

Domestic

Your travel insurance policy document

Effective from 16 December 2020



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Welcome to Southern Cross Travel Insurance. This document explains what your *policy* covers, the limits to that cover, the terms and conditions of your *policy*, and your responsibilities.

Southern Cross Benefits Limited is the insurer of this policy

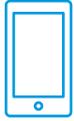
Southern Cross Benefits Limited, trading as Southern Cross Travel Insurance (SCTI), is the insurer of this *policy*.



As part of our commitment to you, this document meets the WriteMark Plain Language Standard. The WriteMark is a quality mark awarded to documents that achieve a high standard of plain language.

A handy checklist for you

If you have questions about how to apply, your cover, or how to claim



Get in touch by phone or email

Phone: **1800 196 484**

Email: **info@scti.com.au**

> We record all customer calls. This helps us with staff training and if we need to check the details of any calls.

Before you buy

Make sure it's safe to travel

Check if the places you're visiting in Australia have been in the news. If you book travel to somewhere that's been in the news for things like *natural events*, your *policy* may not cover you.

Before you go

How to buy a policy

You can buy a *policy* online at: www.scti.com.au. Alternatively, you can call us on **1800 196 484**.

Double-check the information in your policy documents

With so much to plan, it can be easy to overlook mistakes.

We recommend you double check:

- your latest *Certificate of Insurance*
- your medical assessment
- any special conditions we may have sent you (including any *Endorsement* to your *policy*) before your *journey*.

Make sure it's safe to travel to your destinations

Check again to see if the places you're visiting in Australia have been in the news. If you travel to somewhere that's been in the news for things like *natural events*, your *policy* may not cover you.

Tell us if you may need to cancel or delay your trip

If something unexpected happens and you may need to delay or cancel your *journey*, you must do the following.

- Tell us as soon as possible
- Tell your service providers, such as your transport provider, hotel, and tour operator, as soon as possible

> See [‘D.1 Cancelling or changing your journey before you leave’, page 33.](#)

Tell us about any health changes

You must tell us if the health of anyone listed on your *Certificate of Insurance* changes – no matter how big or small the change.

> See [‘You must tell us about any changes to your health before you travel’, page 27.](#)

Make sure you have your policy details handy

You may need to check your *policy* or tell us your *policy* number while you’re away. To help you do this, you could:

- take a printout of your *policy* with you
- keep the email we sent you that includes your *policy* information
- text yourself the *policy* number and 24-hour emergency assistance number: **02 9293 7999**.

While you’re away

If any of your belongings are lost, stolen or damaged

You must tell the relevant authority, such as the local police, hotel security, or airline, and get a written report on the incident as soon as you can.

If your belongings were in the care of a service provider, such as a transport provider, hotel, or tour operator, file a claim with them first.

> See [‘D.3 Baggage and personal items’, page 47.](#)

If you need to cut your journey short or change your journey

If you’re in an emergency and need help rearranging your *journey*, call *Southern Cross Emergency Assistance*.

Phone: **02 9293 7999** (open 24 hours a day, 7 days a week)

> **Only use this number for emergencies, not for general queries or claims queries.**



A.

Your adventure starts here

Your *policy* is a contract of insurance between you and us that consists of all the following.

- This *policy* wording
- Our Financial Services Guide
- Your latest *Certificate of Insurance*
- Your medical assessment
- Any special terms and conditions we've sent you, including any *Endorsement* to your *policy*, that confirm any addition to or variation of your *policy*

Read this policy carefully – check it's right for you

Make sure you read your whole *policy* so you can travel with peace of mind. As with all insurance contracts, there are limits to your cover. In particular, please make sure you understand:

- what your *policy* covers on [page 8](#)
- the limits to your cover, and the terms and conditions, on [page 9](#)
- your responsibilities on [page 17](#)
- the general exclusions on [page 64](#)
- the losses we don't cover under each section.

We've designed this *policy* to cover you when you're travelling in Australia on a domestic *journey* for the following reasons.

- A holiday
- A visit to friends and family

If you have any questions, call us on **1800 196 484**.

Some words in this policy have specific meanings

If a word or phrase in your policy is in italics, it has a specific meaning.

In addition to the words in italics, the following words also have specific meanings:

- 'we', 'us', and 'our' means Southern Cross Travel Insurance
- 'you', 'your', and 'yourself' means the insured people named on your *Certificate of Insurance*.

To improve the readability of this document, these words have not been put in italics.

> [You can find the specific meanings of other defined words under 'F. Definitions – words with specific meanings' \(page 73\).](#)

Headings in this document don't affect your cover

The headings in this document are to help you find relevant information. They don't affect the meaning or interpretation of any cover under this *policy*.

We use examples to help explain parts of your cover

When we use an example in this *policy*, it is to help you understand a particular concept, or how particular parts of your cover work. Other terms and conditions may apply when you make a claim, and the examples don't make up all the situations that may apply.

Who can get cover under this policy

You can only get cover under this *policy* if you meet all the criteria below.

- You live in Australia permanently
- You're eligible for a Medicare card
- You're buying this *policy* as a consumer, not a GST-registered entity
- You haven't already started your *journey* when you buy this *policy*
- Your *journey* will take you more than 100 kilometres from your *home*
- You haven't been refused cover, had an insurance claim declined, or had an insurance policy cancelled or voided, because of fraud
- You have an Australian bank account
- You have access to an email address so we can contact you about your *policy*

When you buy this *policy*, you confirm that you meet these criteria at the *date your insurance starts*, and will keep meeting the criteria until the *date your insurance ends*.

If you don't meet all these criteria at the *date your insurance starts*, we treat your *policy* as void from that date, and don't cover any claims.

You must meet all the criteria for the entire period of your insurance. If you stop meeting any of the criteria at any time, your *policy* will immediately end. From that date, we have no liability for any further claims, costs, or losses.

You must return home at the end of your trip

You don't need to have sorted your transport *home* before the *date your journey starts*, but for cover to apply you must return *home* at the end of your *journey*.

What your policy covers

Your *policy* covers a wide range of losses that are caused by *unexpected events*. See the table on [page 9](#) for a summary of those losses.

An *unexpected event* is something that happens during your *period of insurance* and is all the following.

- Sudden, unforeseeable, or unintended
- Outside of your control
- Something you could not have reasonably expected or avoided

Examples of events that are not unexpected include events that have been in the news or a weather report before the *date your insurance starts*, like a storm that's on its way or severe floods. These would not be *unexpected events*. A reasonably well-informed person would have seen that these events could cause problems for travellers.

This policy covers travel in Australia only

This *policy* only provides cover when you're both:

- travelling within Australia (also known as domestic travel)
- travelling more than 100 kilometres from your *home*.



This policy doesn't cover cruises

This policy doesn't cover cruises in any way.

A summary of your cover

The table below summarises the losses this *policy* covers – use it to help you decide if this *policy* is right for you. But it's just a summary, so you'll need to read the rest of this document to understand what you are – and are not – covered for.

All amounts in this *policy* are in Australian dollars and include Goods and Services Tax (GST) and other duties.

!

Points to note before you read this table

An excess is the first part of the claim for which you are responsible.

> [Learn more on page 12.](#)

We base age-related benefits on your age at the *date your insurance starts*.

Conditions, exclusions, limits and sub-limits apply.

		Maximum cover	Excess
	D.1 Cancelling or changing your journey before you leave	Unlimited	✓
Sublimit	D.1 Any claim for frequent flyer points	\$5,000 for each <i>paying person</i>	✓
	D.1 Any claim relating to an existing condition of a relevant person	\$2,500 for each <i>paying person</i>	✓
	D.1.1 Cancelling or changing your journey	Unlimited	✓
	D.1.2 Delayed journey to a special event	\$3,000 for each <i>paying person</i>	✓
	D.2 Changes to your journey once you have left	\$50,000 for each <i>paying person</i>	✓
Sublimit	D.2 Any claim for frequent flyer points	\$5,000 for each <i>paying person</i>	✓
	D.2 Any claim relating to an existing condition of a relevant person	\$2,500 for each <i>paying person</i>	✓
	D.2.1 Travel interruption	\$30,000 for each <i>paying person</i>	✓
	D.2.2 Cutting your journey short	\$50,000 for each <i>paying person</i>	✓
	D.2.3 Delayed journey to a special event	\$3,000 for each <i>paying person</i>	✓

		Maximum cover	Excess
	D.3 Baggage and personal items	\$15,000 for each <i>paying person</i>	✓
Sublimit	D.3.1 Unspecified jewellery (or pair or set) and traditional watches Depreciation applies	\$750 for each item, up to \$2,500 for all items for each <i>paying person</i>	✓
	D.3.1 Unspecified laptops, personal computers, tablets, cameras (including related accessories) Depreciation applies	\$750 for each item, up to \$10,000 for all items for each <i>paying person</i>	✓
	D.3.1 Other unspecified items, smart watches, and mobile phones (or pair or set of items) including related accessories Depreciation applies	\$750 for each item	✓
	D.3.2 Specified items (or a pair or set) including related accessories (in each case inclusive of accessories as a set of equipment items)	\$5,000 for each item, up to \$5,000 for all items for each <i>paying person</i>	✓
	D.3.3 Baggage delay during your journey	\$1,000 for each <i>paying person</i>	✓
	D.4 Rental vehicle excess	\$6,000 for each <i>paying person</i>	✗
	D.5 Cash allowance whilst in hospital	\$100 for each complete 24-hour period \$3,000 for each hospitalised <i>paying person</i>	✓
	D.6 Accompanying person	\$5,000 for each <i>paying person</i>	✓
	D.7 Pet services	\$50 for each day \$500 for each <i>paying person</i>	✓
	D.8 Childcare expenses	\$100 for each day \$500 for each <i>paying person</i>	✓
	D.9 Funeral expenses/ return of mortal remains	\$25,000 for each deceased <i>paying person</i>	✗

		Maximum cover	Excess
	D.10 Personal accident	\$25,000 for each injured <i>paying person</i>	×
Sublimit	D.10.1 Total permanent disablement	\$25,000 for each injured <i>paying person</i>	×
	D.10.2 Accidental death	\$25,000 for each deceased <i>paying person</i> . You can only claim this if you're aged between 16 and 80 years at the <i>date your insurance starts</i>	×
	D.11 Personal liability	\$2,500,000 for each <i>paying person</i>	×

You can add extra cover for specific items

This *policy* covers you for personal items you take with you but haven't told us about. We call these *unspecified items*. When we pay your claim for an *unspecified item*, we only pay up to the benefit limits.

You can increase the benefit limit for some more valuable personal items by asking us to cover them as *specified items*. Learn more about cover for *specified items* on [page 49](#).

Depreciation may apply to claims for your personal items

When you claim for a personal item, we may subtract the value the item has lost over time (depreciation). The table below shows how we apply depreciation to items.

Type of personal item		Does depreciation apply?
<i>Unspecified items</i>		✓
<i>Specified items</i>	<i>Specified items</i> where you cannot provide proof of ownership and value, as shown on page 49	✓
	Any other <i>specified items</i>	×

There are some items we never cover

Before you specify an item, or decide if you want to take it with you, make sure it isn't something we would never cover.

> See ['D.3.4 Other losses we won't cover', page 52.](#) and ['E. General exclusions – things we never cover', page 64.](#)

Check you and your items are not already covered elsewhere

We won't cover any claims, costs or losses that would result in us breaking:

- the Health Insurance Act 1973 (Cth)
- the Private Health Insurance Act 2007 (Cth)
- Private Health Insurance (Health Insurance Business) Rules as updated from time to time
- the National Health Act 1953 (Cth)
- any amendment to, or consolidation or re-enactment of, the above Acts.

We won't cover your *specified items* or *unspecified items* if you have another insurance policy that already covers those items for your *journey*, to the extent permitted by law. Check your contents insurance before you add extra cover for your *specified items*.

You can remove cover for your *specified items* and get a premium refund any time before the *date your journey starts*.

Choose your excess

An *excess* is the first part of the claim, for which you are responsible. If an *excess* applies to a claim, we subtract that *excess* from the amount we pay.

When you apply for your *policy*, you can choose whether to have an *excess*. Your premium may be higher if you choose to not have an *excess*.

We only subtract one *excess* for each *unexpected event*. So, if an *unexpected event* means you need to claim under more than one section of this *policy*, we only subtract one *excess*. However, if more than one *unexpected event* affects you, we subtract an *excess* for each event.

You won't pay an *excess* on the following benefits:

- ['D.4 Rental vehicle excess'](#)
- ['D.9 Funeral expenses/return of mortal remains'](#)
- ['D.10 Personal accident'](#)
- ['D.11 Personal liability'](#).

How we work out what you need to pay for your policy

Your premium is the amount you must pay for your *policy*. We tell you how much your premium is when you apply for your *policy*. We base the premium on several things, including:

- the number of people you want cover for, and how old they are
- if you want cover for a *dependent child* or *non-dependent child* (see [page 13](#))
- how long you want cover for

- what *excess* you've selected
- whether you've added any *specified items*, and the value of those items (see [page 49](#))
- whether you've added cover for any *pre-existing medical conditions* (see [page 24](#)).

Your premium includes government taxes, including Goods and Services Tax (GST), if applicable.

This policy covers dependent children for free

We cover your *dependent children* for free while they're with you on your *journey*.

A *dependent child* can be any of the following.

- Your child, stepchild, or foster child
- Your grandchild
- Your niece or nephew

For a child to be a *dependent child*, they must also meet all the following criteria.

- They must be under 21 years old at the *date your insurance starts*
- If they are 18 years old or over, they must:
 - be unmarried
 - not be in full-time employment
 - be financially dependent on at least one adult listed on your *Certificate of Insurance* (a child is not financially dependent if you're only covering their finances while on the *journey*).

This *policy* doesn't automatically cover *pre-existing medical conditions* (see [page 24](#)) and *specified items* (see [page 49](#)). So, if your *dependent children* need cover for these, you may need to pay an extra premium.

