

Effective from 1 November 2018

Combined Financial Services Guide and Product Disclosure Statement

TravelCare



Southern Cross
Travel Insurance

scti.com.au

Quick check

Here's a quick list to help you understand what to do before your trip and what to do if something unexpected happens.

What to do before you travel

✓ 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 and any special conditions we may have sent you (including any Endorsements to your Certificate of Insurance) before your journey.

✓ Find out whether it's still safe to visit your destination

Events such as volcanic eruptions and snow storms can be unpredictable. That's why it's important to visit the [Smart Traveller website](http://www.smarttraveller.gov.au) at www.smarttraveller.gov.au immediately prior to your start date of journey, and departure to each destination (if you are travelling to multiple destinations during your journey). Search for your destination to see the latest travel advice and safety tips. A 'do not travel' or 'reconsider your need to travel' alert may affect your cover. Find out more in [Section F Travel warnings](#).

✓ Tell us about any health changes

If the health of anyone listed on your Certificate of Insurance changes (no matter how big or small), you must tell us so we can carry out a medical assessment. Find out more in [Section B7 New health events exclusion](#).

What to do if you need our help before you travel

- ✓ If something unexpected happens and you decide to delay or cancel your journey, please get in touch with us as soon as practicable as it may affect the amount you can claim for. You must also notify your service providers as soon as practicable to prevent losses, such as loss of deposit or additional fees being charged. Find out more in [Section D2 Cancelling or changing your journey before you leave](#).

What to do if you need our help while you're overseas

✓ What should I do if I need to visit a hospital, require a surgical procedure/treatment or anticipate my medical costs are likely to be more than \$2,000?

You or someone acting on your behalf must contact Southern Cross Emergency Assistance for prior approval as soon as practicable on +61 2 9191 1180. Keep hold of your receipts and any doctor's notes as we will need to see these. Find out more in [Section D1 Medical and evacuation](#).

✓ What should I do if I need to visit a doctor or dentist for a minor condition?

If it's just a minor medical complaint that requires treatment, you will need to pay for the cost up-front and make a claim online. If you need specialist treatment (including physiotherapy and chiropractic treatment) you must get a referral from a registered medical practitioner. Keep hold of your receipts and any medical notes as we will need to see these. Find out more in [Section D1 Medical and evacuation](#).

✓ What should I do if my belongings have been lost, stolen or damaged?

It's important to keep your personal belongings on you or locked away in the accommodation safe.

However, if any of your items are lost, stolen or damaged, it's important that you tell the appropriate authorities (such as the police, hotel security or airline) as soon as practicable so they can provide you with a full written report, detailing the incident.

If the incident happened whilst your belongings were in the care of a service provider (including scheduled transport providers, hotels, travel or tour operators) you will need to report this to them and file a claim with them first.

If your bank cards, travel documents or passports are lost, stolen or damaged you must also report this as soon as practicable to the issuing authority and take appropriate cancellation measures. Find out more in [Section D5 Cash, bank cards, travel documents and passports](#).

✓ What paperwork should I obtain to help support my claim?

If something does go wrong on your journey, it's important to obtain and keep hold of all necessary paperwork, including receipts, proof of refunds, translations, reports and correspondence from registered medical practitioners, police, security, appropriate authorities and service providers (including scheduled transport providers, hotels, travel or tour operators). Our online claims tool means you can easily make a claim from anywhere in the world.



Contents

Section A	Getting started	01
Section B	Cover for health conditions	09
Section C	Cover for pregnancy	11
Section D	What is and isn't covered	12
	D1 Medical and evacuation	
	D2 Cancelling or changing your journey before you leave	
	D3 Changes to your journey once you have left	
	D4 Baggage and personal items	
	D5 Cash, bank cards, travel documents and passports	
	D6 Personal accident	
	D7 Personal liability	
	D8 Rental vehicle excess	
	D9 Optional: Moped and motorbike cover	
	D10 Optional: Skiing and snowboarding cover	
Section E	General exclusions	33
Section F	Travel warnings	37
Section G	Financial Services Guide	38
Section H	Definitions	40

How you can reach us

Email us: info@scti.com.au

Call us from Australia: 1800 196 484

Call us from overseas: +61 1800 196 484

Call Southern Cross Emergency Assistance from overseas: +61 2 9191 1180

A.
Getting started

B.
Cover for health
conditions

C.
Cover for pregnancy

D.
What is and isn't
covered

E.
General exclusions

F.
Travel warnings

G.
Financial Services
Guide

H.
Definitions

Section A

Getting started

A1 Understanding your policy

We want **you** to have a safe and pleasant **journey**, and to be confident knowing what **you** are covered for if the unexpected happens and affects **your overseas journey**.

This document is called a Product Disclosure Statement (PDS). It contains information on the **TravelCare** benefits, terms and conditions (including limitations of cover) and **your** obligations. It is designed to help **you** decide if this travel insurance is right for **you**. To help keep things easy, from this point forward **we** will simply refer to this as the **policy**.

This **policy** provides cover for **unexpected events** affecting **your** leisure **journeys overseas** (i.e. going on holiday and visiting family/friends) and non-manual work (i.e. attendance at a work conference, trade fair, business training course, business meeting or office-based work).

This means if **you** are undertaking any other work including any manual activity, manual work or volunteer work while on **your overseas journey**, **you** will not be covered under this **policy**.

It is important that **you** read through and understand this **policy** wording (including the scope of cover and any conditions and exclusions) and **your** obligations. If **you** have any questions, please contact **us**.

To help **you** understand what some words mean **we** have defined them in [Section H Definitions](#). These words are shown in bold type.

The use of the words 'includes' or 'including' in this **policy** does not limit what else is included.

A2 About Southern Cross Travel Insurance

Southern Cross Benefits Limited, trading as Southern Cross Travel Insurance (SCTI), is the insurer of this **policy**. Any reference to 'we', 'us' or 'our' in this **policy**, means SCTI.

A3 Our contact details

Email: info@scti.com.au

Website: www.scti.com.au

Southern Cross Travel Insurance: 1800 196 484

Southern Cross Emergency Assistance:
+61 2 9191 1180

Post: GPO Box 3973, Sydney, NSW 2001, Australia

Southern Cross Emergency Assistance is available, 24 hours a day, 7 days a week. All telephone calls to and from **us** and **Southern Cross Emergency Assistance** are recorded and kept secure. **We** do this for training purposes and to ensure that any information exchanged over the telephone can be easily verified.

A4 Who can buy this policy

You can only get cover under this **policy**, if **you** are:

- an Australian citizen or permanent resident;
- a New Zealand citizen or permanent resident who resides in Australia; or
- on a visa or permit which allows **you** access to all publicly funded health and disability services in Australia and is valid until after **your end date of insurance**,

and **you**:

- are travelling to a destination outside of Australia and intend to return to Australia after finishing **your journey** (or each **journey** in the case of an **Annual Multi-Trip Policy**);
- have not already left Australia;
- are not travelling **overseas** with the intention of obtaining medical or dental treatment, cosmetic surgery or related advice; and
- have not been advised by a registered medical practitioner that **you** are not fit to travel.

A requirement of this **policy** is that **you** must have access to a valid email address in order for **us** to communicate with **you** on all matters relating to **your policy**, and an Australian bank account to receive any claim payment relating to **your policy**.

Note: **You** do not need to have purchased a return ticket before **your start date of journey**, but **you** must intend to return to Australia on the completion of **your overseas** travel.

A5 How to apply

You can buy a **TravelCare** **policy** online at www.scti.com.au.

A6 Duty of disclosure

When **you** apply for, extend or amend a **policy** with **us**, **we** will ask **you** a series of questions. When **you** answer these questions, **you** must declare everything **you** know, or which a reasonable person in the circumstances would be expected to know, for **us** to

decide:

- a) whether we will insure you;
- b) the amount we will charge you; and
- c) whether any special conditions will apply to your policy.

Everyone who is insured under the policy must comply with this duty of disclosure. If you provide information on behalf of another insured, you are responsible for the accuracy and completeness of that information. If you (or they) do not comply with this duty of disclosure, we may refuse to issue a policy, reduce our liability for any claim and/or cancel your policy, or refuse to pay your claim or treat your policy as void from the beginning.

This duty of disclosure applies until we:

- a) first enter into the policy with you; or
- b) we agree to a variation or extension with you.

This does not remove or limit your obligations under any other sections of this policy including [Section B7 New health events exclusion](#), to inform us of any changes to your health:

- a) between your start date of insurance and your start date of journey (on a Single Trip Policy); or
- b) prior to your start date of insurance and prior to the start date of journey for each journey (on an Annual Multi-Trip Policy).

A7 Policy options

With TravelCare you can choose either a Single Trip Policy or an Annual Multi-Trip Policy.

The Single Trip Policy provides cover for a single return journey overseas, for up to 12 months.

The Annual Multi-Trip Policy provides cover for an unlimited number of return journeys overseas, each no longer than the selected maximum trip duration, over a period of 12 months commencing on your start date of insurance.

If you choose an Annual Multi-Trip Policy, the maximum trip duration you select must cover the length of your longest journey and will be stated on your Certificate of Insurance. You will not be covered for any journey that is longer than this duration.

A8 Types of cover

There is an 'Individual' and a 'Family' type of cover available on the Single Trip Policy and Annual Multi-Trip Policy.

'Individual' applies to one adult or child, or one adult and any dependent children, all of whom are named on the Certificate of Insurance.

If two or more children are travelling without an adult they must have separate 'Individual' policies.

'Family' applies to two adults, or two adults and any dependent children, all of whom are named on the

Certificate of Insurance.

If you have a 'Family' Annual Multi-Trip Policy, the adults on the Certificate of Insurance can travel independently, however any dependent children named on the Certificate of Insurance are only covered if travelling with an adult named on the same Certificate of Insurance.

The limits for the Single Trip Policy and Annual Multi-Trip Policy are shown in the coverage tables in [Section D What is and isn't covered](#).

A9 Destinations to cover

For a Single Trip Policy, you must select all destinations you will be visiting on your journey, which you wish to be covered by your policy, except for transit stops of 24 hours or less where you remain in the airport.

For the Annual Multi-Trip Policy, you must select all destinations that you will be visiting/or intend to visit during the 12-month cover period, which you wish to be covered by your policy, except for transit stops of 24 hours or less where you remain in the airport.

The destinations you have selected, as well as any other countries which you are automatically covered for, will be shown on your Certificate of Insurance. You will not be covered for events or losses which occur in any destination not listed on your Certificate of Insurance.

When selecting your destinations, you must check for Travel Warnings, as these may affect your cover. Please refer to [Section F Travel warnings](#) and [Section E30 Travel advisory risk rating](#).

A10 Cruises

This policy automatically covers you to travel as a fare paying passenger, aboard:

- a) cruise ships (operated by an established and licensed passenger carrying service operator or tour operator); or
- b) charter vessels (where crew are included and which are operating in coastal waters).

You must make sure your policy covers all destinations you will be visiting during your journey. For example, where the cruise or charter vessel starts, each destination the cruise or charter vessel docks at and where the cruise or charter vessel finishes.

As this policy is for overseas journeys, cruises and charter vessels that travel solely within Australian territorial waters are not covered.

Where a cruise includes travel within Australian territorial waters as part of a cruise itinerary that also includes travel overseas, cover is automatically provided under this policy (you cannot specify cover for Australia in the application process). However, if you have a medical related unexpected event which occurs while the cruise ship is within Australian territorial waters, you first need to seek treatment through Medicare and/or submit your claim through any other third-party services available to you, and/or any other insurer

before submitting a claim under your policy.

A11 Length of cover

Your cover commences under [Section D2 Cancelling or changing your journey before you leave](#) on your start date of insurance. Cover for all other sections of the policy commences on your start date of journey. Cover ceases on your end date of insurance.

The maximum duration of a journey covered under a **Single Trip Policy**, including any policy extension agreed to, by us, is 12 months. The maximum duration of each journey covered under an **Annual Multi-Trip Policy** is the maximum trip duration selected. You can choose to have a 30, 60 or 90-day maximum trip duration on the **Annual Multi-Trip Policy**.

If we evacuate you from your destination to Australia under [Section D1.1 Medical and evacuation](#) at our cost, your cover will end on the date you return to Australia. No premium is refundable under these circumstances.

A12 How a natural event is covered

Your policy does not provide cover for claims, related to or associated with any natural event (such as a snow storm or volcanic eruption) which starts before your start date of insurance.

If the natural event affects travel-related transport, infrastructure, systems and services associated with your journey for 24 hours or less, then cover will resume under and in accordance with your policy when travel-related transport, infrastructure, systems and services (previously affected by that natural event), resume and operate normally for at least 24 hours.

If the natural event affects travel-related transport, infrastructure, systems and services associated with your journey for more than 24 hours, then cover will resume under and in accordance with your policy when travel-related transport, infrastructure, systems and services (previously affected by that natural event), resume and operate normally for at least 21 consecutive days.

Depending on the scale of the natural event a whole or part of a country may not be covered.

A13 Excesses

You can choose to have a \$0, \$100 or \$250 excess on your policy. The excess you select will be confirmed on your Certificate of Insurance.

If you select an excess of \$100 or \$250, that excess will be payable once only per unexpected event except where the claim relates to a benefit under the following sections of this policy:

- a) [Section D1.6 Funeral expenses/return of mortal remains](#);
- b) [Section D6 Personal accident](#);

- c) [Section D7 Personal liability](#); and
- d) [Section D8 Rental vehicle excess](#).

Where a claim relates to these sections an excess will not be payable.

The excess will be deducted from any claim payment made to you.

A14 Cancelling or changing your journey before you leave

This policy automatically includes cover up to:

- a) \$2,500 per journey (on the Individual type of cover); or
- b) \$5,000 per journey (on the Family type of cover);

for actual and reasonable losses incurred by you because of an unexpected event, if you have to cancel or change the dates of your journey before leaving Australia.

When you apply for cover you have the option to pay an extra premium to increase this cover amount up to:

- a) \$5,000, \$10,000 or unlimited per journey (on the Individual type of cover); or
- b) \$10,000, \$20,000 or unlimited per journey (on the Family type of cover).

