedule of benefits. For the permanent loss of sight in one eye, We will pay 50% of such amount.

3. Loss of Limb

If, whilst on Your Journey, You suffer an Injury which directly results in the permanent total loss of use of:

- (a) an arm at or above the wrist; or
- (b) a leg at or above the ankle;

We will pay to You an amount equal to 50% of the amount specified in the schedule of benefits.

4. Total Permanent Disablement

If both of the following apply:

- (a) You were in full time regular employment prior to the date You commenced Your Journey; and
- (b) whilst on Your Journey You suffer an Injury which directly results in You being permanently and irreversibly disabled to the extent that You cannot undertake or continue any gainful employment;

We will pay to You the amount specified in the schedule of benefits.

5. Legal Expenses Relating to Injury or Death

We will pay reasonable legal expenses incurred in seeking compensation or damages following an Injury or an Injury which directly results in Your death whilst on Your Journey, provided that all expenses are incurred with Our written consent and We have control over the selection and appointment of Your legal representatives and the conduct of the proceedings. If You make a claim to Us under this clause, We have the first right to reimbursement of amounts incurred or paid by Us against monies paid or payable to You. The maximum amount We will pay is \$3,000 per policy.

6. Loss of Income

If You suffer an Injury whilst on Your Journey and within ninety days of suffering the Injury You lose all Your income because You cannot do Your normal work when You return to Australia, We will pay up to \$1,000 per week for the loss of Your usual income while You cannot work up to a maximum of \$9,000 per person up to a maximum of \$18,000 per policy.

Additional exclusions applying to Section 5-6 Loss of Income (in addition to other policy exclusions)

Cover does not apply:

- (a) For the first thirty days after You planned to resume Your job.
- (b) For any further benefit after We have paid You for three months.
- (c) For any inability to work as a result of Illness.

Losses We do not cover under Section 5

Cover does not apply:

- (a) If death occurs after the 90th day from the date on which the Injury first occurred.
- (b) If the Injury is a result of You being under the influence of intoxicating liquor or of a drug (unless administered under the orders of a hospital or medical practitioner).
- (c) If You are aged 15 years or under at the time We issue Your policy.
- (d) For any type of Illness or disease, even if contracted directly or indirectly as a consequence of an Injury.

Section 6 Personal Liability

We will pay for all damages, compensation, and legal expenses for which You become legally liable whilst on Your Journey as a result of Your negligence causing:

1. Bodily Injury (including death) of another person; or
 2. Loss of or damage to property;
- up to the limit specified in the schedule of benefits.

Conditions applying to Section 6

1. You must not admit fault or liability to any other person without Our prior written consent.
2. Legal liability must be established in an Australian court or in a court of the country in which the event occurred.

Losses We do not cover under Section 6

We will not pay for any claims arising directly or indirectly from:

- (a) The ownership, possession or use of vehicles, aircraft or watercraft.
- (b) Ownership or occupation of land or buildings other than as a temporary residence.
- (c) The influence of intoxicating liquor or drugs (unless administered under the orders of a hospital or medical practitioner).

- (d) The use of firearms.
- (e) Any work, occupation, business or profession.
- (f) Employer liability or contractual liability to any member of Your Immediate Family.
- (g) Legal costs resulting from any criminal proceedings.
- (h) Wilful, malicious or unlawful acts by You or any member of Your Immediate Family.
- (i) Bodily Injury to any member of Your Immediate Family ordinarily residing with You.
- (j) Animals belonging to You or in the care, custody or control of You or any member of Your Immediate Family.

