



# World2Cover

TRAVEL INSURANCE

## Combined Financial Services Guide And Product Disclosure Statement (including policy wording)

Effective 29 May 2025





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# Product Disclosure Statement (PDS)

## Introduction

Please take the time to read all information contained in this booklet. It includes important details that **You** should read which will assist in **Your** decision to decide if this product is right for **You**.

## About World2Cover Travel Insurance

This PDS is an important document designed to help **You** make an informed choice when purchasing **Your** World2Cover Travel Insurance Policy. Please take the time to read it.

This PDS contains information about:

- the policy terms
- what the policy covers or does not cover
- the terms, conditions and limitations of the policy
- the key features and benefits
- **Your** rights and obligations
- how the **Premium** is calculated

## Your contract with Us

Upon the purchase of a policy **You** will be issued with a **Certificate of Insurance** (COI). The COI will outline what was advised at the time of finalising **Your** policy and confirms **You** have entered into a contract with **Us**. The COI, along with the Combined Financial Services Guide, **Product Disclosure Statement** and Policy Wording sets out the terms and conditions of the insurance **We** provide to **You** when **You** purchase a policy. These documents explain:

- Things to know **before You buy**
- **What** the policy covers and does not cover (known as Exclusions and **General Exclusions**)
- **Limits** under each section of cover
- **Your obligations**, including what **You** need to tell **Us** when **You** apply, and what to do when **You** need to make a claim
- **Other things You need to know** about **Your** insurance.

## Who is the Insurer?

Tokio Marine & Nichido Fire Insurance Co., Ltd. (**Tokio Marine & Nichido**) ABN 80 000 438 291 AFSL 246548 is the insurer and issuer of this policy and PDS and owns the World2Cover brand. **Our** AFSL authorises **Us** to provide financial product advice about general insurance products and to issue interests in general insurance products. **We** also have an **APRA** authorisation to conduct general insurance business in Australia.

**Our** managing agent and corporate authorised representative (AR 1313066), Tokio Marine Management (Australasia) Pty Ltd. ABN 69 001 488 455 (**TMMA**), is authorised under a binder and managing agent agreement to act on **Our** behalf to provide **Our** policies and handle and settle claims in relation to those policies, subject to the terms of the authority. As an authorised representative and managing agent of **Tokio Marine & Nichido**, **TMMA** is also authorised to provide financial advice in relation to those policies. **Tokio Marine & Nichido** are responsible for the Product Disclosure Statement in this document.



# Contacting Us

## Sales and General Enquiries

Phone: [02 9225 7599](tel:0292257599)  
Website: [www.world2cover.com.au](http://www.world2cover.com.au)  
Email: [travelservice@world2cover.com.au](mailto:travelservice@world2cover.com.au)

## 24 Hour Emergency Assistance while overseas

### While travelling in Japan:

Call [0800-800-9117](tel:08008009117) (toll free) or if mobile access is restricted call [03 6228 5881](tel:0362285881) (local number in Japan)

### For other overseas destinations:

Call [61 2 8055 1683](tel:61280551683) (reverse charges accepted from the overseas operator) while travelling in all other countries.

## Claims

Online: [world2cover.com.au/how-to-claim](http://world2cover.com.au/how-to-claim)  
Phone: [02 9225 7599](tel:0292257599)  
Email: [travelclaims@world2cover.com.au](mailto:travelclaims@world2cover.com.au)  
Mail: World2Cover Claims  
GPO Box 4616, Sydney NSW 2001

## Smart Traveller

For international travel, it is always a good idea to register **Your** details with Smart Traveller before **You** depart, at [www.smarttraveller.gov.au](http://www.smarttraveller.gov.au).

## Words with special meanings

Within **Your** travel policy certain words have definite meanings that are capitalised, in bold and in italics. It is important that **You** are aware of them. Words that are capitalised and in bold refer to corresponding section headings within this policy.

## Key Benefits#

### 24 hour emergency while overseas

24/7 access to **Our** team of emergency assistance experts who have a global network of doctors, nurses and logistical staff to assist **You** whenever **You** need emergency assistance while travelling overseas.

**Dependents** are covered up to 25 years of age.

### Cancellation Fees and Lost Deposits cover (See [Section 1](#))

**You** will be covered for illness and **Accident**, as well as other unforeseen situations beyond **Your** control such as cancelled flights due to cyclones. **You** also have cover for travel agent's cancellation charges or **Your** lost frequent flyer points.

### Cover for Overseas Medical, Hospital, Cash in Hospital, Dental and Related Expenses (See [Section 2](#))

**Our** medical cover can provide **You** with cover for medical, dental and accommodation costs. **We** can also, when it is agreed to by **Us** cover **Your** early return back to Australia for medical reasons.

### Emergency Expenses (See [Section 4](#))

Cover for emergency **Additional Accommodation, Meal and Travelling Expenses** including emergency personal telephone calls, if **Your Trip** is disrupted in certain circumstances.

### Rental Vehicle Excess (See [Section 8](#))

If **You** hire a **Rental Vehicle** and happen to have an **Accident**, cover is included for the **Excess** on **Your Rental Vehicle** agreement.

### Luggage and Personal Money (See [Section 3](#))

**We** will cover **You** for the loss, theft or damage of **Your Luggage**. **Our** policy covers new for old replacement of **Luggage**.

#Limits, sub-limits, exclusions and conditions apply.







# Summary of Cover

When **You** insure with **Us We** will confirm with **You Your Premium**, any **Excesses** that apply, optional covers **You** have chosen and the **Period of Insurance** of the policy. All this will be set out on the **Certificate of Insurance** that **We** issue to **You**.

There are terms and conditions as well as some limitations and certain exclusions that apply to specific parts of **Your** policy. In order to fully understand **Your** cover, please read the relevant sections of the PDS for full details.

## The plans **We** have available

**We** know that all travellers do not have the same needs, which is why **We** have designed a number of travel insurance plans including International, Annual Multi-Trip and Domestic, as well as giving **You** the ability to add optional extras. All plans cover up to 2 **Adults** and **Your Dependents**.

**We** have published **Our** Target Market Determinations which outline the target market intended to be suitable for each particular travel insurance plan **We** offer. A copy of the Target Market Determination can be found at [www.tokiomarine.com.au/corporate-governance/code-of-practice/](http://www.tokiomarine.com.au/corporate-governance/code-of-practice/).

**We** have plans to cover both International and Domestic travel.

## Plans Types

### International Single Trip

Designed for single use **Trips** when **You** are departing and returning to Australia. Choose from the:

- Top Cover
- Essentials Cover
- Basics Cover

### Annual Multi-Trip plan

**Your** Annual Multi-Trip policy covers **You** for international **Trips** as well as **Trips** within Australia where the **Trip** is more than 250km from **Your Home**. If **Your Trip** is in Australia, **You** are not covered for medical, hospital or dental expenses. When **You** purchase **Your** policy please include the countries to where **You** are travelling. This will determine the **Premium You** pay. If **You** need to make any additional changes to the countries listed after **You** have purchased **Your** policy, please contact **Us** and note there may be an impact on the **Premium You** pay. **Our** Annual Multi-Trip can be a good alternative if **You** plan to make multiple **Trips** over a 12 month period. Compare **Your** individual requirements before **You** choose **Your** plan.

The Annual Multi-Trip offers:

- annual cover for an unlimited number of **Trips** over a 12-month period
- a maximum duration limit of 30, 45 or 60 days per **Trip** (or the maximum duration shown on **Your Certificate of Insurance**)
- if **You** purchase the Annual Multi-Trip plan, the **Sums Insured** under each of the sections of the policy are automatically reinstated on the completion of each **Trip**.

### Domestic Single Trip

This plan is a single use policy for travel within Australia while on **Your Trip**. Please note the domestic policy does not include any medical or evacuation cover as **We** are a general insurer and cannot cover medical costs in Australia. Therefore, the domestic policy is not suitable for **Cruises** requiring the medical and evacuation benefit. See below.

## Information about cruising

### Cruise cover

If **You** require cover for a **Cruise**, please select the Cruise option when **You** purchase **Your** policy. This will determine the **Premium You** pay.

Cover for international and domestic river cruising is included automatically in **Your Policy** and **You** do not need to select the **Cruise** option.

### Going on an international **Cruise**

**Our** policy benefit sections include cover for an international **Cruise**. **You** will need to select the countries the **Cruise** travels to as **Your** country of destination.

### Going on a domestic *Cruise* – medical

If **You** are going on a **Cruise** which is only in Australian waters or calling into ports in Australia, **You** may still require a policy which includes medical cover whilst **You** are on board the ship (check with **Your Cruise** provider) as the medical providers are not registered with Medicare. **You** will therefore need to select Australian Cruise as **Your** country of destination. By selecting Australian Cruise as a destination, this means **You** will be offered the international policy options and benefits. This will then allow **Us** to give **You** the medical and evacuation benefit whilst at sea but not if **You** go to a medical provider whilst in port in Australia.

## Cover for **You** or **Your** family

**Our** plans cover **You** and **Your Dependents** when listed on the **Certificate of Insurance**.





# International plans benefits table

Section	Policy Benefits	Top Cover (per <i>Adult</i> )	Essentials Cover (per <i>Adult</i> )	Basics Cover (per <i>Adult</i> )
<b>Section 1: Cancellation Fees and Lost Deposits</b>				
1A	Unforeseen Circumstances#	\$unlimited^^	\$25,000	Not Applicable
1B	Death, Injury or Illness of <i>Your Relative, Your Travelling Companion</i> or <i>Your Travelling Companion's Relative</i> #	\$1,000***	\$1,000***	Not Applicable
1C	Emergency Worker Leave+ (Sub Limit)	\$1,000	\$500	Not Applicable
1E	Travel Agent Fees+ (Sub Limit)	\$4,000	\$2,000	Not Applicable
<b>Section 2: Overseas Medical, Hospital, Cash in Hospital, Dental and Related Expenses</b>				
2A	Overseas Medical and Hospital	\$unlimited**	\$unlimited**	\$unlimited**
2B	Cash in Hospital#+ (Sub Limit)	\$6,000	\$3,500	\$1,500
2C	Overseas Dental#+ (Sub Limit)	\$2,000	\$2,000	\$500
2G	Funeral Expenses Overseas*+ (Sub Limit)	\$20,000	\$15,000	\$10,000
<b>Section 3: Luggage and Personal Money</b>				
3A	<b>Luggage</b> #	\$15,000	\$7,500	\$2,000
3B	Travel Documents+ (Sub Limit)	\$3,000	\$1,500	Not Applicable
3C	<b>Luggage</b> Delay+ (Sub Limit)	\$750	\$500	Not Applicable
3E	<b>Personal Money</b> + (Sub Limit)	\$500	\$250	Not Applicable
<b>Section 4: Emergency Expenses</b>				
4A	Emergency Expenses#	\$unlimited^^	\$25,000	\$5,000
4B	Resumption of Travel+ (Sub Limit)	\$3,000	\$1,500	Not Applicable
4C	Emergency Expenses for Death, Injury or Illness of <i>Your Relative, Your Travelling Companion</i> or <i>Your Travelling Companion's Relative</i>	\$3,000***	\$1,500***	Not Applicable
4D	Special Events+ (Sub Limit)	\$5,000	\$2,000	Not Applicable
<b>Section 5–24</b>				
5	Accidental Death*	\$25,000	\$15,000	Not Applicable
6	Accidental Disability*	\$25,000	\$15,000	Not Applicable
7	<i>Your</i> Legal Liability^	\$10,000,000	\$10,000,000	\$10,000,000
8	<b>Rental Vehicle</b> Excess^#	\$5,000	\$4,000	Not Applicable
9	Loss of Income from Injury#	\$10,400	\$5,200	Not Applicable
10	<b>Financial Default</b> #	\$10,000	\$5,000	Not Applicable
11	Domestic Pets^#	\$650	Not Applicable	Not Applicable
12	Domestic Service^#	\$1,500	Not Applicable	Not Applicable
13	Travel Delay#	\$3,000	\$1,500	Not Applicable
14	Hijack and Kidnap*#	\$10,000	\$5,000	Not Applicable
<b>Ski and Winter Sports optional add on</b>				
15	Ski & Winter Sports Overseas Medical and Hospital	\$unlimited**	\$unlimited**	Not Applicable
16	Snow Ski Equipment Hire^	\$2,000	\$1,000	Not Applicable
17	Ski Pack^	\$1,000	\$500	Not Applicable
18	Piste Closure^#	\$1,000	\$500	Not Applicable
19	Bad Weather and Avalanche^	\$1,000	\$500	Not Applicable
20	Lift Pass	\$500	\$250	Not Applicable
<b>COVID-19 benefits</b>				
21	COVID-19 Overseas Medical and Hospital and Emergency Expenses#	\$unlimited**	Not Applicable	Not Applicable
22	Cancellation Fees and Lost Deposits	\$3,500 combined limit	Not Applicable	Not Applicable
23	Additional Expenses# and Special Events		Not Applicable	Not Applicable
24	Travel Delay#		Not Applicable	Not Applicable

#Limits and sub-limits apply. See [pages 34–62](#) for details. See **Luggage** item limits on [page 14](#). ^^\$unlimited means that generally there is no cap on the maximum dollar amount which may be paid out for this benefit, subject to the specific terms and conditions, sub-limits and exclusions that apply to this benefit. \*\*\$unlimited means that generally there is no cap on the maximum dollar amount which may be paid out for this benefit, subject to the specific terms and conditions, sublimits and exclusions that apply to this benefit. This benefit covers reasonable overseas medical and hospital costs as a result of an injury (including arising from a **Terrorist Act**) or illness occurring which first shows itself during *Your Period of Insurance*. Benefits may be paid up to 12 months from the time *You* received treatment for the injury or illness, but only for reasonable expenses incurred during that time. All medical treatments must be provided by *Your Treating Doctor* or *Our Consulting Medical Officer*. *You* must notify *Us* as soon as practicable of *Your* admittance to hospital. \*This cover is per person listed in *Your* Policy. ^This cover is per policy. +This Sub Limit is a subset of this overall policy benefit section. \*\*\* Sub Limit and Policy Limit may apply – please refer to sections 1B and 4C in the PDS.