You'll need to pay a premium for non-dependent children

We charge a premium for any *children* travelling with you who aren't *dependent children*. Examples of *non-dependent children* include *children* who aren't related to any of the adults your *policy* covers, such as your child's friend.

Children travelling without any adults are *non-dependent children* and we charge them a premium.

How cover applies to the people on your journey

This cover applies separately to each person listed as an adult or *non-dependent child* on your *Certificate of Insurance*. *Dependent children* share the *policy* benefits with the adult travellers they're dependent on.

The maximum cover under each benefit is for each *paying person*. A *paying person* is someone we're charging a premium to cover. We don't consider a *dependent child* to be a *paying person* because they are not charged a premium for the base cover.

If there's more than one *paying person*, all benefits, limits, conditions, and exclusions are as if we issued a separate *policy* to each of those people. However, if multiple claims arise from one event, we only apply any applicable excess once.

> You can find the limits for your *policy* in the table on [page 9](#).

Example of how all benefits, limits, conditions, and exclusions are as if we issued a separate policy

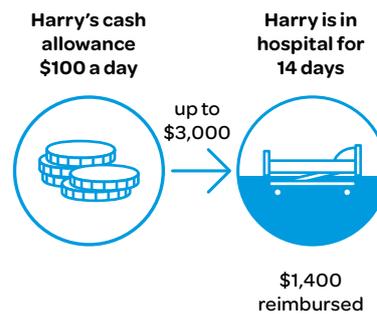
Harry, George, Katie and Charlotte are four adults travelling together on holiday. Harry buys our domestic *policy* to cover all four of them on their *journey* and selects the \$0 excess option.



Example 1:

Harry falls ill on the *journey* and spends two weeks in hospital. While we don't cover the costs of medical treatment, we give Harry a cash allowance of \$100 a day for each complete 24-hour period he is in hospital. This means he receives \$1,400.

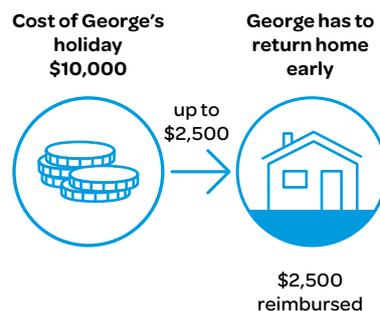
George, Katie and Charlotte cannot claim for the cash allowance as they are not in hospital. This is because all benefits, limits, conditions, and exclusions are as if we issued a separate *policy* to each of those people.



Example 2:

Harry, George, Katie and Charlotte have each paid \$10,000 for their holiday. George must return *home* early as his mum is admitted to hospital due to an existing condition – we refer to this as an *existing condition of a relevant person*.

The most George can claim to cut his *journey* short is \$2,500. He cannot pool George, Katie or Charlotte's \$2,500 limits to increase his limit to \$10,000. This is because all benefits, limits, conditions, and exclusions are as if we issued a separate *policy* to each of those people.



Example of how cover applies to different travelers

Suzanne is taking her two sons, Michael and John (aged 7 and 12), and their friend, Claudia (aged 11), on holiday. Suzanne buys our domestic *policy* to cover all four of them on their *journey* and selects the \$0 excess option.

Michael and John are financially dependent on Suzanne. This means they share Suzanne’s cover and we won’t charge them premiums.

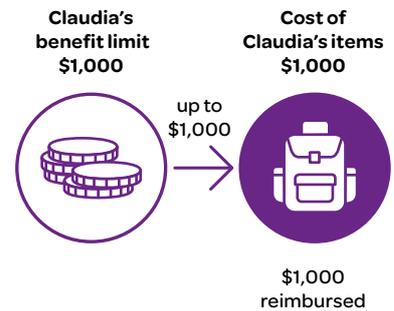
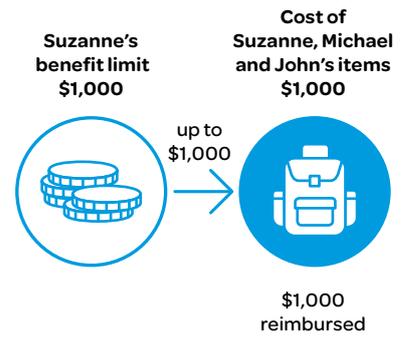
> See [‘This policy covers dependent children for free’ on page 13.](#)

Claudia is not financially dependent on Suzanne, so her cover is separate, and we’ll charge her a premium.

They all travel on a plane from Perth to Melbourne. When the plane lands in Melbourne, Suzanne is advised by the airline that their checked-in baggage has been delayed. It will take more than 12 hours from when they arrived at Melbourne Airport for the baggage to arrive.

Suzanne can claim up to \$1,000 for buying essential clothing and personal effects for Michael, John, and herself. Because Michael and John are *dependent children* of Suzanne, they and she share her benefit limit of \$1,000.

Claudia isn’t a *dependent child*, so she has her own separate benefit limit of \$1,000. She can claim up to \$1,000 for buying her own essential clothing and personal effects.



The table below summarises how cover will work for the family.



	Suzanne	Michael	John	Claudia
Type of traveller?	Adult	Child dependent on Suzanne	Child dependent on Suzanne	Child not dependent on Suzanne
Are they charged a premium?	✓	No – we cover <i>dependent children</i> for free	No – we cover <i>dependent children</i> for free	✓
Are they a paying person?	✓	✗	✗	✓
Do they have shared or separate benefits?	Shared with Michael and John	Shared with Suzanne and John	Shared with Suzanne and Michael	Separate
Can they combine benefit limits?	✗	✗	✗	✗

We may decide to offer you different cover, or refuse cover

When you apply for your *policy*, we can decide how and when to offer cover. We may decide to not offer you cover, or to offer you cover on different terms and conditions – even if you've had a *policy* with us before.

We may send you special terms and conditions in any of the following.

- Your *Certificate of Insurance*
- Your medical assessment
- Any *Endorsement* we add to your *policy*

If we do send you special terms and conditions, your cover will be determined by both:

- the terms and conditions in this *policy*
- the special terms and conditions we send you.

We email your policy documents when we accept your application

If we accept your application, we send you an email that confirms your cover. The email will include:

- a copy of this *policy*
- a copy of our Financial Services Guide
- your *Certificate of Insurance*, which sets out details of your *policy* and cover
- your medical assessment, which sets out details of your medical cover and your answers to the medical questions
- any special conditions that apply to your *policy* (including any *Endorsement* to your *policy*).

These documents form your insurance contract.

We usually contact you by email

We send emails to the main policyholder using the email address you give us.

We use email to send you any important documents, like your *Certificate of Insurance*, medical assessment and *Endorsements* to your *policy*.

If you don't want to share these important documents with the main policyholder, you'll need to buy a separate *policy*.

When we make decisions and set timeframes, we use the dates we send an email rather than the date it was delivered or received.

If you don't receive an email you're expecting, please check your junk mail first, then contact us.

If you're the main policyholder

If you're the main policyholder, you're responsible for:

- passing on any information we send you to the people named on your *Certificate of Insurance*
- any information you give us about people named on your *Certificate of Insurance*

> [See 'You have a duty to take reasonable care not to make a misrepresentation', page 18.](#)

If we contact the main policyholder, you accept that we've contacted everyone named on your *Certificate of Insurance*.

We keep your information private

Our privacy statement explains when and how we collect, hold, use, and disclose your personal information. You can find our privacy statement at: www.scti.com.au/privacy

For example, we use the information about you to:

- decide whether we can cover you
- decide how much you should pay for cover
- process any claims.

We won't rent or sell your personal information to other companies.

If you would like to access or correct your personal information, please email us at: info@scti.com.au

You have a 14-day free look period

If you cancel your *policy* within 14 days of buying it, you can get a full refund if you meet all the criteria below.

- You tell us you want to cancel within 14 days of buying your *policy*
- You haven't started your *journey*
- You haven't made a claim, and don't intend to make a claim

Tell us you want to cancel by calling **1800 196 484**, or emailing us at: info@scti.com.au

Refunds if you cancel after the 14-day free look period

If you cancel your *policy* after the 14-day free look period, you can get a full refund but you'll need to pay a \$35 cancellation fee and meet all the criteria below.

- You haven't started your *journey* (you can't cancel your *policy* after the *date your journey starts*)
- You haven't made a claim or intend to make a claim

Tell us you want to cancel by calling **1800 196 484**, or emailing us at: info@scti.com.au

Your responsibilities

As a condition of your cover, you must meet the following responsibilities.

You must be reasonably careful

We expect you to take reasonable care to avoid or minimise a loss, and to take extra care of more valuable items.

For example, you wouldn't be taking reasonable care if you:

- knew you couldn't make your *journey*, but couldn't get a refund or credit because you didn't cancel immediately
- paid towards your *journey* when you knew your *illness* had got worse.

You must comply with the law

We expect you to comply with Australian law and the laws of the state or territory that you travel to.

You have a duty to take reasonable care not to make a misrepresentation

Before you enter into an insurance contract, we ask you questions which are relevant to insure you and on what terms. When you answer, you have a duty to take reasonable care not to make a misrepresentation.

Give us accurate and complete information

You must be honest and fair with us. All the information we get from you, or anyone acting on your behalf, about this policy and any claim must be honest, accurate and complete.

What we can do if you don't meet your responsibilities

If you don't meet the responsibilities above, we may:

- refuse to issue a *policy*
- decline any claim
- reduce our liability for any claim
- recover any amount we've already paid you for claims
- cancel this *policy*
- void this *policy* – this means treating your *policy* as though it never existed.

If we decide to cancel your *policy*:

- we'll do it by email
- we won't cover you or anyone listed on your *Certificate of Insurance* from the cancellation date in the email
- we may keep the premium you've paid for the *policy*
- we may refuse to insure you in the future.

If we decide to void your *policy*:

- we'll do it by email
- we'll treat the *policy* as if it had never existed, and won't cover you or anyone listed on your *Certificate of Insurance*
- we'll return the premium you paid for the *policy*
- you'll have to refund any amount we've already paid you for claims, if we ask
- we may refuse to insure you in the future.

When your cover starts and stops

When you buy your *policy*, you select the dates you leave and return *home*. You cannot buy this *policy* if you've already started your *journey*.

Some cover begins from the date you buy your policy

From the date you buy your *policy*, you have cover under 'D.1 Cancelling or changing your journey before you leave' (see page 33).

Cover kicks in under the other sections when you start your journey

The rest of your cover starts when you leave *home* on your *journey*.

We can usually only cover you for up to 90 days

Your *journey*, including any paid *policy* extension we agree to, can't be longer than 90 days unless we agree in writing.

Your cover stops when you return home, or on the date your insurance ends

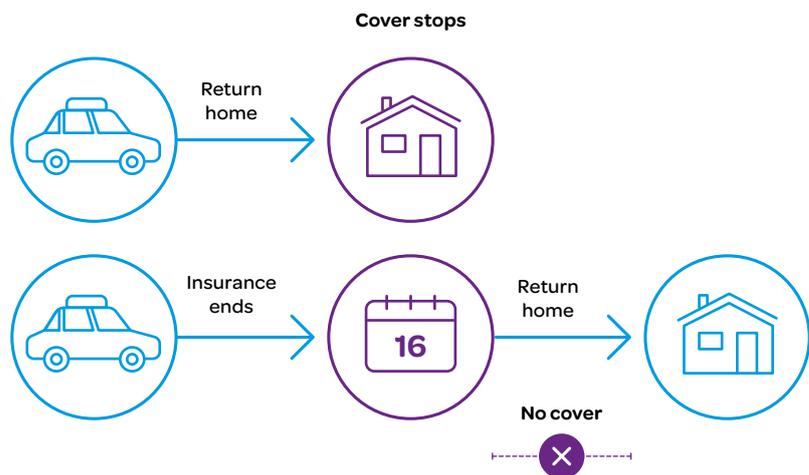
Cover for your *journey* stops on whichever is earliest:

- the date and time you return *home*
- the *date your insurance ends*.

You'll find the *date your insurance ends* on your *Certificate of Insurance* or your latest *Endorsement* to your *policy*.

Example

If you return *home* early, your cover stops at the time and date you return *home*. If you stay longer, your cover stops on the *date your insurance ends*.



When we will – and won't – extend your cover

This part of the *policy* explains the circumstances where we can extend your *policy*.

We extend your cover at no charge if an unexpected event means you cannot return home

If an *unexpected event* that we cover stops you from returning *home* before the *date your insurance ends*, you can access extended cover at no charge by calling **1800 196 484** or emailing us at: [**info@scti.com.au**](mailto:info@scti.com.au)

When you contact us, we'll tell you in writing when your extended cover will end. This will form part of your insurance contract.

To keep getting cover, you must go along with any arrangements we make to get you *home*. If this is related to a medical event, you must return *home* once we, or our medical team, say you're fine to travel.

Your cover stops if you decide to continue your *journey* or don't follow our arrangements.

You can ask us to extend your cover for an extra charge

You can ask us to extend your cover if you haven't reached the *date your insurance ends*, and there have been no changes to the health of the people we're covering. If we agree to extend your cover, you'll need to pay an extra premium.

Tell us if you need to extend your cover by calling **1800 196 484**, or emailing us at: [**info@scti.com.au**](mailto:info@scti.com.au)

When we won't extend your cover

If your insurance has already ended, we won't extend your cover.

Extensions won't cover unexpected events that have already happened

If we agree to extend your cover for an extra premium, the extension won't cover any *unexpected events* that happened during the original time we were covering you.

Changing your policy

You can ask us to change your *policy*. We decide whether to make any changes you ask for.

If we agree to make a change, we'll:

- tell you if you need to pay an extra premium
- tell you if we need to revise your *policy* or send you a new one
- email you to confirm the change, and include your changed or new insurance documents.

The changes only take effect when we have sent the email confirming the change and we've received any extra premium.

Claiming

It's stressful when things go wrong, so we've made it as straightforward as possible to make a claim. Always make your claim as soon as you can.

Follow the steps in this section carefully

When making a claim, follow the relevant instructions in 'What you must do before you claim' (page 21), 'What you must do once you've made your claim' (page 22) and 'What you must do after we've accepted your claim' (page 22). If you don't, we may decline any claim or recover any claim payments already made.