Section 7 Kidnap and Ransom

If, whilst on Your Journey, You are Kidnapped, We will pay:

1. The Ultimate Net Loss of Ransom paid by You
2. The reasonable expenses, actually and necessarily incurred following receipt of a Ransom demand for:
 - (a) fees and expenses of any independent security consultants retained by You as the result of such a demand provided We have given Our consent to the appointment;
 - (b) interest paid on monies borrowed from a financial institution for the purpose of paying Ransom. The amount We will pay will be for a term not exceeding 30 days prior to the payment of the Ransom until the first business day after You receive settlement from Us, on a principal sum not exceeding \$250,000 for an Individual policy and \$500,000 for a Family policy and for a rate of interest not exceeding 2% above the maximum overdraft interest rate charged by the CBA Bank;
 - (c) any other expenses which are directly and necessarily incurred for the purpose of investigating, negotiating, or paying a Ransom demand or costs in procuring Your release, but excluding any expenses, fees or damages incurred as a result of any proceeding brought against You arising out of the Kidnapping or the way it was handled, and expenses, losses or damages caused by interruption to any business.

The maximum amount We will pay under this Section 7 is limited to \$250,000 for an Individual policy and \$500,000 for a Family policy.

Conditions applying to Section 7

1. You must take all reasonable precautions to keep this insurance cover confidential.
2. We will not act as an intermediary or negotiator for You, nor will We offer direct advice to You on dealing with the kidnapper(s).
3. If any other person receives advice that You have or may have been Kidnapped, they should make every reasonable effort to:
 - (a) determine whether You have been Kidnapped;
 - (b) notify the appropriate law enforcement agency and comply with their recommendations and instructions;
 - (c) give Us immediate notification of the Kidnapping or suspicion of it; and
 - (d) record the serial numbers or other identifying characteristics of any currency or goods delivered to secure Your release.
4. If investigation establishes collusion or fraud by You or any other person, You must reimburse Us for any payment We have made under this Section 7.

Losses We do not cover under Section 7

Cover does not apply:

- (a) If You have:
 - 1. had kidnap and ransom insurance declined, cancelled or issued with special conditions in the past;
 - 2. suffered a Kidnapping or attempted Kidnapping in the past;
 - 3. had an extortion demand made against You in the past.
- (b) For Kidnapping occurring in Mexico or in any other country located in Central and South America.

Call recording

All telephone calls with Southern Cross Travel Insurance are recorded and kept secure. We do this to ensure that any information given over the telephone can be easily verified.

Standard and Poor's

The TravelCare Insurance policy is underwritten by Southern Cross Benefits Limited, trading as Southern Cross Travel Insurance.

Southern Cross Benefits Limited has an A+ (Strong) financial strength rating given by Standard & Poor's (Australia) Pty Ltd as at 26 May 2008. The Rating Scale is:

AAA (Extremely Strong)	BBB (Good)	CCC (Very Weak)
AA (Very Strong)	BB (Marginal)	CC (Extremely Weak)
A (Strong)	B (Weak)	R (Regulatory Action)

Plus (+) or minus (-) signs following ratings from 'AA' to 'CCC' show relative standing within the major rating category. Full details of the rating scale are available for inspection at Our offices.

Southern Cross Travel Insurance

'Australia Square'
Level 21
264 - 278 George Street
Sydney NSW 2000
Australia

This Combined FSG, PDS and Policy Wording was prepared on 15 March 2009.

Section 8 Rental Car Excess

If, during Your Journey, You hire a Rental Vehicle which is stolen or damaged, We will reimburse You for any Excess payable to the Rental Vehicle company, that is not refundable, up to the maximum limit of \$3,000.

Losses We do not cover under Section 8

Cover does not apply:

- (a) If You are in breach of any local driving laws or rules.
- (b) If You have not hired from a licensed Rental Vehicle agency.
- (c) If You have violated the terms of the Rental Vehicle agreement.
- (d) If You are under the influence of alcohol and/or drugs (unless administered under the orders of a qualified medical practitioner who has cleared You to drive).
- (e) If the loss or damage occurs whilst driving the Rental Vehicle other than on a formed or paved roadway or carpark.
- (f) Loss or damage occurring whilst the Rental Vehicle is driven by another person, not covered on Your policy.