## Annual Multi-Trip benefits table

Section	Policy Benefits	Annual Multi-Trip (per <i>Adult</i> )
<b>Section 1: Cancellation Fees and Lost Deposits</b>		
1A	Unforeseen Circumstances#	\$unlimited^^
1B	Death, Injury or Illness of <i>Your Relative, Your Travelling Companion</i> or <i>Your Travelling Companion's Relative</i> #	\$1,000***
1C	Emergency Worker Leave+ (Sub Limit)	\$1,000
1E	Travel Agent Fees+ (Sub Limits)	\$4,000
<b>Section 2: Overseas Medical, Hospital, Cash in Hospital, Dental and Related Expenses</b>		
2A	Overseas Medical and Hospital	\$unlimited**
2B	Cash in Hospital#+ (Sub Limits)	\$6,000
2C	Overseas Dental#+ (Sub Limits)	\$2,000
2G	Funeral Expenses Overseas*+ (Sub Limits)	\$20,000
<b>Section 3: Luggage and Personal Money</b>		
3	<b>Luggage</b> #	\$15,000
3B	Travel Documents+ (Sub Limits)	\$3,000
3C	<b>Luggage</b> Delay+ (Sub Limits)	\$750
3E	<b>Personal Money</b> + (Sub Limits)	\$500
<b>Section 4: Emergency Expenses</b>		
4A	Emergency Expenses#	\$unlimited^^
4B	Resumption of Travel+ (Sub Limits)	\$3,000
4C	Emergency Expenses for Death, Injury or Illness of <i>Your Relative, Your Travelling Companion</i> or <i>Your Travelling Companion's Relative</i>	\$3,000***
4D	Special Events+ (Sub Limits)	\$5,000
<b>Section 5–24</b>		
5	Accidental Death*	\$25,000
6	Accidental Disability*	\$25,000
7	<i>Your</i> Legal Liability^	\$10,000,000
8	<b>Rental Vehicle</b> Excess^#	\$5,000
9	Loss of Income from Injury#	\$10,400
10	<b>Financial Default</b> #	\$10,000
11	Domestic Pets^#	\$650
12	Domestic Service^#	\$1,500
13	Travel Delay#	\$3,000
14	Hijack and Kidnap*#	\$10,000
<b>Ski and Winter Sports optional add on</b>		
15	Ski & Winter Sports Overseas Medical and Hospital	\$unlimited**
16	Snow Ski Equipment Hire^	\$2,000
17	Ski Pack^	\$1,000
18	Piste Closure^#	\$1,000
19	Bad Weather and Avalanche^	\$1,000
20	Lift Pass	\$500
<b>COVID-19 benefits</b>		
21	COVID-19 Overseas Medical and Hospital and Emergency Expenses#	Not Applicable
22	Cancellation Fees and Lost Deposits	Not Applicable
23	Additional Expenses# and Special Events	Not Applicable
24	Travel Delay#	Not Applicable

#Limits and sub-limits apply. See [pages 34–62](#) for details. See **Luggage** item limits on [page 14](#). ^^\$unlimited means that generally there is no cap on the maximum dollar amount which may be paid out for this benefit, subject to the specific terms and conditions, sub-limits and exclusions that apply to this benefit. \*\*\$unlimited means that generally there is no cap on the maximum dollar amount which may be paid out for this benefit, subject to the specific terms and conditions, sublimits and exclusions that apply to this benefit. This benefit covers reasonable overseas medical and hospital costs as a result of an injury (including arising from a **Terrorist Act**) or illness occurring which first shows itself during *Your Period of Insurance*. Benefits may be paid up to 12 months from the time *You* received treatment for the injury or illness, but only for reasonable expenses incurred during that time. All medical treatments must be provided by *Your Treating Doctor* or *Our Consulting Medical Officer*. *You* must notify *Us* as soon as practicable of *Your* admittance to hospital. \*This cover is per person listed in *Your* Policy. ^This cover is per policy. +This Sub Limit is subset of this overall policy benefit section. \*\*\* Sub Limit and Policy Limit may apply – please refer to sections 1B and 4C in the PDS.



## Domestic plan benefits table

Section	Policy Benefits	Domestic Cover (per <i>Adult</i> )
<b>Section 1: Cancellation Fees and Lost Deposits</b>		
1A	Unforeseen Circumstances#	\$25,000
1B	Death, Injury or Illness of <i>Your Relative, Your Travelling Companion</i> or <i>Your Travelling Companion's Relative</i> #	\$1,000***
1C	Emergency Worker Leave+ (Sub Limit)	\$750
1E	Travel Agent Fees+ (Sub Limit)	\$2,000
<b>Section 3: Luggage and Personal Money</b>		
3A	<b>Luggage</b> #	\$7,500
3C	<b>Luggage</b> Delay+ (Sub Limit)	\$500
3E	<b>Personal Money</b> + (Sub Limit)	\$250
<b>Section 4: Emergency Expenses</b>		
4A	Emergency Expenses#	\$25,000
4C	Emergency Expenses for Death, Injury or Illness of <i>Your Relative, Your Travelling Companion</i> or <i>Your Travelling Companion's Relative</i>	Not Applicable
5	Accidental Death*	\$25,000
6	Accidental Disability*	\$25,000
7	<i>Your</i> Legal Liability^	\$10,000,000
8	<b>Rental Vehicle</b> Excess^#	\$5,000
9	Loss of Income from Injury#	\$5,200
10	<b>Financial Default</b> #	\$3,000
13	Travel Delay#	\$1,500
<b>Ski and Winter Sports optional add on</b>		
16	Snow Ski Equipment Hire^	\$1,000
17	Ski Pack^	\$500
19	Bad Weather and Avalanche^	\$500
20	Lift Pass	\$250
<b>COVID-19 benefits</b>		
22	Cancellation Fees and Lost Deposits	\$3,500 combined limit
23	Additional Expenses# and Special Events	
24	Travel Delay#	

#Limits and sub-limits apply. See [pages 34–62](#) for details. See **Luggage** item limits on [page 14](#). \*This cover is per person listed in *Your* Policy. ^This cover is per policy. +This Sub Limit is subset of this overall policy benefit section. \*\*\* Sub Limit and Policy Limit may apply – please refer to sections 1B and 4C in the PDS.

## Policy options and add-ons

### Excess Options

**You** can choose to vary **Your Excess**. **Our** default **Excess** for all policies is \$200 but can be reduced to \$100 or \$0 (except **Our** Basics Cover where the **Excess** can be reduced only to \$100). **Your Excess** will be shown on **Your Certificate of Insurance**.

### Section 3 Luggage item limits

The following limits apply to any one item, set or pair of items (including accessories)

Items	Top Cover Multi-Trip	Essentials Cover	Basics Cover	Domestic Cover
Camera and Video Cameras	\$3,000	\$1,500	\$750	\$1,500
Laptops and Tablets	\$3,000	\$1,500	\$750	\$1,500
Golf Clubs	\$3,000	\$1,500	\$750	\$1,500
Medical Devices	\$3,000	\$1,500	\$750	\$1,500
Smart and Mobile Phones	\$1,000	\$500	\$350	\$500
Dental Protheses	\$1,000	\$500	\$350	\$500
Other Items	\$1,000	\$500	\$350	\$500

## Ski and **Winter Sports** Cover

When **You** purchase **Your** policy **You** will need to select the Ski and **Winter Sports** option if **You** want this cover. This will determine the **Premium You** pay.

**IMPORTANT: You must purchase Ski and Winter Sports Cover in order to be covered for Overseas Medical and Hospital fees that are incurred following an Accident that takes place on the slopes. Not all Winter Sports are covered and these are explained on pages 15–16.**

If **You** do purchase this additional coverage, it is a condition of cover that **You** act in a responsible way to protect **Yourself** and that:

1. **You** are On-piste (or if **Off-piste**, **You** are with a professional guide at all times);
2. **You** are not racing or are part of a competition; and
3. **You** are not participating in a professional capacity.

Section	Policy Benefits	Top Cover Multi-Trip (per Adult)	Essentials Cover (per Adult)	Basics Cover (per Adult)	Domestic Cover (per Adult)
15	Ski & Winter Sports Overseas Medical and Hospital	\$unlimited**	\$unlimited**	Not Applicable	Not Applicable
16	Snow Ski Equipment Hire^	\$2,000	\$1,000	Not Applicable	\$1,000
17	Ski Pack^	\$1,000	\$500	Not Applicable	\$500
18	Piste Closure^#	\$1,000	\$500	Not Applicable	Not Applicable
19	Bad Weather and Avalanche^	\$1,000	\$500	Not Applicable	\$500
20	Lift Pass	\$500	\$250	Not Applicable	\$250

#Limits and sub-limits apply. See pages 34–62 for details.

\*\*\$unlimited means that generally there is no cap on the maximum dollar amount which may be paid out for this benefit, subject to the specific terms and conditions, sublimits and exclusions that apply to this benefit. This benefit covers reasonable overseas medical and hospital costs as a result of an injury (including arising from a **Terrorist Act**) or illness occurring which first shows itself during **Your Period of Insurance**. Benefits may be paid up to 12 months from the time **You** received treatment for the injury or illness, but only for reasonable expenses incurred during that time. All medical treatments must be provided by **Your Treating Doctor** or **Our Consulting Medical Officer**. **You** must notify **Us** as soon as practicable of **Your** admittance to hospital.

^This cover is per policy.



## Sports and activities included in *Your* cover

Most amateur sporting and adventure activities are covered at no additional cost. There are some sports that have conditions of cover and some that **We** do not cover at all. Below is an overview of the sports **We** do not cover and those with conditional cover.

**We** cover a broad range of activities and **We** have included the most common in this section. If the activity **You** wish to participate in is not listed below and **You** are unsure if **We** cover it, then please contact **Us** on [02 9225 7599](tel:0292257599).

Whatever sport or activity **You** choose to do, it is a condition of cover that **You** act in a responsible way to protect **Yourself**.

**We** cover **Moped**, **Scooter** and **Motorcycle** at no additional cost however please refer to [General Exclusions](#) on [pages 63–65](#) which apply to all sections of cover.

### Activities included only under certain conditions

If **You** wish to participate in:

- abseiling
- assault course
- breathing observation
- bubble diving
- bungee jumping
- camel or elephant riding
- canoeing or kayaking (grade 3 and 4 rapids)
- canopy walking
- canyoning
- cave tubing
- coasteering
- fishing trips (overnight)
- go karting
- gorge or canyon swinging
- hot air ballooning
- husky sledge driving
- jet boating
- mud bugging
- ostrich riding
- paintballing
- parasailing
- quad biking
- scuba diving (unlicensed)
- target shooting
- all types of trekking or hiking up to a maximum of 3,000 metres above sea level
- tubing
- zip lining or zorbing.

then **You** will need to observe the following conditions. Specifically, the activity must:

1. be conducted through a commercial operator; and
2. be available to the general public; and
3. not be considered **Extreme Risk**; and
4. not require any special skills, pre-fitness training program prior to the participation of the activity, or a high level of fitness to undertake.

## Activities not covered

The following activities are not covered under any of **Our** policies and are not listed on [pages 63–65](#) under **General Exclusions**:

- trekking or hiking over 3,000 metres above sea level
- **Skiing** or snowboarding (unless **You** have purchased **Our** Ski and Winter Sports option)
- bob sleighing, snow rafting, parapenting, heli-**Skiing**, aerobatic **Skiing**, skijoring, **Skiing** with any form of power assisted equipment
- any kind of mechanised snow-mobiles except as provided by the recognised piste authorities for transport to and from areas designed for recreational **Skiing** (unless **You** have purchased **Our** Ski and **Winter Sports** option)
- **Backcountry Skiing**
- racing or participating in any timed event (other than on foot)
- any kind of professional sport
- hunting
- **Open Water Sailing**
- participating in any rodeo activity, either as an amateur or as a professional
- mountaineering or rock climbing using ropes or climbing equipment (other than for hiking)
- parachuting, sky diving or base jumping
- hang gliding or paragliding
- travel in any air supported device, other than as a passenger, in a fully licensed aircraft operated by an airline or charter company. This does not apply to regulated or licensed ballooning
- diving underwater unlicensed using an artificial breathing apparatus, unless the conditions outlined in section 'Activities Included Only Under Certain Conditions' on [page 15](#) are followed.
- polo
- horse jumping
- running with the bulls
- freestyle BMX
- motocross
- canoeing or kayaking grade 5 rapids and above

## Extending Your cover

**We** will extend the term of **Your** cover for no additional cost if any delay is due to a reason which is covered under **Your** policy.

For all other reasons, **You** can apply to extend **Your** single **Trip** policy by contacting **Us** as soon as reasonably practical prior to the original expiry date of **Your** Policy. Extension of cover is subject to **Our** approval (which will not be unreasonably withheld) and **Your** payment of any additional **Premium**. **We** may agree to extend **Your** cover only if **You** agree to certain conditions. There may be circumstances where **We** are not able to extend **Your** cover based on **Your** circumstances and this will be discussed with **You**.

Where **We** have agreed to extend cover, **We** will issue **You** with a new **Certificate of Insurance**. The **Period of Insurance** on **Your** new **Certificate of Insurance**, when added to the period of **Your** original **Certificate of Insurance**, cannot exceed a combined maximum period of 12 months.

**You** cannot extend cover under **Our** Annual Multi-Trip plan.



## Cancelling *Your* policy

### Cancelling within the cooling-off period

**You** have 21 days from the day **You** purchase **Your** policy to decide if the cover is right for **You** and suits **Your** needs. If the policy does not meet **Your** needs **You** can cancel **Your** policy within this “cooling-off period” for a full refund, provided **You**:

- Haven’t started **Your Trip**;
- Haven’t made a claim; and
- Don’t intend to make a claim or exercise any other rights under **Your** policy.

Simply contact **Us** on [02 9225 7599](tel:0292257599) within the cooling-off period and **We** can arrange this for **You**.

### Cancellation outside the cooling-off period

If **You** would like to cancel **Your** policy outside the cooling-off period then **You** can request **Us** to consider this, provided **You**:

- Haven’t started **Your Trip**;
- Haven’t made a claim; and
- Don’t intend to make a claim or exercise any others right under **Your** policy.

**We** will consider **Your** request and may at **Our** discretion provide **You** with a pro-rated refund. This refund (and **Our** decision in providing **You** with a refund which will not be unreasonably withheld) will be based on numerous factors including:

- The level of cover/policy type chosen;
- The date **You** purchased **Your** Policy and the date the **Trip** would have begun; and
- Any other extenuating circumstances.

## Making changes to *Your* policy

**You** can request to amend or alter **Your** policy as soon as reasonably practical prior to **Your Trip** departure date (as shown on **Your Certificate of Insurance**), provided that **You** do not want to make a claim in relation to the change. Any change made, if agreed by **Us**, may incur an additional **Premium**. Once **Your Trip** has commenced no changes can be made to **Your** policy without **Our** approval. If changes are made to the **Trip** Length, the **Period of Insurance** on **Your** new **Certificate of Insurance**, when added to the period on **Your** original **Certificate of Insurance**, cannot exceed a combined maximum period of 12 months.

# Existing Medical Conditions

## What is an Existing Medical Condition?

An **Existing Medical Condition** means any medical or physical condition, disorder, disease, disability or illness, including any **Mental Illness**, which at the **Relevant Time**, **You** were aware of, or a reasonable person in the circumstances could be expected to have been aware of, and at the **Relevant Time**:

1. is chronic, ongoing, terminal, or has affected or involved one or more of the following:
  - a. heart, circulatory system, lungs or respiratory system, brain, kidneys, liver, or cancer;
  - b. surgery involving the back, neck, joints, or abdomen; or
2. in the last 12 months had:
  - a. presented symptoms which would have caused an ordinarily prudent person to seek medical opinion or treatment;
  - b. become exacerbated or complicated; or
  - c. been diagnosed, treated or treatment was recommended by a **Treating Doctor**.

An **Existing Medical Condition** does not prevent **You** from purchasing this policy. Please read section below, '**How We cover Existing Medical Conditions**', which explains:

- a. any **Existing Medical Conditions We** automatically cover; and
- b. all other **Existing Medical Conditions We** need to assess.

**You** should disclose to **Us** any **Existing Medical Condition** that is not automatically covered under this policy, and if accepted by **Us**, to pay any additional **Premium** to have coverage for that condition, or **You** run the risk of a claim being reduced or denied. Please see below for further information.

## How We cover Existing Medical Conditions

**We** do not cover all **Existing Medical Conditions** under this policy. Please refer to **General Exclusions** on pages 63–65 which apply to all sections of cover.

If **You** require cover for an **Existing Medical Condition** not listed in the '**Existing Medical Conditions We automatically cover**' section below, **You** may apply for coverage by completing **Our** medical assessment and if accepted, pay any additional **Premium** which may be payable for coverage of that **Existing Medical Condition**, which will be specifically listed on **Your Certificate of Insurance**.

If a disclosed **Existing Medical Condition** is not accepted, or **You** chose not to take out cover for that **Existing Medical Condition**, this will be noted on **Your Certificate of Insurance** and **You** will not be covered for that condition.