Your 'Cancelling or changing your journey' cover amount will be on a per journey basis and will be confirmed on your Certificate of Insurance. In determining the amount of cover you require, you should consider:

- a) the actual losses that may be incurred in the event of having to cancel or change the dates of your journey; and
- b) any refunds and credits you would be eligible to receive from third parties.

Please refer to [Section D2 Cancelling or changing your journey before you leave](#) to find out details of cover, sub limits and the terms and conditions that apply.

A15 Personal items

This policy provides different cover for unspecified personal items and specified personal items. When you apply for cover you have the option to apply for cover for specified personal item(s) valued above \$1,500. If we are able to provide cover for those specified items, you will need to pay an additional premium and they will be listed on your Certificate of Insurance.

There are also some items that are not covered under this policy. Please refer to [Section D4 Baggage and personal items](#) for details.

A16 Moped and motorbike cover

There is no cover under any section of this policy (except [Section D1.6 Funeral expenses/return of mortal remains](#))

where **you** are riding a moped or motorbike (whether as the driver or passenger). **You** do, however, have the option to select 'moped and motorbike cover' during the application process. If **you** have selected this option, paid an extra premium, and had moped and motorbike cover confirmed on **your Certificate of Insurance** then **you** will have cover. For more details on what cover is provided (including the terms and conditions of cover) please see [Section D9 Optional: Moped and motorbike cover](#).

A17 Skiing and snowboarding cover

There is no cover under any section of this **policy** (except [Section D1.6 Funeral expenses/return of mortal remains](#)) where **you** are on skis or a snowboard, or are on a mountain for the purpose of skiing or snowboarding. **You** do, however, have the option to select 'skiing and snowboarding cover' during the application process. If **you** have selected this option, paid an extra premium, and had skiing and snowboarding cover confirmed on **your Certificate of Insurance** then **you** will have cover. For more details on what cover is provided (including the terms and conditions of cover) please see [Section D10 Optional: Skiing and snowboarding cover](#).

A18 Currency and GST

All currency mentioned in this **policy** is in Australian dollars. The amount **you** are covered for (shown in the **coverage tables** in [Section D What is and isn't covered](#)) includes any applicable taxes or duties.

A19 How we work out your premium

When **you** apply for **your policy**, **you** will be advised of the premium. The premium is based on a number of factors, including:

- a) the number and age of people covered;
- b) **your** destinations covered;
- c) the length of cover;
- d) the length of time between **your start date of insurance** and **start date of journey** (on the **Single Trip Policy**);
- e) **your policy** option;
- f) **your excess**;
- g) **your maximum trip duration** (on the **Annual Multi-Trip Policy**);
- h) if **you** have added any specified personal item(s) and the value of those item(s);
- i) **your** 'Cancelling or changing your journey before you leave' cover amount;
- j) if **you** have selected 'Skiing and snowboarding cover';
- k) if **you** have selected 'Moped and motorbike cover'; and

- l) if **you** have selected to cover any **pre-existing medical condition(s)**.

Your total premium will include government taxes or levies (stamp duty and Goods and Services Tax (GST) if applicable.

Payment of the premium is acceptance of this **policy** wording.

A20 Confirming your cover

If **we** accept **your TravelCare** application, **we** will send **you** an email confirmation that includes:

- a) a copy of this **policy**;
- b) **your Certificate of Insurance**, which sets out details of **your policy** and the extent of that cover (if applicable); and
- c) any special conditions applying to **your policy** (including any **Endorsements to your Certificate of Insurance**).

Together, these documents form **your policy**.

A21 Policy communications

We will send all communications about **your policy** by email, to the email address **you** have provided to **us**.

The email shall be considered to be delivered to **you** on the day the email notification is sent.

A22 Extending your cover

If **you** choose to extend **your journey**, **you** can request an extension of **your policy** by emailing info@scti.com.au prior to **your end date of journey**.

If **you** have a **Single Trip Policy**, no extension will be granted once **your end date of insurance** has passed.

If **you** have an **Annual Multi-Trip Policy**, no extensions will be granted.

Any events that occur prior to the date of any extension being issued will not be considered as an **unexpected event** and no cover will apply.

If, after **your start date of journey**, **you** return to Australia is:

- a) delayed due to an **unexpected event**; and
- b) **we** have confirmed cover under this **policy**,

your period of insurance will be extended at no extra charge until **you** are reasonably able to return to Australia, subject to any limitations set out in this **policy**.

A23 Changing your policy

Any change to **your policy** that **you** request will be at **our** discretion and **we** are not obligated to accept any change requested by **you**.

If we do accept a change request by you, we will advise you of any additional premium payable and confirm the change by emailing you any special conditions (including on an updated **Certificate of Insurance** and/or on an **Endorsement to your Certificate of Insurance**). Any change to your policy will only take effect once we have received any additional premium requested by us and we have notified you of the change by email. [Section A6 Duty of disclosure](#) will apply.

In some cases, we will need to issue a new policy.

A24 Cooling-off period

If you are not completely satisfied with the terms and conditions of your policy, provided you have not made a claim you may cancel your policy within 14 days of your:

- a) start date of insurance (on the Single Trip Policy); or
- b) issue date of insurance (on the Annual Multi-Trip Policy),

but prior to your first start date of journey and receive a full refund. To cancel your policy visit www.scti.com.au.

A25 What happens if you cancel your cover after the cooling-off period

If on a Single Trip Policy you cancel your policy later than 14 days after your start date of insurance but prior to your start date of journey, you are entitled to a refund, less a \$35 cancellation premium.

If on an Annual Multi-Trip Policy you cancel your cover later than 14 days after your issue date of insurance but prior to your start date of insurance, you are entitled to a full refund.

You cannot cancel your policy if you have made a claim. No premium is refundable once a claim is made or after your:

- a) start date of journey (on the Single Trip Policy); or
- b) start date of insurance (on the Annual Multi-Trip Policy).

To cancel your policy, visit www.scti.com.au.

A26 When we may void or cancel your cover or reduce our liability to you

If at any time you have:

- a) failed to comply with your 'Duty of disclosure';
- b) made a misrepresentation to us;
- c) given us false information, documentation or statements;
- d) defrauded or attempted to defraud us;
- e) failed to comply with a relevant provision of the policy; or

- f) failed to notify us of matters as required by the policy,

we may:

- a) void the policy from the beginning or cancel the policy; and/or
- b) reduce our liability to you for any claim.

If we void or cancel the policy for any of these reasons, we will do so by giving you notice by email not less than 3 business days prior to cancelling your policy, and:

- a) we may not pay or reimburse claims;
- b) we may retain any premium paid; and
- c) your cover and the cover of all insureds listed on your Certificate of Insurance will end.

A27 Following instructions

We may not pay or reimburse any claim where our directions or instructions or those of Southern Cross Emergency Assistance have not been followed.

A28 Our discretion

The issuing of this policy is at our sole discretion. We may decline to offer cover or choose to offer cover on different terms and conditions, regardless of whether cover has been offered previously.

Any special terms and conditions that you receive in writing from us (including on your Certificate of Insurance and/or on an Endorsement to your Certificate of Insurance) will apply in addition to the terms and conditions contained in this policy wording.

A29 Incomplete, false or misleading information

If any information given to us is incomplete, false or misleading or you make a fraudulent claim:

- a) this policy shall become void;
- b) no claims will be payable; and
- c) we may take legal action against you.

A30 Australian law applies

The law of New South Wales, Australia shall apply, and the Courts of New South Wales, Australia will have exclusive jurisdiction in respect of any litigation in relation to this policy.

If the Financial Ombudsman Service (FOS) Australia (prior to 1 November 2018) or Australian Financial Complaints Authority (AFCA) (from 1 November 2018), other administrative body or Court decide that any part of this policy is illegal, void or unenforceable, this does not mean

that the remaining parts of this policy cannot be enforced.

A31 How to make a claim

To submit **your** claim please go to www.scti.com.au/claims, and enter the main policyholder's details to get **your** claim number, tell **us** about **your** claim, then post **your** supporting documents to **us**.

A32 When to make your claim

Claims must be submitted to **us** as soon as practicable after the **unexpected event** giving rise to the claim. If **we** require additional information, **we** will advise **you** of this.

A33 What to provide with your claim

You must provide all reasonable assistance, information and co-operation requested by **us**, including all necessary documents that **we** reasonably request (including sufficient evidence that is necessary to substantiate **your** claim, to **our** reasonable satisfaction).

This may include all relevant original receipts and documents where available, and as reasonably requested by **us** including without limitation:

- a) proof of refunds;
- b) translations;
- c) repair reports;
- d) reports from a registered medical practitioner;
- e) death certificates; and/or
- f) reports from police, airline, travel agent or other relevant authorities.

Your right to make a claim is subject to, and conditional on, **you** providing all authorisations which **we** are required to obtain to comply with privacy law, codes of practice or as required by other law applying in Australia and elsewhere. These authorisations can relate to the collection, holding, use and disclosure of information, which **we** require to investigate and verify **your** claim. Please see **our** privacy statement at www.scti.com.au/privacy for more information.

It is **your** responsibility to get the appropriate authorisation from all third parties to obtain and provide this information to **us**.

Photocopied, faxed or scanned documents will only be accepted if first agreed to by **us**.

A34 Other conditions relating to a claim

You may not claim for more than **your** actual costs. **You** cannot become 'better off' financially due to a claim.

If **you** make a claim for additional travel and

accommodation expenses, they must be of the same nature and class as originally purchased and cannot be upgraded without **our** prior written approval.

You must also demonstrate that **you** have acted in a reasonable manner and taken all reasonable steps to prevent loss and minimise any claim made under **your** policy in [Section D Coverage tables](#), or the whole or part of **your** claim may not be paid.

The maximum amount **we** will pay or reimburse for any claim made under any section of this policy is the section limit specified in the **coverage tables in Section D Coverage tables** subject to any applicable sub limit(s).

If all or part of any valid claim is covered by another source, including any travel, sickness, accident, health, or income protection insurance policies, banks and/or credit card providers, or **you** are eligible to receive any refunds, credits, rebates or discounts, then **you** must provide **us** with those details and **we** will only pay or reimburse the difference. If **you** can claim against anyone else, **you** must claim against them first before **we** will consider covering the difference. This condition does not apply to [Section D6 Personal accident](#).

A35 Subrogation

We have a right of subrogation and may, at **our** cost and in **your** name, take any action available to recover compensation from another party in respect of a claim. **You** must assist **us** in providing information about any third parties who **we** may recover a claim from and/or in any legal proceedings. **You** must tell **us** if **you** take legal proceedings.

This table summarises the benefits that this policy offers. For more details on what you are covered for and the exclusions and conditions that apply please ensure you read the relevant sections of your policy. Some of the sections have sub limit(s) for particular types of claims. Where the section has no sub limit(s), the section limit(s) apply.

Section limits			
Section		Type of cover	Maximum cover amount in AU\$
D1	Medical and evacuation <i>Excess applies (except for Funeral expenses/return of mortal remains benefit)</i>	Individual	UNLIMITED COVER for unexpected events that arise on your journey
		Family	
D2	Cancelling or changing your journey before you leave <i>Excess applies</i>	Individual	\$2,500 per journey or the amount selected ¹
		Family	\$5,000 per journey or the amount selected ¹
D3	Changes to your journey once you have left <i>Excess applies</i>	Individual	\$50,000 per journey
		Family	\$100,000 per journey
D4	Baggage and personal items <i>Excess applies</i>	Individual	\$25,000 per journey
		Family	\$50,000 per journey
D5	Cash, bank cards, travel documents and passports <i>Excess applies</i>	Individual	\$1,000 per journey
		Family	\$2,000 per journey
D6	Personal accident	Individual (16-80 years ²)	\$25,000 per journey
		Individual (15 years or under, or 81 years or over ²)	\$1,000 per journey
		Family (16-80 years ²)	\$50,000 per journey
		Family (15 years or under, or 81 years or over ²)	\$1,000 per journey
D7	Personal liability	Individual	\$1,000,000 per journey
		Family	
D8	Rental vehicle excess	Individual	\$5,000 per journey
		Family	
D9	Optional: Moped and motorbike cover ³ <i>Excess may apply - check the relevant section of the policy for further details</i>	Individual	As per relevant section ³
		Family	
D10	Optional: Skiing and snowboarding cover ⁴ <i>Excess may apply - check the relevant section of the policy for further details</i>	Individual	As per relevant section ⁴
		Family	

¹ If you have selected to pay an extra premium to increase this cover amount, the amount you select will be stated on your Certificate of Insurance

² Age as of your start date of insurance

³ If selected, you will have cover under sections D1, D3, D4, D5, D6 and D8 of this policy where an unexpected event arises while you are riding a moped or motorbike (whether as the driver or passenger) while on your journey. Maximum cover amounts will be as per the maximum cover amounts set out in each relevant section

⁴ If selected, you will have cover under sections D1, D3, D4, D5, D6, D7 and D8 of this policy where an unexpected event arises while you are skiing or snowboarding while on your journey. Maximum cover amounts will be as per the maximum cover amounts set out in each relevant section

Sub limits

Section	Type of claim	Sub limits that apply in AU\$
---------	---------------	-------------------------------

D1 Medical and evacuation

D1	Directly or indirectly related to terrorism	\$100,000 per journey
D1.2	Emergency dental treatment	\$750 per person, per journey
D1.3	Cash allowance whilst in hospital (after 72 hours)	\$100 per complete 24 hour period, up to \$3,000 per person, per journey
D1.5	Accompanying person	\$5,000 per journey
D1.6	Funeral expenses/return of mortal remains	\$15,000 per deceased person

D2 Cancelling or changing your journey before you leave

D2	Relating to frequent flyer points (used to purchase a transport ticket)	Up to the lower amount of: <ul style="list-style-type: none"> a) the 'Cancelling or changing your journey' cover amount as confirmed on your Certificate of Insurance; or b) the equivalent amount if your frequent flyer points were redeemed as a dollar value; or c) the equivalent amount as advised by the transport provider if your frequent flyer points were redeemed without a dollar value; or d) the amount charged for the frequent flyer points company to reinstate the frequent flyer points; up to a maximum of \$5,000 per journey
D2	Relating to an existing condition of a relevant person	The 'Cancelling or changing your journey' cover amount as confirmed on your Certificate of Insurance up to a maximum of \$5,000 per journey
D2.2	Delayed journey to a special event	The 'Cancelling or changing your journey' cover amount as confirmed on your Certificate of Insurance , up to a maximum of \$3,000 per person, \$6,000 per journey. A claim can only be made under Section D2.2 or Section D3.3 combined to \$3,000 per person, \$6,000 per journey