What you must do before you claim

You must do all the following before you make a claim.

Prevent any further loss

You must take all reasonable steps to prevent further loss or liability.

Get written reports for lost, stolen or damaged items

If your items are lost, stolen or damaged, you must report it to the relevant authorities, such as the police or your airline operator, and get a written report from them. If you don't report lost or stolen items to the relevant authorities, we won't pay your claim.

For any claims relating to a lost or stolen mobile phone or device with phone capabilities, you must block the International Mobile Equipment Identity (IMEI) number and keep proof that this IMEI number has been blocked.

Claim refunds, credits, payments, or compensation from anyone else, if you can

You must seek refunds, credits, payments, or compensation from other parties for the loss you're claiming. For example, an airline might give you a credit, or your credit card provider might give you a refund.

We cannot assess your claim until both of the following apply.

- You've got any other refunds, credits, payments, or compensation for the loss
- Your claims against anyone else have been decided

If we accept your claim, we'll pay the difference between your cover and any other refunds, credits, payments, or compensation you've received.

We may ask you to prove that you can't get any refunds, credits, payments, or compensation for any costs you're claiming.

Preserve anything that is part of the claim

Do not destroy, dispose of or have repaired anything that is or could be part of the claim.

You can only claim for the same standard of travel and accommodation

If your plans change, you may have to book new flights and accommodation. If this happens, you can only claim travel and accommodation that's the same standard you originally booked. For example, if you booked premium economy seats, we won't cover an upgrade to business class.

If you can't book the same standard of flights and accommodation, you must get our permission before you book a higher standard.

Making your claim

You can make a claim online at: www.scti.com.au/claims. Follow the prompts and upload your supporting documents. To avoid delays, make sure you have your supporting documents ready.

When you make your claim, we may ask you to complete an authorisation form. You must complete this form and return to us before we can assess your claim.

If you have any questions about making a claim, please call us on **1800 196 484**.

What you must do once you've made your claim

You must do all the following once you've made a claim.

Follow our instructions

Do what we ask you to do and give us the information and help that we need. We may decide to not pay your claim if you don't do what we, or *Southern Cross Emergency Assistance*, ask you to do.

Provide us with proof to support your claim

Send us proof to support your claim. Each benefit has specific evidence to prove your claim. You'll need to refer to the benefit you're claiming under to understand what you need to send to us.

Give us necessary documents and authority to act

Give us all necessary documents and authority to act on your behalf for any claims.

If someone is claiming against you, refer them to us

If someone is making a claim against you, don't admit any liability. Instead, let us know about the situation and follow our advice.

What you must do after we've accepted your claim

You must do all the following once we've accepted your claim.

Help us recover money from someone else, if we ask

We have the right to take action to get money back from a person or company that caused a loss you've claimed for under your *policy*.

We'll pay for any action and may:

- act in your name to get money back from other parties
- take over defending an action that other parties are carrying out against you
- defend and settle any claim against you.

You must not start any action against other parties without our written permission. 'Action' includes incurring expenses and negotiating, paying, settling, or agreeing on compensation.

You must help us by:

- answering our questions and giving us any information we ask for
- cooperating with us and anyone else we appoint to help us recover the money.

If we pay you for a damaged item, send it to us

Where we pay your claim for a damaged item, it becomes ours. If we ask, you must send it to us, at our cost.

Tell us if your lost or stolen property is recovered

If any lost or stolen items that you claimed for are found, you must tell us. Then we'll decide whether you must give us the recovered items, or refund any money we paid you for them.

Contact us if you want to make a complaint

If you're unhappy with any part of your insurance, or the service we've provided, please let us know. We take complaints seriously and do our best to resolve them.

You can call us on **1800 196 484**, or email us at: info@scti.com.au

If we can't resolve your problem after you first contact us, we'll ask you to follow our internal complaint process – see: www.scti.com.au/complaints

If you're not satisfied with the result of your complaint, you can take it to the Australian Financial Complaints Authority (AFCA). Its services are independent and free to you and we are bound by the decisions it makes under its terms of reference. You can find out more about AFCA at:

www.afca.org.au

We follow the General Insurance Code of Practice

We are signatories to the General Insurance Code of Practice (the Code). The Insurance Council of Australia developed the Code to further raise standards of practice and service across the insurance industry.

To learn more about the Code and the rights you may have under it, visit:

www.codeofpractice.com.au

We have a vulnerable customer policy

You can access our vulnerable customer statement (including how we support customers in a family violence situation) on our website at: www.scti.com.au/vulnerable

Australian law applies

Any legal disputes about this *policy* will be decided under Australian law.



B.

How we cover pre-existing medical conditions and health under section D

This section explains how we cover *pre-existing medical conditions* and health under section D.



We don't cover medical treatment or evacuation

Even if you choose to cover your *pre-existing medical condition*, or any new *health conditions*, we won't cover medical treatment or *evacuation* costs under this *policy*. This is because these expenses are covered in Australia from Medicare or your private health insurer (if applicable). To understand how you're covered for medical treatment and *evacuation* while you're away from *home*, contact Medicare, or your private health insurer.

Even though this *policy* doesn't cover medical treatment or *evacuation* costs, you can still apply to cover your *pre-existing medical conditions* for the benefits under section D. Below are examples of why you may want to cover your *pre-existing medical conditions*.

Example 1:

You've paid the extra premium to cover your *pre-existing medical condition* of diabetes. Immediately before the *date your journey starts*, you're unexpectedly admitted to hospital because of complications from your diabetes. You're unable to travel on your *journey*. While we would not cover the cost of any medical treatment, we would cover you under 'D.1 Cancelling or changing your journey before you leave' (page 33).

Example 2:

You've paid the extra premium to cover your *pre-existing medical condition* of high blood pressure. During the last day of your *journey*, you collapse because of a complication with your blood pressure. As you fall, you break your camera. You're admitted to hospital for emergency treatment. Your return *home* is delayed for 4 days while you recover in hospital.

While we would not cover the cost of any medical treatment, we would cover you under the following sections.

'D.2 Changes to your journey once you have left' – for your rearranged flights *home*

'D.3 Baggage and personal items' – for your damaged camera

'D.5 Cash allowance whilst in hospital' – because you're in hospital for more than 72 hours

Depending on the circumstances, you may also be covered under the other benefits in *this policy*.

This section explains how and when we can cover:

- *illnesses, injuries, and health symptoms* that you knew about when you applied for your *policy* – we call these *pre-existing medical conditions*
- changes to your *pre-existing medical conditions* after you buy your *policy*
- any new *illness, injury, or health symptoms* that you discover after the *date your insurance starts* and before the *date your journey starts*.

> **The terms and conditions in this section apply to 'D. What is and isn't covered' (see page 32).**

> **For how and when we cover pregnancy see 'D. What is and isn't covered' (see page 32).**

What we consider a pre-existing medical condition

A *pre-existing medical condition* is any *illness, injury, or health symptom* to which all the following apply.

- You know about it, or a reasonable person should have known about it
- In the 3 years before the *date your insurance starts*, any of the following applied.
 - You sought or received medical help
 - Someone recommended you seek or receive medical help
 - A reasonable person would have sought or received medical help
 - You were waiting for medical help

In this definition, 'medical help' means any of the following.

- Advice from a health professional
- Tests, investigations, or specialist consultations
- Care, treatment, or medical attention, including surgery
- Medication or a script for medication

An *illness, injury or health symptom* doesn't need a confirmed medical diagnosis to count as a *pre-existing medical condition*.

We may be able to cover you for pre-existing medical conditions under section D

This policy doesn't automatically cover your pre-existing medical conditions.

If you complete a medical assessment, we may be able to offer you cover for your *diagnosed pre-existing medical conditions*.

To help you complete the medical assessment, we've split *diagnosed pre-existing medical conditions* into two types.

- Heart, vascular or lung illness, or Type 2 diabetes
- Any other *pre-existing medical condition*

We cannot cover undiagnosed pre-existing medical conditions. For example, if you're experiencing stomach pains but the medical professionals don't know why or you're awaiting test results.

You must tell us about heart, vascular or lung illnesses, or Type 2 diabetes

When you complete the online medical assessment, you must tell us about any *diagnosed heart, vascular or lung illnesses*, or *diagnosed Type 2 diabetes*.

If you have heart, vascular or lung illness, or Type 2 diabetes, you must tell us about all your diagnosed pre-existing medical conditions

If you have one of these conditions, you must, at the same time, tell us about any other *diagnosed pre-existing medical conditions* you may have.

If you don't tell us about all your *diagnosed pre-existing medical conditions*, it could affect your cover.

You can choose whether to tell us about some diagnosed pre-existing medical conditions

You can choose whether to tell us about your *diagnosed pre-existing medical conditions* if you do not have a *heart, vascular or lung illness*, or Type 2 diabetes.

If you choose to tell us about one *diagnosed pre-existing medical condition*, you must tell us about all your *diagnosed pre-existing medical conditions* when you apply for cover.

If you don't tell us about any diagnosed pre-existing medical conditions, we won't cover them

If you don't tell us about your *diagnosed pre-existing medical conditions*, we won't cover anything related to them.

How to apply to cover your diagnosed pre-existing medical condition under section D

To apply for cover for your *diagnosed pre-existing medical condition* you must both:

- complete the medical assessment when you apply for cover
- tell us about all your *diagnosed pre-existing medical conditions*.

If you don't tell us about all your *diagnosed pre-existing medical conditions* when you apply for cover, it could affect your cover.

Call us about your pre-existing medical condition if you're unsure

Making sure you have the right cover for your health is important to us. If you have any questions, please call us on **1800 196 484**.

You can accept or decline our offer to cover you for a pre-existing medical condition

If we offer to cover any of your *diagnosed pre-existing medical conditions*, you can choose to accept or decline our offer.

If you accept our offer, you may need to pay an extra premium

You may need to pay an extra premium if you accept our offer. When we receive that premium, we send you an email confirming cover for the *diagnosed pre-existing medical conditions*. Your medical assessment will list them as *covered conditions*.

If you decline our offer, we won't cover your pre-existing medical conditions

You won't need to pay any extra premium if you decline our offer. We'll send you an email confirming that we're not covering your *diagnosed pre-existing medical conditions*. Your medical assessment will list these as excluded conditions. We won't cover any claims for anything related to your excluded *pre-existing medical conditions*.

We may be unable to cover your condition

If we're unable to cover your *diagnosed pre-existing medical conditions*, we'll send you an email confirming this. Your medical assessment will list those *pre-existing medical conditions* as excluded conditions.

You can still buy this *policy*, but we won't pay any claims for anything related to your excluded *pre-existing medical conditions*.

We won't cover changes or cancellations for expected medical procedures – even if they're for covered conditions

We won't cover you under 'D.1 Cancelling or changing your journey before you leave' (page 33) or 'D.2 Changes to your journey once you have left' (page 39) if you need to claim because of a medical procedure that you're either:

- on a waiting list for
- scheduled to receive.

This exclusion applies even if your medical assessment lists your *health conditions* as *covered conditions*.

Changes to your health before you travel

If your health changes before you travel, we may still be able to cover you under 'D. What is and isn't covered' – but you must tell us as soon as possible.

You must tell us about any changes to your health before you travel

You must contact us if there's a change to the health of anyone this *policy* covers between the *date your insurance starts* and the *date your journey starts*.

Changes to a person's health include:

- any change to a *pre-existing medical condition* we've agreed to cover, including a change in the prognosis, treatment, or medication (including dose)
- any newly *diagnosed illness* or *injury*.

How you're covered for changes to your health

We only cover you for changes to your health before you travel under 'D.1 Cancelling or changing your journey before you leave' (page 33). We will only cover you if medical advice states that you are not *fit to travel* on your *journey*.

Unless you contact us and we confirm otherwise, we won't cover any payments you make after you become aware, or a reasonable person would have been aware, of any changes to the health of anyone this *policy* covers before you travel.

We can cover journey changes caused by the ill-health of someone important to you

A *relevant person* is a person who's important to you but isn't named on your *Certificate of Insurance*.

A *relevant person* is one of the following.

- A member of your *immediate family*
- Your travel companion
- A person directly related to the primary purpose of your *journey*



Points to note

Take the health of any relevant people into account when you plan your *journey* and choose your cover. We only provide limited cover for changes or cancellations caused by sudden unexpected changes in a *relevant person's* health.

You can make a claim under 'D.1 Cancelling or changing your journey before you leave' on page 33, or 'D.2 Changes to your journey once you have left' on page 39, if the health of a *relevant person* unexpectedly gets worse, resulting in any of the following.

- Their death
- Their admission to a public or private hospital for inpatient care as part of non-elective treatment
- A *doctor* recommending their admission to a public or private hospital for inpatient care as part of non-elective treatment
- Their admission to end-stage palliative care
- A *doctor* recommending their admission to end-stage palliative care
- Their diagnosis of a *terminal condition*
- Their diagnosis of a condition that needs radiotherapy or chemotherapy

The *relevant person* must also not have lived in an aged care facility, or needed similar home care assistance, before the *date your insurance starts*.



C.

How we cover pregnancy under section D

This section explains how we cover pregnancy under section D.



We don't cover medical treatment or evacuation

This *policy* does not cover medical treatment or *evacuation* costs, including costs for pregnancy and childbirth. This is because these expenses are covered in Australia from Medicare or your private health insurer (if applicable). To understand how you're covered for medical treatment and *evacuation* while you're away from *home*, contact Medicare, or your private health insurer.

> [The terms and conditions in this section apply to 'D. What is and isn't covered' \(see page 32\).](#)

We cover you for costs or losses related to pregnancy

This *policy* automatically covers pregnancy up to the 20th week of gestation. We provide this cover for a single pregnancy, multiple pregnancy (such as twins or triplets) and pregnancy through fertility treatment, if the pregnancy had no complications before you bought your *policy*.

We won't cover any pregnancy after the 20th week of gestation.