## Existing Medical Conditions We automatically cover

This section outlines those **Existing Medical Conditions** automatically included, where **You**, at the **Relevant Time**:

- a. have not required hospitalisation or treatment (where treatment does not include an annual or routine medical check-up, blood testing or a visit to a medical practitioner to obtain a regular prescription) by any **Treating Doctor** within the last 12 months (unless a different time-period is specifically listed in the list below) for the **Existing Medical Condition**;
- b. are not awaiting the outcome of any investigation, tests, surgery or other treatment for the **Existing Medical Condition**; and
- c. meet any additional criteria set out in the '**Existing Medical Conditions We automatically cover**' listed below.

If the criteria above are satisfied, cover is automatically included for the following **Existing Medical Conditions**:

1. Acne
2. Allergies limited to Rhinitis, Chronic Sinusitis, Eczema, Food Intolerance, Hay Fever, however this excludes any Anaphylaxis as part of any such condition
3. Asthma providing **You**:
  - a. have no other lung disease; and
  - b. are under 60 years of age at time **You** purchase the policy



4. Bell's Palsy
5. Benign Positional Vertigo
6. Bunions
7. Carpal Tunnel Syndrome
8. Cataracts
9. Coeliac Disease
10. Congenital Blindness
11. Congenital Deafness
12. Diabetes Mellitus (Type 1) providing **You**:
  - a. were diagnosed over 12 months ago;
  - b. have no eye, kidney, nerve or vascular complications;
  - c. do not also suffer from a known cardiovascular disease, Hypertension or Hypercholesterolaemia; and
  - d. are under 50 years of age at the date of policy purchase
13. Diabetes Mellitus (Type 2) providing **You**:
  - a. were diagnosed over 12 months ago;
  - b. have no eye, kidney, nerve or vascular complications;
  - c. do not also suffer from a known cardiovascular disease, Hypertension or Hypercholesterolaemia; and
  - d. are under 50 years of age at the date of policy purchase
14. Dry Eye Syndrome
15. Epilepsy providing:
  - a. there has been no change to **Your** medication regime in the past 12 months; and
  - b. **You** are on no more than one anticonvulsant medication
16. Gastric Reflux
17. Gastric/Peptic Ulcer
18. Glaucoma
19. Gout
20. Graves' Disease
21. Hiatus Hernia
22. Hip/Knee replacement if performed more than 12 months ago but less than 10 years ago
23. Hypercholesterolaemia (High Cholesterol) providing **You** do not also suffer from a known cardiovascular disease and/or Diabetes
24. Hyperlipidaemia (High Blood Lipids) providing **You** do not also suffer from a known cardiovascular disease and/or Diabetes
25. Hypertension (High Blood Pressure) providing **You** do not also suffer from a known cardiovascular disease and/or Diabetes
26. Hypothyroidism, including Hashimoto's Disease
27. Incontinence
28. Insulin Resistance
29. Macular Degeneration
30. Meniere's Disease
31. Migraine
32. Nocturnal Cramps
33. Plantar Fasciitis
34. Raynaud's Disease
35. Sleep Apnoea
36. Solar Keratosis
37. Trigeminal Neuralgia
38. Trigger Finger

If **You** require cover for **Existing Medical Conditions** that are not automatically covered above, **You** may apply for additional cover for that condition. Please see the '[Existing Medical Conditions We need to assess](#)' section below.

## Existing Medical Conditions We need to assess

If **You** have an **Existing Medical Condition** that is not automatically covered above and **You** want cover for this **Existing Medical Condition**, **You** will need to complete **Our** online medical assessment so that **We** can assess whether:

- a. **We** can cover the **Existing Medical Condition** – in which case additional **Premium** may be payable and the **Existing Medical Condition** will be listed on **Your Certificate of Insurance**; or
- b. **We** can't cover the **Existing Medical Condition** – in which case, the **Existing Medical Condition** that has not been accepted will be listed on **Your Certificate of Insurance**.

## Changes in Your health

If before starting **Your Trip**, **You** become aware of, or a reasonable person in the circumstances could be expected to have become aware of, a change in **Your** health:

- that has, or is likely to have, an effect on the diagnosis, severity, or management of an **Existing Medical Condition**, such as a change in treatment, medication or dosage, a new symptom or change of a condition of an **Existing Medical Condition**, that **We** have accepted on **Your Certificate of Insurance**; or
- which is a new medical or physical condition, disorder, disease, disability or illness, including any **Mental Illness** that manifests itself, and that is not otherwise covered under the '**Existing Medical Conditions We automatically cover**' section, after the **Relevant Time**;

**You** must tell **Us** as soon as reasonably practicable and prior to starting **Your Trip**.

**We** will then assess the condition to determine if **We** can offer **You** cover, as outlined in the '**Existing Medical Conditions We need to assess**' section above. If **We** consider any change in health no longer satisfies the criteria **We** offer under the policy because it substantially increases the risk of loss, damage, illness, injury or liability, then **We** will let **You** know and decline or withdraw coverage, as applicable, by issuing **You** an updated **Certificate of Insurance** with any applicable changes to **Existing Medical Conditions** that are or are not covered by the policy.

If **We** withdraw or decline cover for the condition and **You** decide to cancel **Your Trip** as a result, cover is available under '**Section 1 Cancellation Fees and Lost Deposits**', subject to policy terms and conditions. Alternatively, if **You** do not claim and want to cancel **Your** policy prior to starting **Your Trip** as a result of this decision, **We** will refund **Your Premium** in full, even if this is outside the cooling off period.

If **You** fail to tell **Us** about a change in **Your** health as set out above, **We** may refuse coverage or refuse to pay **Your** claim, in whole or in part, subject to **Our** rights under section 54 of the Insurance Contracts Act 1984 (Clth) to the extent that **We** have been prejudiced as a result of **Your** failure to notify **Us**. **We** may also be entitled to cancel **Your** policy under section 60 of the Insurance Contracts Act (Clth).

## Pregnancy

**Our** policies provide cover for pregnancy in limited circumstances.

### What is covered?

Cover is included automatically up to the end of the 25th week of pregnancy for:

- a. single non-complicated pregnancies;
- b. unexpected pregnancy complications; and
- c. childbirth which was accelerated by accidental injury in limited circumstances.

Please see further information below.

**You** will need to apply for cover if at the **Relevant Time**, **You** know **You** are pregnant and are aware of, or a reasonable person in the circumstances could be expected to have been aware of, any of the following:

- i. there have been complications with this or a previous pregnancy,
- ii. **You** are expecting a multiple pregnancy (such as triplets or twins), or
- iii. **You** have an **Existing Medical Condition** which could have an adverse impact on **Your** health.



## Pregnancy Complications

Pregnancy complications are considered **Existing Medical Conditions** and need to be disclosed and assessed if **You** want cover for these conditions whilst on **Your Trip**. Pregnancy complications include those that occur during pregnancy or may be caused by **Existing Medical Conditions** that already existed prior to the pregnancy, such as previous high risk of miscarriage, gestational diabetes, hyperemesis (severe morning sickness) or pre-eclampsia. Please refer to the '**Existing Medical Conditions We need to assess**' section above.

## What is not covered

There is no cover for:

- a. pregnancy complications occurring from the 26th week of gestation, or as described in the section above (Pregnancy Complications) unless such complications are specifically accepted by **Us** and noted on **Your Certificate of Insurance**;
- b. childbirth at any stage of the pregnancy, other than as a result of an **Accident** occurring prior to the end of the 25th week of **Your** pregnancy which causes **You** to give birth prematurely;
- c. the health or care of a newborn child, irrespective of the stage of pregnancy when the child is born; or
- d. regular antenatal care.

**We** recommend that **You** contact **Your Treating Doctor** and obtain written confirmation that **You** are fit to travel before commencing **Your** planned **Trip**. Please see the '**Changes in Your health**' section above, which outlines conditions to **Our** cover.

If **You** are unsure whether **You** need to complete a medical assessment for **Your** pregnancy, please call [02 9225 7599](tel:0292257599) for additional assistance.

Please refer to **General Exclusions** on **pages 63–65** which apply to all sections of cover.

# While *You* are travelling

## Overseas Emergency Assistance

### When *You* have an emergency overseas

If something unexpected happens while *You* are overseas, *We* want to ensure *We* can help make it as stress free as possible. If *You* have an emergency medical situation, *Our* team will help to keep *You* in touch with *Your* family and colleagues and assist in locating embassies and consulates around the world.

If *You* have an overseas medical emergency, contact *Our* assistance team immediately, 24 hours a day, 7 days a week as below:

### While travelling in Japan:

Call [0800-800-9117](tel:0800-800-9117) (toll free) or if mobile access is restricted call [03 6228 5881](tel:03-6228-5881) (local number in Japan)

### For other overseas destinations:

Call [+61 2 8055 1683](tel:+61280551683) (reverse charges accepted from the overseas operator) while travelling in all other countries.

For general claim enquiries, policy extensions, luggage claims, flight delays, or other non medical related queries please contact *Our* team on [02 9225 7599](tel:0292257599) on Mon-Fri 8am-9pm, Sat-Sun 9am-6pm or email [travelclaims@world2cover.com.au](mailto:travelclaims@world2cover.com.au)

If *You*:

- are hospitalised, or
- *You* are being treated as an outpatient and the total cost of any consultation or treatment will exceed \$2,000

*You*, or a member of *Your* travelling party, should contact *Us* as soon as reasonably practicable. If *You* do not contact *Us*, and incur costs without *Our* consent, *We* may limit the amount payable under a claim, to the amount *We* would have paid towards any expenses (including medical) or for any evacuation/repatriation or airfares that have not been approved or arranged by *Us*.

For all other *Insured Events* please follow the claims process outlined in [Making a Claim](#).



# Important Matters

## The Financial Claims Scheme

**You** may be entitled to payment under the Federal Government's Financial Claims Scheme in the unlikely event that **Tokio Marine & Nichido** is not able to meet its obligations under the policy. Access to the scheme is subject to eligibility criteria. Information about the scheme can be obtained from the Australian Prudential Regulation Authority (APRA) website at [www.fcs.gov.au](http://www.fcs.gov.au) and the APRA hotline on [1300 55 88 49](tel:1300558849).

## Your Duty to take reasonable care not to make a misrepresentation

This policy is a 'consumer insurance contract' under the Insurance Contracts Act 1984 (Cth) (Act). Before **You** start, reinstate, extend, vary or reinstate a policy with **Us**, **You** have a duty to take reasonable care not to make a misrepresentation to **Us** ("Your Duty") under the Act.

When **You** ask for cover or request **Your** cover to be altered, **You** must answer all the specific questions that **We** ask accurately, honestly and with reasonable care, to the best of **Your** knowledge. This may mean, for example, that **You** should take reasonable steps to find out the answer to a question if **You** do not already know the answer before responding to the question. **We** rely on the information that **You** provide to **Us** to decide whether or not to insure **You** and, if so, on what terms (including but not limited to the cost). This duty to not make a misrepresentation applies to everyone who will be insured under the policy and **Your** answer to **Our** questions on their behalf will be treated as their representations.

**Your** Duty ends once **We** agree, in writing, to insure **You**. Whether or not **You** have taken reasonable care not to make a misrepresentation to **Us** will be determined with regard to all the relevant circumstances, including any of **Your** particular characteristics or circumstances which **We** were (or ought to have been) aware of. It may also include the type of insurance cover that **You** have asked for and who it is intended to be sold to, and whether or not an insurance broker was acting on **Your** behalf when **You** asked for cover.

If **You** do not take reasonable care not to make a misrepresentation, **We** may be entitled to reduce or deny any claim **You** may make or cancel the policy altogether. If **Your** failure to comply with **Your** Duty is fraudulent, **We** may also have the option of avoiding the contract from the beginning, which is, treating it as though it never existed.

If **You** are uncertain about whether or not a particular matter should be disclosed to **Us**, please contact **Us** and **We** will try and assist **You**.

## Code of Practice

**We** are signatories to the General Insurance Code of Practice, which sets out a commitment by the General Insurance industry to raise standards of service and to promote better relations between customers and insurers.

The Code describes standards in areas such as buying insurance, claims handling and dispute resolution.

For more information on the Code or to obtain a copy, **You** can call **Us** on [02 9225 7599](tel:0292257599), email **Us** at [travelservice@world2cover.com.au](mailto:travelservice@world2cover.com.au) or **You** can access the Code at [www.codeofpractice.com.au](http://www.codeofpractice.com.au)

## Who can purchase this policy

Cover is available to:

Australian citizens and permanent Australian residents up to 75 years of age, provided:

- **You** purchase **Your** policy before **You** begin **Your Trip**; and
- for international cover **Your Trip** begins and ends in Australia; or
- for domestic cover **Your Trip** must be wholly within Australia.

Australian temporary residents up to 75 years of age, provided:

- **You** hold a current Australian visa (not a tourist, study or working holiday visa) that will remain valid beyond the period of **Your** return from **Your Trip**; and
- **You** hold a return ticket; and
- **You** have a primary place of residence in Australia that **You** intend to return to; and
- **You** purchase **Your** policy before **You** begin **Your Trip**; and
- for international cover **Your Trip** begins and ends in Australia; or
- for domestic cover **Your Trip** must be wholly within Australia.

## How **Your Premium** is calculated

The amount **We** charge **You** for this insurance policy is the total amount of **Premium** that **We** determine covers **Our** risk, associated costs and any government charges like Stamp Duty and GST. When **We** issue **Your** policy the total **Premium** and any government charges will be displayed on **Your Certificate of Insurance**. If **You** change **Your** policy in any way, **You** may need to pay an additional amount or **You** may be entitled to a refund of part of **Your Premium**.

In order to calculate **Your Premium** **We** take a number of factors into consideration including:

- where **You** are travelling
- for how long
- the number of travellers and their ages
- the plan **You** select
- the **Excess** level chosen
- **Pre-Existing Medical Conditions** and pregnancy
- plus any other optional extras **You** choose.

For example:

- the plan – the higher the level of cover the more **Your Premium** will be
- the length of **Your Trip** – in most cases the longer the **Trip** the greater the **Premium**
- the **Excess** **You** select – the lower the **Excess** **You** choose the higher the **Premium**
- coverage options – cover like Ski and **Winter Sports** and **Cruise** cover increases **Your Premium**.

## How **Your claim payment** is calculated

Factors that contribute to the calculation of the amount **We** will pay **You** for a claim include:

- the actual amount of the loss
- applying the various benefits and limits provided under the plan **You** have purchased
- less the **Excess** **You** have nominated on **Your Certificate of Insurance**
- less any compensation, refund or credit **You** may have received from **Your** pre-paid booking for **Your Trip**

For example:

**You** have purchased **Our** World2Cover Top policy and **Your** camera is stolen from **You** whilst at the local market. The following scenario applies:

- **You** paid \$5,000 for **Your** camera when **You** bought it 2 years ago. **Our** policy covers new for old, so there is no depreciation to factor in
- the market organiser compensates **You** \$500 for the inconvenience, leaving **Your** actual loss at \$4,500
- the limit under this policy for an item like a camera is \$3,000 and the overall limit for **Luggage** is \$15,000
- **You** chose to pay the additional **Premium** when **You** bought the policy to reduce **Your Excess** to \$100
- The result is, if **You** have met all the terms and conditions of the policy, **We** will replace **Your** camera or cash settle, up to the cost of an equivalent replacement to a maximum of \$2,900.



## Your Privacy

**Your** privacy is important to **Us**. **Tokio Marine & Nichido** is dedicated to upholding **Your** privacy and protecting **Your** personal information. **We** are bound in Australia by the Privacy Act 1988 (Cth) and its associated Australian Privacy Principles, along with any other applicable privacy laws and codes, when collecting, using, disclosing, holding, handling and transferring any personal information. **Tokio Marine & Nichido** has ongoing practices, procedures and systems in place to ensure that **We** manage personal information in an open and transparent way.