D3 Changes to your journey once you have left

D3	Relating to frequent flyer points (used to purchase a transport ticket)	Up to the lower amount of: <ul style="list-style-type: none"> a) the equivalent amount if your frequent flyer points were redeemed as a dollar value; or b) the equivalent amount as advised by the transport provider if your frequent flyer points were redeemed without a dollar value; or c) the amount charged for the frequent flyer points company to reinstate the frequent flyer points; up to a maximum of \$5,000 per journey
D3	Relating to an existing condition of a relevant person	\$2,500 per person, \$5,000 per journey
D3.1	Travel interruption (after 12 hours delay)	\$30,000 per journey, or qualifying expenses incurred within the first 30 days you are delayed after the 12-hour interruption, whichever is lower
D3.3	Delayed journey to a special event	\$3,000 per person, \$6,000 per journey. A claim can only be made under Section D2.2 or Section D3.3 combined to \$3,000 per person, \$6,000 per journey

D4 Baggage and personal items

D4.1	Unspecified jewellery (or pair or set) and watches. Depreciation applies	Up to a maximum for all items of \$2,500 per journey
D4.1	Unspecified laptops, personal computers, tablets, cameras (including related accessories). Depreciation applies	\$3,000 per item, up to a maximum for all items of \$10,000 per journey
D4.1	Other unspecified items (or pair or set of items) including related accessories. Depreciation applies	\$1,500 per item
D4.2	Specified items (or a pair or set) including related accessories (in each case inclusive of accessories as a set of equipment items)	\$10,000 per item, up to a maximum for all items of \$15,000 per journey
D4.3	Baggage delay (after 12 hours delay) during your overseas journey	\$1,000 per person, \$5,000 per journey
D4.4	Essential medication	\$500 per person, per journey

D5 Cash, bank cards, travel documents and passports

D5.1	Cash	\$500 per journey
------	------	-------------------

D6 Personal accident

D6.1	Loss of income (16-80 years ¹)	\$6,500 per person (up to \$500 per week), \$13,000 per journey
D6.1	Loss of income (15 years or under, or 81 years or over ¹)	Up to \$500 per week, \$1,000 per journey

¹ Age as of your start date of insurance

Section B

Cover for health conditions

B1

What is a pre-existing medical condition?

A **pre-existing medical condition** is any illness or injury of any person named on your **Certificate of Insurance**, which that person is aware of, or a reasonable person in that person's circumstances ought to have been aware of, which in the last 3 years prior to **you**:

- a) **start date of insurance** (on the **Single Trip Policy**); or
- b) **issue date of insurance** (on the **Annual Multi-Trip Policy**),

that person has sought, received, been recommended or is waiting for:

- a) advice from a health professional;
- b) tests, investigations or specialist consultations;
- c) care, treatment, or medical attention including surgery; or
- d) medication or a script for medication,

whether or not a medical diagnosis has been made.

B2

Cover for pre-existing medical condition(s)

This **policy** doesn't automatically cover **pre-existing medical conditions**. However, we may be able to offer **you** cover for **your pre-existing medical conditions** once **you** have carried out an online medical assessment.

To help **you** complete the medical assessment we have split **pre-existing medical condition(s)** into two types:

- a) **heart, vascular or lung illness** or Type 2 diabetes; and
- b) any other **pre-existing medical condition**.

There will be some **pre-existing medical conditions** that **we** are unable to offer cover for.

B3

When you must tell us about your pre-existing medical conditions

If **you** have any **heart, vascular or lung illness** or Type 2 diabetes **you** must tell us about these, as well as any other **pre-existing medical conditions** that **you** may have when **you** complete the online medical assessment during the application process.

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

B4

When you can choose to tell us about your pre-existing medical condition

If **you** have a **pre-existing medical condition** that is NOT a **heart, vascular or lung illness** or Type 2 diabetes, **you** can decide whether **you** want to tell us about these **pre-existing medical conditions** when **you** apply for cover.

If **you** do wish to apply to cover one or more of your **pre-existing medical condition(s)** **you** must:

- a) complete the online medical assessment during the application process; and
- b) tell us about ALL of your **pre-existing medical conditions**.

If **you** do wish to apply for cover for your **pre-existing medical condition(s)** and **you** don't tell us about ALL your **pre-existing medical conditions**, it could affect your cover.

B5

Medical assessment outcome and choices

If **we** do offer to cover your **pre-existing medical condition(s)** **you** can choose to:

- a) accept **our** offer and pay any additional premium. Once **we** have received any additional premium **you** will receive an email from us confirming cover for **your pre-existing medical condition(s)**, which will be listed as **covered condition(s)** on your **Certificate of Insurance**; or
- b) decline **our** offer. **You** won't need to pay any additional premium and **we** will not pay any claims, costs or losses under any section of this **policy**, directly or indirectly arising from, related to or associated with **your pre-existing medical conditions**. The exception to this is that your **pre-existing medical condition(s)** are covered under [Section D1.6 Funeral expenses/return of mortal remains](#) (unless a **terminal condition** is confirmed before your start date of journey).

If **we** tell **you** that **we** are unable to offer **you** cover for your **pre-existing medical condition(s)** then **we** will not pay any claims, costs or losses under any section of this **policy**, directly or indirectly arising from, related to or associated with **your pre-existing medical conditions**. The exception to this is that **your pre-**

existing medical condition(s) are covered under [Section D1.6 Funeral expenses/return of mortal remains](#) (unless a terminal condition is confirmed before your start date of journey).

Once we have issued your policy, you cannot add cover for any other pre-existing medical condition(s).

B6 Undiagnosed health condition(s)

As we can't assess:

- a) your undiagnosed pre-existing medical condition(s); or
- b) any new undiagnosed illness or injury that occurs between you:
 - i) start date of insurance and your start date of journey (on the Single Trip Policy); or
 - ii) issue date of insurance and your first start date of journey, or prior to your start date of journey for each journey (on the Annual Multi-Trip Policy),

we cannot offer cover for these health conditions and we will not pay any claims, costs or losses under any section of this policy, directly or indirectly arising from, related to or associated with (a) and (b) above.

The exception to this is that your undiagnosed pre-existing medical condition(s) and any new undiagnosed illness or injury are covered under [Section D1.6 Funeral expenses/return of mortal remains](#) (unless a terminal condition is confirmed before your start date of journey).

B7 New health events exclusion

If you have any change to your covered condition(s) (including without limitation, any change in the prognosis of a covered condition) or develop any new illness or injury between you:

- a) start date of insurance and your start date of journey (on the Single Trip Policy); or
- b) issue date of insurance and your first start date of journey, or prior to your start date of journey for each journey (on the Annual Multi-Trip Policy),

then we will not pay any claims, costs or losses under any section of this policy, directly or indirectly arising from, related to or associated with that change to your covered condition(s) or that new illness or injury.

The exceptions to this are:

- a) that illnesses or injuries are covered under [Section D1.6 Funeral expenses/return of mortal remains](#) (unless a terminal condition is confirmed before your start date of journey); and

- b) where we agree to cover the change to your covered condition(s) or new illness or injury. You must call us and tell us about it so we can carry out a medical assessment and let you know if we are able to offer you cover and if so, the amount of additional premium that may be payable and any special terms and conditions that may apply.

Any further deposits or payments made in relation to your journey after you become aware of:

- a) any change to your covered condition(s) (including without limitation, any change in the prognosis of your covered condition); or
- b) any new illness or injury,

are at your own risk and may not be covered under your policy.

B8 Your cover if you are on a waiting list or scheduled to receive a procedure

You will not be covered under [Section D2 Cancelling or changing your journey before you leave](#) or [Section D3 Changes to your journey once you have left](#) for any claims, costs or losses directly or indirectly arising from, related to or associated with healthcare services and procedures (including overnight or day surgery), which you were on a waiting list for, or scheduled to receive, prior to your start date of insurance.

This applies even if your health conditions are listed as covered condition(s) on your Certificate of Insurance or an Endorsement to your Certificate of Insurance.

B9 Cover for the health of relevant person(s)

It is important that you consider the health of a relevant person(s) when you arrange your travel insurance as there is limited cover available for unexpected events that relate to a relevant person, provided under [Section D2 Cancelling or changing your journey before you leave](#) and [Section D3 Changes to your journey once you have left](#).

Section C

Cover for pregnancy

What is covered

This **policy** automatically provides cover for costs or losses relating to pregnancy up to and including the 20th week providing the pregnancy was without complication prior to **your start date of insurance**.

This includes:

- a) pregnancy (single);
- b) pregnancy (multiple, for example twins or triplets); and
- c) pregnancy through fertility treatment.

We will pay for emergency medical treatment if the claim is for costs or losses arising as a result of medical complications only (including early child birth where relevant).

What is not covered

We will not pay for any claims, costs or losses directly or indirectly arising from, related to or associated with:

- a) common pregnancy symptoms including breast tenderness, constipation, fatigue, frequent urination, heartburn and nausea (morning sickness); or
- b) any **pre-existing medical condition(s)** relating to pregnancy (for example pre-eclampsia, recurrent miscarriage (i.e. three or more miscarriages), small for date baby and postnatal depression) that are not **covered condition(s)**.

For more information about **pre-existing medical conditions** please refer to [Section B Cover for health conditions](#).

Section D

What is and isn't covered

D1 Medical and evacuation

D1 Coverage table		Maximum cover limits in AU\$
Type of cover	Single Trip Policy or Annual Multi-Trip Policy	
Individual	UNLIMITED COVER for unexpected events that arise while on your journey. Sub limits apply	
Family		
Excess	Applies except for Section D1.6 Funeral expenses/return of mortal remains benefit	
Section	Type of claim	Sub limits that apply
D1	Directly or indirectly related to terrorism	\$100,000 per journey
D1.2	Emergency dental treatment	\$750 per person, per journey
D1.3	Cash allowance whilst in hospital (after 72 hours)	\$100 per complete 24 hour period, up to \$3,000 per person, per journey
D1.5	Accompanying person	\$5,000 per journey
D1.6	Funeral expenses/return of mortal remains	\$15,000 per deceased person

D.
What is and isn't covered



When to contact us for prior approval

If you:

- need to be admitted into a hospital; or
- require a surgical procedure/treatment; or
- at any time become aware, or anticipate your medical or related expenses will exceed \$2,000;

you or someone acting on your behalf, must contact **Southern Cross Emergency Assistance** for prior approval as soon as practicable.

Please note we may not be liable for any losses that arise as a result of you, or someone acting on your behalf, not contacting **Southern Cross Emergency Assistance** for prior approval as soon as practicable.

When to pay and claim

If you need to visit a registered medical practitioner for a consultation or a registered dentist for emergency dental treatment, and you do not require hospitalisation or any further medical treatment during your journey you DO NOT need to contact **Southern Cross Emergency Assistance**. Instead simply pay your account and submit a claim to us with your supporting documents.

Medical standards or services

We are not responsible for the medical standards or services overseas and you acknowledge and accept that different places, countries, facilities and service providers may have lower medical standards and services than in Australia.

D1.1

Medical and evacuation

What is covered

If as a result of an **unexpected event**, you require medical treatment during **your journey**, we will pay or reimburse you an amount, up to the amount stated in the [Section D1 Coverage table](#), for actual and reasonable **medical expenses** incurred, or arrange payment for a qualifying hospitalisation claim.

If we have confirmed that **your medical expenses** are covered, and you are deemed medically fit to travel by a registered medical practitioner, we can evacuate you, at our cost, to Australia or to another country as specified by us for further treatment.

Conditions of cover

There is no cover if:

- a) you decline to be evacuated in accordance with our instructions. In this instance, you will only be covered for **medical expenses** incurred up to the date and time that we required your evacuation.

What is not covered

We will not pay or reimburse you for any claims, costs or losses directly or indirectly arising from, related to or associated with:

- a) any medical or related expenses relating to your hospital admittance or surgical treatment that arise because of you, or someone acting on your behalf, not contacting **Southern Cross Emergency Assistance** for prior approval as soon as practicable;
- b) specialist treatment (including physiotherapy and chiropractic treatment) without a referral from a registered medical practitioner;
- c) check-ups, self-prescribed medicine, treatment for infertility, maintenance examinations for preventative medicine, preventative treatment (including contraception and vaccines), and convalescence for treatment of a condition not detrimental to your health;
- d) anything mentioned in [Section D1.7 Other losses we don't cover](#); or
- e) anything mentioned in [Section E General exclusions](#).

D1.2

Emergency dental treatment

What is covered

If as a result of an **unexpected event**, you require emergency dental treatment during **your journey**, we will pay or reimburse you, for actual and reasonable expenses incurred up to the amount stated in the [Section D1 Coverage table](#), for emergency dental treatment during

your journey that is:

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

What is not covered

We will not pay or reimburse you for any claims, costs or losses directly or indirectly arising from, related to or associated with:

- a) check-ups, preventative treatment, normal dental wear and tear, normal maintenance of dental health, tooth decay/dental cavities, any treatment resulting from a lack of regular dental maintenance and/or hygiene, or (except to the extent that is necessary to treat any **injury** claimed under [Section D1.2 Emergency dental treatment](#)) dental bridges, dental restoration work, caps, crowns, precious metal costs, pins, fittings, fillings or root canals;
- b) anything mentioned in [Section D1.7 Other losses we don't cover](#); or
- c) anything mentioned in [Section E General exclusions](#).

D1.3

Cash allowance whilst in hospital

What is covered

If you are required to remain in hospital **overseas** for more than 72 hours continuously, then as long as we have confirmed:

- a) we will cover **your medical expenses** under [Section D1.1 Medical and evacuation](#); or
- b) we would have covered **your medical expenses** under [Section D1.1 Medical and evacuation](#) but instead this is covered under public funded services (including where you are in a country that has a reciprocal health agreement with Australia),

we will pay you, up to the amount stated in the [Section D1 Coverage table](#).