We cover common symptoms of pregnancy and pregnancy complications differently

To make it easier to understand our cover, we've split pregnancy conditions into two types.

- Common symptoms of pregnancy
- Pregnancy complications

We won't cover claims for common symptoms of pregnancy

We don't cover common symptoms of pregnancy. These symptoms include:

- breast tenderness
- constipation
- fatigue
- frequent urination
- heartburn
- nausea (morning sickness).

We treat pregnancy complications as pre-existing medical conditions

If you have had any pregnancy complications in the 3 years before you bought your *policy*, we consider these complications to be *pre-existing medical conditions*. If you experience those same complications, we won't automatically cover you.

Examples of pregnancy complications include:

- pre-eclampsia
- recurrent miscarriage (that is, three or more consecutive miscarriages)
- small for date baby
- postnatal depression.

You can apply for cover under section D for pregnancy complications

To apply for cover for pregnancy complications you've had in the last 3 years, you must do all the following.

- Complete the medical assessment when you apply for cover
- Tell us about all your *diagnosed pre-existing medical conditions*
- Pay any extra premium and have us confirm your cover in writing

For more information about *pre-existing medical conditions*, see 'We may be able to cover you for pre-existing medical conditions under section D' on [page 26](#).

How we cover changes to your journey for serious medical complications

You can claim under 'D.1 Cancelling or changing your journey before you leave' (page 33), or 'D.2 Changes to your journey once you have left' (page 39) if there are serious medical complications with your pregnancy.

Your obstetrician, genetic counsellor, or vocationally registered medical practitioner (obstetrics) must say one of the following things in writing.

- You're not *fit to travel* on your booked itinerary because of a serious medical complication related to you or your unborn child
- It's unsafe, or medically unadvisable, for the health of your unborn baby for you to travel on your booked itinerary

We won't cover *pre-existing medical conditions* relating to pregnancy unless we agreed to cover them when you applied for this *policy*.



Point to note

Many travel agents and airlines will change your travel dates for you for a small fee, so talk to us first about your options.

We pay for you to get back home to support a relevant person who is pregnant

If you're on your *journey*, you can make a claim under 'D.2.2 Cutting your journey short' (see page 41) if both of the following apply.

- A *relevant person* is admitted to hospital because of their pregnancy
- A *relevant person* is within 20 weeks of gestation

If the pregnant *relevant person* has any existing conditions, the terms that apply to the *existing condition of a relevant person* would apply. Learn more about those terms under 'We can cover journey changes caused by the ill health of someone important to you' on page 28.



D.

What is and isn't covered

This section explains the details of your *policy*: when you are covered and when you are not.



When you're covered for a natural event

Australia is susceptible to extreme *natural events*. This *policy* covers those events when they happen unexpectedly.

A *natural event* is an event caused by natural processes of the earth. Some examples of *natural events* are:

- snowstorms
- floods
- bushfires
- cyclones
- tornadoes
- earthquakes
- tsunamis.

We cover natural events that start after you bought your policy

We cover you if the *natural event* both begins after the *date your insurance starts* and is an *unexpected event*. Something that's been in the news or a weather report before the *date your insurance starts*, like a storm that's on its way, isn't an *unexpected event*.

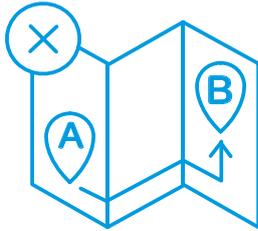
We won't cover you if you start your *journey* while it's still unsafe to travel because of the *natural event*.



How we calculate the value of fares bought with travel points

If you've bought a ticket using frequent flyer points, you have cover for cancelling or changing your *journey*. We cover you for up to \$5,000 for each *paying person*, and pay the lowest of:

- the dollar value of your frequent flyer points, if you redeemed them as a dollar value
- the amount the transport provider told you the ticket was worth if you redeemed your frequent flyer points
- the amount it costs to reinstate the frequent flyer points.



D.1 Cancelling or changing your journey before you leave

We don't limit the amount we pay under this section except the sub limits in the following cases:

- For any claim under this section for frequent flyer points, we pay up to \$5,000 for each *paying person*
- For any claim under this section involving an *existing condition of a relevant person*, we pay up to \$2,500 for each *paying person*
- For any claim under 'D.1.2 Delayed journey to a special event' on page 35, we pay up to \$3,000 for each *paying person*

We subtract an *excess* from claims we pay under this section.

D.1.1 Cancelling or changing your journey

We cover you if you need to cancel or change your *travel arrangements* because of an *unexpected event*. Your claim must meet the conditions of cover on page 37.

Where there are no additional costs for your *travel arrangements*, we pay you your unused, prepaid costs, minus any refunds or credits you can get.

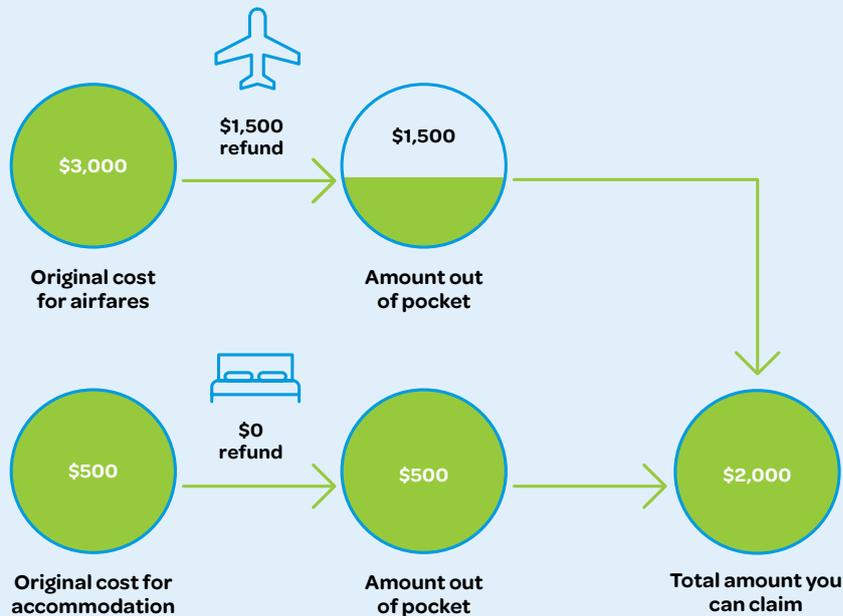
Where there are additional costs for your *travel arrangements*, we pay you the difference between the following.

- The total costs (your additional costs plus the original pre-paid unused cost for the same expense), minus any refunds or credits you can get
- The original pre-paid unused cost

> **We pay up to the sub limits as stated under 'D.1 Cancelling or changing your journey before you leave', on page 33.**

Example: Cancelling your journey

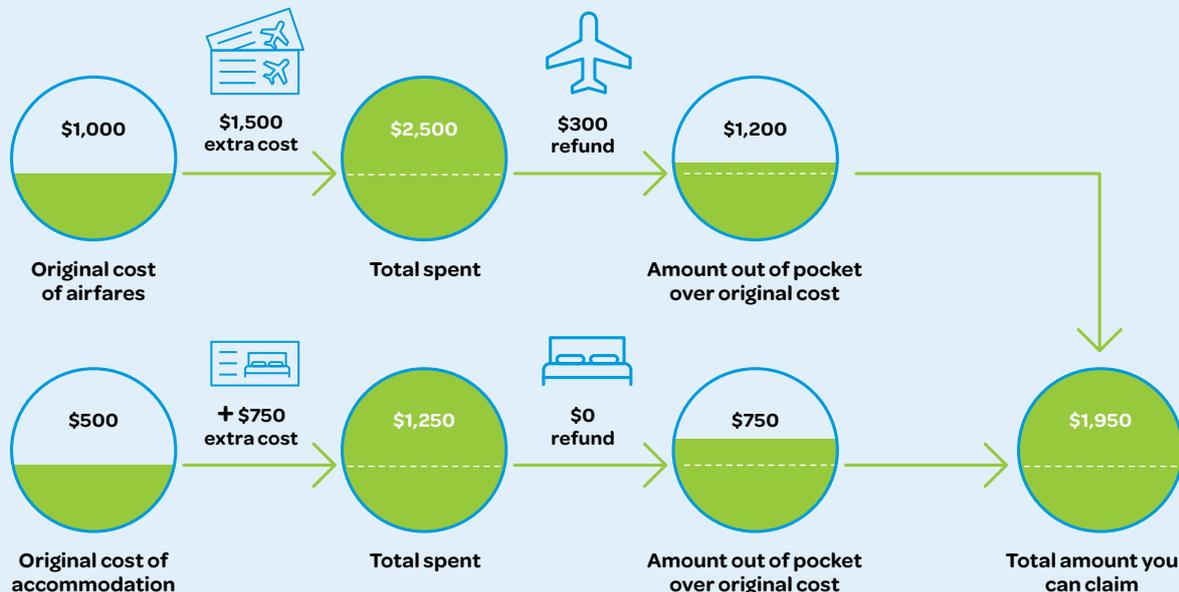
You've paid \$3,000 for airfares and \$500 for accommodation. An *unexpected event* means you need to cancel your trip. Your airline gives you \$1,500 credit for the unused airfares. You cannot get any refund for your accommodation. This means you can claim \$1,500 for your unused airfares and \$500 for your unused accommodation. This would put you back to your original financial position.



Example: Changes to your journey

You've paid \$1,000 for airfares and \$500 for accommodation. An *unexpected event* means you need to change your *journey*. You have to spend an extra \$1,500 on new airfares and \$750 on accommodation to continue your *journey*. Your airline gives you \$300 credit for the unused original airfares.

This means you could claim \$1,950, which is the difference between the total cost and the original unused cost, minus any refunds. This would put you back to your original financial position.



**Conditions of cover**

Everything under 'D.1.3 Conditions of cover for cancelling or changing your journey before you leave' (page 37) applies to all claims under this section.

**What we won't cover**

We will not pay you for any claims, costs, losses or liabilities directly or indirectly arising from, related to or associated with the following.

- If a reasonable person in your situation would have expected your plans to change
- Anything considered unreasonable. For example, when your airline offers you a free flight, but you decide to buy a different flight that gets you to your destination only a few hours before the free flight. However, we may cover these extra costs if they relate to a *special event* – see 'D.1.2 Delayed journey to a special event' (page 35)
- Anything under 'D.1.4 Other losses we won't cover if you need to change your plans before you leave' (page 38)
- Anything under 'E. General exclusions – things we never cover' (page 64)

D.1.2 Delayed journey to a special event

If you need to change your *travel arrangements* because of an *unexpected event*, we'll cover the extra costs to get you to your destination as quickly as possible so you can attend the *special event*. Your claim must meet the conditions of cover on page 37.

Where you are not eligible for cover under 'D.1.1 Cancelling or changing your journey' on page 33, we pay you up to \$3,000 for each *paying person*.

Where there are no additional costs for your *travel arrangements*, we pay you your unused, prepaid costs, minus any refunds or credits you can get.

Where there are additional costs for your *travel arrangements*, we pay you the difference between the following.

- The total costs (your additional costs plus the original pre-paid unused cost for the same expense), minus any refunds or credits you can get
- The original pre-paid unused cost

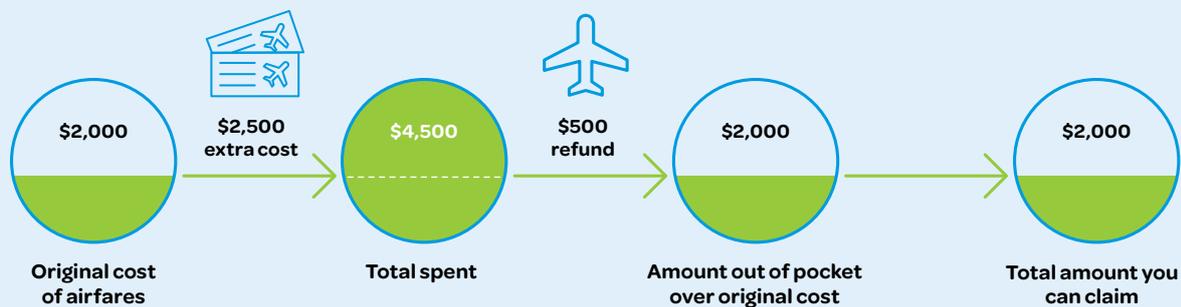
> **We pay up to the sub limits as stated under 'D.1 Cancelling or changing your journey before you leave', on page 33.**

Example: Delayed journey to a special event

You've paid \$2,000 for airfares to a friend's wedding. The airline cancels the flight and offers an alternative flight in two days' time at no additional cost. However, this means you would miss your friend's wedding.

You find flights on another airline that would get you there in time and at an additional cost of \$2,500. If you take this option, the original airline will only refund you \$500. Since you're travelling to a *special event*, we'll cover you up to \$3,000 towards the new flights, which we wouldn't normally cover because the airline offered an alternative.

This means you could claim \$2,000, which is the difference between what you originally intended to pay for your flights and what you ended up paying. This would put you back to your original financial position.

**Conditions of cover**

We only accept your claim if your *journey* to the *special event* was delayed before you left *home*, and the event cannot be delayed or rescheduled.

> [Everything under 'D.1.3 Conditions of cover for cancelling or changing your journey before you leave' \(see page 37\) also applies.](#)

**What we won't cover**

We will not pay you for any claims, costs, losses or liabilities directly or indirectly arising from, related to or associated with the following.

- Anything under ['D.1.4 Other losses we won't cover if you need to change your plans before you leave' \(page 38\)](#)
- Anything under ['E. General exclusions – things we never cover' \(page 64\)](#)

D.1.3 Conditions of cover for cancelling or changing your journey before you leave

The following conditions apply to all claims under this section.

- You can't claim for the same *unexpected event* more than once
- The *unexpected event* must directly affect you or a *relevant person*
- From any claim we pay you, we subtract all refunds (including taxes) and credits you can receive from third parties
- You must either send us proof of any refunds or credits you get, or prove you can't get refunds or credits

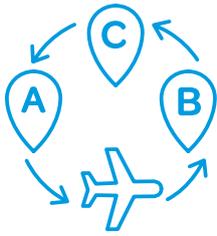
For claims involving a *relevant person*, the following conditions also apply.