**We** may use **Your** personal information (such as **Your** name, date of birth, contact details, and in certain cases explained in **Our** Privacy Policy, sensitive information) for the following purposes:

- to determine whether and on what terms **We** might issue **You** an insurance policy
- to open and administer any products and services **You** may sign up for
- to help improve **Our** products and services
- to undertake market research, customer data analysis and direct marketing activities
- to manage and resolve complaints made
- to report information required by law or regulations
- to perform any other appropriately related functions

If **You** don't provide all the information requested, the main consequence is that **We** may not be able to issue **You** with a policy or process **Your** claim.

Unless it is unreasonable or impracticable under the circumstances, **We** will collect **Your** personal information directly from **You**, **Your** advisor or someone authorised by **You**, for example, **Your** insurance broker, financial planner, legal services provider, agent or carer.

In issuing and managing **Your** policy or claim **We** may need to disclose **Your** personal information to third parties such as another insurer, **Our** reinsurers, an insurance broker, **Our** legal providers, **Our** accountants, loss investigators or adjusters, anyone acting as **Your** agent or regulatory bodies as well as **Our** various third party service providers described in **Our** Privacy Policy. **We** may also disclose **Your** information as required by law.

In providing **You** with **Our** services it may be necessary to disclose **Your** information overseas where **We** have a presence or engage such parties, including but not limited to Japan, USA, Canada, Bermuda, New Zealand, Thailand, Hong Kong, Europe (including the United Kingdom), Singapore and India.

**We** will otherwise collect, hold, use and disclose **Your** personal information in accordance with **Our** Privacy Policies, which set out how **You** may access and correct the personal information that **We** hold about **You** and how to lodge a complaint.

To learn more about collection and use of **Your** personal information, see **Our** Privacy Policy, which can be viewed at **Our** website [www.tokiomarine.com.au](http://www.tokiomarine.com.au) or contact **Us** on [02 9225 7599](tel:0292257599).

## Complaints and disputes resolution

**You** are entitled to make a complaint to **Us** about any aspect of **Your** relationship with **Us**.

**We** are committed to resolving any complaint or dispute fairly and as quickly as possible. If **You** are dissatisfied with **Our** service in any way, please contact **Us** and **We** will do **Our** best to resolve **Your** concerns as soon as reasonably possible. If **We** are unable to or if **You** are still not satisfied, **Our** Customer Complaints Team will review **Your** complaint and provide **You** with a response.

When **You** make a complaint, please provide **Us** with as much information as possible. **You** can contact **Us** to make a complaint, or if **You** require assistance to lodge a complaint, using the contact details provided below:

**Post:** GPO Box 4616, SYDNEY NSW 2001

**Email:** [complaints@tokiomarine.com.au](mailto:complaints@tokiomarine.com.au)

**Phone:** [\(02\) 9225 7599](tel:0292257599)

If **You** are not satisfied with **Our** response to **Your** complaint, or **We** have taken more than 30 days to respond to **You** from the date **You** first made **Your** complaint, **You** may be eligible to escalate the matter to the Australian Financial Complaints Authority (AFCA) if **Your** matter is within the jurisdiction as set out in their Rules. AFCA is an independent external disputes resolution provider who can assess **Your** matter free of charge and can issue a binding outcome on **Us**.

## If **Your** problem is not resolved

If **You** disagree with **Our** decision, **You** can appeal to the Australian Financial Complaints Authority (AFCA). **We** will advise **You** how to do this and provide all relevant assistance.

AFCA is an independent industry dispute resolution scheme. The decisions made by AFCA are binding on **Us** provided **You** agree. **You** do not have to accept any decisions that **We** or AFCA makes. **You** always have the option of seeking other solutions.

**You** can contact the Australian Financial Complaints Authority:

Online: [www.afca.org.au](http://www.afca.org.au)  
Email: [info@afca.org.au](mailto:info@afca.org.au)  
Phone: [1800 931 678](tel:1800931678) (local call cost)  
Mail: Australian Financial Complaints Authority  
GPO Box 3  
Melbourne VIC 3001

# Policy Wording

## Words with special meanings

**Accident** means any unexpected, unintended or unforeseeable incident or injury caused solely and directly by an external identifiable event. This excludes injury or illness arising from a sickness or disease.

**Additional Accommodation, Meal and Travelling Expenses** means only those reasonable expenses over and above what **You** expected to pay for **Accommodation, Meal and Travelling Expenses** (including emergency personal telephone calls) had the **Trip** gone ahead as planned. This excludes alcohol.

**Adult** means a person or persons who are listed on the **Certificate of Insurance**, aged 18 or over, and are not defined as a **Dependent**.

**Backcountry** means **Skiing** in a sparsely inhabited rural region over ungroomed and unmarked slopes (i.e. marked pistes are not present) where fixed mechanical means of ascent are often not present.

**Certificate of Insurance** means the most recent certificate that **We** provide to **You**. It contains the information **You** have given **Us** and on which **We** have issued **Your** insurance policy. It also includes the amount **You** are insured for, **Excesses** that apply, optional covers **You** have chosen, the type of cover **You** have and when the policy starts and ends. If **You** vary this policy **We** will send **You** an updated **Certificate of Insurance**.

**Computer System** means any computer, hardware, software, communications system, electronic device (including, but not limited to, smart phone, laptop, tablet, wearable device), server, cloud or microcontroller including any similar system or any configuration of the aforementioned and including any associated input, output, data storage device, networking equipment or back up facility, owned or operated by the coach, airline, shipping line, cruise line or railway company that **You** were due to travel on.

**Consulting Medical Officer** means **Our** appointed medical practitioner/registered medical professional who advises **Us** on **Your** medical condition or injury.

**Cruise** means an ocean voyage on a commercially operated vessel for more than one night.

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

**Cyber Incident** means any

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

**Dependent or Dependents** means **Your** children, stepchildren, foster children or grandchildren who are:

- aged 25 years or younger at the time **You** buy **Your** policy;
- financially dependent on their parents or grandparents and not working full time;
- travelling with **You** for **Your** entire **Trip**;
- listed on the **Certificate of Insurance** as **Your Dependent**; and
- whilst on **Your Trip**, is dependent on an **Adult** listed on **Your Certificate of Insurance**.

**Epidemic** means a rapidly spreading contagious or **Infectious Disease** or illness in a community or geographic area and includes the declaration of an **Epidemic** by a government or a recognised public health authority.

**Excess** means the agreed dollar amount, on the policy **You** have purchased, that will be subtracted from the assessed claimable amount on **Your** claim. This applies to each and every **Insured Event**.

**Existing Medical Conditions** has the meaning given to that term on [pages 18–21](#).

**Extreme Risk** means sports or activities that **We** reasonably consider to be high risk, high intensity and exceeding what is usual or reasonable. **Extreme Risk** refers collectively to high adrenaline or dangerous sports or activities.



**Financial Default** means insolvency, bankruptcy, provisional liquidation, liquidation, financial collapse, appointment of a receiver, manager or administrator, entry into any official or unofficial scheme of arrangement, statutory protection, restructuring or composition with creditors, or the happening of anything of a similar nature under the laws of any jurisdiction.

**General Exclusions** means the exclusions listed on [pages 63–65](#).

**Home** means **Your** permanent and usual place of residence in Australia.

**Infectious Disease** means any disease which can be transmitted by means of any substance or agent from any organism to another organism where:

1. the substance or agent includes, but is not limited to, a virus, bacterium, parasite or other organism or any variation of them, whether living or not, and
2. the method of transmission, whether direct or indirect, includes but is not limited to, airborne transmission, bodily fluid transmission, transmission from or to any surface or object, solid, liquid or gas or between organisms, and
3. the disease, substance or agent can cause or threaten damage to human health or human welfare or can cause or threaten damage to, deterioration of, loss of value of, marketability of or loss of use of property insured under this policy.

**Insured Event** means an event for which **We** have agreed to provide cover under this policy. It also means a single incident; or a single or number of incidents either having the same original cause or attributable to the one source.

**Limb(s)** means any part of the arm between the shoulder and the wrist or any part of the leg between the hip and the ankle.

**Luggage** means personal items, including **Valuables**, sporting equipment, dentures and or dental prosthesis designed to be worn or carried by **You** which **You** take with **You** or buy during **Your Trip**, unless they are excluded under **General Exclusions** on [pages 63–65](#) and [Section 3](#).

**Mental Illness** means any sickness, disorder or condition recognised or provided for in the latest edition of the Diagnostic and Statistical Manual of Mental Disorders, where a clinical diagnosis has been made and treatment has been prescribed by a **Treating Doctor**, prior to the **Trip** departure. A clinical diagnosis for **Mental Illness** can also be made after the **Trip** departure by **Your Treating Doctor**.

**Moped or Scooter** means any two or three wheeled motor vehicle with an engine capacity up to (but not including) 50cc.

**Motorcycle** means any two or three wheeled motor vehicle with an engine capacity equal to or greater than 50cc.

**Natural Disaster** means an extraordinary natural event, natural act or force of nature including floods, earthquakes, avalanches, forest fires, tsunamis, landslides, volcanic eruptions, atypical cyclones or storms and other severe weather conditions but does not include an **Epidemic** or **Pandemic**.

**Off-piste** means any **Skiing** within a short distance from the designated areas of a ski resort's boundaries on groomed terrain or marked slopes or trails that are open, maintained, monitored and patrolled by the ski resort.

**Open Water Sailing** means sailing more than 12 nautical miles from any landmass.

**Pandemic** means an **Epidemic** that spreads to a geographically large area, such as multiple countries, and includes the declaration of a **Pandemic** or a public health emergency of international concern by the World Health Organisation or other recognised public health authority or government.

**Period of Insurance** means the period during which **You** are insured and which is shown on **Your Certificate of Insurance**.

**Permanent** means a period of time lasting 12 consecutive months after the date of **Your Accident** and there is no reasonable prospect of improvement as confirmed by **Your Treating Doctor**.

**Personal Money** means cash that is carried on **Your** person or secured in a safe or strong room.

**Premium** means the amount **You** pay for **Your** insurance.

**Public Place** means any place the public has access to including but not limited to airports, bus terminals, stations, buses, cruise ships, planes, taxis, trains, beaches, hostels, hotels, hotel foyers and grounds, galleries, museums, private car parks, public toilets, shops, malls, streets and restaurants.

**Quad Bike** means any motorised vehicle designed to travel on four or more wheels with a seat straddled by the rider and a set of handle bars that are used for controlling the steering.

**Relative** means a person who is **Your** spouse or de facto spouse of either gender, parent, parent in-law, daughter, son, daughter or son-in-law, brother, sister, brother or sister-in law, niece or nephew, grandchild, grandparent, step-parent, stepdaughter, stepson, aunt, uncle, cousin, fiancée, fiancé or guardian.

**Relevant Time** means for:

- a. Single-Trip plans: at the time **You** purchase this policy; or
- b. Annual Multi-Trip plan: the first time at which any part of the relevant trip is paid for or the time at which the policy is issued, whichever occurs last.

**Rental Vehicle** means a car (sedan, station-wagon, coupe and hatchback), SUV, four-wheel drive, mini bus or a campervan/ motorhome rented or hired by **You** from a registered motor vehicle rental company for the carriage of passengers and does not include any vehicle designed to be used for the carriage of commercial goods. \*\* Please note this definition does not include **Motorcycles, Mopeds or Scooters**, trucks, caravans, trailers, boat or jet skis.

**Skiing** means snow **Skiing** and snowboarding.

**Sum Insured** means the maximum amount that **We** will pay as shown in the **Table(s) of Benefits** on pages 11–14.

**Table(s) of Benefits** means the table set out on pages 11–14, which sets out the maximum benefit payable in respect of each section of cover.

**Terrorist Act** means any actual or threatened use of force or violence directed at or causing damage, injury, harm or disruption, or committing of an act dangerous to human life or property, against any individual, property or government, with the stated or unstated objective of pursuing economic, ethnic, nationalistic, political, racial or religious interests, whether such interests are declared or not. Robberies or other criminal acts, primarily committed for personal gain and acts arising primarily from prior personal relationships between perpetrator(s) and victim(s) shall not be considered **Terrorist Acts**. **Terrorist Acts** shall also include any act that is verified or recognised by the (relevant) government as an act of terrorism.

**Transport Provider** means any airline, bus line, shipping line, cruise line or railway that has accepted **Your** fare.

**Travelling Companion** means the person who is to travel with **You** for at least 50% of the **Trip** and who made arrangements to accompany **You** before **You** began the **Trip**. If **Your Travelling Companion** is a person who is listed on the **Certificate of Insurance**, they must arrive and depart with **You**.

**Travel Services Provider** means any scheduled service airline, hotel, accommodation provider, motor vehicle rental or hire agency, bus line, shipping line, cruise line or railway company that owns and/or operates the assets.

**Treating Doctor** means:

1. whilst on **Your Trip** – the medical practitioner/ registered medical professional who is treating **You** for **Your** medical condition or injury.
2. if **You** have not left on **Your Trip** – the medical practitioner/registered medical professional who is treating **You** in Australia.
3. a **Treating Doctor** is licenced to practice medicine, for example a doctor, physician, surgeon, optometrist, psychologist or specialist; and their scope of practice is relevant to the circumstances of the claim.
4. a **Treating Doctor** does not include a person who is related to **You**, **Your Relative** or a member of **Your** travelling party.

**Trip** means:

1. in respect of all plans except the Annual Multi-Trip plan, means the travel **You** are undertaking and commences from the time **You** leave **Your Home** or place of departure in Australia to start **Your Trip** until **You** return **Home**, or until the end of the **Period of Insurance** shown as the return date on the **Certificate of Insurance**, whichever is sooner.
2. in respect of any Annual Multi-Trip plans means the travel **You** are undertaking and commences from the time **You** leave **Your Home** or place of departure to start **Your Trip** until **You** return **Home** or until the end of the **Period of Insurance** shown on the **Certificate of Insurance**, whichever is sooner. The length of any one **Trip** cannot exceed 30, 45 or 60 days (depending on the plan chosen) and must be at least 250km from **Your Home**.
3. in respect of the **Rental Vehicle** Excess cover means the day **Your Rental Vehicle** agreement commences and the time **You** collect **Your Rental Vehicle** until the day **Your** agreement ends and **You** return **Your Rental Vehicle**, or until the end of the **Period of Insurance** as shown on the **Certificate of Insurance**, whichever is sooner.

**Unattended** means but is not limited to, when an item is not on **Your** person or under **Your** control, or the control of **Your Travelling Companion**, at the time of the loss, theft or damage, or left in a position where it can be taken or damaged without **Your** or **Your Travelling Companion's** knowledge, including on the beach or beside the pool while **You** swim, in a **Public Place** or leaving it where **You** or **Your Travelling Companion** are unable to prevent it from being unlawfully taken or damaged. **Unattended** also means leaving an item behind, forgetting the item, walking away from it, or leaving it in a **Public Place**.

**Valuables** means passport, travel documents, jewellery, watches, precious metals or semi-precious stones/precious stones and items made from them, furs, binoculars, telescopes, computer games, any kind of photographic, audio or video equipment, computers, mobile phones, smart phones, tablets, electronic games, portable navigation equipment and any equipment or accessories related to these items, drones and radio-controlled/remote-controlled vehicles including (but not limited to) model cars, planes, and boats and the like and any equipment or accessories related to these items.

**War** means **War**, whether declared or not, or any warlike activities, including use of military force by any sovereign nation to achieve economic, geographic, nationalistic, political, racial, religious or other ends.