What is not covered

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

- a) any claim for **medical expenses** not accepted by us; or
- b) anything mentioned in [Section E General exclusions](#).

D1.4

Extra travel and accommodation

What is covered

If Southern Cross Emergency Assistance has confirmed that you are not fit to travel and we have confirmed:

- a) we will cover your medical expenses under [Section D1.1 Medical and evacuation](#); or
- b) we would have covered your medical expenses under [Section D1.1 Medical and evacuation](#) but instead this is covered under public funded services (including where you are in a country that has a reciprocal health agreement with Australia),

we will pay or reimburse you up to the amount stated in the [Section D1 Coverage table](#) for the necessary, actual and reasonable costs incurred related to:

- a) travel;
- b) communication;
- c) accommodation; and
- d) meals,

for yourself and any other person named on your Certificate of Insurance accompanying you, until you are fit to travel.

What is not covered

We will not pay or reimburse you for any claims, costs or losses directly or indirectly arising from, related to or associated with:

- a) anything mentioned in [Section E General exclusions](#).

D1.5 Accompanying person

What is covered

If you are in hospital for more than 10 days and travelling alone, then as long as we have confirmed:

- a) we will cover your medical expenses under [Section D1.1 Medical and evacuation](#); or
- b) we would have covered your medical expenses under [Section D1.1 Medical and evacuation](#) but instead this is covered under public funded services (including where you are in a country that has a reciprocal health agreement with Australia),

we will pay or reimburse you, up to the amount stated in the [Section D1 Coverage table](#), for someone you choose:

- a) to take a scheduled return economy flight from Australia to the place where you are receiving medical treatment; and
- b) the actual and reasonable costs of that person's accommodation and meal expenses.

What is not covered

We will not pay or reimburse you for any claims, costs or losses directly or indirectly arising from, related to or associated with:

- a) any claim for medical expenses not accepted by us; or
- b) anything mentioned in [Section E General exclusions](#).

D1.6 Funeral expenses/return of mortal remains

What is covered

In the event of your death during your journey, your estate must contact Southern Cross Emergency Assistance and we will pay or reimburse actual and reasonable costs, up to the amount stated in the [Section D1 Coverage table](#):

- a) to cremate or embalm your body;
- b) for funeral expenses incurred in the area where the death occurred or to return your remains to your home town in Australia; and
- c) for a scheduled return economy flight for an immediate family member to assist with (b) above.

We do not require evidence that your death was caused by an unexpected event, however sufficient evidence of your death will need to be provided to our reasonable satisfaction.

What is not covered

We will not pay or reimburse you for any claims, costs or losses directly or indirectly arising from, related to or associated with a terminal condition (which is confirmed before your start date of journey).

D1.7 Other losses we don't cover

We will not pay or reimburse you for any claims, costs or losses directly or indirectly arising from, related to or associated with:

- a) private medical treatment overseas where public care or treatment is available, whether or not that public health care is available under any reciprocal health agreement between the Australian and foreign governments;
- b) medical or dental treatment incurred in Australia, unless you are travelling on a cruise where travel within Australia is included as part of a cruise itinerary that also includes travel overseas (see [Section A10 Cruises](#)); or
- c) medical expenses incurred directly or indirectly due to the error of a medical provider.

D2

Cancelling or changing your journey before you leave

D2 Coverage table		Maximum cover limits in AU\$
Type of cover	Single Trip Policy or Annual Multi-Trip Policy	
Individual	\$2,500 per journey or if you have selected to pay an extra premium to increase this cover amount, the amount you selected and that is stated on your Certificate of Insurance. Sub limits apply	
Family	\$5,000 per journey or if you have selected to pay an extra premium to increase this cover amount, the amount you selected and that is stated on your Certificate of Insurance. Sub limits apply	
Excess	Applies	
Section	Type of claim	Sub limits that apply
D2	Relating to frequent flyer points (used to purchase a transport ticket)	Up to the lower amount of: <ul style="list-style-type: none"> a) the 'Cancelling or changing your journey' cover amount as confirmed on your Certificate of Insurance; or b) the equivalent amount if your frequent flyer points were redeemed as a dollar value; or c) the equivalent amount as advised by the transport provider if your frequent flyer points were redeemed without a dollar value; or d) the amount charged for the frequent flyer points company to reinstate the frequent flyer points, up to a maximum of \$5,000 per journey
D2	Relating to an existing condition of a relevant person	The 'Cancelling or changing your journey' cover amount as confirmed on your Certificate of Insurance up to a maximum of \$5,000 per journey
D2.2	Delayed journey to a special event	Up to the lower amount of: <ul style="list-style-type: none"> a) the 'Cancelling or changing your journey' cover amount as confirmed on your Certificate of Insurance; or b) \$3,000 per person, \$6,000 per journey. A claim can only be made under Section D2.2 or Section D3.3 combined to \$3,000 per person, \$6,000 per journey



Important things to know

If you make a claim for additional travel and accommodation expenses, they must be of the same nature and class as originally purchased and cannot be upgraded without our prior written approval.

Any reimbursement will be less all refunds and credits you are eligible to receive from third parties in respect of both your additional costs and your unused prepaid costs. You must provide proof of such refunds or prove that your costs are non-refundable.

D2.1 Cancelling or changing your journey dates

What is covered

If as a result of an **unexpected event**, you have to cancel or change the dates of **your journey** before leaving Australia we will reimburse you the lower amount of either:

- a) the total value of **your** actual and reasonable additional costs; or
- b) the total value of **your** unused, prepaid costs;

for each equivalent expense type (including **scheduled transport**, accommodation, tours, meals and communication) up to the amount stated in the [Section D2 Coverage table](#), less all refunds and credits you are eligible to receive from third parties in respect of both **your** additional costs and **your** unused prepaid costs.

Conditions of cover

Anything mentioned in [Section D2.3 Conditions of cover](#).

What is not covered

We will not reimburse you for any claims, costs or losses directly or indirectly arising from, related to or associated with:

- a) anything mentioned in [Section D2.4 Other losses we do not cover](#); or
- b) anything mentioned in [Section E General exclusions](#).

D2.2 Delayed journey to a special event

What is covered

We will reimburse you for the actual and reasonable additional costs of travelling on alternative transport to enable you to attend the **special event** as planned, up to the amount stated in the [Section D2 Coverage table](#) if as a result of an **unexpected event**:

- a) **your journey** to attend a **special event** is delayed before leaving Australia; and
- b) the **special event** cannot be delayed or rescheduled.

Conditions of cover

Anything mentioned in [Section D2.3 Conditions of cover](#).

What is not covered

We will not reimburse you for any claims, costs or losses directly or indirectly arising from, related to or associated with:

- a) any amount that is refunded or credited by another party;
- b) anything mentioned in [Section D2.4 Other losses we do not cover](#); or
- c) anything mentioned in [Section E General exclusions](#).

D2.3 Conditions of cover

- a) We will only reimburse you to cancel or change the dates of **your journey** once per **unexpected event**.
- b) The **unexpected event** must directly relate to you or a **relevant person**.
- c) Where the **unexpected event** directly relates to a **relevant person**, the **unexpected event** must result in that **relevant person's**:
 - i. death;
 - ii. admission to a public or private hospital, or a hospital wing of a rest home, for inpatient care relating to non-elective treatment;
 - iii. admission to end stage palliative care; or
 - iv. diagnosis of a **terminal condition**, or a condition requiring radiotherapy or chemotherapy.
- d) Any reimbursement will be less all refunds and credits you are eligible to receive from third parties. You must provide proof of such refunds or prove that **your** costs are non-refundable.

D2.4 Other losses we do not cover

We will not reimburse you for any claims, costs or losses directly or indirectly arising from, related to or associated with:

- a) cancellations or changes to **your** travel arrangements due to healthcare services and procedures (including overnight or day surgery) which you were on a waiting list for or scheduled to receive prior to **your start date of insurance**. This applies even if **your** health conditions are listed as **covered condition(s)** on your **Certificate of Insurance** or an **Endorsement to your Certificate of Insurance**;
- b) any losses that arise as a result of you, or someone acting on **your** behalf, not notifying **your** service providers as soon as practicable to prevent losses, such as loss of deposit or additional fees being charged;
- c) **your** disinclination to travel, **your** personal wishes or the disinclination to travel on the part of any other person upon whom **your** travel depends;
- d) **your** return travel to Australia if you did not hold a prepaid return ticket to Australia at the time of the **unexpected event**;
- e) work or academic related commitments (including at the request or requirement of an employer or academic provider);
- f) **your** financial circumstances, or currency rate fluctuations;
- g) **your** failure to check-in or board at the correct prescribed time for **scheduled transport** services, or to pre-arrange and confirm that visas, visa waivers, requirements to enter a particular destination e.g.

Electronic System for Travel Authorisation (ESTA), passports, transport tickets, or any other bookings, were valid and correct, and carried with **you**;

- h) delays and rescheduling caused by transport providers, or for which a transport provider is responsible, where the costs are recoverable from the transport provider or any other source;
- i) the error, default or **financial collapse** of any service provider;
- j) **you** not having a confirmed seat, booking or reservation, including travelling on standby tickets, or not complying with **your** obligations to make any return **journey** within the required time period stipulated in any form of open travel arrangements;
- k) payments for ceremonies or receptions, including wedding festivities and cultural events;
- l) an **epidemic illness** or **pandemic illness**, or the threat or perceived threat of any such **epidemic illness** or **pandemic illness**;
- m) acts of **terrorism** or the threat or perceived threat of **terrorism**;
- n) costs that are refunded or credited by another party;
- o) or a travel advisory risk rating of 'do not travel' or 'reconsider your need to travel' issued by the Australian Government Department of Foreign Affairs and Trade and published on their website (www.smartraveller.gov.au) prior to:
 - i. **your start date of insurance** (on a **Single Trip Policy**); or
 - ii. **your start date of insurance** and prior to the date which any part of each **journey** is booked and/or paid for (on an **Annual Multi-Trip Policy**); or
- p) anything mentioned in [Section E General exclusions](#).



Changes to your journey once you have left

D3 Coverage table		Maximum cover limits in AU\$
Type of cover	Single Trip Policy or Annual Multi-Trip Policy	
Individual	\$50,000 per journey. Sub limits apply	
Family	\$100,000 per journey. Sub limits apply	
Excess	Applies	
Section	Type of claim	Sub limits that apply
D3	Relating to frequent flyer points (used to purchase a transport ticket)	Up to the lower amount of: a) the equivalent amount if your frequent flyer points were redeemed as a dollar value; or b) the equivalent amount as advised by the transport provider if your frequent flyer points were redeemed without a dollar value; or c) the amount charged for the frequent flyer points company to reinstatement the frequent flyer points; up to a maximum of \$5,000 per journey
D3	Relating to an existing condition of a relevant person	\$2,500 per person, \$5,000 per journey
D3.1	Travel interruption (after 12 hours delay)	\$30,000 per journey , or qualifying expenses incurred within the first 30 days you are delayed after the 12-hour interruption, whichever is lower.
D3.3	Delayed journey to a special event	\$3,000 per person, \$6,000 per journey . A claim can only be made under Section D2.2 or Section D3.3 combined to \$3,000 per person, \$6,000 per journey



Important things to know

If **you** make a claim for additional travel and accommodation expenses, they must be of the same nature and class as originally purchased and cannot be upgraded without **our** prior written approval.

Any reimbursement will be less any refunds or credits **you** are eligible to receive. **You** must provide proof of such refunds or prove that **your** costs are non-refundable.

D3.1 Travel interruption

What is covered

If because of an **unexpected event** your travel is interrupted for more than 12 hours and you remain **overseas on your journey**, we will pay or reimburse you for your actual and reasonable:

- a) additional costs (so you can continue your original planned journey); or
- b) unused, prepaid costs,

for each equivalent expense type (including **scheduled transport**, accommodation, tours, meals and communication), up to the amount stated in the [Section D3 Coverage table](#), less all refunds and credits you are eligible to receive from third parties in respect of both your additional costs and your unused prepaid costs.

Where the **unexpected event** relates to an **immediate family member located overseas**, we will only reimburse costs up to the equivalent value to return you to Australia.

Conditions of cover

Anything mentioned in [Section D3.4 Conditions of cover](#).

What is not covered

We will not pay or reimburse you for any claims, costs or losses directly or indirectly arising from, related to or associated with:

- a) anything mentioned in [Section D3.5 Other losses we do not cover](#); or
- b) anything mentioned in [Section E General exclusions](#).

D3.2 Cutting your journey short

What is covered

If you have to cut your journey short and return to Australia because of an **unexpected event**, we will pay or reimburse you for your actual and reasonable:

- a) additional costs to cut your journey short and return to Australia; or
- b) unused prepaid costs,

for each equivalent expense type (including **scheduled transport**, accommodation, tours, meals and communication) up to the amount stated in the [Section D3 Coverage table](#), less all refunds and credits you are eligible to receive from third parties in respect of both your additional costs and your unused prepaid costs.

Note: If you have a **Single Trip Policy** and you return to Australia early but then choose to return **overseas**, you will need to buy a new policy before leaving Australia.

Conditions of cover

Anything mentioned in [Section D3.4 Conditions of cover](#).

What is not covered

We will not pay or reimburse you for any claims, costs or losses directly or indirectly arising from, related to or associated with:

- a) any amount that is refunded or credited by another party;
- b) anything mentioned in [Section D3.5 Other losses we do not cover](#); or
- c) anything mentioned in [Section E General exclusions](#).

D3.3 Delayed journey to a special event

What is covered

We will reimburse you for the actual and reasonable additional costs of travelling on alternative transport to enable you to attend the **special event** as planned, up to the amount stated in the [Section D3 Coverage table](#) if as a result of an **unexpected event**:

- a) your journey to attend a **special event** is delayed once you have left Australia; and
- b) the **special event** cannot be delayed or rescheduled.

Conditions of cover

Anything mentioned in [Section D3.4 Conditions of cover](#).

What is not covered

We will not reimburse you for any claims, costs or losses directly or indirectly arising from, related to or associated with:

- a) any amount that is refunded or credited by another party;
- b) anything mentioned in [Section D3.5 Other losses we do not cover](#); or
- c) anything mentioned in [Section E General exclusions](#).