- In claims that have arisen because of an *unexpected event* involving a *relevant person's* circumstances, we only cover the following *unexpected events*.
 - The *relevant person* dying
 - The *relevant person* being admitted to a public or private hospital for inpatient care as part of non-elective treatment
 - A *doctor* recommending the *relevant person* be admitted to a public or private hospital for inpatient care as part of non-elective treatment
 - The *relevant person* being admitted to end-stage palliative care
 - A *doctor* recommending the *relevant person* be admitted to end-stage palliative care
 - The *relevant person* being *diagnosed* with a *terminal condition*
 - The *relevant person* being *diagnosed* with a condition that needs radiotherapy or chemotherapy
- The *relevant person* must also not have lived in an aged care facility, or needed similar home care assistance, before the *date your insurance starts*

D.1.4 Other losses we won't cover if you need to change your plans before you leave

We will not pay you for any claims, costs, losses or liabilities directly or indirectly arising from, related to or associated with the following.

- If a reasonable person in your situation would have expected your plans to change
- You decide you don't want to travel
- You booked a *journey*, even though you knew you were on a waiting list for an operation and could get a date that would clash with your *journey* dates
- You booked a *journey*, even though you knew you were scheduled to receive a procedure and the date would clash with your *journey* dates
- You, or someone acting for you, didn't tell your service provider about a problem quickly enough, so you lost a deposit, were charged more, or your refund or credit amount was reduced
- You didn't check in or board at the right time for a *scheduled transport* service
- You didn't get the right tickets or documents you needed for your *journey*, or you didn't have them with you
- You didn't have a confirmed seat, booking, or reservation
- Your financial circumstances prevented you from travelling
- Another person who's essential to your *journey* being able to travel but deciding they don't want to
- Your return *journey*, if you hadn't already paid for transport *home* when the *unexpected event* happened
- The error, default, or *financial collapse* of a service provider
- Commitments for work or study, including requests or requirements of employers or academic providers
- Delays and rescheduling where you can get full refunds or credits from a transport provider or any other source
- Payments for ceremonies or receptions, including weddings and cultural events
- An *epidemic* or *pandemic*
- Acts of *terrorism*
- Any amount that your service providers refund or provide credit for, including taxes



D.2 Changes to your journey once you have left

The maximum amount we pay for all claims under this section is \$50,000 for each *paying person*. The following sub limits also apply.

- For any claim under this section for frequent flyer points, we pay up to \$5,000 for each *paying person*
- For any claim under this section involving an *existing condition of a relevant person*, we pay up to \$2,500 for each *paying person*
- For any claim under 'D.2.3 Delayed journey to a special event' on page 43, we pay up to an extra \$3,000 for each *paying person*

We subtract an *excess* from claims we pay under this section.

D.2.1 Travel interruption

We cover you if an *unexpected event* interrupts your *journey* for more than 12 hours and you need to re-arrange your *travel arrangements*. Your claim must meet the conditions of cover on page 41.

We pay you up to \$30,000 for each *paying person*.

Where there are no additional costs for your *travel arrangements*, we pay you your unused, prepaid costs, minus any refunds or credits you can get.

Where there are additional costs for your *travel arrangements*, we pay you the difference between the following.

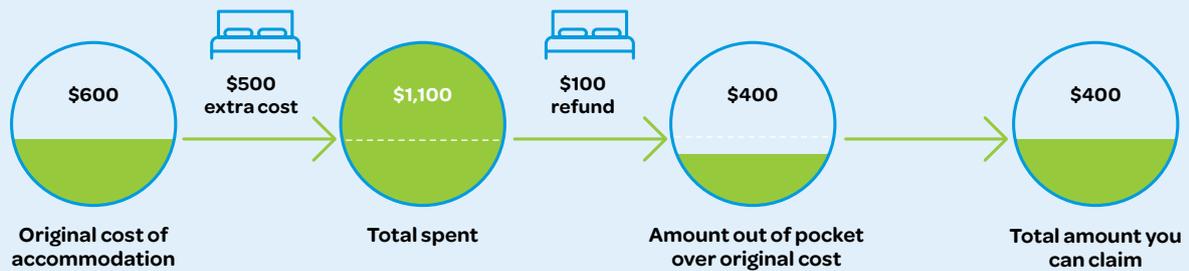
- The total costs (your additional costs plus the original pre-paid unused cost for the same expense), less any refunds or credits you can get
- The original pre-paid unused cost

> **We pay up to the sub limits as stated under 'Changes to your journey once you have left', on page 39.**

Example: Travel interruption during your journey

After starting a multi-destination *journey*, an *unexpected event* means you can't reach your next destination until two days after you were supposed to get there. Your airline changes your flight for free. However, you need to find new accommodation in your current destination, which costs \$500. You had paid \$600 for the two days accommodation in your next destination, which you don't use. This accommodation provider gives you a \$100 refund.

This means you could claim \$400, which is the difference between what you originally intended to pay for your accommodation and what you ended up paying. This would put you back to your original financial position.



Example: Travel interruption at the end of your journey

At the end of your *journey*, an *unexpected event* means you can't get home until two days after you were supposed to arrive. Your airline changes your flight for free. However, you need to find new accommodation in your current destination, which costs an additional \$600, and pay an extra \$50 for 2 days' airport parking for your vehicle.

This means you could claim \$650, which is your total additional unexpected cost. This would put you back to your original financial position.

**Conditions of cover**

We only cover claims relating to the first 30 days you are delayed after the *unexpected event*.

> **Everything under 'D.2.4 Conditions of cover for changes to your journey once you have left' (page 45) also applies.**

**What we won't cover**

We will not pay you for any claims, costs, losses or liabilities directly or indirectly arising from, related to or associated with the following.

- Anything considered unreasonable. For example, when your airline offers you a free flight, but you decide to buy a different flight that gets you to your destination only a few hours before the free flight. However, we may cover these extra costs if they relate to a *special event* – see 'D.2.3 Delayed journey to a special event' (page 43)
- Anything under 'D.2.5 Other losses we won't cover if you need to change your plans after you've left' (page 46)
- Anything under 'E. General exclusions – things we never cover' (page 64)

D.2.2 Cutting your journey short

We cover you if an *unexpected event* forces you to alter your *travel arrangements* and cut your *journey* short and return *home*. Your claim must meet the conditions of cover on page 42.

We pay you up to \$50,000 for each *paying person*.

Where there are no additional costs for your *travel arrangements*, we pay you your unused, prepaid costs, minus any refunds or credits you can get.

Where there are additional costs for your *travel arrangements*, we pay you the difference between the following.

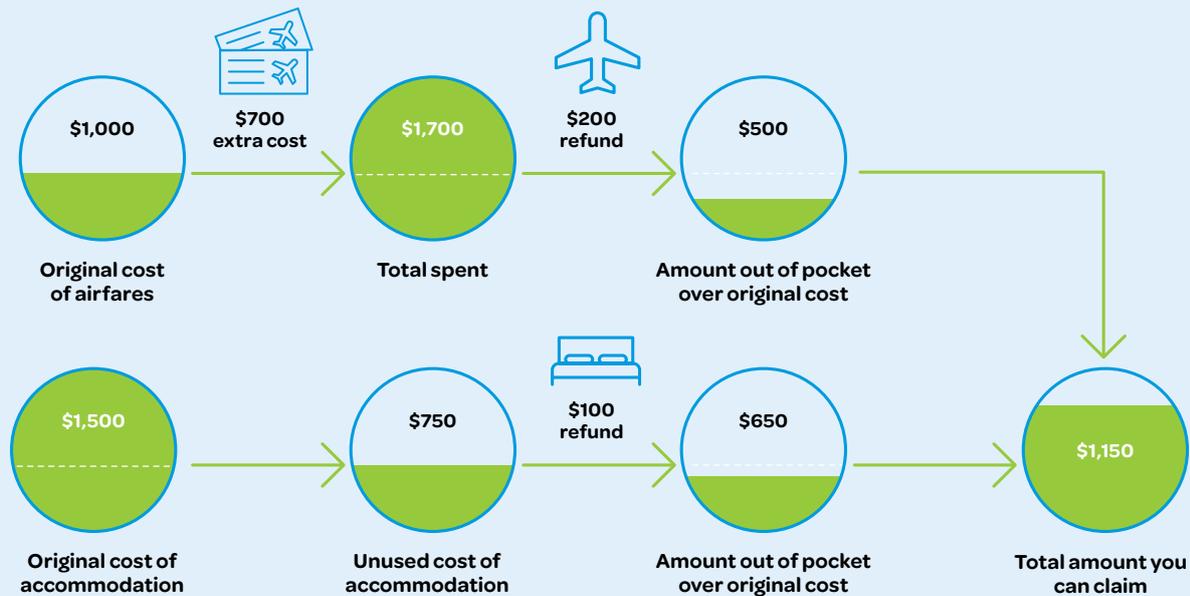
- The total costs (your additional costs plus the original pre-paid unused cost for the same expense), less any refunds or credits you can get
- The original pre-paid unused cost

> **We pay up to the sub limits as stated under 'D.2 Changes to your journey once you have left', on page 39.**

Example: Cutting your journey short

You've paid \$1,000 for airfares and \$1,500 for 10 nights' accommodation. An *unexpected event* means you need to return *home* early after five nights. Your original airline can't change your return flight, so you buy a new flight for \$700 with a new airline. Your original airline refunds you \$200 for your unused return ticket. You cancel your remaining five nights' accommodation and get a \$100 refund.

This means you can claim \$1,150, which is the difference between what you originally were going to spend and the extra you did spend (minus any refunds or credit). This would put you back to your original financial position.

**Conditions of cover**

Everything under '[D.2.4 Conditions of cover for changes to your journey once you have left](#)' (page 45) applies.

**What we won't cover**

We will not pay you for any claims, costs, losses or liabilities directly or indirectly arising from, related to or associated with the following.

- Anything under '[D.2.5 Other losses we won't cover if you need to change your plans after you've left](#)' (page 46)
- Anything under '[E. General exclusions – things we never cover](#)' (page 64)

D.2.3 Delayed journey to a special event

If you need to change your *travel arrangements* because of an *unexpected event*, we'll cover the extra costs to get you to your destination as quickly as possible so you can attend the *special event*. Your claim must meet the conditions of cover on [page 44](#).

Where you're not eligible for cover under '[D.2.1 Travel interruption](#)' on [page 39](#), we pay you up to \$3,000 for each *paying person*.

Where there are no additional costs for your *travel arrangements*, we pay you your unused, prepaid costs, minus any refunds or credits you can get.

Where there are additional costs for your *travel arrangements*, we pay you the difference between the following.

- The total costs (your additional costs plus the original pre-paid unused cost for the same expense), less any refunds or credits you can get
- The original pre-paid unused cost

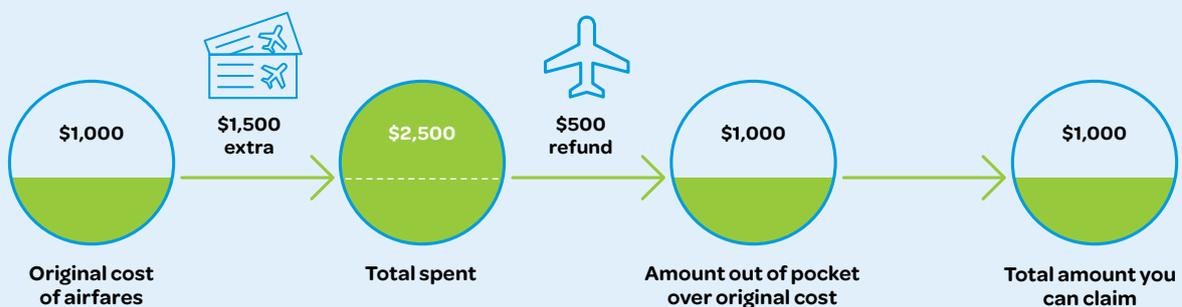
> [We pay up to the sub limits as stated under 'D.2 Changes to your journey once you have left', on page 39.](#)

Example: Delayed journey to a special event

You're already on your *journey* when the airline cancels the second leg of your flight. You've paid \$1,000 for this flight to get to a friend's wedding. The airline offers an alternative flight in two days' time at no additional cost. However, this means you would miss your friend's wedding.

You find flights on another airline that would get you there in time and at an additional cost of \$1,500. If you take this option, the original airline will only refund you \$500. Since you're travelling to a *special event*, we'll cover you up to \$3,000 towards the new flights, which we wouldn't normally cover because the airline offered an alternative.

This means you could claim \$1,000, which is the difference between what you originally intended to pay for your flights and what you ended up paying. This would put you back to your original financial position.



**Conditions of cover**

We only accept your claim if your *journey* to the *special event* was delayed after you left *home*, and the event cannot be delayed or rescheduled.

Everything under 'D.2.4 Conditions of cover for changes to your journey once you have left' (page 45) also applies.

**What we won't cover**

We will not pay you for any claims, costs, losses or liabilities directly or indirectly arising from, related to or associated with the following.

- Anything under 'D.2.5 Other losses we won't cover if you need to change your plans after you've left' (page 46)
- Anything under 'E. General exclusions – things we never cover' (page 64)

D.2.4 Conditions of cover for changes to your journey once you have left

The following conditions apply to all claims under this section.

- The *unexpected event* must directly affect you or a relevant person
- From any claim we pay you, we'll subtract all refunds (including taxes) and credits you can receive from third parties
- You must either send us proof of any refunds or credits you can get, or prove you can't get refunds or credits
- If you didn't have a way of getting *home* when the *unexpected event* happened, we'll subtract the price to get you *home*. The price will be for the original method of transport you used for your *journey*

For claims involving a *relevant person*, the following conditions also apply.