**We, Our, Us** means Tokio Marine & Nichido Fire Insurance Co, Ltd.

**Winter Sports** means leisure bigfoot **Skiing**, cat **Skiing**, cross country **Skiing** (along a designated cross country ski route only), glacier **Skiing**, ice hockey, ice skating, lugging (on ice only), mono **Skiing**, **Off-piste Skiing** (with a professional guide only), recreational **Skiing**, snowmobiling and tobogganing. It does not mean any of the above activities when they are undertaken for competition, including training or practising purposes.

**You, Your, Yours, Yourself** means the person or persons named on the **Certificate of Insurance**.



# Policy Conditions

## Making a Claim

**You** must let **Us** know of **Your** claim as soon as possible, after **You** return to Australia either by:

Web: [world2cover.com.au/how-to-claim](http://world2cover.com.au/how-to-claim)  
Phone: [02 9225 7599](tel:0292257599)  
Email: [travelclaims@world2cover.com.au](mailto:travelclaims@world2cover.com.au)  
Mail: World2Cover Claims  
GPO Box 4616  
Sydney 2001

## How to make a claim

Providing **Us** with the information **We** need, helps **Us** to make timely and accurate decisions about **Your** claim. When **You** contact **Us**, **We** will let **You** know what **You** need to do and how the process will work. **We** will not be able to assess **Your** claim unless **You** provide **Us** with all the information **We** require. **We** can reduce **Your** claim by the amount of any prejudice **We** have suffered due to any delay by **You** in submitting the required information. Full details should be submitted within 30 days of **Your** return.

For all claims, **We** require: evidence of the **Insured Event** **You** are claiming for, including and not limited to: receipts, reports, proof of ownership, bank / credit card statements.

Any costs or expenses associated with obtaining these items documents will be at **Your** own cost.

If **You** cannot provide supporting documents for **Your** claim, then **We** may reduce or refuse to pay **Your** claim.

**We** may also reduce or refuse to pay a claim under this policy if **You** do not observe any of the conditions of this policy.

## Examples of supporting documents that may be required

### *For Cancellation Fees and Lost Deposit claims*

- full itinerary
- travel invoices for all pre-booked costs being claimed
- written confirmation of any compensation or refund applicable or any credits being held by **Your Travel Provider** or **Travel Services Provider**
- if **You** are claiming due to medical reasons, **We** will require a medical certificate from **Your Treating Doctor** confirming **You** are unfit to travel and stating the relevant medical condition; **We** may also request a copy of **Your** medical history
- if claiming due to the death or illness of a **Travelling Companion** or a **Relative**, **We** will require a copy of the death certificate or a medical report/certificate/history of that **Travelling Companion** or **Relative**
- if **You** are claiming due to an **Accident**, **We** require a supporting incident report such as a workplace, police or ambulance report

### *For Medical, Dental or Hospital claims*

- all medical and dental certificates and reports relevant to the claimed condition/illness
- **We** may also request a copy of **Your** medical history
- proof of expenses incurred

### *For Luggage or Personal Money claims*

- if lost or stolen, please report it immediately to police, obtain and retain a written report of the incident
- if damage or misplacement occurs caused by an airline or any other operator or provider of accommodation, please report the incident to an appropriate official. Obtain and retain a written report with any offer they might make for settlement
- proof of ownership e.g. receipts, bank statements, valuation certificates (issued prior to the date of loss)
- lost or stolen mobile/smart phones –proof that **Your** phone has been blocked and the IMEI blocked
- if claim is for damaged items, **We** require proof of damage and repair report/invoice

### For Emergency Expenses or Travel Delay claims

- documentation to substantiate the incident occurring e.g. loss report, medical report, police report, confirmation from **Transport Provider** confirming cause
- receipt for all additional expenses being claimed
- itinerary/invoices showing original pre-paid arrangements
- written confirmation from the **Transport Provider** of the actual delay and actual delay time

## You must not admit fault or liability

Do not admit any fault of liability to any claim under this policy. **You** must not promise or offer to pay any money or become involved in litigation without **Our** authorisation.

## What **You** must not do

In the event of a claim or circumstances that may give rise to a claim, **You** must not:

1. make any promise or offer of payment, or admit fault to anyone (except as required by law), or become involved in any litigation in respect of an event that may result in a claim under this policy, without **Our** consent;
2. offer or negotiate to pay a claim or make repairs;
3. dispose of damaged items unless **We** have said **You** can;
4. delay telling **Us** about an incident, as that could prejudice **Our** rights and if so, it may reduce the amount **We** pay for **Your** claim; or
5. give **Us** false or misleading information.

## Claims are payable in Australian Dollars

**We** will pay all claims in Australian dollars. All conversions will be calculated using the Oanda rate at the time **You** incurred the expense. Alternatively, **You** can provide a copy of **Your** credit card statement to show the conversion rate used by **Your** bank for the expense.

## Excess

If an **Excess** applies to **Your** claim, the **Excess** will be deducted from **Your** claim or **We** may request **Your Excess** if **You** have no out of pocket expenses and **We** have approved and paid for **Your** overseas medical expenses.

Any applicable **Excess** will apply to each and every **Insured Event**.

## Claims assessment

**We** will assess **Your** claim within **10 business days** of **You** notifying **Us** and **You** providing **Us** with all the necessary supporting documentation. If **We** need any additional information, a written notification or phone call will be made to **You** within **10 business days**.

## If **You** can claim from anyone else

If **You** can make a claim against someone else in relation to a loss or expense covered under this policy **You** must take reasonable steps to do so first. If they do not pay the full amount of **Your** loss or expense from **Your** claim, **We** will only pay the difference up to the policy limit.

## Subrogation

If **You** are aware of any third party that **You** or **We** may recover money from, **You** must let **Us** know.

**We** may, at **Our** discretion and subject to applicable law, in **Your** name and on **Your** behalf, undertake control and settle proceedings for **Our** own benefit to recover compensation or secure indemnity from any party in respect of anything covered by this policy.

**You** must provide reasonable assistance and permit to be done, all acts and things as required by **Us** for the purpose of recovering compensation or securing indemnity from other parties to which **We** may become entitled or subrogated, upon **Us** paying **Your** claim under this policy regardless of whether **We** have yet paid **Your** claim and whether or not the amount **We** pay **You** is less than full compensation for **Your** loss.

**We** will apply any money **We** recover from someone else under a right of subrogation in the following order:

1. to **Us, Our** costs (including but not limited to administration and legal) arising from recovery
2. to **Us**, an amount equal to the amount that **We** paid to **You** under **Your** policy
3. to **You, Your** uninsured loss (less **Excess**)
4. to **You, Your Excess**.

If **We** have paid **Your** total loss and **You** receive a payment from someone else for that loss or damage, **You** must pay **Us** the amount of that payment up to the amount of the claim **We** paid **You**.

If **We** pay **You** for lost or damaged property and **You** later recover the property or it is replaced by a third party, **You** must pay **Us** the amount of the claim **We** paid **You**.

## Fraud

**We** will not pay if **Your** claim is fraudulent.

Insurance fraud places additional costs on honest policyholders. Fraudulent claims contribute to the rise in insurance **Premiums**. **We** encourage the community to assist in the prevention of insurance fraud. **You** can help by reporting insurance fraud to **Us** on [02 9225 7599](tel:0292257599). All information will be treated as confidential and protected to the full extent of the law.

## GST

### Business Travellers— How GST affects **Your** claim

If **You** are entitled to claim an input tax credit in respect of a cost for which a claim is made, or would be entitled to an input tax credit if **You** were to incur the relevant cost (i.e. in replacing a lost or stolen item), the amount **We** would otherwise pay will be reduced by the amount of that input tax credit.

## When are benefits available

Cover for Cancellation Fees and Lost Deposits (Section 1), COVID-19 Cancellation Fees and Lost Deposits (Section 22) and **Financial Default** (Section 10) begins immediately after **You** purchase **Your** policy and this policy is issued to **You**. Cover for all other benefits commences on the date **Your Trip** begins and terminates at the earliest of:

- completion of **Your Trip**; or
- expiry of the period shown on **Your Certificate of Insurance**; or
- in the case of an Annual Multi-Trip plan, expiry of 30, 45 or 60 days (depending on the level of policy **You** purchased) from the date **Your Trip** begins.

If **You** suffer a loss during **Your Period of Insurance**, due to an **Insured Event**, **You** can submit a claim under this policy.



# Policy Benefit sections

## Section 1: Cancellation Fees and Lost Deposits

This section covers:

### 1A Unforeseen Circumstances

**We** will pay **Your** Cancellation Fees and Lost Deposits for **Your** travel and accommodation arrangements, excursions, tours and other activities that **You** have pre-paid and which are non-refundable or **You** cannot reasonably recover if **Your Trip** is rescheduled, cancelled or cut short at any time, due to circumstances beyond **Your** control which **You** did not foresee and a reasonable person in **Your** position would not have foreseen, other than the circumstances described in Section 1B, at the **Relevant Time**.

The maximum benefit for this entire section 1A is:

Type of policy	Limit per Adult
Top Cover	\$unlimited^^
Essentials Cover	\$25,000
Basics Cover	Not Applicable
Annual Multi-Trip Cover	\$unlimited^^
Domestic Cover	\$25,000

^^\$unlimited means that generally there is no cap on the maximum dollar amount which may be paid out for this benefit, subject to the specific terms and conditions, sub-limits and exclusions that apply to this benefit.

All Sub Limit benefits in this section are subject to the main benefit outlined in 1A above.

### 1B Death, Injury or Illness of **Your Relative**, **Your Travelling Companion** or **Your Travelling Companion's Relative**

**We** will pay **Your** Cancellation Fees and Lost Deposits for **Your** travel and accommodation arrangements, excursions, tours and other activities that **You** have pre-paid and which are non-refundable or **You** cannot reasonably recover if **Your Trip** is rescheduled, cancelled or cut short at any time because of the death, injury or illness of **Your Relative**, **Your Travelling Companion** or **Travelling Companion's Relative**, which **You** did not foresee and a reasonable person in **Your** position would not have foreseen, where at the **Relevant Time**, that person:

- did not have an **Existing Medical Condition** that caused their death, injury or illness;
- did not have a terminal illness; or
- was not residing in a nursing home or receiving similar home care or assistance;

up to the limits outlined in Section 1A.

In circumstances where any point (a)-(c) cannot be met (i.e. **Your Relative** was in a nursing home), the maximum **We** will pay for any one claim is \$1,000 per **Adult** and a total combined limit of \$2,000 (for 2 **Adults**, including **Dependents**), as set out in the table below.

The maximum **We** will pay for any one claim under section 1B is:

Type of policy	Sub Limit per Adult
Top Cover	\$1,000
Essentials Cover	\$1,000
Basics Cover	Not Applicable
Annual Multi-Trip Cover	\$1,000
Domestic Cover	\$1,000

## 1C

**Emergency Worker Leave**

The cost of Cancellation Fees and Lost Deposits on prepaid tickets and bookings (other than tickets purchased using frequent flyer or similar points, cover for which is detailed under 1D that **You** cannot claim from anyone else, if **Your** travel is cancelled prior to the commencement of **Your Trip** because **Your** annual leave is cancelled by **Your** employer after **You** have booked **Your** holiday, provided that:

1. **You** are an employee of the armed forces, police, fire or ambulance services; and
2. **Your** employer cancels **Your** leave:
  - a. so **You** can attend an unforeseen emergency; or
  - b. to relocate **You** overseas unexpectedly.

The maximum **We** will pay for Sub Limit 1C is:

Type of policy	Sub Limit per Adult
Top Cover	\$1,000
Essentials Cover	\$500
Basics Cover	Not Applicable
Annual Multi-Trip Cover	\$1,000
Domestic Cover	\$750

## 1D

**Frequent Flyer points**

Where an airline ticket was purchased using frequent flyer or similar air points, **We** will pay **You** for frequent flyer or similar air points lost following cancellation of **Your** air ticket. The amount payable will be calculated as follows:

- if the airline will not refund **Your** points, **We** will refund to **You** the cost of the equivalent class air ticket based on the quoted retail price at the time the ticket was issued.
- if the airline will only refund a portion of **Your** points, **We** will refund to **You** the cost of the equivalent class air ticket based on the quoted retail price at the time the ticket was issued, less the value of the portion of **Your** points refunded back to **You**.

For this benefit to become payable:

- a. the reason for cancellation must be covered under this section of the policy; and
- b. the loss of such points cannot be recovered from any other source; and
- c. before **You** submit a claim under this section **You** must first request the airline refund **Your** points.

## 1E

**Travel Agent Fees**

Non-recoverable fees **You** have been charged by **Your** travel agent, up to the limits shown in the table below.

The maximum **We** will pay for Sub Limit 1E is:

Type of policy	Sub Limit per Adult
Top Cover	\$4,000
Essentials Cover	\$2,000
Basics Cover	Not Applicable
Annual Multi-Trip Cover	\$4,000
Domestic Cover	\$2,000

## Section 1 Exclusions

We will not cover **You** for losses, liability or expenses that are for, related to or as a result of:

- 1.1 **You, Your Travelling Companion** or any other persons change of mind, disinclination or reluctance to undertake the **Trip**.
- 1.2 The breakdown or dissolution of any personal or family relationship.
- 1.3 Claims arising from **Your Home** or business (other than severe damage to **Your Home** or business premises) or employment, including but not limited to, not being able to take leave from that employment. This exclusion will not apply to **You** being involuntarily retrenched from **Your** usual permanent employment in Australia nor will it apply to benefits available under Section 1C on [page 35](#).
- 1.4 **You** not complying with what **Your** ticket conditions require.
- 1.5 Tours being cancelled because there were not enough people to go. This does not apply in relation to pre-paid travel arrangements purchased separately to get to and/or from **Your** destination.
- 1.6 **You** being aware at the time of purchasing the policy of circumstances that would give rise to **You** making a claim under this policy or **You** had booked **Your Trip** to arrange to travel when **You** knew of circumstances that may lead to **Your Trip** being disrupted or cancelled.
- 1.7 Cancellation, delays or rescheduling caused by **Your Transport Provider** or **Travel Services Provider**.
- 1.8 Mechanical breakdown of any means of transport.
- 1.9 The government of any country not allowing **You** to enter or stay in that country.
- 1.10 The cost of a return ticket if **You** have not purchased a return air ticket to Australia.
- 1.11 Any **Terrorist Act**, threat of a **Terrorist Act** or any loss arising out of the intentional use of military force to intercept, prevent, or mitigate any known or suspected **Terrorist Act** unless the Department of Foreign Affairs and Trade (DFAT) has issued a 'DO NOT TRAVEL' advisory to **Your** country/region of intended travel since **You** purchased **Your** policy.
- 1.12 The non-refundable unused portion of travel or accommodation arrangements where additional travel or accommodation costs have been paid for by **Us** as part of a claim under this policy. This exclusion will not apply where the unused portion of the accommodation arrangements result directly from the hospitalisation or death of **You** or **Your Travelling Companion** and are agreed by **Us**.
- 1.13 The **Financial Default** of a **Travel Services Provider**, travel agent, tour wholesaler, tour operator or booking agent. Refer to [Section 10](#) on [page 49](#).
- 1.14 Any **Cyber Incident**.

All [General Exclusions](#) on [pages 63–65](#) apply to this section as well.



## Section 2: Overseas Medical, Hospital, Cash in Hospital, Dental and Related Expenses

This section covers:

- 2A** Reasonable overseas medical and hospital expenses **You** have to pay as a result of an injury or illness that **You** incurred/sustained (including injury arising from a **Terrorist Act** subject to policy terms and exclusions) and of which **You** became aware or ought reasonably to have become aware during the **Period of Insurance** on **Your Certificate of Insurance**. All medical treatments must be provided by **Your Treating Doctor** or **Our Consulting Medical Officer**. **We** will pay up to 12 months from the time **You** first received treatment for the injury or illness.