D3.4 Conditions of cover

- a) The **unexpected event** must directly relate to you or a **relevant person**.
- b) Where the **unexpected event** directly relates to a **relevant person**, the **unexpected event** must result in that **relevant person's**:
 - i. death;
 - ii. admission to a public or private hospital, or a hospital wing of a rest home, for inpatient care relating to non-elective treatment;
 - iii. admission to end stage palliative care; or
 - iv. diagnosis of a **terminal condition**, or a condition requiring radiotherapy or chemotherapy.

- c) Any reimbursement will be less all refunds and credits **you** are eligible to receive from third parties. **You** must provide proof of such refunds or prove that **your** costs are non-refundable.
- d) If **you** do not hold a return ticket to Australia at the time of an **unexpected event** we will deduct from any claim an amount equal to **your** original carrier's one way economy class fare for the route used for **your** return, as published on the date **your** claim is finalised by **us**.

D3.5 Other losses we do not cover

We will not pay or reimburse **you** for any claims, costs or losses directly or indirectly arising from, related to or associated with:

- a) cancellations or changes to **your** travel arrangements due to healthcare services and procedures (including overnight or day surgery) which **you** were on a waiting list for or scheduled to receive prior to **your start date of insurance**. This applies even if **your** health conditions are listed as **covered condition(s)** on **your Certificate of Insurance** or an **Endorsement to your Certificate of Insurance**;
- b) **your** disinclination to travel, **your** personal wishes or the disinclination to travel on the part of any other person upon whom **your** travel depends;
- c) **your** return travel to Australia if **you** did not hold a prepaid return ticket to Australia at the time of the **unexpected event**, other than cover as provided under [Section D3.4 Conditions of cover](#);
- d) work or academic related commitments (including at the request or requirement of an employer or academic provider);
- e) **your** financial circumstances or currency rate fluctuations;
- f) **your** failure to check-in or board at the correct prescribed time for **scheduled transport** services, or to pre-arrange and confirm that visas, visa waivers, requirements to enter a particular destination e.g. Electronic System for Travel Authorisation (ESTA), passports, transport tickets, or any other bookings, were valid and correct, and carried with **you**;
- g) delays and rescheduling caused by transport providers, or for which a transport provider is responsible, where the costs are recoverable from the transport provider or any other source;
- h) the error, default or **financial collapse** of any service provider;
- i) **you** not having a confirmed seat, booking or reservation, including travelling on standby tickets, or not complying with **your** obligations to make any return **journey** within the required time period stipulated in any form of open travel arrangements;
- j) payments for ceremonies or receptions, including wedding festivities and cultural events;

- k) an **epidemic illness** or **pandemic illness**, or the threat or perceived threat of any such **epidemic illness** or **pandemic illness**;
- l) acts of **terrorism** or the threat or perceived threat of **terrorism**;
- m) costs that are refunded or credited by another party; or
- n) a travel advisory risk rating of 'do not travel' or 'reconsider your need to travel' issued by the Australian Government Department of Foreign Affairs and Trade and published on their website (www.smartraveller.gov.au) prior to **your start date of journey**.

D4 Baggage and personal items

D4 Coverage table		Maximum cover limits in AU\$
Type of cover	Single Trip Policy or Annual Multi-Trip Policy	
Individual	\$25,000 per journey. Sub limits apply	
Family	\$50,000 per journey. Sub limits apply	
Excess	Applies	
Section	Type of claim	Sub limits that apply
D4.1	Unspecified jewellery (or pair or set) and watches. Depreciation applies	Up to a maximum for all items of \$2,500 per journey
D4.1	Unspecified laptops, personal computers, tablets, cameras (including related accessories). Depreciation applies	\$3,000 per item, up to a maximum for all items of \$10,000 per journey
D4.1	Other unspecified items (or pair or set of items) including related accessories. Depreciation applies	\$1,500 per item
D4.2	Specified items (or a pair or set) including related accessories (in each case inclusive of accessories as a set of equipment items)	\$10,000 per item, up to a maximum for all items of \$15,000 per journey
D4.3	Baggage delay (after 12 hours delay) during your overseas journey	\$1,000 per person, \$5,000 per journey
D4.4	Essential medication	\$500 per person, per journey

D4.1 Lost, stolen and damaged unspecified items

What are unspecified personal items?

Unspecified items are all personal items which you haven't specified or paid an additional premium for and which are not listed on your Certificate of Insurance.

What is covered

We will cover your unspecified personal items up to the amount stated in the [Section D4 Coverage table](#) if:

- a) your unspecified personal items are lost, stolen or damaged during your journey as a result of an unexpected event;
- b) you provide proof to our reasonable satisfaction that you were on your journey at the time of the loss, theft or damage. This may include:
 - i. a copy of your passport stamps and the identification page;
 - ii. a copy of your boarding pass; or
 - iii. any other official documentation that proves to our reasonable satisfaction that you were on your journey;
- c) you have:
 - i. not left your unspecified personal items unattended; and
 - ii. exercised reasonable care at all times for the safety and security of your personal items.

The degree of care that needs to be taken is proportionate to the value of **your** unspecified personal items;

- d) **you** have taken all reasonable actions within **your** power to recover **your** unspecified personal items;
 - e) **you** have reported the loss, theft or damage of **your** unspecified personal items as soon as practicable:
 - i. to police, security, or appropriate authorities; and
 - ii. if the loss, theft or damage occurred while in the custody of any service provider (including **scheduled transport** providers, hotels, travel or tour operators) to them, and lodged a claim with them,
- and a full written report is obtained and provided to **us**;
- f) **you** have provided proof of ownership and value for **your** lost, stolen or damaged unspecified personal items to **our** reasonable satisfaction; and
 - g) any damaged unspecified personal items have been retained where possible for potential inspection by **us** at **our** request.

We are entitled to choose between repairing the unspecified personal item, reinstating the item, issuing a store credit at a supplier of **our** choice, or paying **you** by direct credit to a nominated Australian bank account.

The amount paid is the original purchase price less an allowance for depreciation, which is based on the age of the unspecified personal item and applied at a reasonable rate determined by **us**. Any payment will not exceed the lower of the original purchase price of the item or the sub limit. If an unspecified personal item has increased in value, or **you** would like to cover the item, so depreciation is not applied, **you** will need to specify the personal item.

Conditions of cover

If **your** unspecified personal items are lost, stolen or damaged while in the custody of any service provider, including **scheduled transport** providers, hotels, travel or tour operators, **you** must lodge a claim with them first.

What is not covered

We will not pay **you** for any claims, costs or losses directly or indirectly arising from, related to or associated with:

- a) anything mentioned in [Section D4.5 Other losses we don't cover](#); or
- b) anything mentioned in [Section E General exclusions](#).

D4.2 Lost, stolen and damaged specified items

What is a specified item?

Specified items are personal items which are valued at more than \$1,500 and which **you** have specified, paid an additional premium for and which are listed on **your** Certificate of Insurance. **We** do not apply depreciation to

claims for specified personal items.

What is covered

We will cover **your** specified personal items up to an amount equal to the current value of the item up to the maximum total limits for specified items as stated in the [Section D4 Coverage table](#) if:

- a) **your** specified personal item(s) are lost, stolen or damaged during **your** journey, as a result of an **unexpected event**;
 - b) **you** provide proof to **our** reasonable satisfaction that **you** were on **your** journey at the time of the loss, theft or damage. This may include:
 - i. a copy of **your** passport stamps and the identification page;
 - ii. a copy of **your** boarding pass; or
 - iii. any other official documentation that proves to **our** reasonable satisfaction that **you** were on **your** journey.
 - c) **you** have:
 - i. not left **your** specified personal items **unattended**; and
 - ii. exercised reasonable care at all times for the safety and security of **your** specified personal items. The degree of care that needs to be taken is proportionate to the value of **your** specified personal items;
 - d) **you** have taken all reasonable actions within **your** power to recover **your** specified personal items;
 - e) **you** have reported the loss, theft or damage of **your** specified personal items as soon as practicable:
 - i. to police, security, or appropriate authorities; and
 - ii. if the loss, theft or damage occurred while in the custody of any service provider (including **scheduled transport** providers, hotels, travel or tour operators) to that service provider, and lodged a claim with them,
- and a full written report is obtained and provided to **us**;
- f) **you** have provided proof of ownership and value for **your** lost, stolen or damaged personal items to **our** reasonable satisfaction. For specified personal items, **we** require the following documentation to be submitted with **your** claim:
 - i. for items that were less than 12 months old on the date **you** specified the item with **us** - an original receipt dated no more than 12 months prior to the date **you** specified the item (as proof of ownership and value);
 - ii. for items that were 12 months old or more on the date **you** specified the item with **us** - an original receipt (as proof of ownership) and a current valuation dated no more than 12 months prior to the date **you** specified the item with **us** (as proof of value); or

- iii. documentation showing the specified personal item on **your** domestic contents insurance policy (as proof of ownership), and a current valuation (as proof of value). The insurance documentation and the valuation must both be dated no more than 12 months prior to the date **you** specified the personal item with **us**.

If **you** cannot provide one of the stated proof of ownership and value documents set out above, **your** item/s will be considered unspecified, with any relevant sub limit(s) and depreciation to be applied; and

- g) any damaged specified personal item(s) have been retained where possible for potential inspection by **us** at **our** request.

We reserve the right to conduct an independent valuation of the specified item at **our** cost. Any claim payment may reflect this independent valuation.

We are entitled to choose between repairing the specified personal item, reinstating the specified personal item, issuing a store credit at a supplier of **our** choice, or paying **you** by direct credit to a nominated Australian bank account.

Conditions of cover

If **your** specified personal items are lost, stolen or damaged while in the custody of any service provider, including **scheduled transport** providers, hotels, travel or tour operators, you must lodge a claim with them first.

What is not covered

We will not pay **you** for any claims, costs or losses directly or indirectly arising from, related to or associated with:

- a) anything mentioned in [Section D4.5 Other losses we don't cover](#); or
- b) anything mentioned in [Section E General exclusions](#).

D4.3 Baggage delay

What is covered

We will reimburse **you** for the actual and reasonable cost of purchasing essential items of clothing and personal effects, up to the amount stated in the [Section D4 Coverage table](#) if:

- a) as a result of an **unexpected event** you are deprived of **your** baggage by **your scheduled transport** provider for 12 hours or more from the time of arrival at **your overseas** destination; and
- b) **you** provide the following with **your** claim:
 - i. original receipts for expenses incurred (this is not a cash benefit); and
 - ii. a delayed baggage report.

This benefit does not apply if **you** are deprived of **your** baggage on **your** return to Australia.

What is not covered

We will not pay **you** for any claims, costs or losses directly or indirectly arising from, related to or associated with:

- a) anything mentioned in [Section D4.5 Other losses we don't cover](#); or
- b) anything mentioned in [Section E General exclusions](#).

D4.4 Essential medication

What is covered

We will pay or reimburse **you**, and assist in arrangements for replacement medication up to the amount stated in the [Section D4 Coverage table](#) if, as a result of an **unexpected event** your medication is lost, stolen, damaged or delayed during **your journey**, and:

- a) the medication has been prescribed by a registered medical practitioner for a **covered condition**;
- b) the medication is essential for management of **your covered condition**;
- c) **you** provide proof to **our** reasonable satisfaction that **you** were on **your journey** at the time of the loss, theft or damage. This may include:
 - i. a copy of **your** passport stamps and the identification page;
 - ii. a copy of **your** boarding pass; or
 - iii. any other official documentation that proves to **our** reasonable satisfaction that **you** were on **your journey**;
- d) **you** have:
 - i. not left **your** medication **unattended**;and
 - ii. have exercised reasonable care at all times for the safety and security of **your** medication. The degree of care that needs to be taken is proportionate to the value of **your** medication;
- e) **you** have reported the loss, theft or damage of **your** medication as soon as practicable:
 - i. to police, security, or appropriate authorities; and
 - ii. if the loss or theft occurred while in the custody of any service provider (including **scheduled transport** providers, hotels, travel or tour operators) to that service provider, and lodged a claim with them,and a full written report is obtained and provided to **us**;
- f) **you** have provided proof of ownership and value for **your** lost, stolen or damaged medication; and
- g) any damaged medication has been retained where possible for potential inspection by **us** at **our** request.

Conditions of cover

If **your** essential medication is lost, stolen or damaged while in the custody of any service provider, including **scheduled transport** providers, hotels, travel or tour operators, **you** must lodge a claim with them first.

What is not covered

We will not pay or reimburse **you** for any claims, costs or losses directly or indirectly arising from, related to or associated with:

- a) anything mentioned in [Section D4.5 Other losses we don't cover](#); or
- b) anything mentioned in [Section E General exclusions](#).

D4.5 Other losses we don't cover

We will not pay or reimburse **you** for any claims, costs or losses directly or indirectly arising from, related to or associated with:

- a) the loss, theft or damage of personal items:
 - i. left **unattended** in a **public place**;
 - ii. left in a vehicle overnight; or
 - iii. from unlocked premises or an unlocked vehicle;
- b) the loss, theft or damage of jewellery or watches:
 - i. left **unattended** in a vehicle (including taxis);
 - ii. not carried on **your** person when using transport providers; or
 - iii. left in **your** accommodation where a safe or locker has been provided and **you** fail to use it;
- c) unaccompanied baggage or other items, sent by postal or courier service;
- d) sporting equipment, bicycles or aerial devices (including drones) or the parts of any of these damaged whilst in use or being carried by **you**;
- e) software or programmed data, downloaded files, or the electrical or mechanical breakdown of any personal item;
- f) household effects, breakage of glass, fragile or brittle items (except for photographic or video equipment, binoculars, spectacles or contact lenses), depreciation, moth, vermin, any process of cleaning, dyeing, repairing, restoring, wear and tear, leakage, gradual deterioration, atmospheric or climatic conditions, action of light or manufacturing defects;
- g) bonds, coupons, stamps, negotiable instruments, bullion, precious metals, deeds, manuscripts or securities of any kind, or any transactions involving the devaluation of currency or shortages due to error or omission during monetary transactions;
- h) fraudulent use of mobile phones;

- i) any goods or personal items which are intended for sale, trade, valuation or as trade samples;
- j) motor vehicles, mopeds, motorbikes, trailers, caravans, watercraft, aircraft or the parts of any of these;
- k) cameras and related equipment, and electronic devices including laptops, personal computers, tablets, phones, navigation devices and aerial devices (including drones), that are:
 - i. packed in checked luggage or luggage not stored with **you** when using transport providers; or
 - ii. not placed out of sight in a locked vehicle boot/compartament in a vehicle;
- l) warranties, support plans, postage or insurance premiums paid on personal items; or
- m) **your travelling companion's** personal items.