- In claims that have arisen because of an *unexpected event* involving a *relevant person's* circumstances, we only accept the following *unexpected events*.
 - The *relevant person* being admitted to a public or private hospital for inpatient care as part of non-elective treatment
 - A *doctor* recommending the *relevant person* be admitted to a public or private hospital for inpatient care as part of non-elective treatment
 - The *relevant person* being admitted to end-stage palliative care
 - A *doctor* recommending the *relevant person* be admitted to end-stage palliative care
 - The *relevant person* being *diagnosed* with a *terminal condition*
 - The *relevant person* being *diagnosed* with a condition that needs radiotherapy or chemotherapy
- The *relevant person* also must not have lived in an aged care facility, or need similar home care assistance, before the *date your insurance starts*

D.2.5 Other losses we won't cover if you need to change your plans after you've left

We will not pay you for any claims, costs, losses or liabilities directly or indirectly arising from, related to or associated with the following.

- If a reasonable person in your situation would have expected your plans to change
- You decide you don't want to continue your *journey*
- You started your *journey*, even though you knew you were on a waiting list for an operation and could get a date that would clash with your *journey* dates
- You started your *journey*, even though you knew you were scheduled to receive a procedure and the date would clash with your *journey* dates
- You, or someone acting for you, didn't tell your service provider about a problem quickly enough, so you lost a deposit or were charged more
- You didn't check in or board at the right time for a *scheduled transport* service
- You didn't get the tickets, identification, or documents you needed for your *journey*, or you didn't have them with you
- You didn't have a confirmed seat, booking, or reservation
- You didn't return *home* before your insurance ended
- Your financial circumstances prevented you from continuing your *journey*
- Another person who's essential to your *journey* deciding they don't want to continue on your *journey*
- Your return *journey* if you hadn't already paid for transport *home* when the *unexpected event* happened
- The error, default, or *financial collapse* of a service provider
- Commitments for work or study, including requests or requirements of employers or academic providers
- Delays and rescheduling where you can get refunds or credits from a transport provider or any other source
- Payments for ceremonies or receptions, including weddings and cultural events
- An *epidemic* or *pandemic*
- Acts of *terrorism*
- Any amount that your service providers refund or provide credit for, including taxes



D.3 Baggage and personal items

The maximum amount we pay for cover under this section is \$15,000 for each *paying person*. We subtract an *excess* from claims we pay under this section. Your claim must meet the conditions of cover on [page 48](#).

Aa

Some terms have specific definitions in this section

When we use the following terms in this section, we mean the definitions we give here.

Public place

Any area which the public can access, whether they're allowed to or not. Public places include:

- the foyers, balconies, grounds, and other common areas of hotels, motels, hostels, dormitories, and other shared accommodation – but not a private, locked room that only you or your travelling party occupy
- public transport and public transport hubs, such as ports, planes, trains, buses, taxis, airports, railway stations, bus terminals, taxi stands, and wharves
- entertainment spaces such as restaurants, bars, pubs, night clubs, shops, markets, public toilets, beaches, streets, museums, galleries, and campgrounds.

Unattended

When the loss, theft, or damage happened, the item was one of the following.

- Not on, or under the control of, you or a *relevant person*
- Left in a place where someone could take it without your knowledge
- Left at such a distance from you that you can't stop someone from unlawfully taking the item, such as items you purposely leave behind or walk away from

D.3.1 Unspecified items for loss, theft, and damage

We cover you if your *unspecified items* are lost, stolen, or damaged because of an *unexpected event*. Your claim must meet the conditions of cover on [page 48](#).

> **We pay up to the sub limits in the table on [page 48](#), up to \$15,000 for each paying person.**

Unspecified item	Limit
Your total unspecified jewellery (or pairs or sets of jewellery) and traditional watches.	\$750 for each item, up to \$2,500 for each <i>paying person</i>
Your total unspecified laptops, personal computers, tablets, and cameras – including related accessories.	\$750 for each item, up to \$10,000 for each <i>paying person</i>
Other <i>unspecified items</i> , smart watches, and mobile phones (or pairs or sets of items) – including related accessories.	\$750 for each item

How we pay claims for unspecified items

When we settle a claim for an *unspecified item*, at our option, we do one of the following.

- Pay you the cost of getting the item repaired
- Pay you the value of the item
- Give you a credit at a retailer we choose

We work out the value of the item by subtracting the value the item has lost over time (depreciation) from the amount you paid when you bought the item (the purchase price).



Conditions of cover

We only cover your claims if all the following apply.

- You take the items with you, or buy them, on your *journey*
- You can prove that you were on your *journey* by sending a copy of your boarding pass or other document
- You prove you owned the item by sending us a receipt or other document
- You can prove when you bought the item and how much you paid for it
- You took reasonable care with the safety and security of your item – we expect you to take extra care of more valuable items
- You took reasonable steps to recover your item
- You reported the loss, theft, or damage to the relevant authorities, such as the police or your airline operator, and got a written report from them
- You send the damaged item to us if we ask you to



What we won't cover

We will not pay you for any claims, costs, losses or liabilities directly or indirectly arising from, related to or associated with the following.

- Anything under '[D.3.4 Other losses we won't cover](#)' (page 52)
- Anything under '[E. General exclusions – things we never cover](#)' (page 64)

D.3.2 Specified items for loss, theft, and damage

We cover you if your *specified items* are lost, stolen, or damaged because of an *unexpected event*. Your claim must meet the conditions of cover on [page 50](#).

Only items with a certain value can get cover as specified items

You can list certain items as a *specified item* if it has a value of \$750 to \$5,000.

Make sure you have proof of ownership and value

Before you specify an item, make sure you have:

- proof that you own the item
- a valuation that's less than 24 months old.

You'll need to send us these documents when you make a claim for that *specified item*.

The table below shows you what you need to have.

Item age when added to your policy	What you need to send us to prove you own the item	What you need to send us to prove the value of the item
Less than 12 months	An original receipt	
12 months or older	One of the following. <ul style="list-style-type: none"> • An original receipt • A document that shows the item on your current contents insurance policy 	A valuation that's less than 24 months old when you added the item to your <i>policy</i> .

If you can't provide the proof we need, we'll assess your personal item as an *unspecified item*. We'll apply the sublimit and depreciation for *unspecified items* – see the table on [page 48](#).

We reserve the right to have the *specified item* independently valued at our cost. We would base any claim payment on this independent valuation.

How we pay claims for specified items

When we settle a claim for a *specified item*, at our option, we do one of the following.

- Pay you the cost of getting the item repaired
- Pay you the current value of the item (up to the amount you specified on your *Certificate of Insurance*) – we won't apply depreciation
- Give you a credit at a retailer we choose for the current value of the item

The most we pay is the lower of the following amounts.

- The current value of the item (up to the amount you specified on your *Certificate of Insurance*)
- Up to \$5,000 for each *paying person* for all *specified items*

Keep damaged items

Please keep any damaged *specified items* in case we ask you for them.



Conditions of cover

We only cover your claims for *specified items* if you meet the conditions below.

Give us proof of your journey

You need to give us proof that you were on your *journey* when the loss, theft, or damage happened. For example, you could send us copies of:

- your boarding pass
- any other official documents that prove to our reasonable satisfaction that you were on your *journey*.

Give us proof of your care

You need to show us that you did all the following.

- Took reasonable care with the safety and security of your item – we expect you to take extra care of more valuable items
- Took any reasonable action you could to recover your item
- Reported the loss, theft, or damage to police, security, or appropriate authorities, and got a written report from them
- Lodged a claim with a service provider if the item was in its custody when the loss, theft, or damage happened. Service providers include transport providers, hotels, travel operators, or tour operators

Give us proof of ownership and value

You need to send us reasonable proof that the item belongs to you, and of the value of the item. The table on [page 49](#) shows you what you need to send us.



What we won't cover

We will not pay you for any claims, costs, losses or liabilities directly or indirectly arising from, related to or associated with the following.

- Any jewellery, traditional watches, laptops, personal computers, tablets, cameras, smart watches and mobile phones
- Anything under '[D.3.4 Other losses we won't cover](#)' (page 52)
- Anything under '[E. General exclusions – things we never cover](#)' (page 64)

D.3.3 Baggage delay during your journey

We cover you if your *scheduled transport* provider delays your checked-in baggage for more than 12 hours from the time you arrive at your destination, because of an *unexpected event*. Your claim must meet the conditions of cover below.

We pay the actual, reasonable cost of buying essential clothing and personal effects, up to \$1,000 for each *paying person*.



Conditions of cover

We only cover you if you give us both:

- the original receipts for the essential clothing and personal effects
- a delayed baggage report.



What we won't cover

We will not pay you for any claims, costs, losses or liabilities directly or indirectly arising from, related to or associated with the following.

- Baggage delay if it happens when you're on your way *home*
- Baggage delay that is less than 12 hours
- Anything under 'D.3.4 Other losses we won't cover' (page 52)
- Anything under 'E. General exclusions – things we never cover' (page 64)

D.3.4 Other losses we won't cover



Personal items

We won't cover personal items you leave unattended in any of the following places.

- Public places (unless the items are inside locked checked-in luggage on a transport provider)
- Weddings, funerals, conferences, concerts, shows, festivals, or sporting events (unless the items are checked into a ticketed cloakroom)
- Locked vehicles overnight
- Unlocked vehicles at any time
- Unlocked premises at any time

Watches and jewellery

We won't cover watches and jewellery you:

- leave unattended in a vehicle (including taxis)
- aren't carrying on your person when using transport providers
- leave in your accommodation, unless you store them in a safe or locker.

Cameras and electronic devices

We won't cover cameras and related equipment, and electronic devices that:

- you packed in checked-in luggage, or placed in a luggage storage compartment or trailer, when using transport providers
- you leave unattended when using transport providers
- are in a locked vehicle, and not placed out of sight in a locked boot or compartment
- you leave in an unlocked vehicle whether placed out of sight or not
- you leave in unlocked premises
- are baggage or other items you send by postal, courier, freight, or cargo service.

When we refer to electronic devices this includes laptops, personal computers, tablets, smart watches, mobile phones, navigation devices, and aerial devices (including drones).



Certain things

We won't cover any of the following.

- Items you have left behind in your accommodation after you have checked out
- Items you have left behind on any form of private or public transport
- Liquid (including water) damage
- Cash, passports, identification, bank cards, or travel documents
- Sporting equipment, bicycles, aerial devices (including drones), or parts of any of these that are damaged while you're using or carrying them
- Stolen bicycles left unattended in a public place, unless you locked them with a secure bike lock
- Secure software, programmed data, or downloaded files
- Items having an electronic or mechanical breakdown
- Depreciation, moth, vermin, cleaning, dyeing, repairing, restoring, wear and tear, gradual deterioration, atmospheric or climatic conditions, or action of light
- Manufacturing defects
- Household, glass, fragile, or brittle items breaking (except for photographic or video equipment, binoculars, spectacles, or contact lenses)
- Cosmetic damage that doesn't affect the functionality or usability of the item
- Bonds, coupons, stamps, negotiable instruments, bullion, precious metals, deeds, manuscripts or securities of any kind, or any monetary transactions where error or omission involves devaluation of currency or shortages
- Anyone using mobile phones fraudulently
- Any claims relating to a lost or stolen mobile phone or device with phone capabilities if you are unable to supply the International Mobile Equipment Identity (IMEI) number, and proof that this IMEI number has been blocked
- Any goods or personal items intended for sale, trade, valuation, or as trade samples
- Motor vehicles, mopeds, motorbikes, trailers, caravans, watercraft, aircraft, or the parts of any of these
- Warranties, support plans, postage, or insurance premiums you paid on personal items
- Your *travelling companions'* personal items



D.4

Rental vehicle excess

We pay the non-refundable excess if the vehicle you're renting is stolen or damaged because of an *unexpected event* during your *journey*. Your claim must meet the conditions of cover below.

You can claim up to \$6,000 for each *paying person*. We won't subtract our own excess from claims we pay under this section.



Conditions of cover

We only cover you if all the following apply.

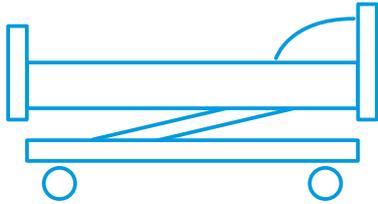
- You rented the vehicle from a licensed vehicle-rental company, and the vehicle is either:
 - a standard model motor vehicle or a motor home designed to carry no more than eight people including the driver
 - a moped or motorbike with a maximum engine capacity of 200cc
- You followed all terms of the vehicle's rental agreement. For example, we won't cover you if the person driving the rental vehicle is not a driver named on the rental vehicle agreement
- The driver, at the time of the event, is named on your *Certificate of Insurance*
- If the vehicle is stolen or damaged while unattended, we'll cover you if the rental agreement is in the name of someone named on your *Certificate of Insurance*
- The driver followed the relevant laws, including driving laws and highway rules such as speed limits and blood alcohol limits
- You're driving the rental vehicle on a formed or paved road or carpark



What we won't cover

We will not pay you for any claims, costs, losses or liabilities directly or indirectly arising from, related to or associated with the following.

- Off-road driving
- Drivers, at the time of the event, who aren't named on your *Certificate of Insurance*
- Stolen vehicles, or damage caused while the vehicle was unattended, if the rental agreement is not in the name of someone named on your *Certificate of Insurance*
- Your liability for any damages, compensation, and legal expenses resulting from you driving a rental vehicle – this means we won't cover you under 'D.11 Personal liability' (page 62)
- Where the rental company has incorrectly charged you an excess
- Anything under 'E. General exclusions – things we never cover' (page 64)

**D.5****Cash allowance whilst in hospital**

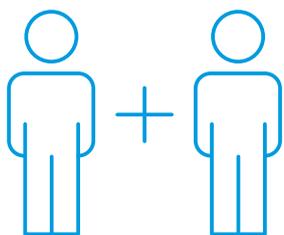
We pay you a cash allowance if you need to stay in hospital while on your *journey* for more than 72 consecutive hours because of an *unexpected event*.

We pay you \$100 a day for each complete 24-hour period you're in hospital. We pay up to \$3,000 for each *paying person*.