The maximum benefit for this entire section is:

Type of policy	Limit per Adult
Top Cover	\$unlimited**
Essentials Cover	\$unlimited**
Basics Cover	\$unlimited**
Annual Multi-Trip Cover	\$unlimited**
Domestic Cover	Not Applicable

\*\*\$unlimited means that generally there is no cap on the maximum dollar amount which may be paid out for this benefit, subject to the specific terms and conditions, sub-limits and exclusions that apply to this benefit. This benefit covers reasonable overseas medical and hospital costs as a result of an injury (including arising from a **Terrorist Act**) or illness occurring which first shows itself during **Your Period of Insurance**. Benefits may be paid up to 12 months from the time **You** received treatment for the injury or illness, but only for **reasonable expenses** incurred during that time. All medical treatments must be provided by **Your Treating Doctor** or **Our Consulting Medical Officer**. **You** must notify **Us** as soon as practicable of **Your** admittance to hospital.

All Sub Limit benefits in this section are subject to the main benefit outlined in 2A above.

### **2B** Cash in Hospital

If **You** are hospitalised overseas for more than 48 hours, **We** will also pay \$50 for each 24-hour period **You** are in hospital from the first day of hospitalisation up to the limits shown in the table below.

Type of policy	Sub Limit per Adult
Top Cover	\$6,000
Essentials Cover	\$3,500
Basics Cover	\$1,500
Annual Multi-Trip Cover	\$6,000
Domestic Cover	Not Applicable

### **2C** Overseas Dental

Up to the limits shown in the table below for emergency overseas dental expenses incurred following an injury to sound and natural teeth caused solely and directly by external and visible means as a result of an **Accident** and which does not result from an illness or disease, but not treatment that can be reasonably delayed until **You** return to Australia.

The maximum **We** will pay for Sub Limit Section 2C is:

Type of policy	Sub Limit per Adult
Top Cover	\$2,000
Essentials Cover	\$2,000
Basics Cover	\$500
Annual Multi-Trip Cover	\$2,000
Domestic Cover	Not Applicable

\*\*Unlimited means that generally there is no cap on the maximum dollar amount which may be paid out for this benefit, subject to the specific terms and conditions, sub-limits and exclusions that apply to this benefit. This benefit covers reasonable overseas medical and hospital costs as a result of an injury (including arising from a **Terrorist Act**) or illness occurring which first shows itself during **Your Period of Insurance**. Benefits may be paid up to 12 months from the time **You** received treatment for the injury or illness, but only for **reasonable expenses** incurred during that time. All medical treatments must be provided by **Your Treating Doctor** or **Our Consulting Medical Officer**. **You** must notify **Us** as soon as practicable of **Your** admittance to hospital.

- 2D** Up to \$500 for necessary emergency dental costs for relief of sudden and acute pain given or prescribed by **Your Treating Doctor** and incurred outside Australia.
- 2E** **We** will decide on which action to take subject to medical restraints and as agreed by **Our Consulting Medical Officer** whether that be bringing **You Home** to Australia or moving **You** to another country if it is medically necessary. If **We** bring **You Home** to Australia **We** will use the refundable portion of **Your** return ticket towards **Our** costs. Any refund or credit **You** are entitled to will be deducted from any settlement.
- 2F** Overseas **Additional Accommodation, Meal and Travelling Expenses** of **Your Travelling Companion** or **Relative** if **We** agree with **Your Treating Doctor** or **Our Consulting Medical Officer** that a **Travelling Companion** or **Relative** must travel to see **You**, or stay with **You** until **You** are able to resume **Your Trip**, or escort **You Home**.
- 2G** **Funeral Expenses Overseas**
- If **You** die unexpectedly whilst on **Your Trip**, **We** will pay the reasonable cost for a funeral/cremation overseas or the return of **Your** remains to Australia.

The maximum **We** will pay for Sub Limit 2G is:

Type of policy	Sub Limit per person
Top Cover	\$20,000
Essentials Cover	\$15,000
Basics Cover	\$10,000
Annual Multi-Trip Cover	\$20,000
Domestic Cover	Not Applicable

- 2H** If **You** are hospitalised, die or are evacuated and **Your Dependents** 16 years or under are left without supervision whilst on **Your Trip**, **We** will provide care for them until **We** can arrange:
- their return to Australia; or
  - for a **Relative** to arrive to care for them.

This benefit is only provided if **You**, **Your Travelling Companion** or a **Relative** contacts **Us** as soon as reasonably practicable and obtains **Our** agreement.

- 2I** If **Your Treating Doctor** certifies that **You** are unfit to drive, up to \$500 to return **Your Rental Vehicle** to the owner's nearest depot. This does not apply to the Basics Plan.

Please note that **We** do not cover any medical costs incurred in Australia.

## Section 2 Exclusions

**We** will not cover **You** for losses, liability or expenses that are for, related to or as a result of:

- 2.1 Any **Existing Medical Conditions** (except as specified under '**Existing Medical Conditions**' on [pages 18–21](#)) unless **We** have assessed and accepted **Your** condition and where required an additional **Premium** has been paid.
- 2.2 An **Accident** that occurs whilst participating in **Skiing** or a **Winter Sport** unless **You** have purchased the Ski and Winter Sports options.
- 2.3 Any medical or dental problem of **Yours** that **You** told **Us** about when **You** took out this insurance and **We** told **You** that **We** would not cover it.
- 2.4 Medical, hospital, dental, evacuation costs, or any ancillary benefits expenses incurred in Australia or for which **We** are prevented from paying by reason of any statutory legislation or government regulation or expenses incurred for dental treatment, due to normal wear and tear or the normal maintenance of dental health.
- 2.5 Medical, hospital, dental or any ancillary benefits expenses incurred more than 12 months from the time **You** first received treatment for the injury or illness.
- 2.6 **You** intentionally injuring **Yourself**.
- 2.7 The cost of a return ticket if **You** have not purchased a return air ticket to Australia. **We** will deduct from **Your** claim the cost of the fare between **Your** last intended place of departure to Australia, at the same cabin class as **Your** initial departure fare.
- 2.8 If **You** unreasonably choose not to follow the medical advice obtained, in consultation with **Your Treating Doctor** or **Our Consulting Medical Officer**, any subsequent medical, hospital or evacuation expenses may be reduced or denied, to the extent that **We** have been prejudiced by **Your** decision to not follow this medical advice.
- 2.9 If **You** have not notified **Us** as soon as practicable of **Your** admittance to hospital.
- 2.10 If **You** have received medical treatment under a reciprocal national health scheme. Please visit [www.dfat.gov.au](http://www.dfat.gov.au) for details of the agreements with Australia.
- 2.11 **Your** diagnosis of COVID-19. Please refer to [Section 21](#).

All [General Exclusions](#) on [pages 63–65](#) apply to this section as well.

## Section 3: *Luggage and Personal Money*

This section covers:

### 3A *Luggage*

For the reasonable repair or replacement cost of **Your Luggage** that **You** lose or that is stolen or damaged and which has not been left **Unattended**. At **Our** sole discretion **We** also have the option to repair or replace the **Luggage**. If **We** decide to replace **Your Luggage** it will be with new **Luggage**.

The most **We** will pay for any one item depends on the plan that **You** have selected and can be found on [page 14](#) but will not exceed the limits in the table below.

A pair or set of items is treated as one item (e.g. a pair of earrings, a camera body and its standard lens and accessories, or a set of golf clubs or a drone with its camera).

**Luggage** left in a motor vehicle is only covered if it is completely obstructed from view, is locked in the boot or locked **Luggage** compartment and there is evidence that forced entry was gained.

If **We** have paid **Your** claim for delayed **Luggage** and **You** also claim for lost **Luggage**, **We** will deduct the delayed **Luggage** settlement portion from the lost **Luggage** claim.

The maximum benefit for this entire section is:

Type of policy	Limit per Adult
Top Cover	\$15,000
Essentials Cover	\$7,500
Basics Cover	\$2,000
Annual Multi-Trip Cover	\$15,000
Domestic Cover	\$7,500

All Sub Limit benefits in this section are subject to the main benefit outlined in 3A above.

### 3B *Travel Documents*

If **Your** travel documents, credit cards or traveller's cheques carried with **You** are lost or illegally used by someone other than **You**, **Your Relative** or **Travelling Companion**.

The maximum **We** will pay for Sub Limit 3B is:

Type of policy	Sub Limit per Adult
Top Cover	\$3,000
Essentials Cover	\$1,500
Basics Cover	Not Applicable
Annual Multi-Trip Cover	\$3,000
Domestic Cover	Not Applicable



3C

**Luggage Delay**

If **You** have to buy essential clothing and personal items during **Your Trip** because **Luggage** carried by **Your Transport Provider** is delayed by more than 10 hours, other than the return leg of **Your Trip**, **We** will pay the reasonable and necessary costs incurred by **You**, up to the limits shown in the table below. Receipts must be provided as proof of purchase of such items and evidence that they were purchased prior to the recovery of **Your** delayed **Luggage**. For cover under this section, essential clothing and personal items are deemed to be toiletries, underwear, socks and a change of clothes and/or shoes.

Following a loss under this policy section **We** will allow on settlement one automatic reinstatement of the **Sum Insured**.

The maximum **We** will pay for Sub Limit 3C is:

Type of policy	Sub Limit per Adult
Top Cover	\$750
Essentials Cover	\$500
Basics Cover	Not Applicable
Annual Multi-Trip Cover	\$750
Domestic Cover	\$500

3D

If **Your** golf equipment is lost, stolen, delayed or damaged while on the **Trip** (other than whilst in use), **We** will pay the necessary cost of hiring replacement equipment up to the amount of \$250 per **Adult**. Any claim must be supported by receipts. This does not apply to Basics Cover.

3E

**Personal Money**

If **Your Personal Money** is stolen while **You're** on **Your Trip**, then **We** will pay the value of this **Personal Money** up to the limits shown in the table below. It is **Your** responsibility to provide proof of ownership of any stolen **Personal Money** and **We** are under no obligation to make payment without this proof of ownership.

The maximum **We** will pay for Sub Limit 3E is:

Type of policy	Sub Limit per Adult
Top Cover	\$500
Essentials Cover	\$250
Basics Cover	Not Applicable
Annual Multi-Trip Cover	\$500
Domestic Cover	\$250

3F

Skis, poles and snowboards that **You** have taken all reasonable care to protect and have left in a locked ski rack between the hours of 8am and 6pm, provided **You** have purchased **Our Ski and Winter Sports** option.

## Section 3 Exclusions

**We** will not cover **You** for losses or expenses that are for:

- 3.1 Items for trade, trade samples or **Your** tools of trade or profession.
- 3.2 Brittle or fragile items like glassware, china, ceramics, pottery etc. or an electronic component that becomes broken or scratched unless it is either:
  - the lens of spectacles, laptop computers, binoculars, photographic, video equipment; or
  - a breakage or scratch caused by an **Accident** involving any vehicle **You** were travelling in.
- 3.3 Any claim where **Your** financial services provider has not paid and **You** have not abided by their terms and conditions.
- 3.4 Negotiable instruments and items including (but not limited to) cheques, promissory notes or money orders, gold or precious metals, precious unset or uncut gemstones.
- 3.5 **Luggage** that **You** leave **Unattended**.
- 3.6 **Luggage**
  - left in an unlocked motor vehicle;
  - not completely obstructed from view even if the motor vehicle is locked; or
  - left overnight in a motor vehicle.
- 3.7 **Valuables** left **Unattended** in a motor vehicle at any time or in the cargo hold of any aircraft, ship, boat, train or bus, unless security regulations prevented **You** from keeping the **Valuables** with **You**, in which case this exclusion does not apply to any loss from the point of check-in until **You** receive the goods.
- 3.8 **Luggage** that **You** send or leave somewhere else and that will not be travelling with **You** on **Your Trip**.
- 3.9 Sporting equipment, including surfboards, snowboards, sailboards and boogie boards, and **Valuables** including drone and radio-controlled/remote-controlled model car, vehicle, plane, boat and the like whilst they are in use.
- 3.10 Electrical or mechanical breakdown.
- 3.11 Normal wear and tear, deterioration or losses caused by atmospheric or climatic conditions, mould or fungus, insects, rodents, vermin or any process of cleaning, ironing, repairing, restoring or alteration.
- 3.12 The cost of consultation fees to replace prescription medication.
- 3.13 Loss of or damage to **Luggage** not reported to the **Transport Provider**, police, hotel or appropriate authority within 24 hours or as soon as reasonably practicable of **You** becoming aware of the loss or damage and where no written report is obtained.
- 3.14 The repair or replacement cost of **Your Luggage** that is damaged where the **Transport Provider** or **Travel Services Provider** has already provided recompense.
- 3.15 Loss of value of money or shortages of money, caused by mistakes of any person.
- 3.16 Losses due to devaluation or depreciation of currency.
- 3.17 **Personal Money** not carried on **Your** person unless secured in a safe or strong room.
- 3.18 **We** will not pay to the extent that **You** are entitled to compensation from the **Transport Provider** **You** were travelling on for the relevant amount claimed. However, if **You** are not reimbursed the full amount, **We** will pay the difference between the amount of **Your** expenses and what **You** were reimbursed, up to the limit of **Your** cover.

All **General Exclusions** on **pages 63–65** apply to this section as well.

## Section 4: Emergency Expenses

This section covers:

### 4A Emergency Expenses – general

If **Your Trip** is disrupted, cancelled, delayed, or diverted because of the following events:

- Your** passport or travel documents being lost or stolen or accidentally damaged whilst on **Your Trip**, provided they are not left **Unattended**;
- You** unintentionally breaking any quarantine regulation;
- Natural Disaster**, severe weather condition;
- Your Home** or business premises in Australia is destroyed by fire, storm, earthquake or flood rendering **Your Home** or business premises uninhabitable or unoccupiable;
- Your Treating Doctor** or **Our Consulting Medical Officer** certifying that **You** or **Your Travelling Companion** are unfit to continue with **Your Trip** original itinerary or an amended itinerary;
- an **Accident** involving **Your** means of transport;
- a power failure, riot, strike or civil commotion;

**We** will cover **Your Additional Accommodation, Meal and Travel Expenses** which are of a reasonable nature and equivalent standard to **Your** pre-booked arrangements, provided that **You** cannot recover such expenses from someone else.

The maximum **We** will pay for all claims in total under Section 4A is:

Type of policy	Limit per Adult
Top Cover	\$unlimited^^
Essentials Cover	\$25,000
Basics Cover	\$5,000
Annual Multi-Trip Cover	\$unlimited^^
Domestic Cover	\$25,000

^^\$unlimited means that generally there is no cap on the maximum dollar amount which may be paid out for this benefit, subject to the specific terms and conditions, Sub Limits and exclusions that apply to this benefit.

All Sub Limit benefits in this section are subject to the main benefit outlined in 4A above.

### 4B Resumption of Travel

**We** will also pay **Your** transport costs to resume **Your** original overseas **Trip** if **You** rejoin it within 60 days of returning to Australia for a reason described in section 4A, provided there was at least 7 days of **Your Trip** remaining at the time **You** returned to Australia.

The maximum **We** will pay for all claims in total under section 4B is:

Type of policy	Sub Limit per Adult
Top Cover	\$3,000
Essentials Cover	\$1,500
Basics Cover	Not Applicable
Annual Multi-Trip Cover	\$3,000
Domestic Cover	Not Applicable

## 4C

**Emergency Expenses for Death, Injury or Illness of *Your Relative*, *Travelling Companion* or *Your Travelling Companion's Relative***

**We** will pay **Your** emergency expenses if **Your Trip** is rescheduled, cancelled or cut short at any time because of the death, injury or illness of **Your Relative**, **Your Travelling Companion** or **Travelling Companion's Relative**, which **You** did not foresee and a reasonable person in **Your** position would not have foreseen, where at the **Relevant Time**, that person:

- did not have a **Existing Medical Condition** that caused their death, injury or illness;
- did not have a terminal illness; or
- was not residing in a nursing home or receiving similar home care or assistance,

up to the limits outlined in the table below.