D5 Coverage table		Maximum cover limits in AU\$
Type of cover	Single Trip Policy or Annual Multi-Trip Policy	
Individual	\$1,000 per journey. Sub limit applies	
Family	\$2,000 per journey. Sub limit applies	
Excess	Applies	
Section	Type of claim	Sub limit that applies
D5.1	Cash	\$500 per journey

What is covered

We will reimburse **you** for the value of **your** lost or stolen cash up to the amount stated in the [Section D5 Coverage table](#) if:

- a) as a result of an **unexpected event** **your** cash is lost or stolen during **your** journey;
- b) **you** provide proof to **our** reasonable satisfaction that **you** were on **your** journey at the time of the loss or theft. This may include:
 - i. a copy of **your** passport stamps and the identification page;
 - ii. a copy of **your** boarding pass; or
 - iii. any other official documentation that proves to **our** reasonable satisfaction that **you** were on **your** journey;
- c) **you** provide proof of ownership and value for **your** lost or stolen cash to **our** reasonable satisfaction. This may include:
 - i. a bank statement showing the withdrawal of **your** cash;
 - ii. a currency exchange receipt; or
 - iii. any official bank documentation that confirms the withdrawal of **your** cash;
- d) **you** have:
 - i. not left **your** cash **unattended**; and
 - ii. exercised reasonable care at all times for the safety and security of **your** cash. The degree of care that needs to be taken is proportionate to the value of **your** cash;

- e) **you** have taken all reasonable actions within **your** power to recover **your** cash; and
- f) **you** have reported the loss or theft of **your** cash as soon as practicable:
 - i. to police, security, or appropriate authorities; and
 - ii. if the loss or theft occurred while in the custody of any service provider (including **scheduled transport** providers, hotels, travel or tour operators) to that service provider, and lodged a claim with them,
 and a full written report is obtained and provided to **us**.

Conditions of cover

If **your** cash is lost or stolen while in the custody of any service provider, including **scheduled transport** providers, hotels, travel or tour operators, **you** must lodge a claim with them first.

What is not covered

We will not reimburse **you** for any claims, costs or losses directly or indirectly arising from, related to or associated with:

- a) anything mentioned in [Section D5.3 Other losses we don't cover](#); or
- b) anything mentioned in [Section E General exclusions](#).

What is covered

We will pay or reimburse **you** for actual and reasonable costs incurred in replacing **your** essential bank cards, travel

documents or passports up to the amount stated in the [Section D5 Coverage table](#) if:

- a) as a result of an **unexpected event** **your** essential bank cards, travel documents or passports that **you** are carrying with **you** during **your journey** are lost, stolen or damaged;
- b) **you** provide proof to **our** reasonable satisfaction that **you** were on **your journey** at the time of the loss, theft or damage. This may include:
 - i. a copy of **your** passport stamps and the identification page;
 - ii. a copy of **your** boarding pass; or
 - iii. any other official documentation that proves to **our** reasonable satisfaction that **you** were on **your journey**;
- c) **you** have:
 - i. not left **your** essential bank cards, travel documents and passports **unattended**; and
 - ii. exercised reasonable care at all times for the safety and security of **your** essential bank cards (including the amount of money accessible by the use of **your** essential bank cards), travel documents and passports. The degree of care that needs to be taken is proportionate to the value of **your** essential bank cards, travel documents and passports;
- d) **you** have taken all reasonable actions within **your** power to recover **your** essential bank cards, travel documents and passports;
- e) **you** contact the issuing authority as soon as practicable if **your** essential bank cards, travel documents or passports are lost, stolen or damaged and take appropriate cancellation measures;
- f) **you** have reported the loss, theft or damage of **your** essential bank cards, travel documents and passports as soon as practicable:
 - i. to police, security, or appropriate authorities;
 - ii. if the loss, theft or damage occurred while in the custody of any service provider (including **scheduled transport** providers, hotels, travel or tour operators) to that service provider, and lodged a claim with them,and a full written report is obtained and provided to **us**;
- g) **you** provide proof of ownership and value for **your** lost, stolen or damaged essential bank cards, travel documents and passports to **our** reasonable satisfaction; and
- h) any damaged essential bank cards, travel documents and passports have been retained where possible for potential inspection by **us** at **our** request.

Conditions of cover

If **your** essential bank cards, travel documents and passports are lost, stolen or damaged while in the custody of any service provider, including **scheduled transport** providers, hotels, travel or tour operators, **you** must lodge a claim with them first.

What is not covered

We will not pay or reimburse **you** for any claims, costs or losses directly or indirectly arising from, related to or associated with:

- a) anything mentioned in [Section D5.3 Other losses we don't cover](#); or
- b) anything mentioned in [Section E General exclusions](#).

D5.3 Other losses we don't cover

We will not pay or reimburse **you** for any claims, costs or losses directly or indirectly arising from, related to or associated with:

- a) the loss, theft or damage of **your** cash, bank cards, travel documents or passports:
 - i. left **unattended** in a **public place**;
 - ii. left in an unlocked vehicle or left **unattended** in a vehicle (including taxis);
 - iii. not carried on **your** person when using transport providers;
 - iv. from unlocked premises; or
 - v. left in **your** accommodation where a safe or locker has been provided and **you** fail to use it;
- b) unaccompanied cash, bank cards, travel documents and passports sent by postal or courier service;
- c) devaluation of currency or shortages due to error or omission during monetary transactions;
- d) fraudulent use of credit cards, bank cards or mobile phones; or
- e) **your travelling companion's** cash, bank cards, travel documents and passports.

D6 Personal accident

D6 Coverage table		Maximum cover limits in AU\$	
Type of cover	Single Trip Policy or Annual Multi-Trip Policy		
Individual	\$25,000 per journey \$1,000 per journey	Age as of your start date of insurance : for persons aged between 16-80 years for persons aged 15 years or under, or 81 years or over. Sub limits apply	
Family	\$50,000 per journey \$1,000 per journey	Age as of your start date of insurance : for persons aged between 16-80 years for persons aged 15 years or under, or 81 years or over. Sub limits apply	
Excess	Does not apply		
Section	Type of claim	Sub limit that applies	
		Amount	
		Age as of your start date of insurance	
D6.1	Loss of income	\$6,500 per person (up to \$500 per week), \$13,000 per journey	For persons aged between 16-80 years
		Up to \$500 per week, \$1,000 per journey	For persons aged 15 years or under, or 81 years or over

D6.1 Loss of income

What is covered

If:

- you suffer an **injury** whilst on **your journey**; and
- within 90 days of suffering the **injury** you lose all **your** income because **you** cannot do **your** normal work when **you** return to Australia, as confirmed by a registered medical practitioner,

we will pay **you** up to the amount stated in the [Section D6 Coverage table](#) for the loss of **your** usual income while **you** cannot work.

Conditions of cover

There is no cover:

- for the first 30 days after **you** planned to resume **your** job;
- for any further benefit after **we** have paid **you** for 13 weeks;
- for any **injury** that is covered by statutory benefits, or any other insurance; and
- for any inability to work as a result of **illness**.

What is not covered

We will not pay **you** for any claims, costs or losses directly or indirectly arising from, related to or associated with:

- anything mentioned in [Section D6.4 Other losses we don't cover](#); or
- anything mentioned in [Section E General exclusions](#).

D6.2 Total permanent disablement

What is covered

If **you** suffer an **injury** whilst on **your journey** and that **injury** directly results in **you** being permanently and irreversibly disabled to the extent that **you** cannot undertake or continue any gainful employment, **we** will pay **you** up to the amount stated in the [Section D6 Coverage table](#) if:

- you** were in full time regular employment prior to **your start date of journey**; and
- you** provide medical reports to conclusively prove that disablement arose directly because of an **injury** during **your journey**.

What is not covered

We will not pay **you** for any claims, costs or losses directly or indirectly arising from, related to or associated with:

- anything mentioned in [Section D6.4 Other losses we don't cover](#); or

- b) anything mentioned in [Section E General exclusions](#).

D6.3 Loss of life

What is covered

We will pay **your** estate up to the amount stated in the [Section D6 Coverage table](#) if:

- a) whilst on **your journey**, you suffer an **injury** which directly results in **your** death; and
- b) **your** estate provides medical reports and/or certificates to conclusively prove that death arose directly as a consequence of an **injury** during **your journey**.

We are entitled to arrange a post mortem examination at **our** cost.

What is not covered

We will not pay **your** estate for any claims, costs or losses directly or indirectly arising from, related to or associated with:

- a) anything mentioned in [Section D6.4 Other losses we don't cover](#); or
- b) anything mentioned in [Section E General exclusions](#).

D6.4 Other losses we don't cover

We will not pay **you** or **your** estate (where relevant) for any claims, costs or losses directly or indirectly arising from, related to or associated with:

- a) any **illness**, even if resulting directly or indirectly from an **injury**;
- b) acts of **terrorism** or the threat or perceived threat of **terrorism**; or
- c) a death that occurs more than 90 days after the date on which the first **injury** occurred.

D7 Personal liability

D7 Coverage table		Maximum cover limits in AU\$
Type of cover	Single Trip Policy or Annual Multi-Trip Policy	
Individual	\$1,000,000 per journey	
Family	\$1,000,000 per journey	
Excess	Does not apply	

What is covered

If as a result of an **unexpected event**, you become legally liable for damages, compensation, and legal expenses, we will pay up to the amount stated in the [Section D7 Coverage table](#) if:

- a) the legal liability for damages, compensation and legal expenses arises as a result of **your** negligence during **your journey**;
- b) the negligence has caused:
 - i. bodily **injury** (including death) of another person; or
 - ii. **loss** of, or damage to property;
- c) **you** do not admit fault or liability to any other person without **our** prior written consent; and
- d) legal liability is established in an Australian Court or in a Court of the country in which the event occurred.

What is not covered

We will not pay **you** for any claims, costs or losses directly or indirectly arising from, related to or associated with:

- a) ownership, possession or use of motor vehicles, mopeds, motorbikes, aircraft (or other aerial devices including drones) or watercraft;
- b) ownership or occupation of land or buildings other than as a temporary residence;
- c) the use of firearms;
- d) any work, occupation, business or profession;
- e) employer liability or contractual liability to any member of **your immediate family**;
- f) legal costs resulting from any criminal proceedings;
- g) wilful, malicious or unlawful acts by **you** or a **relevant person**;
- h) bodily **injury** to a **relevant person**;
- i) animals belonging to **you** or in the care, custody or control of **you** or a **relevant person**;
- j) any damages, compensation and legal expenses for which **you** become liable due to the use of a **rental vehicle**, causing bodily **injury** (including death) of another person, or loss or damage to property other than **your rental vehicle**;
- k) **your travelling companion's** personal items, cash, bank cards, travel documents or passports;
- l) acts of **terrorism** or the threat or perceived threat of **terrorism**; or
- m) anything mentioned in [Section E General exclusions](#).

D8 Rental vehicle excess

D8 Coverage table		Maximum cover limits in AU\$
Type of cover	Single Trip Policy or Annual Multi-Trip Policy	
Individual	\$5,000 per journey	
Family	\$5,000 per journey	
Excess	Does not apply	

What is covered

We will pay or reimburse **you** for any excess payable to a **rental vehicle** company up to the amount stated in the [Section D8 Coverage table](#) if:

- a) as a result of an **unexpected event** the **rental vehicle you** hired is stolen or damaged during **your journey**; and
- b) the excess that **you** paid to the **rental vehicle** company is not refundable.

Conditions of cover

There is no cover:

- a) if **you** have not hired the **rental vehicle** from a licensed **rental vehicle** agency;
- b) if **you** have breached the terms of the **rental vehicle** agreement;
- c) if **you** or the driver were breaking any law including driving laws or highway rules. For example: speed-limits and blood alcohol limits; or
- d) for stolen or damaged mopeds and motorbikes unless **you** have selected the optional moped and motorbike cover, **you** have paid an extra premium and had this cover confirmed on **your Certificate of Insurance**, and **you** are following the terms and conditions of cover as stated in [Section D9 Optional: Moped and motorbike cover](#).

What is not covered

We will not pay or reimburse **you** for any claims, costs or losses directly or indirectly arising from, related to or associated with:

- a) loss or damage that occurs whilst driving the **rental vehicle** other than on a formed or paved roadway or car park;
- b) loss or damage that occurs whilst the **rental vehicle** is driven by a person not covered on this **policy**;
- c) loss or damage that occurs whilst driving the **rental vehicle** if the person driving is not a named driver on the **rental vehicle** agreement;
- d) any damages, compensation and legal expenses for which **you** become liable due to the use of a **rental vehicle**, causing bodily **injury** (including death) of another person, or loss or damage to property other than **your rental vehicle**; or
- e) anything mentioned in [Section E General exclusions](#).

D9 Optional: Moped and motorbike cover

D9 Coverage table		Maximum cover limits in AU\$
Type of cover	Single Trip Policy or Annual Multi-Trip Policy	
Individual	If selected, you will have cover under the relevant sections of this policy where an unexpected event arises while you are riding a moped or motorbike (whether as the driver or passenger) while on your journey	
Family		
Excess	May apply – check the relevant section of the policy for further details	

What is covered

Where:

- you have selected moped and motorbike cover during the application process;
- paid an extra premium; and
- moped and motorbike cover has been confirmed on your **Certificate of Insurance**,

and an **unexpected event** arises while you are riding a moped or motorbike (whether as the driver or passenger), you will have cover under the following **policy** sections, subject to the terms of cover and exclusions set out in those sections:

- [Section D1 Medical and evacuation](#);
- [Section D3 Changes to your journey once you have left](#);
- [Section D4 Baggage and personal items](#);
- [Section D5 Cash, bank cards, travel documents and passports](#);
- [Section D6 Personal accident](#); and
- [Section D8 Rental vehicle excess](#).