We subtract an *excess* from claims we pay under this section.

***What we won't cover***

We will not pay you for any claims, costs, losses or liabilities directly or indirectly arising from, related to or associated with anything under 'E. General exclusions – things we never cover' (page 64).



D.6

Accompanying person

If you're travelling alone and are admitted to hospital for more than 10 days because of an *unexpected event*, we'll arrange for someone to travel to where you're getting medical treatment. You can choose who comes to you, as long as they're already in Australia. Your claim must meet the conditions of cover below.

We cover your accompanying person's reasonable costs of travel, accommodation, and meals. We pay up to \$5,000 for each *paying person*.

We subtract an *excess* from claims we pay under this section.



Conditions of cover

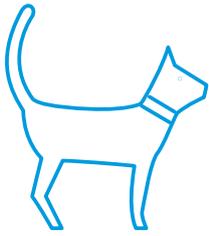
We only cover you if all the following apply.

- You're in a hospital at least 100 kilometres from your *home*
- Our medical team confirms that you're not *fit to travel*



What we won't cover

We will not pay you for any claims, costs, losses or liabilities directly or indirectly arising from, related to or associated with anything under 'E. General exclusions – things we never cover' (page 64).



D.7

Pet services

If an *unexpected event* delays your *journey home*, we'll cover the extra daily costs of keeping your pets in a boarding facility, such as a kennel or cattery. Your claim must meet the conditions of cover below.

We pay up to \$50 for each day and up to \$500 for each *paying person*.

We subtract an *excess* from claims we pay under this section.

**Conditions of cover**

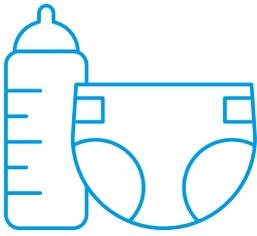
We only cover you if all the following apply.

- An *unexpected event* delays your return *home*
- The pet boarding facility is a registered business

**What we won't cover**

We will not pay you for any claims, costs, losses or liabilities directly or indirectly arising from, related to or associated with the following.

- Any animals that don't normally live with you at your *home*. We may ask you to provide evidence that an animal lives in your *home*, such as a microchip registration or a pet insurance policy
- Any daily fees you incur from the day after you return *home*
- Anything under 'E. General exclusions – things we never cover' (page 64)



D.8

Childcare expenses

If an *unexpected event* delays your *journey home*, we cover the cost of any childcare you've already booked but can't use and is not refundable. Your claim must meet the conditions of cover below.

We pay up to \$100 for each day and up to \$500 for each *paying person*.

We subtract an *excess* from claims we pay under this section.



Conditions of cover

We only cover you if all the following apply.

- You've booked the childcare for after the *date your journey ends*
- This *policy* covers the *children* receiving the care
- You can't get a credit or a refund for your booking
- The childcare facility is a registered business



What we won't cover

We will not pay you for any claims, costs, losses or liabilities directly or indirectly arising from, related to or associated with the following.

- Any *children* that don't normally live with you at your *home*
- Any daily fees you incur from the day after you return *home*
- Anything under 'E. General exclusions – things we never cover' (page 64)



D.9

Funeral expenses/return of mortal remains

If you die while you're on your *journey*, we cover the cost of the following.

- Embalming your body, cremating your body, or both
- Either:
 - a funeral in the region where you died (the cost of a casket, a newspaper death notice, hearse fees, any compulsory fees for buying and preparing a burial plot)
 - returning your remains to your *home*
- Flying an *immediate family* member to the place you died, on a scheduled return flight, to help make these arrangements

Your claim must meet the conditions of cover below.

We pay up to \$25,000 for each deceased person.

We won't subtract an *excess* from claims we pay under this section.



Conditions of cover

We only cover you if all the following apply.

- Someone contacts *Southern Cross Emergency Assistance* to let us know you've died
- The costs are actual and reasonable (for example, we wouldn't think a gold-plated casket is reasonable)
- An *unexpected event* caused your death
- Someone can provide us satisfactory evidence of your death



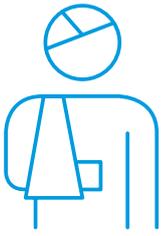
What we won't cover

We won't cover any payments that are covered by any of the following.

- Services Australia
- Any workers compensation legislation
- Any transport accident legislation
- Any other insurance policy that must be effected under any law

We also will not pay you for any claims, costs, losses or liabilities directly or indirectly arising from, related to or associated with the following.

- A *terminal condition* you knew about before the *date your insurance starts*
- Riding any motorbike, including two-wheel, three-wheel, and four-wheel bikes, and all-terrain vehicles
- 'E. General exclusions – things we never cover' (page 64)



D.10 Personal accident

This section covers you for injuries you get on your *journey*. The maximum amount we pay for claims under this section is \$25,000 for each *paying person*.

We won't subtract an *excess* from claims we pay under this section.

D.10.1 Total permanent disablement

If you suffer an *injury* on your *journey* that leaves you permanently disabled, we will pay you a lump sum of \$25,000 for each injured *paying person*. Your claim must meet the conditions of cover below.

This payment is on top of any payments you get from a statutory fund or compensation scheme (such as a private health fund or workers' compensation scheme) or other insurances.



Conditions of cover

We only cover you if all the following apply.

- You seek, and follow, proper medical advice from a registered medical professional as soon as the *injury* occurs
- An *unexpected event* during your *journey* caused the *injury* that led to your permanent disablement
- You provide medical reports that prove the *injury* left you permanently disabled
- You provide evidence that confirms the following:
 - you were in full-time, regular employment before the *date your journey starts*
 - your *injury* means you cannot start or continue any gainful employment



What we won't cover

We will not pay you for any claims, costs, losses or liabilities directly or indirectly arising from, related to or associated with the following.

- Riding any motorbike, including two-wheel, three-wheel, and four-wheel bikes, and all-terrain vehicles
- Anything under 'E. General exclusions – things we never cover' (page 64)

D.10.2 Accidental death

If you die because of an *injury* you suffer on your *journey*, we pay your estate \$25,000 for each deceased *paying person*. Your claim must meet the conditions of cover below.

This payment is on top of any payments you get from a statutory fund or compensation scheme (such as a private health fund or workers' compensation scheme) or other insurances.



Conditions of cover

We only cover you if all the following apply.

- You're between 16 and 80 years old on the *date your insurance starts*
- You died as a direct result of an *injury* you suffered on your *journey*
- An *unexpected event* caused the *injury*
- Your estate gives us a medical report that proves you died as a direct result of an *injury* you suffered on your *journey*

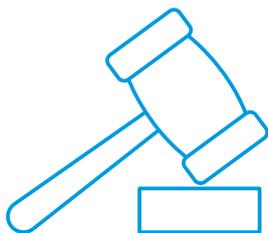
We're entitled to arrange a post-mortem examination at our cost.



What we won't cover

We will not pay you for any claims, costs, losses or liabilities directly or indirectly arising from, related to or associated with the following.

- You dying because of an *illness*, even if the *illness* is a direct result of an *injury* you suffered on your *journey*
- You dying more than 90 days after the date you were injured
- You riding any motorbike, including two-wheel, three-wheel, and four-wheel bikes, and all-terrain vehicles
- Anything under 'E. General exclusions – things we never cover' (page 64)



D.11

Personal liability

We'll cover you for your legal liability to pay damages or compensation to anyone else for *injury* or damage as a result of an *unexpected event*.

We'll also cover your defence costs if you get our approval first.

The most we'll pay is \$2,500,000 for each *paying person*.

We won't subtract an *excess* from claims we pay under this section.

Get our written permission before you admit any fault or liability

If something happens, don't panic. We're here to help. Whatever you do, don't admit any fault or liability before you've spoken to us and got our written agreement.



Conditions of cover

We only cover you if all the following apply.

- Your claim is for an *unexpected event* that happened on your *journey*
- You don't admit fault or liability to anyone before you've spoken to us and got our written agreement
- Your legal liability is because of your negligence during your *journey*
- Your negligence caused:
 - physical injuries to someone, or someone's death
 - loss of, or damage to, property.

You agree that we're entitled to take over, and conduct in your name, the defence or settlement of any claim under this section, and that we'll have full discretion in the handling of any proceedings.

**What we won't cover**

We will not pay you for any liabilities directly or indirectly arising from, related to or associated with the following.

- Owning, possessing, or using any kind of mechanically propelled vehicle, moped, motorbike, waterborne craft, aircraft, or aerial device (including drones)
- Owning or occupying land or buildings, unless you're using it as a temporary accommodation
- Loss to your own property, or property in your care, custody or control (for example, something you borrowed or rented from someone else)
- Firearms
- Your liability as an employer, or under a contract (unless you would have been liable if that contract didn't exist)
- Your liability to any member of your *immediate family* or a person you're travelling with
- Legal costs for criminal proceedings
- Punitive, exemplary or aggravated damages or any fine or penalty
- Legal costs incurred by the party to whom you are liable
- Anything you, or a *relevant person*, did or omitted that was malicious, intentional, or unlawful
- *A relevant person's physical injuries*
- Animals that you, or a *relevant person*, own, are caring for, or are in control of
- Acts of *terrorism*
- Anything under 'E. General exclusions – things we never cover' (page 64)



E.

General exclusions –

These general exclusions apply to the whole *policy*. These exclusions apply throughout your *period of insurance* – including before your *journey*, and while you're on your *journey*.

We will not pay you for any claims, costs, losses or liabilities directly or indirectly arising from, related to or associated with the following.

Events out of your control

E.1

Biological or chemical

Anyone using, or threatening to use, biological or chemical materials, substances, or compounds to:

- harm people
- kill people
- create public fear.

E.2

Governmental or official

A Federal, State, Territory or local government or official authority's:

- directive
- restriction
- prohibition
- quarantine
- detention.

Examples include a government or official authority:

- closing international borders
- closing State or Territory borders

- declaring *pandemic* restrictions, such as a lockdown
- seizing items.

E.3 Natural event

For section 'D.1 Cancelling or changing your journey before you leave' on page 33, *natural events* that begin before the *date your insurance starts*.

For all other sections, *natural events* that begin before the *date your journey starts*.

E.4 Nuclear

Anyone using, or threatening to use:

- nuclear weapons and other nuclear materials
- ionising radiation
- radioactive contamination from any nuclear waste or combusting nuclear fuel.

In this exclusion, combustion is any self-sustaining process of nuclear fusion or fission.

E.5 War and violence

Any:

- riot or civil commotion
- acts of foreseeable violence
- acts involving military operations
- war, invasion, or civil war – whether it's declared or not.



Exception

Riot or civil commotion if you've already left *home* before the commotion starts and you try your best to avoid it.

Travel and work

E.6 Aircraft crew member

Activity as a member of an aircraft crew.

E.7 Cruises

Cruises of any kind.

E.8 Hitchhiking

Hitchhiking. This includes you picking up a hitchhiker or being a hitchhiker yourself.

E.9

Where you haven't paid a fare for air or sea travel

You while you're on one of the following as anything other than a fare-paying passenger.

- A *scheduled transport* service in the air or sea
- A charter vessel that includes the crew and is working within coastal waters (waters that are 12 nautical miles, or 22.2 kilometres, from the coast)
- A sightseeing air tour from one location back to that location

You are a fare-paying passenger if any of the following apply.

- You bought a ticket for your air or sea travel
- You're using airpoints, flybuys, or a similar loyalty programme to travel
- You're travelling as part of a prize for a promotion or an employee incentive scheme

E.10

Work

Work, including any occupation, business, profession, apprenticeship, voluntary work, work experience or consultancy, while you're on your *journey*.

Health and medical conditions

E.11

Medical conditions

Any of the following.

- Sexually transmitted infections
- Travel exhaustion
- Travel against medical advice
- You refusing to return *home* after our medical team believes you can safely return *home*
- Having an abortion when a *doctor* doesn't consider it medically necessary
- Having an elective or a cosmetic procedure or treatment, or related complications

**Exception**

Conditions relating to HIV when it is a *covered condition*.

E.12

Medical treatment

Any of the following.

- Medical or dental treatment or expenses you incur
- *Evacuation*

E.13 New medical conditions

A new medical condition that begins after the *date your insurance starts* but before the *date your journey starts*.

We also won't cover any deposits or payments you make after you become aware of any:

- changes to undiagnosed *pre-existing medical conditions*
- new undiagnosed *illness* or *injury*
- changes to *covered conditions*, including changes to the prognosis (unless an exception below applies)
- newly *diagnosed illness* or *injury* (unless an exception below applies).



Exceptions

- A new medical condition that begins before the *date your journey starts* under 'D.1 Cancelling or changing your journey before you leave' (page 33)
- Changes to *covered conditions*, if we confirm the changes as a *covered condition* under 'Changes to your health before you travel' (page 27)
- Any new *diagnosed illness* or *injury* if we confirm the changes as a *covered condition* under 'Changes to your health before you travel' (page 27)

E.14 Pregnancy

Any of the following.

- Pregnancy after the 20th week of gestation
- Common symptoms of pregnancy, such as breast tenderness
- Medical treatment related to pregnancy

E.15 Pre-existing medical condition

Any *pre-existing medical condition*, whether it's *diagnosed* or undiagnosed.



Exception

A *pre-existing medical condition* if it's a *covered condition*.

E.16 Self-harm

You deliberately harming yourself, including suicide or attempted suicide, or if your self-harm causes an *illness* or *injury*.

Sports and activities (taking part and training)

E.17

Adventure sports

- Abseiling
- Black water rafting
- Bungee jumping
- Caving
- Hang gliding
- Land yachting
- On-piste winter sports
- Outdoor rock climbing
- Parachuting
- Paragliding
- Parasailing
- White water kayaking
- White water rafting



Exception

The above adventure sports when you're taking part with a licensed operator, following their safety instructions, and wearing all required safety equipment.

E.18

Any sport or activity where you don't follow instructions

Any sport or activity where you don't follow any safety instructions of an appropriately qualified instructor, guide, or licensed operator

E.19

Competing for money

Any *professional* or competitive sport where you can win money.