If any point in (a)-(c) cannot be met (i.e. **Your Relative** was in a nursing home or did have a **Existing Medical Condition**), the maximum **We** will pay for any one claim is \$1,000 as set out in the table below.

The maximum **We** will pay for all claims in total under section 4C is:

Type of policy	Sub Limit per Adult	Sub Limit per Adult due to (a)-(c)
Top Cover	\$3,000	\$1,000
Essentials Cover	\$1,500	\$1,000
Basics Cover	Not Applicable	Not Applicable
Annual Multi-Trip Cover	\$3,000	\$1,000
Domestic Cover	Not Applicable	Not Applicable

## 4D

**Special Events**

If **Your Trip** is for the purpose of attending a prearranged special event like a wedding, significant occasion, funeral, conference, musical festival or sporting event which cannot be delayed due to **Your** late arrival and the **Trip** is delayed because of something unexpected and outside **Your** control, **We** will pay **You** the reasonable additional cost of using alternative public transport to arrive at **Your** destination on time.

The maximum **We** will pay for Sub Limit 4D is:

Type of policy	Sub Limit per Adult
Top Cover	\$5,000
Essentials Cover	\$2,000
Basics Cover	Not Applicable
Annual Multi-Trip Cover	\$5,000
Domestic Cover	Not Applicable



## Section 4 Exclusions

**We** will not cover **You** for losses, liability or expenses that are for, related to or as a result of:

- 4.1 The cost of a return ticket if **You** have not purchased a return air ticket to Australia. **We** will deduct from **Your** claim the cost of the fare between **Your** last intended place of departure to Australia, at the same cabin class as **Your** initial departure fare.
- 4.2 **Additional Accommodation, Meal and Travelling Expenses** where **We** have also paid a claim for the cost of Cancellation Fees or Lost Deposits on bookings in respect of the same period. This exclusion will not apply where the additional accommodation expenses are incurred directly as a result of the hospitalisation or death of **You** or **Your Travelling Companion** and are agreed by **Us**.
- 4.3 Resumption of Travel costs where **We** have also paid a claim for the cost of Cancellation Fees or Lost Deposits under [Section 1](#) on bookings in respect of the original **Trip**.
- 4.4 Any **Cyber Incident**.

All [General Exclusions](#) on [pages 63–65](#) apply to this section as well.

## Section 5: Accidental Death

This section covers:

### 5A

- The death of **You** or **Your Dependent** if it occurs within 12 months of **Your Trip** as a result of an injury caused by an **Accident** or **Terrorist Act** (subject to policy terms and exclusions) during **Your Trip**; or
- The disappearance of **You** or **Your Dependent** because **Your** means of transport disappeared, sank or was wrecked and **You** or **Your Dependent's** bodies have still not been found 12 months later.

**We** will pay **You** or **Your** Estate a lump sum benefit. All persons listed on **Your Certificate of Insurance** are covered, per person, for the amount shown in the table below.

Type of policy	Limit per person
Top Cover	\$25,000
Essentials Cover	\$15,000
Basics Cover	Not Applicable
Annual Multi-Trip Cover	\$25,000
Domestic Cover	\$25,000

## Section 5 Exclusions

**We** will not cover **You** for losses that are for, related to or as a result of:

- 5.1 Death caused by sickness, disease or suicide.

All [General Exclusions](#) on [pages 63–65](#) apply to this section as well.

## Section 6: Accidental Disability

This section covers:

**6A** If during **Your Trip**, **You** suffer an injury from an **Accident** that results within 12 months of the date of the **Accident**:

1. in **Your Permanent** loss of sight in one or both eyes; or
2. in **Your Permanent** loss of use of one or more **Limbs**; or
3. in **Your Permanent** brain injury.

**We** will pay **You** a lump sum benefit. All persons listed on **Your Certificate of Insurance** are covered, per person, for the amount shown in the table below.

Type of policy	Limit per person
Top Cover	\$25,000
Essentials Cover	\$15,000
Basics Cover	Not Applicable
Annual Multi-Trip Cover	\$25,000
Domestic Cover	\$25,000

## Section 6 Exclusions

**We** will not cover **You** for losses that are for, related to or as a result of:

- 6.1** **You** intentionally injuring **Yourself**.
- 6.2** Disability caused by sickness or disease.

All **General Exclusions** on **pages 63–65** apply to this section as well.

## Section 7: Your Legal Liability

This section covers:

**7A**

- Compensatory damages **You** become legally liable to pay because during **Your Trip**, **You** injured someone, caused someone to die, or lost or damaged someone's property, and
- **Your** reasonable legal costs and expenses for settling and defending the claim made against **You** as long as **You** have incurred them with **Our** approval.

The maximum benefit for this entire section is:

Type of policy	Limit per policy
Top Cover	\$10,000,000
Essentials Cover	\$10,000,000
Basics Cover	\$10,000,000
Annual Multi-Trip Cover	\$10,000,000
Domestic Cover	\$10,000,000

## Section 7 Exclusions

**We** will not cover **You** for losses, liability or expenses that are for, related to or as a result of:

- 7.1 Injury to **Your Travelling Companion**, **Your Relative** or **Your** employee or **Your Travelling Companion's Relative** or employee.
- 7.2 Loss of or damage to property belonging to or in the care or control of **You**, a **Relative**, **Your Travelling Companion**, or an employee of any of the aforementioned.
- 7.3 A claim against **You** arising out of ownership, custody, or use of any motor vehicle or mechanically propelled vehicle, any aircraft, watercraft, firearms, drone, or radio-controlled/remote-controlled vehicles including (but not limited to) model cars, planes and boats.
- 7.4 A claim arising from the conduct of a business, profession or trade, including **You** providing professional advice or service.
- 7.5 Any fine or penalty, punitive, aggravated or exemplary damages.
- 7.6 Any conduct intended to cause bodily injury, property damage or liability with reckless disregard for the consequences of **You** or any person acting with **Your** knowledge, consent or connivance.
- 7.7 Any **Terrorist Act** or any loss arising out of the intentional use of military force to intercept, prevent, or mitigate any known or suspected **Terrorist Act**.
- 7.8 Disease that is transmitted by **You**.
- 7.9 Assault and/or battery committed by **You** or at **Your** direction.

All **General Exclusions** on [pages 63–65](#) apply to this section as well.

## Section 8: Rental Vehicle Excess

This section covers:

- 8A The **Rental Vehicle** insurance excess, or where the cost of repairs do not exceed the **Rental Vehicle** insurance excess, if **You** rent a vehicle from a registered motor vehicle rental company with whom **You** have a binding legal agreement, and it is involved in an **Accident** or stolen whilst in **Your** control and **You** are legally liable to pay an Excess under the insurance policy for the **Rental Vehicle**. This includes payments that **You** are responsible for under the terms of **Your Rental Vehicle** agreement following accidental damage to windscreens and tyres.

This cover does not replace **Rental Vehicle** insurance and only provides cover for the Excess component up to the applicable benefit limit stated on **Your** policy. **We** will cover drivers accepted by the rental company and listed on **Your Rental Vehicle** agreement.

The maximum benefit for this entire section is:

Type of policy	Limit per policy
Top Cover	\$5,000
Essentials Cover	\$4,000
Basics Cover	Not Applicable
Annual Multi-Trip Cover	\$5,000
Domestic Cover	\$5,000

## Section 8 Exclusions

We will not cover **You** for **Your** claim for **Rental Vehicle Excess** that is for, related to or as a result of:

- 8.1 Any costs **You** become liable for if the **Rental Vehicle** agreement does not include comprehensive insurance with an applicable **Excess**.
- 8.2 Any Loss or damage arising from the operation of the **Rental Vehicle** in violation of the terms and conditions of the **Rental Vehicle** agreement or loss or damage which occurs beyond the limits of any public roadway.
- 8.3 Any Loss or damage arising from the operation of the **Rental Vehicle** while affected by alcohol or any other drug in a way that is against the law of the place **You** are in.
- 8.4 Any loss or damage that falls outside of **Your Rental Vehicle** insurance Excess.

All **General Exclusions** on [pages 63–65](#) apply to this section as well.

## Section 9: Loss of Income from Injury

This section covers:

- 9A If **You** are injured in an **Accident** or **Terrorist Act** whilst on **Your Trip** and **Your Treating Doctor** certifies that **You** are unfit to resume **Your** ordinary employment in Australia, within 90 days of the **Accident** occurring or **Your** return to Australia, **We** will cover **Your** loss of income, subject to the below policy limits.

**We** will pay **You** **Your** average weekly income up to the maximum weekly benefit amount, until **You** can return to work or for a maximum period of 26 weeks, whichever occurs first.

**We** will not pay for any period **You** did not intend to work and for the first 28 days after **You** intended to return to **Your** employment.

The benefits for this section are:

Type of policy	Maximum Benefit Limit per Adult	Weekly Limit per Adult
Top Cover	\$10,400	\$400
Essentials Cover	\$5,200	\$200
Basics Cover	Not Applicable	Not Applicable
Annual Multi-Trip Cover	\$10,400	\$400
Domestic Cover	\$5,200	\$200

## Section 9 Exclusions

We will not cover **You** for loss of income where:

- 9.1 **You** are unable to return to work for a reason not related to the injury, including due to a sickness or disease which has arisen independently of the **Accident** or **Terrorist Act**.
- 9.2 the loss of income is from employment outside of Australia.
- 9.3 the loss is excluded in the **General Exclusions** on [pages 63–65](#).

All **General Exclusions** on [pages 63–65](#) apply to this section as well.



## Section 10: Financial Default

This section covers:

- 10A** If due to a **Financial Default** of a **Travel Services Provider** **You** have to re-arrange **Your Trip**, **We** will pay the reasonable costs for **You** to arrange the same or similar standard of transport and accommodation. The maximum **We** will pay is capped at **Your** non recoverable costs which **You** have incurred due to the **Trip** being cancelled.

The maximum benefit for this entire section is:

Type of policy	Limit per Adult
Top Cover	\$10,000
Essentials Cover	\$5,000
Basics Cover	Not Applicable
Annual Multi-Trip Cover	\$10,000
Domestic Cover	\$3,000

All Sub Limit benefits in this section are subject to the main benefit outlined in 10A above.

- 10B** If due to the **Financial Default** of a **Travel Services Provider** **Your Trip** is cancelled because **You** cannot rearrange it, **We** will pay the non-recoverable unused portion of **Your** pre-paid travel costs.

**We** will also pay for the cancellation fee charge by **Your** travel agent up to the limits shown in the table below.

The maximum **We** will pay for Sub Limit 10B is:

Type of policy	Sub Limit per Adult
Top Cover	\$4,000
Essentials Cover	\$2,000
Basics Cover	Not Applicable
Annual Multi-Trip Cover	\$4,000
Domestic Cover	\$1,500

- 10C** If **You** have to return **Home** and have incurred necessary additional expenses in doing so, **We** will pay the reasonable Additional Accommodation and Travelling Expenses incurred.

## Section 10 Exclusions

**We** will not cover **You** for **Your** claim that arises from, or is related to:

- 10.1** The **Financial Default** of any travel agent, tour wholesaler, tour operator or booking agent.
- 10.2** **Financial Default**, if it had already occurred at the time **Your Certificate of Insurance** was issued or the date **Your Trip** was paid for, whichever occurs last.
- 10.3** **Accommodation Expenses** incurred after the date **You** originally planned to return **Home**.
- 10.4** More than the loss of the normal remuneration payable to the travel agent under Section 10B had the **Trip** gone ahead as planned.

All **General Exclusions** on [pages 63–65](#) apply to this section as well.

## Section 11: Domestic Pets

This section covers:

- 11A** Up to \$650 if **Your** pet suffers an injury during **Your Trip** and requires veterinary treatment, provided that at the time of the injury, **Your** pet was in the care of a **Relative**, friend or boarding kennel or cattery.

The maximum benefit for this entire section is:

Type of policy	Limit per policy
Top Cover	\$650
Essentials Cover	Not Applicable
Basics Cover	Not Applicable
Annual Multi-Trip Cover	\$650
Domestic Cover	Not Applicable

All sub limit benefits in this section are subject to the main benefit outlined in 11A above.

- 11B** \$25 for each 24 hour period in respect of additional boarding kennel or cattery fees for domestic dogs and cats owned by **You**, if **You** are delayed beyond **Your** original return date due to an event covered under this policy.

## Section 11 Exclusions

**We** will not cover **You** for **Your** claim that arises from, or is related to:

- 11.1** Any boarding kennel or cattery fees incurred outside of Australia.
- 11.2** Any pets located outside of Australia.

All **General Exclusions** on [pages 63–65](#) apply to this section as well.

## Section 12: Domestic Services

This section covers:

- 12A** If **You** are injured during **Your Trip** and become disabled as a result of the injury and the disablement continues after **Your** return **Home**, **We** will reimburse **You** up to \$50 per day in respect of expenses incurred in the provision of housekeeping services that **You** are unable to fully perform to the normal extent by **Yourself**.

The maximum amount **We** will pay for all claims combined under this section is shown in the table below. The amount applies to the total of all claims combined regardless of the number of persons the claims relate to.

Type of policy	Limit per policy
Top Cover	\$1,500
Essentials Cover	Not Applicable
Basics Cover	Not Applicable
Annual Multi-Trip Cover	\$1,500
Domestic Cover	Not Applicable

## Section 12 Exclusions

**We** will not cover **You** for **Your** claim that arises from, or is related to:

- 12.1** If **You** do not have a medical certificate confirming **Your** disablement and verifying the need for housekeeping services as a result of **Your** disablement.

All **General Exclusions** on **pages 63–65** apply to this section as well.

## Section 13: Travel Delay

This section covers:

- 13A** If **Your** scheduled **Transport Provider** is delayed for at least 6 hours for reasons outside **Your** control, including **Cyber Incident**, and to the extent **You** cannot claim the expenses from anyone else, **We** will reimburse **You** for **Your Additional Accommodation, Meal and Travelling Expenses** including emergency personal telephone calls, up to the daily limits, for each 24 hours the delay continues up to the maximum benefit.

The benefits for this section are:

Type of policy	Maximum Benefit Limit per Adult	Daily Limit per Adult
Top Cover	\$3,000	\$500
Essentials Cover	\$1,500	\$250
Basics Cover	Not Applicable	Not Applicable
Annual Multi-Trip Cover	\$3,000	\$500
Domestic Cover	\$1,500	\$250

## Section 13 Exclusions

**We** will not cover **You** for **Your** claim that arises from, or is related to:

- 13.1** **Additional Accommodation, Meal and Travelling Expenses** where **We** have also paid a claim for the cost of Cancellation Fees or Lost Deposits on bookings in respect of the same period. This exclusion will not apply where the **Additional Accommodation, Meal and Travelling Expenses** are incurred directly as a result of the hospitalisation or death of **You** or **Your Travelling Companion**, and are agreed by **Us**.
- 13.2** **Additional Accommodation, Meal and Travelling Expenses** in **Section 4A** if **You** claim the benefit under that section.
- 13.3** Any **Act of Terrorism** except for a terrorist event perpetrated by electronic or internet based applications or means.

All **General Exclusions** on **pages 63–65** apply to this section as well.