Cover does not apply

Where you do not have moped and motorbike cover confirmed on your **Certificate of Insurance**, there is no cover under any section of this **policy** where you are riding a moped or motorbike (whether as the driver or passenger). The exception to this is cover is provided under [Section D1.6 Funeral expenses/return of mortal remains](#).

Conditions of cover

Even if you have moped and motorbike cover confirmed on your **Certificate of Insurance**, there is no cover if you are riding a moped or motorbike (whether as the driver or passenger):

- where the engine is more than 200cc;
- where you are not wearing a helmet on your head;
- where the driver does not have a valid driver's licence as required from the country of permanent residence;
- where the driver does not have a driver's license as required in the country you are in, for the same class of moped or motorbike being ridden;
- in a **professional** capacity;
- where you are racing, including against time and/or in timed events, of any sort;
- where you are participating in a competition which involves monetary prizes; or
- if you or the driver were breaking any law including driving laws or highway rules. For example: speed-limits and blood alcohol limits.

The exception to this is cover is provided under [Section D1.6 Funeral expenses/return of mortal remains](#).

Even if you have moped and motorbike cover confirmed on your **Certificate of Insurance**, cover does not apply under the following:

- [Section D2 Cancelling or changing your journey before you leave](#); and
- [Section D7 Personal liability](#).

What is not covered

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

- anything mentioned in [Section E General exclusions](#).



Optional: Skiing and snowboarding cover

D10 Coverage table		Maximum cover limits in AU\$
Type of cover	Single Trip Policy or Annual Multi-Trip Policy	
Individual	If selected, you will have cover under the relevant sections of this policy where an unexpected event arises while you are skiing or snowboarding while on your journey	
Family		
Excess	May apply – check the relevant section of the policy for further details	

What is covered

Where:

- a) you have selected skiing and snowboarding cover during the application process;
- b) paid an extra premium; and
- c) skiing and snowboarding cover has been confirmed on your Certificate of Insurance,

and an unexpected event arises while you are on skis or a snowboard, or are on a mountain for the purpose of skiing or snowboarding, you will have cover under the following policy sections, subject to the terms of cover and exclusions set out in those sections:

- a) [Section D1 Medical and evacuation](#);
- b) [Section D3 Changes to your journey once you have left](#);
- c) [Section D4 Baggage and personal items](#);
- d) [Section D5 Cash, bank cards, travel documents and passports](#);
- e) [Section D6 Personal accident](#);
- f) [Section D7 Personal liability](#); and
- g) [Section D8 Rental vehicle excess](#).

Cover does not apply

Where you do not have skiing and snowboarding cover confirmed on your Certificate of Insurance, there is no cover under any section of this policy where you are on skis or a snowboard, or are on a mountain for the purpose of skiing or snowboarding. The exception to this is cover is provided under [Section D1.6 Funeral expenses/return of mortal remains](#).

Conditions of cover

Even if you have skiing and snowboarding cover confirmed on your Certificate of Insurance, there is no cover if you are skiing or snowboarding:

- a) off-piste, outside a designated commercial ski area that is open for use;
- b) in any way that is not in accordance with any notices or regulations the commercial ski area publishes;
- c) where you are not wearing a helmet on your head;
- d) in a professional capacity;
- e) where you are racing, including against time and/or in timed events, of any sort; or
- f) where you are participating in a competition which involves monetary prizes.

The exception to this is cover is provided under [Section D1.6 Funeral expenses/return of mortal remains](#).

Even if you have skiing and snowboarding cover confirmed on your Certificate of Insurance, cover does not apply under the following:

- a) [Section D2 Cancelling or changing your journey before you leave](#).

What is not covered

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

- a) anything mentioned in [Section E General exclusions](#).

Section E

General exclusions

These general exclusions apply to all sections of this policy except [Section D1.6 Funeral expenses/return of mortal remains](#).

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

E1	Air and sea travel	Air or sea travel except as a fare paying passenger on scheduled transport services (or aboard charter vessels where crew are included, which are operating within coastal waters, or sightseeing air tours from one location back to that location). We consider for the purpose of this clause that a fare paying passenger includes the utilisation of your 'Airpoints', 'Fly Buys' or similar loyalty programme, or as part of a prize for a promotion or an employee incentive scheme.
E2	Aircraft crew member	Activity as an aircraft crew member. This includes anyone in control of a device that leaves the ground.
E3	Alcohol and drugs	a) Being under the influence or effect of alcohol, solvents or drugs (other than a drug administered or prescribed by a registered medical practitioner, and taken as prescribed), including any conduct engaged in whilst under the influence or effect of alcohol, solvents or drugs; or b) addiction to alcohol, solvents or drugs.
E4	Animals	Events relating to animals that belong to you or a relevant person.
E5	Biological/chemical	The use or release or the threat of biological and/or chemical materials, substances, compounds or the like used directly or indirectly for the purpose to harm or to destroy human life and/or create public fear.
E6	Consequential loss	Consequential loss including: a) punitive damages; b) fines; c) penalties; or d) benefits including: i. loss arising from the use of frequent flyer points or similar loyalty programmes (except as specifically covered under sub limits applying to Section D2 Cancelling or changing your journey before you leave and Section D3 Changes to your journey once you have left); or ii. as part of a prize for a promotion or an employee incentive scheme.
E7	Directions and instructions	Where our/Southern Cross Emergency Assistance directions or instructions have not been followed.
E8	Gambling	Participating in any gambling.
E9	Governmental/official	Events related to a governmental or official authority directive, restriction, prohibition, quarantine, or detention, including border closures and seizures by government authorities.
E10	Hitchhiking	Participating in any hitchhiking (using or providing services).
E11	Loss	Your loss of enjoyment, amenity or other non-financial loss.

E12	Medical	<ul style="list-style-type: none"> a) A sexually transmitted infection (STI) (excluding covered conditions relating to HIV); b) Travel exhaustion; c) Travelling against medical advice at any time; d) Elective or cosmetic procedures or treatment, including any complications that arise from any such procedure or treatment. The exception is that cover will be provided under this policy if: <ul style="list-style-type: none"> i. you have had an elective or cosmetic procedure or treatment that was medically necessary and performed for medical purposes by a registered surgeon prior to your journey; and ii. you have been declared by a medical practitioner as fit to travel; and iii. the elective or cosmetic procedure or treatment is a covered condition; and iv. you or someone acting on your behalf, contacts Southern Cross Emergency Assistance for prior approval before any medical expenses are incurred on your journey; e) Your refusal to return to Australia after the date when you may, in the opinion of our medical adviser, have safely been evacuated to Australia; and f) Undergoing an abortion where it is not deemed medically necessary to do so by a registered medical practitioner.
E13	Moped and motorbike	<p>You riding a moped or motorbike (whether as the driver or passenger) unless you have:</p> <ul style="list-style-type: none"> a) selected moped and motorbike cover during the application process; b) paid an extra premium; and c) moped and motorbike cover has been confirmed on your Certificate of Insurance. <p>Even if you have moped and motorbike cover confirmed on your Certificate of Insurance, cover will only apply as set out in Section D9 Optional: Moped and motorbike cover.</p>
E14	Natural event	<p>Any natural event which starts before your start date of insurance. If the natural event only affects travel-related transport, infrastructure, systems and services associated with your journey for:</p> <ul style="list-style-type: none"> a) 24 hours or less, then cover will resume under and in accordance with your policy when travel-related transport, infrastructure, systems and services (previously affected by that natural event), have resumed and operated normally for at least 24 hours; or b) more than 24 hours, then cover will resume under and in accordance with your policy when travel-related transport, infrastructure, systems and services (previously affected by that natural event), have resumed and operated normally for at least 21 consecutive days. <p>Depending on the nature and/or scale of the natural event a whole or part of a country may be excluded.</p>
E15	New health events	<p>Any change to your health which occurs prior to your start date of journey (on the Single Trip Policy) or between your issue date of insurance and your first start date of journey, or prior to your start date of journey for each journey (on the Annual Multi-Trip Policy) which is not a covered condition.</p>
E16	Nuclear	<p>The use or release or the threat of nuclear weapons, materials or ionising radiation or contamination of radioactivity from any nuclear waste or from the combustion of nuclear fuel. For the purpose of this exclusion combustion shall mean any self-sustaining process of nuclear fusion or fission.</p>
E17	Period of insurance	<p>Costs or expenses incurred in relation to unexpected events that occur outside the period of insurance.</p>

E18	Personal safety	Intentionally or recklessly placing yourself in circumstances, or undertaking activities, which pose a risk to your personal safety (except in an attempt to save a human life) or the safety of your baggage or personal items.
E19	Pre-existing medical condition	Any pre-existing medical condition(s) which is not a covered condition .
E20	Pregnancy	Pregnancy except for pregnancy up to and including the 20th week, providing the pregnancy was without complication prior to your start date of insurance . Cover is for medical complications only. Common symptoms, including breast tenderness, constipation, fatigue, frequent urination, heartburn and nausea (morning sickness) are not covered.
E21	Prepaid costs	Additional or unused prepaid costs that do not represent your proportional share, and which relate to persons not named on your Certificate of Insurance .
E22	Private hospital and medical treatment	Private hospital or medical treatment where public funded services or care is available, including under any reciprocal health agreement between the Government of Australia and the Government of any other country. If you are in a country that has a reciprocal health agreement with Australia, you must first seek public hospital treatment under that reciprocal health agreement. Unlike a standard Australian health insurance policy , we will not pay claims for medical or dental treatment or expenses incurred in Australia. The exception to this is if you are travelling on a cruise where travel within Australia is included as part of a cruise itinerary that also includes travel overseas (see Section A10 Cruises).
E23	Prostitution	Participating in any prostitution (using or providing services).
E24	Relationships	The breakdown or dissolution of any personal or family relationship.
E25	Scams and fraud	Scams or fraud that are perpetrated against you and that could have been reasonably anticipated or avoided.
E26	Self-harm	Self-harm (including suicide or attempted suicide) or any illness or injury caused by such self-harm.
E27	Services	Services provided by a family member or friend (including accommodation or health care).
E28	Skiing and snowboarding	Where you are on skis or a snowboard, or are on a mountain for the purpose of skiing or snowboarding unless you have: a) selected skiing and snowboarding cover during the application process; b) paid an extra premium; and c) skiing and snowboarding cover has been confirmed on your Certificate of Insurance . Even if you have skiing and snowboarding cover confirmed on your Certificate of Insurance , cover will only apply as set out in Section D10 Optional: Skiing and snowboarding cover .
E29	Sports participation	Participation in, or training for, the following activities at any time during your period of insurance : a) professional sport; b) individual or team sport competitions which involve monetary prizes; c) contact sport (i.e. any sport which allows physical contact with other players, either deliberate or incidental, within the rules of the sport); d) racing, including against time and/or in timed events, of any sort (other than solely on foot);

E29	Sports participation	<ul style="list-style-type: none"> e) motor sports; f) hunting of any sort; g) pot-holing or caving; h) rodeo; i) micro light flying or kitesurfing; j) mountaineering, hiking, trekking or tramping: <ul style="list-style-type: none"> i. where a reasonable person would use ropes, rock climbing equipment or oxygen; ii. above altitudes of 3,000 metres; or iii. between altitudes of 1,500 and 3,000 metres if you are, or intend to ascend more than 500 metres per day; k) abseiling or outdoor rock climbing; l) base jumping; m) parachuting, paragliding, parasailing, hang gliding, bungee jumping, white water rafting, black water rafting, white water kayaking or land yachting, unless participating with an operator licensed in the relevant country; n) underwater activities involving the use of an artificial breathing apparatus unless you hold an open water diving certificate or are diving with a qualified instructor; o) touring in a remote area (being any area with limited or no telecommunications or medical services), except as part of a licensed organised tour; or p) ocean yachting 12 nautical miles or 22.2km or more away from populated land, or in a remote area (being any area with limited or no telecommunications or medical services).
E30	Travel advisory risk rating	<p>If you are travelling to a destination for which a travel advisory risk rating of ‘do not travel’ or ‘reconsider your need to travel’ that has been issued by the Australian Government Department of Foreign Affairs and Trade and published on their website (www.smarttraveller.gov.au) prior to:</p> <ul style="list-style-type: none"> a) your start date of insurance (on a Single Trip Policy); or b) your start date of insurance and prior to the date which any part of each journey is booked and/or paid for (on an Annual Multi-Trip Policy).
E31	Unknown persons	Persons invited to your accommodation or you visiting the accommodation of persons unknown to you .
E32	Unlawful	Your unlawful activity.
E33	Unrest, riots and war	<p>Any:</p> <ul style="list-style-type: none"> a) riot or civil commotion unless you have already left Australia prior to the riot or civil commotion, and you promptly take steps to avoid related risks; b) acts of foreseeable violence or involving military operations; or c) war, invasion or civil war, whether declared or not.
E34	Work	Work, including volunteer work, undertaken overseas during your journey , other than attendance at a work conference, trade fair, business training course, business meeting or office-based work (provided that no manual activity or manual work is involved).

Section F

Travel warnings

F1 When to check for travel warnings

Immediately prior to:

- a) applying for this **policy**;
- b) **your start date of insurance** and prior to the date which any part of each **journey** is booked and/or paid for (on an **Annual Multi-Trip Policy**);
- c) **your start date of journey**; and
- d) departure to each destination (if **you** are travelling to multiple destinations during **your journey**),

you must check the Australian Government Department of Foreign Affairs (www.smarttraveller.gov.au) for the destinations **you** are travelling to.

If **you** are travelling to a destination that has been issued with a travel advisory risk rating of 'do not travel' or 'reconsider your need to travel' please check SCTI Travel Warnings for details on how **you** will be affected and refer to [E30 Travel advisory risk rating](#).

F2 While on your journey

If **you** are currently on **your journey** **you** may be covered if **your journey** has been interrupted due to an **unexpected event**. Please visit SCTI Travel Warnings for details on how **you** will be affected and for information on what to do next.



Useful links

Find the list of SCTI Travel Warnings at www.scti.com.au/travel-advice.

Find the Travel advisory risk ratings by the Australian Government Department of Foreign Affairs and Trade at www.smarttraveller.gov.au.