E.20

Extreme sports

- Base jumping
- Hunting
- Kitesurfing
- Microlight flying
- Motor sports
- Off-piste winter sports
- Potholing
- Rodeo

E.21

High-altitude sports

Mountaineering, hiking, trekking, or tramping if any of the following apply.

- A reasonable person would use equipment (such as ropes or rock-climbing equipment) or oxygen
- You're at an altitude of between 1,500 and 3,000 metres and you're climbing, or intending to climb, more than 500 metres a day

E.22 Ocean yachting

Ocean yachting.



Exceptions

If you're both:

- within 12 nautical miles, or 22.2 kilometres, of Australia
- in an area with access to telecommunication and medical services.

E.23 Professional sport

Any *professional* sport.

E.24 Underwater activities

Underwater activities that involve using artificial breathing equipment.



Exception

If you hold an open-water diving certificate, or you're diving with a qualified instructor.

You putting yourself in danger

E.25 Alcohol, solvents, and drugs

Any of the following.

- You being under the influence of alcohol, solvents, or drugs – including your conduct while under their influence
- Addiction to alcohol, solvents, or drugs



Exception

If you used a drug that a *doctor* gave or prescribed to you and took that drug as directed by the *doctor*.

E.26 Illegal activities

Your involvement in an illegal activity.

E.27 Personal safety

You intentionally or recklessly risking any of the following.

- Your personal safety
- The safety of your baggage or personal items

**Exception**

If you risked your personal safety when trying to save someone's life.

E.28 Prostitution

Prostitution, including using or providing prostitution services.

E.29 Scams and fraud

Any scam or fraud that you could have reasonably anticipated or avoided.

E.30 Unknown people

You inviting anyone to your accommodation, or you visiting a stranger's accommodation.

Other**E.31 Animals**

An animal that belongs to you or a *relevant person*.

**Exception**

Cover under 'D.7 Pet services' (page 57).

E.32 Consequential loss

Any consequential loss. A consequential loss is a secondary or indirect loss, such as:

- loss of income
- loss of value
- loss of use
- loss of benefits, including:
 - loss arising from using frequent flyer points or similar loyalty programmes (unless an exception below applies)
 - benefits that are part of a prize for a promotion or an employee incentive scheme.

Example of consequential loss

Justin, an amateur photographer, is travelling to his friends' wedding in Noosa. His friends have offered to pay him \$1,000 to take photos of their special day. While getting off the plane, Justin drops his camera.

While Justin can make a claim for his camera, he cannot take the wedding photos for his friends. He cannot make a claim for the \$1,000 his friends had offered to pay him, or the cost of hiring a different photographer, because these are consequential losses.



Exceptions

Loss from using frequent flyer points or similar loyalty programmes under:

- 'D.1 Cancelling or changing your journey before you leave' (page 33)
- 'D.2 Changes to your journey once you have left' (page 39)

E.33 Non-financial loss

Non-financial losses. This includes losing the ability to enjoy or use something.

E.34 Our instructions

You if you haven't followed both:

- our instructions
- instructions from *Southern Cross Emergency Assistance*.

E.35 Period of insurance

Any *unexpected event* outside your *period of insurance*.

E.36 Prepaid costs

Any part of an unused, prepaid cost that you didn't pay, and was for someone who isn't named on your *Certificate of Insurance*.

For example, say you and someone who isn't on your *Certificate of Insurance* pay \$100 each to go on a guided tour. If an *unexpected event* meant the tour was cancelled, we'll only cover the \$100 you paid.

E.37

Relationships

A divorce, or a personal or family relationship that's broken down.

**Exceptions**

If both of the following apply.

- You have experienced family violence, or family violence has affected a child in your care
- Cancelling *travel arrangements* is necessary to protect you, the child, or both, from further family violence

To support your claim, you need to send us either:

- a protection order, police safety order, or a relevant police or court document
- a letter or email supporting your claim from one of the following.
 - A domestic violence support service
 - A *doctor*
 - A school principal or social worker
 - A letter of evidence witnessed by an authorised person, like a justice of the peace.

Aa

Definition of family violence

In this *policy*, family violence means physical, sexual, psychological, or financial abuse, or other behaviours that have any of the following affects.

- Controlling another person in a family relationship
- Making another person in a family relationship feel afraid, threatened, or intimidated
- Causing another person in a family relationship cumulative harm – this includes harm to *children* who are exposed to family violence

This definition is in line with the Family Violence Act 2011.

A family relationship can be any of the following.

- Intimate *partners* or *ex-partners*
- Family relationships
- Any two people with a close personal relationship
- Any two people who normally share a household, such as flatmates

E.38

Services from friends and family

Services, such as accommodation or transport, that you paid a family member or friend for.



F.

Definitions – words with specific meanings

This section explains the definitions of specific terms in this *policy*. Words or phrases with specific meanings are in italics. In addition to the words in italics, the following words also have specific meanings:

- 'we', 'us', and 'our'
- 'you', 'your', and 'yourself'.

To improve the readability of this document, they have not been put in italics.

These definitions apply to the singular and plural variations of each term and their contractions.

Certificate of Insurance

The certificate we email to you confirming that you have this *policy*. The certificate sets out the following.

- Your *policy* number
- The names and ages of the people your *policy* covers
- The destination your *policy* covers
- The *date your insurance starts*
- The *date your journey starts*
- The date your *journey* ends
- The *date your insurance ends*
- The *policy* type
- Your *excess*
- Whether you've added any *specified items*, and the value of those items

Your *Certificate of Insurance* also refers to cover for any *pre-existing medical conditions*. Your medical assessment has more information about that cover.

Covered condition

A *health condition* that we've confirmed that we cover on your *Certificate of Insurance* or on an *Endorsement* to your *policy*.

For us to cover a *health condition*, you must tell us about it and pay any extra premium we may charge. Learn more on [page 24](#).

Cover for a *health condition* only applies to the person you told us had the *health condition* when you applied for the cover.



Covered conditions can include:

- *pre-existing medical conditions*
- changes to your *covered condition* (including, but not limited to, any change in the prognosis of a *covered condition*)
- new *illnesses* or *injury* that develops between the *date your insurance starts* and the *date your journey starts*
- This *policy* does not cover medical treatment or *evacuation* costs, including costs for pregnancy and childbirth.

Date your insurance ends

The *date your journey ends*. However, if an *unexpected event* delays your return home past that date, and we are covering that event, the *date your insurance ends* is the date and time we tell you to return home. The limits of this *policy* apply.

Date your insurance starts

The date and time we accept your payment for this *policy*.

Date your journey ends

Whichever is earliest:

- the date on your *Certificate of Insurance*, or *Endorsement* to your *policy*
- the date and time you return home.

Date your journey starts

Whichever is latest:

- the date on your *Certificate of Insurance*, or *Endorsement* to your *policy*
- the date and time you leave your home for a destination more than 100 kilometres away.

Dependent child

Can be any of the following.

- Your child, stepchild, or foster child
- Your grandchild
- Your niece or nephew

For a child to be dependent, they must also meet all the following criteria.

- They must be under 21 years old at the *date your insurance starts*
- If they are 18 years old or over, they must:
 - be unmarried
 - not be in full-time employment
 - be financially dependent on at least one adult listed on your *Certificate of Insurance* (a child is not financially dependent if you're only covering their finances while on the journey).

Diagnosed

Where a registered medical professional has confirmed you have a medical condition, and named that condition.

Doctor

Someone that all the following apply to.

- They have a current practising certificate
- They're following any restrictions the Australian Health Practitioner Regulation Agency (AHPRA) has placed on them
- Their scope of practice is relevant to the applicable healthcare service

Endorsement

A written change to your existing travel insurance contract with us that changes the terms of the original *policy*.

Epidemic

The rapid spread of an infectious disease to many people.

Evacuation

The act of transporting you after you suffer an *injury* or *illness*, including by:

- air ambulance
- stretcher repatriation
- helivac
- hospital to hospital transfer
- long-distance road ambulance.

Excess

The amount we subtract from claims we pay where an excess applies. You select the amount of *excess*, and your *Certificate of Insurance* shows this amount.

Existing condition of a relevant person

A *relevant person's* medical or physical conditions, symptoms, or circumstances that, before the *date your insurance starts* they had sought, received, or been recommended:

- advice
- care
- treatment
- medication
- medical attention.

Financial collapse

Any of the following applying to a service provider you're relying on for your *journey*.

- Is not able to pay its debts as they fall due for payment in the ordinary course of business
- It stops its normal business operations
- It has not paid another service provider whose services you are relying on
- It's placed in receivership or liquidation
- It becomes subject to statutory management

Fit to travel

You have no *illness* or *injury* that would stop you from taking your planned *journey* and using the same types of services you originally bought.

Health condition

An *illness* or *injury*.

Health symptom

A sign or symptom of an *illness* or *injury*.

Heart, vascular, or lung illness

Any *illness* related to the heart, blood and blood vessels, and respiratory system, including, but not limited to:

- Aneurysm
- Angina
- Arrhythmia
- Asthma
- Atrial fibrillation
- Bronchitis
- Cardiac valve disease
- Cardiomyopathy
- Carotid artery stenosis/dissection
- Chronic obstructive airways disease (COAD/ COPD)
- Congenital heart disease
- Coronary artery disease
- Heart attack
- Heart failure
- High blood pressure (Hypertension)
- High cholesterol (Hypercholesterolemia)
- Ischaemic heart disease
- Pleural effusion
- Pulmonary embolus
- Rheumatoid lung disease
- Stroke (Cerebrovascular Accident/CVA)
- Transient Ischaemic Attack (TIA)/Mini-stroke
- Tuberculosis.

If you are unsure whether you have a *heart, vascular, or lung illness*, please contact us.

Home

The residence where you usually live in Australia or as listed on your current driver licence or provided to Medicare or your Australian bank.

Illness

Any:

- conditions (such as physical, mental, dental, pregnancy, and chronic conditions)
- sicknesses
- diseases.

Immediate family

Anyone who is your:

- *partner*
- fiancé or fiancée
- parent, stepparent, or parent-in-law
- sibling or sibling-in-law
- child, stepchild, foster child, or child-in-law
- niece or nephew.

Injury

Any physical or mental damage or harm caused by an accident or assault.

Journey

Your time away from *home*, which begins on the date and time you leave your *home* for a destination more than 100 kilometres away and stops on the date and time you return to your *home*.

Natural event

An event caused by natural processes of the earth.

Non-dependent child

Any child who is under 18 years old and doesn't meet our definition of a *dependent child* (see [page 75](#)).

Pandemic

The spread of an infectious disease to multiple countries or continents.

Partner

Someone you've lived with continuously for at least 3 months before the *date your journey starts* that you're either:

- legally married to
- living with in a relationship equivalent to marriage.

Paying person

The adults and *non-dependent children* listed on your *Certificate of Insurance*.

We don't consider a *dependent child* to be a *paying person* because they are not charged a premium for the base cover.

Period of insurance

The time from the *date your insurance starts* to the *date your insurance ends*.

Policy

The contract of insurance between you and us. The *policy* consists of all the following.

- This *policy* wording
- Your latest *Certificate of Insurance*
- Your medical assessment
- Any special terms and conditions we've sent you (including any *Endorsement* to your *policy* to confirm any addition or variation of your *policy*)

Pre-existing medical condition

Any *illness, injury, or health symptom* to which all the following apply.

- You know about it, or a reasonable person should have known about it
- In the 3 years before the *date your insurance starts*, any of the following applied.
 - You sought or received medical help
 - Someone recommended you seek or receive medical help
 - A reasonable person would have sought or received medical help
 - You were waiting for medical help

In this definition, 'medical help' means any of the following.

- Advice from a health professional
- Tests, investigations, or specialist consultations
- Care, treatment, or medical attention, including surgery
- Medication or a script for medication

An *illness, injury, or health symptom* doesn't need a medical diagnosis to count as a *pre-existing condition*.

Professional

Any activity for which participants are paid for their performance, as opposed to amateur activities.

Relevant person

Anyone who isn't named on your *Certificate of Insurance* and who is one of the following.

- A member of your *immediate family*
- Your *travelling companion*
- A person directly related to the primary purpose of your *journey*

Scheduled transport

Air, rail, sea, or road transport that is both:

- run by an established and licensed passenger-carrying service, tour operator, or public transport service
- providing regular, *scheduled transport* for fare-paying passengers.

Southern Cross Emergency Assistance

The organisation that provides you with emergency assistance services.

Special event

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

Specified item

Valuables for which you pay an extra premium to list on your *Certificate of Insurance*. We cover *specified items* up to the limits shown under 'D.3.2 Specified items for loss, theft, and damage' on page 49.

Terminal condition

A medical *illness*, disease, or condition that's likely to result in death and that a *doctor* has given a terminal prognosis.

Terrorism

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

Travel arrangements

Reasonable costs for the following:

- *scheduled transport*
- accommodation
- airport parking
- airport transfers
- rental vehicle hire and fuel costs
- events
- tours

Travelling companion

Anyone that all the following applies to.

- They're not named on your *Certificate of Insurance*
- They're travelling with you on your *journey*
- Your travel depends on them

Unexpected event

Something that happens during your *period of insurance* and is all the following.

- Sudden, unforeseeable, or unintended
- Outside of your control
- Something you could not have reasonably expected or avoided

Unspecified item

The items you don't tell us about when you apply for this *policy* – we cover these items up to the limits shown under 'D.3.1 Unspecified items for loss, theft, and damage' on page 47.

You, your and yourself

The insured people named on your *Certificate of Insurance*.

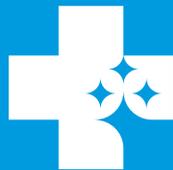
We, us and our

Southern Cross Travel Insurance.



As part of our commitment to you, this document meets the WriteMark Plain Language Standard. The WriteMark is a quality mark awarded to documents that achieve a high standard of plain language.

1SCT700.3 10/21



**Southern Cross
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or visit **www.scti.com.au**