Section G

Financial Services Guide

This Financial Services Guide (FSG) is designed to help **you** make an informed decision about the travel insurance services provided by Southern Cross Travel Insurance (SCTI). This document also advises how SCTI is remunerated for providing these financial services and how SCTI will deal with complaints and disputes. The FSG is provided to **you** in combination with the PDS, that contains information about the policy benefits, exclusions, and terms and conditions of cover. This FSG is effective from 1 November 2018.

G1 About Southern Cross Travel Insurance

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

G2 Remuneration

With SCTI, **you** are dealing direct with the insurer. **We** pay commission to entities that refer clients to **us**. This commission is calculated as a percentage of the premiums paid. **You** can request particulars of any commission **we** pay relating to **your policy** within a reasonable period of time after you receive this FSG or before **your policy** is issued.

G3 Privacy

We collect, hold, use and disclose **your** personal information in accordance with **our** privacy statement. A summary of the key terms of **our** privacy statement is set out below. **You** can find the full privacy statement on **our** website www.scti.com.au/privacy.

The information **we** collect and hold about **you** will be used to consider **your** eligibility for this **policy**, to provide **you** with services that **you** request and for other purposes set out in **our** privacy statement. This may include insurance services such as managing, assessing, investigating and resolving claims.

We may be required to collect personal information about **you** from third parties. Further details can be found in **our** privacy statement.

Your personal information may be disclosed to third parties in Australia or **overseas** who are involved in the purposes set out in **our** privacy statement. These third parties may include other insurers, reinsurers, claims investigators, police, medical and health service providers, dispute resolution providers, legal and other professional advisers.

Please see **our** privacy statement for full details on when and to whom **we** may disclose **your** personal information.

If **you** would like to access or correct personal information that **we** hold about **you**, please email **us** at info@scti.com.au.

If **you** do not provide **us** with full and correct and complete personal information **we** request for all individuals on the **policy**, **we** may not be able to process **your** application for insurance, process and/or resolve **your** claims, or provide **you** with **our** services.

We may change and update **our** privacy statement from time to time. The current version can be accessed at www.scti.com.au/privacy.

G4 Notices and contact

In relation to any aspect of the **policy**, including for claims purposes, **we** may:

- a) contact **you** as the main policyholder. If **we** do contact **you**, this constitutes notice on all of the persons named on the **Certificate of Insurance**; or
- b) contact any other persons named on the **Certificate of Insurance**.

Any contact, correspondence or information of any kind received by **us** from the main policyholder is made on behalf of all persons named on the **Certificate of Insurance**, and the main policyholder is responsible for the accuracy and completeness of that contact, correspondence or information.

G5 Complaints and disputes

SCTI is a member of the Australian Financial Complaints Authority (AFCA). AFCA has replaced the Financial Ombudsman Service (FOS), the Credit and Investments Ombudsman (CIO) and Superannuation Complaints Tribunal (SCT) schemes, so that consumers have access to a single EDR scheme. AFCA provides fair and independent financial services complaint resolution that is free to consumers.

If **you** have a complaint or dispute about the services **we** provide **you**, please follow **our** Internal Disputes Resolution (IDR) process.

If an issue has not been resolved to **your** satisfaction, **you** can follow our External Dispute Resolution (EDR) process and refer the matter to AFCA.

For more information or to access the AFCA process please call 1800 931 678 email info@afca.org.au or visit www.afca.org.au.

Please go to **our** website to view our IDR and EDR processes.

Section H

Definitions

Words in this **policy** that are shown in bold type have a specific meaning as set out below.

Annual Multi-Trip Policy means a **policy** that provides cover for an unlimited number of return **journeys overseas**, each no longer than the **maximum trip duration** selected, over a 12-month period.

Certificate of Insurance means the certificate that **we** email to **you** confirming that **we** have issued a **policy** to **you** and setting out details of **your policy** including:

- a) **your policy** number;
- b) the name and age of people covered;
- c) **your** destinations covered;
- d) **your start date of journey** (on the **Single Trip Policy**);
- e) **your end date of journey** (on the **Single Trip Policy**);
- f) **your issue date of insurance** (on the **Annual Multi-Trip Policy**);
- g) **your start date of insurance**;
- h) **your end date of insurance** (on the **Annual Multi-Trip Policy**);
- i) **your policy** option;
- j) **your** type of cover;
- k) **your** excess;
- l) **your maximum trip duration** (**Annual Multi-Trip Policy** only);
- m) if **you** have added any specified personal item(s);
- n) **your** 'Cancelling or changing your journey before you leave' cover amount;
- o) if **you** have selected 'Skiing and snowboarding cover';
- p) if **you** have selected 'Moped and motorbike cover';
- q) any **pre-existing medical condition(s)** that **you** have declared, whether **you** have cover for those **pre-existing medical condition(s)** and the extent of that cover (if applicable);
- r) **your** response to the medical assessment questions; and
- s) **your** premium.

Coverage table(s) means the table(s) set out in [Section D](#) of this **policy wording** which sets out the maximum sums insured for each section of the **policy** and any sub limits that apply to each section.

Covered condition(s) means in relation to each person named on **your Certificate of Insurance**:

- a) any **pre-existing medical condition(s)**; or
- b) any change to **your covered condition(s)** (including without limitation, any change in the prognosis of a **covered condition**); or
- c) any new **illness** or **injury**:
 - i. between **your start date of insurance** and **your start date of journey** (on the **Single Trip Policy**); or
 - ii. between **your issue date of insurance** and **your first start date of journey** or prior to the **start date of journey** for each **journey** (on the **Annual Multi-Trip Policy**),

that **you** have disclosed to **us**, for which any additional premium required by **us** has been received by **us** and **we** have confirmed cover to **you** on **your Certificate of Insurance** and/or an **Endorsement to your Certificate of Insurance**.

Dependent children means **your** unmarried children, stepchildren, foster children, grandchildren, nieces and nephews provided:

- a) they are aged under 21 years on **your**:
 - i. **start date of insurance** (on the **Single Trip Policy**); or
 - ii. **issue date of insurance** (on the **Annual Multi-Trip Policy**);
- b) they are not in full-time employment; and
- c) they are primarily financially dependent on the adult(s) named on the **Certificate of Insurance**.

End date of insurance means:

Single Trip Policy – the later of:

- a) **your end date of journey** as specified on **your Certificate of Insurance**; or
- b) the date and the time **you** returned to Australia as instructed by **us**, if **your** return to Australia is delayed past **your end date of journey** due to an **unexpected event** (subject to any limitations set out in this **policy**).

Annual Multi-Trip Policy – the later of:

- a) the **end date of insurance** as specified on **your Certificate of Insurance**; or
- b) the date and time **you** returned to Australia as

instructed by us, if your return to Australia is delayed past your end date of insurance due to an unexpected event, (subject to any limitations set out in this policy wording).

End date of journey means:

- a) **Single Trip Policy** - the date specified on your **Certificate of Insurance** or **Endorsement to your Certificate of Insurance**, or the date and time that you return to Australia, whichever occurs first.
- b) **Annual Multi-Trip Policy** – in relation to each journey made by you between your **start date of insurance** and your **end date of insurance** specified on your **Certificate of Insurance** or **Endorsement to your Certificate of Insurance** the earlier of:
 - i. the date and time that you return to Australia, or
 - ii. the last day of your **maximum trip duration** as specified on your **Certificate of Insurance**.

Endorsement to your Certificate of Insurance means a written amendment or variation to your existing travel insurance contract with us which changes the terms of the original policy or **Certificate of Insurance**.

Epidemic illness means an illness which has been declared, announced or notified as an epidemic by the U.S. Centre for Disease Control and Prevention, the World Health Organisation or the Government of Australia.

Excess means the first amount of any claim you are responsible for as selected by you and specified on your **Certificate of Insurance**. This amount will be deducted from any claim payment.

Existing condition of a relevant person means in relation to each **relevant person**, any medical or physical conditions, symptoms or circumstances for which advice, care, treatment, medication or medical attention has been sought, given, or recommended, prior to your **start date of insurance**.

Financial collapse means any service provider you are relying on for your journey that:

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

Heart, vascular, or lung illness means any illness related to the heart, blood and blood vessels and respiratory system, including, but not limited to:

- Abdominal aortic aneurysm
- 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
- Emphysema
- 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)
- TIA (Transient Ischaemic Attack/Mini-stroke)
- Tuberculosis

If you are unsure whether you have any such illnesses, please email us at info@scti.com.au.

Illness means a sign, symptom, sickness, condition or disease (whether diagnosed or undiagnosed).

Immediate family means your spouse, fiancé, fiancée, parent, stepparent, sibling, child, stepchild, foster child, niece, nephew, grandparent, grandchild, parent-in-law, brother and sister-in-law, son and daughter-in-law.

Injury means physical bodily harm caused by accidental means.

Issue date of insurance means the date and time we issue your **Annual Multi-Trip Policy** which is confirmed on your **Certificate of Insurance**.

Journey means your time away from Australia, which commences on your **start date of journey** and ceases on your **end date of journey**.

Maximum trip duration means the maximum number of days, for any one journey, covered under the **Annual Multi-Trip Policy** as selected by you and specified on your **Certificate of Insurance**.

Medical expenses means reasonable expenses necessarily incurred by you overseas in respect of hospital, medical, surgical, nursing home or other remedial attention or treatment given or prescribed by a registered medical practitioner, excluding dental treatment (except as provided under [Section D1.2 Emergency dental treatment](#)).

For the purpose of this definition, 'reasonable expenses' are

the reasonable expenses incurred for the standard level of hospital, medical, surgical, nursing home or other remedial attention or treatment given in the country you are in.

Natural event means an event caused by natural processes of the earth (including but not limited to snow storms, floods, wild fires, cyclones/hurricanes, tornadoes, volcanic eruptions, earthquakes, and tsunamis).

Overseas means outside Australia or its territories.

Pandemic illness means an illness which has been declared, announced or notified as a pandemic by the U.S. Center for Disease Control and Prevention, the World Health Organisation or the Government of Australia.

Period of insurance means the period commencing on your start date of insurance and ceasing on your end date of insurance.

Policy means the contract of insurance between you and us which consists of:

- a) this policy;
- b) your latest **Certificate of Insurance** and any **Endorsements to your Certificate of Insurance**;
- c) any special terms and conditions in writing from us confirming any addition or variation of your policy.

Pre-existing medical condition means any illness or injury of any person named on your **Certificate of Insurance**, which that person is aware of, or a reasonable person in that person's circumstances ought to have been aware of, which in the last 3 years prior to your:

- a) **start date of insurance** (on the **Single Trip Policy**); or
- b) **issue date of insurance** (on the **Annual Multi-Trip Policy**),

that person has sought, received, been recommended or is waiting for:

- a) advice from a health professional;
- b) tests, investigations or specialist consultations;
- c) care, treatment, or medical attention including surgery; or
- d) medication or a script for medication;

whether or not a medical diagnosis has been made.

Professional means any activity for which participants receive payment for their performance, as opposed to amateur.

Public place means any area to which the public has access (whether authorised or not) including the foyers and grounds of any accommodation, restaurants, bars, night clubs, shops, markets, public toilets, beaches, airports, railway stations, bus terminals, taxi stands, and wharves.

Relevant person means any person not named on your

Certificate of Insurance who is:

- a) a member of your **immediate family**;
- b) your **travelling companion(s)**; or
- c) directly related to the primary purpose of your **journey**.

Rental vehicle means:

- a) a standard model motor vehicle or motor home designed to carry no more than 8 people including the driver; or
- b) where you have selected the optional moped and motorbike cover and you have paid an extra premium and had this cover confirmed on your **Certificate of Insurance**, a moped or motorbike with a maximum engine capacity of 200cc, rented by you from a licensed motor vehicle rental agency.

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

Single Trip Policy means the policy that provides cover for a single journey overseas.

Southern Cross Emergency Assistance means the organisation that provides you with worldwide emergency assistance services.

Special event means a wedding, funeral, conference, concert, show, festival or sporting event.

Spouse means the person:

- a) to whom you are legally married; or
- b) with whom you live in a relationship equivalent to marriage (whether of the same or opposite gender); and

with whom you have continuously cohabitated for a period of at least 3 months prior to your **start date of journey**.

Start date of insurance means:

- a) **Single Trip Policy** - the date and time we issue your **Single Trip Policy** which is confirmed on your **Certificate of Insurance**.
- b) **Annual Multi-Trip Policy** - the date and time as chosen by you which is confirmed on your **Certificate of Insurance**.

Start date of journey means:

- a) **Single Trip Policy** - the date as specified on your **Certificate of Insurance**, or the date and time that you depart from Australia, whichever occurs later.
- b) **Annual Multi-Trip Policy** - in relation to each journey made by you, the date and time that you depart from Australia between your **start date of insurance** and your **end date of insurance**.

Terminal condition means a medical **illness**, disease or condition for which a terminal prognosis has been given by a registered medical practitioner and which is likely to result in death.

Terrorism means any act, or preparation in respect of 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.

TravelCare means the name of this travel insurance **policy**.

Travelling companion means each person that is not named on **your Certificate of Insurance**, with whom **you** are travelling on **your journey**, whose circumstances affect **your** travel and upon whom **your** travel depends.

Unattended means not on **your** person or under **your** control at the time of the loss, theft or damage, or left in a place where it can be taken without **your** knowledge (including on the beach or beside the pool while **you** swim), or where **you** are unable to prevent it from being unlawfully taken.

Unexpected event means a cause or event that occurs during **your period of insurance** that:

- a) was sudden, unforeseeable or unintended; and
- b) was outside of **your** control; and
- c) could not reasonably have been anticipated or avoided.

We/us/our means Southern Cross Benefits Limited (trading as Southern Cross Travel Insurance, or SCTI), the insurer of this **policy**.

You/your/yourself means the insured person(s) named on the **Certificate of Insurance**.



How you can reach us

If **you** need emergency assistance, simply contact **Southern Cross Emergency Assistance** on +61 2 9191 1180, 24 hours a day, 7 days a week.

If **you** have any questions about **your policy**, please email info@scti.com.au or call 1800 196 484 or +61 1800 196 484, if calling from **overseas**.



Southern Cross
Travel Insurance