## Section 14: Hijack and Kidnap

Subject to the [General Exclusions](#) on [pages 63–65](#), this section covers:

**14A** If **You** are hijacked or kidnapped **We** will pay up to the daily limits, for each day that **You** or **Your Dependent** are held captive up to the maximum benefit limit:

Type of policy	Maximum Benefit Limit per person	Daily Limit per person
Top Cover	\$10,000	\$1,000
Essentials Cover	\$5,000	\$500
Basics Cover	Not Applicable	Not Applicable
Annual Multi-Trip Cover	\$10,000	\$1,000
Domestic Cover	Not Applicable	Not Applicable

## Ski and Winter Sports Optional Add-on

If **You** wish to be covered for these activities during **Your Trip**, when **You** purchase **Your** policy please select the Ski and **Winter Sports** option. This will determine the **Premium You** pay.

**IMPORTANT:** **You** must purchase the Ski and **Winter Sports** option in order to be covered for Overseas Medical and Hospital expenses that are incurred following an **Accident** that takes place whilst participating in **Skiing** or a **Winter Sport**. Not all **Winter Sports** are covered and these are explained on [pages 15–16](#).

This option covers: leisure bigfoot **Skiing**, cat **Skiing**, cross country **Skiing** (along a designated cross country ski route only), glacier **Skiing**, ice hockey, ice skating, lugging (on ice only), and mono **Skiing**, **Off-piste Skiing** (with a professional guide only), recreational ski racing, and recreational **Skiing**, snowmobiling and tobogganing. In all cases “**Skiing**” also means snowboarding.

If **You** take part in any of the above-mentioned activities, it is a condition of cover that **You** act in a responsible way to protect **Yourself** and that:

1. **You** are on-piste (or if **Off-piste**, **You** are with a professional guide at all times)
2. **You** follow the safety guidelines for the **Skiing** and **Winter Sports** concerned and where applicable, **You** use the appropriate and recommended safety equipment;
3. the **Skiing** and **Winter Sports** is not part of a competition or tournament, including training or practising;
4. the **Skiing** and **Winter Sports** is not undertaken on a professional basis; and
5. the **Skiing** and **Winter Sports** is not excluded by the policy or listed in [General Exclusions](#) on [pages 63–65](#)

Please remember that any **Winter Sports** equipment **You** have left behind or left **Unattended** is not covered under this section. However skis, poles and snowboards that **You** have taken all reasonable care to protect and have left in a locked ski rack between the hours of 8am and 6pm may be covered under [Section 3F](#).

The cover described in [Section 15](#) to [Section 20](#) is only available if ‘Ski and **Winter Sports** Option’ is shown on **Your Certificate of Insurance**.



## Section 15: Ski & Winter Sports Overseas Medical and Hospital

This section covers an injury while participating in **Skiing** or **Winter Sports**, which first occurs after the departure date, as shown on **Your Certificate of Insurance**:

- 15A** Reasonable overseas medical and hospital expenses **You** have to pay as a result of an injury whilst participating in **Skiing** or **Winter Sports** which first occurs after the departure date as shown on **Your Certificate of Insurance**.

Please note that **We** do not cover any medical costs incurred in Australia.

Type of policy	Limit per Adult
Top Cover	\$unlimited**
Essentials Cover	\$unlimited**
Basics Cover	Not Applicable
Annual Multi-Trip Cover	\$unlimited**
Domestic Cover	Not Applicable

\*\*\$unlimited means that generally there is no cap on the maximum dollar amount which may be paid out for this benefit, subject to the specific terms and conditions, sub-limits and exclusions that apply to this benefit. This benefit covers reasonable overseas medical and hospital costs as a result of an injury (including arising from a **Terrorist Act**) or illness occurring which first shows itself during **Your Period of Insurance**. Benefits may be paid up to 12 months from the time **You** received treatment for the injury or illness, but only for **reasonable expenses** incurred during that time. All medical treatments must be provided by **Your Treating Doctor** or **Our Consulting Medical Officer**. **You** must notify **Us** as soon as practicable of **Your** admittance to hospital.

- 15B** Cash in Hospital

If **You** are hospitalised overseas for more than 48 hours, **We** will also pay \$50 for each 24-hour period **You** are in hospital from the first day of hospitalisation up to the limits shown in the table below.

The maximum **We** will pay for Sub Limit 15B is:

Type of policy	Sub Limit per Adult
Top Cover	\$6,000
Essentials Cover	\$3,500
Basics Cover	Not Applicable
Annual Multi-Trip Cover	\$6,000
Domestic Cover	Not Applicable

## 15C

**Overseas Dental**

Up to the limits shown in the table below for emergency overseas dental expenses incurred following an injury to sound and natural teeth caused solely and directly by external and visible means as a result of an **Accident** and which does not result from an illness or disease, but not treatment that can be reasonably delayed until **You** return to Australia.

The maximum **We** will pay for Sub Limit 15C is:

Type of policy	Sub Limit per Adult
Top Cover	\$2,000
Essentials Cover	\$2,000
Basics Cover	Not Applicable
Annual Multi-Trip Cover	\$2,000
Domestic Cover	Not Applicable

## 15D

**We** will decide on which action to take subject to medical restraints and as agreed by **Our Consulting Medical Officer** whether that be bringing **You Home** to Australia or moving **You** to another country if it is medically necessary. If **We** bring **You Home** to Australia **We** will use the refundable portion of **Your** return ticket towards **Our** costs. Any refund or credit **You** are entitled to will be deducted from any settlement.

## 15E

If **You** are hospitalised, die or are evacuated and **Your Dependents** 16 years or under are left without supervision whilst on **Your Trip**, **We** will provide care for them until **We** can arrange:

- their return to Australia; or
- for a **Relative** to arrive to care for them.

This benefit is only provided if **You**, **Your Travelling Companion** or a **Relative** contacts **Us** as soon as reasonably practicable and obtains **Our** agreement.

## 15F

**Funeral Expenses Overseas**

If **You** die unexpectedly whilst on **Your Trip**, **We** will pay the reasonable cost for a funeral/cremation overseas or the return of **Your** remains to Australia.

The maximum **We** will pay for Sub Limit 15F is:

Type of policy	Sub Limit per person
Top Cover	\$20,000
Essentials Cover	\$15,000
Basics Cover	Not Applicable
Annual Multi-Trip Cover	\$20,000
Domestic Cover	Not Applicable

## Section 15: Exclusions

**15.1** All [Section 2 Exclusions](#) on [page 39](#) apply to this section.

All [General Exclusions](#) on [pages 63–65](#) apply to this section.

## Section 16: Snow Ski Equipment Hire

This section covers:

**16A** The costs of hiring alternative **Skiing** equipment following accidental loss, theft of, or damage to, **Your Skiing** equipment for which a claim has been accepted by **Us** under [Section 3](#) of this policy.

The maximum amount for this section is below and applies to the total of all claims combined regardless of the number of persons the claims relate to.

Type of policy	Limit per policy
Top Cover	\$2,000
Essentials Cover	\$1,000
Basics Cover	Not Applicable
Annual Multi-Trip Cover	\$2,000
Domestic Cover	\$1,000

All other benefits in this section are subject to the main benefit outlined in 16A above.

**16B** The misdirection or delay, for a period more than 24 hours, of snow **Skiing** equipment owned by **You**.

**16C** The reimbursement of the ski equipment hire insurance **Excess** if **You** have chosen and paid for additional ski equipment hire excess cover.

## Section 16 Exclusions

**We** will not cover **You** for **Your** claim that arises from, or is related to:

**16.1** **Your** participation in bobsleighbing, snow rafting, parapenting, heli-**Skiing**, aerobic **Skiing**, **Backcountry Skiing**, skijoring, **Skiing** with any form of power assisted equipment.

All [General Exclusions](#) on [pages 63–65](#) apply to this section as well.

## Section 17: Ski Pack

Subject to the [General Exclusions](#) on [pages 63–65](#), this section covers:

- 17A** If, as a result of **Your** injury or sickness during **Your Trip**, **You** are unable to utilise the full duration of **Your** pre-booked and pre-paid ski passes, ski hire, tuition fees or lift passes, **We** will reimburse **You** the irrecoverable cost of the unused portion. **You** must obtain a medical certificate from **Your Treating Doctor** or **Our Consulting Medical Officer** in support of **Your** claim for **Your** injury or sickness.

The maximum amount for this section is below and applies to the total of all claims combined regardless of the number of persons the claims relate to.

Type of policy	Limit per policy
Top Cover	\$1,000
Essentials Cover	\$500
Basics Cover	Not Applicable
Annual Multi-Trip Cover	\$1,000
Domestic Cover	\$500

## Section 18: Piste Closure

Subject to the [General Exclusions](#) on [pages 63–65](#), this section covers:

- 18A** If as a result of not enough snow, bad weather or power failure in **Your** pre-booked holiday resort, or all lift systems are closed for more than 24 hours, **We** will pay up to \$100 per 24 hour period for either:
- The cost of transport to the nearest resort; or
  - The cost of additional ski passes.

**You** need to obtain a written document or statement from the appropriate authority or weather information provider confirming the piste closure and how long it lasted unless **We** agree that it was not reasonably practicable for **You** to obtain a written document or statement in light of all the circumstances.

The maximum amount for this section is below and applies to the total of all claims combined regardless of the number of persons the claims relate to.

Type of policy	Limit per policy
Top Cover	\$1,000
Essentials Cover	\$500
Basics Cover	Not Applicable
Annual Multi-Trip Cover	\$1,000
Domestic Cover	Not Applicable

## Section 19: Bad Weather and Avalanche

This section covers:

- 19A** The reasonable **Additional Accommodation, Meal and Travelling Expenses** that **You** need to pay if **Your** pre-booked outward or return **Trip** is delayed for more than 12 hours from **Your** scheduled departure time because of an avalanche or bad weather.

The maximum amount for this section is below and applies to the total of all claims combined regardless of the number of persons the claims relate to.

Type of policy	Limit per policy
Top Cover	\$1,000
Essentials Cover	\$500
Basics Cover	Not Applicable
Annual Multi-Trip Cover	\$1,000
Domestic Cover	\$500

## Section 19 Exclusions

**We** will not cover **You** for **Your** claim that arises from, or is related to:

- 19.1** **Your** participation in bobsleighbing, snow rafting, parapenting, heli-**Skiing**, aerobatic **Skiing**, **Backcountry Skiing**, skijoring, **Skiing** with any form of power assisted equipment.
- 19.2** **You** being unable to obtain a written document or statement from the appropriate authority or weather information provider confirming that the reason for the delay was related to either an avalanche or bad weather, and how long it lasted unless **We** agree that it was not reasonably practical for **You** to obtain a written document or statement in light of all the circumstances.

All **General Exclusions** on **pages 63–65** apply to this section as well.

## Section 20: Lift Pass

Subject to the **General Exclusions** on **pages 63–65**, this section covers:

- 20A** The loss or theft of **Your** lift pass. Claims under this section are calculated according to the expiry date of the lift pass – depending on how many days there are left to run on the original lift pass, any refund is pro-rated, based on the original value of the pass.

The maximum benefit for this section is:

Type of policy	Limit per <i>Adult</i>
Top Cover	\$500
Essentials Cover	\$250
Basics Cover	Not Applicable
Annual Multi-Trip Cover	\$500
Domestic Cover	\$250



# COVID-19 Benefits

Cover under this policy is extended to include claims arising from COVID-19 in the circumstances following under the sections listed.

**IMPORTANT:** *You must purchase the Top Cover or Domestic policy in order to be covered for any COVID 19 benefits.*

The combined maximum benefit for Sections 22-24 is:

Type of policy	Limit per Adult
Top Cover	\$3,500
Domestic Cover	\$3,500

## Section 21: COVID-19 Overseas Medical and Hospital and Emergency Expenses

**You must purchase the Top Cover policy in order to be covered for Overseas Medical and Hospital expenses that are incurred following a diagnosis of COVID-19. Any diagnosis of COVID-19 must be made by *Your Treating Doctor* or *Our Consulting Medical Officer*.**

This section covers:

- 21A** Reasonable overseas medical and hospital expenses **You** have to pay as a result of diagnosis of COVID-19 which first shows itself during the ***Period of Insurance*** on ***Your Certificate of Insurance***. All medical treatments must be provided by ***Your Treating Doctor*** or ***Our Consulting Medical Officer***. **We** will pay up to 12 months from the time **You** first received treatment for the illness.

Type of policy	Limit per Adult
Top Cover	\$unlimited**
Essentials Cover	Not Applicable
Basics Cover	Not Applicable
Annual Multi-Trip Cover	Not Applicable
Domestic Cover	Not Applicable

\*\*\$unlimited means that generally there is no cap on the maximum dollar amount which may be paid out for this benefit, subject to the specific terms and conditions, Sub Limits and exclusions that apply to this benefit. This benefit covers reasonable overseas medical and hospital costs as a result of diagnosis of COVID-19 which first shows itself during ***Your Period of Insurance***. Benefits may be paid up to 12 months from the time **You** received treatment for the injury or illness, but only for reasonable expenses incurred during that time. All medical treatments must be provided by ***Your Treating Doctor*** or ***Our Consulting Medical Officer***. **You** must notify **Us** as soon as practicable of **Your** admittance to hospital.

## 21B Cash in Hospital

If **You** are hospitalised overseas for more than 48 hours, **We** will also pay \$50 for each 24-hour period **You** are in hospital from the first day of hospitalisation up to the limits shown in the table below.

The maximum **We** will pay for Sub Limit 21B is:

Type of policy	Limit per Adult
Top Cover	\$6,000
Essentials Cover	Not Applicable
Basics Cover	Not Applicable
Annual Multi-Trip Cover	Not Applicable
Domestic Cover	Not Applicable

21C **We** will decide on which action to take subject to medical restraints and as agreed by **Our Consulting Medical Officer** whether that be bringing **You Home** to Australia or moving **You** to another country if it is medically necessary. If **We** bring **You Home** to Australia **We** will use the refundable portion of **Your** return ticket towards **Our** costs. Any refund or credit **You** are entitled to will be deducted from any settlement.

21D If **You** are hospitalised, die or are evacuated and **Your Dependents** 16 years or under are left without supervision whilst on **Your Trip**, **We** will provide care for them until **We** can arrange:

- their return to Australia; or
- for a **Relative** to arrive to care for them.

This benefit is only provided if **You**, **Your Travelling Companion** or a **Relative** contacts **Us** as soon as reasonably practicable and obtains **Our** agreement.

## 21E Funeral Expenses Overseas

If **You** die unexpectedly whilst on **Your Trip**, **We** will pay the reasonable cost for a funeral/cremation overseas or the return of **Your** remains to Australia.

The maximum **We** will pay for Sub Limit 21E is:

Type of policy	Limit per person
Top Cover	\$20,000
Essentials Cover	Not Applicable
Basics Cover	Not Applicable
Annual Multi-Trip Cover	Not Applicable
Domestic Cover	Not Applicable

## 21F Emergency Expenses

**We** will cover **Your Additional Accommodation, Meal and Travelling Expenses** which are of a reasonable nature and equivalent standard to **Your** pre-booked arrangements for any **Insured Event** which **We** have accepted cover under section 21A.

**We** will also cover if **Your Trip** is disrupted because:

- **You** are quarantined due to close contact of a COVID-19 case; or **Your Travelling Companion** is diagnosed with COVID-19.

## Section 21 Exclusions

**21.1** All [Section 2 Exclusions](#) on [page 39](#) apply to this section.

**21.2** **Additional Accommodation, Meal and Travelling Expenses** where **We** have also paid a claim for the cost of Cancellation Fees or Lost Deposits on bookings in respect of the same period.

All [General Exclusions](#) on [pages 63–65](#) apply to this section.

## Section 22: COVID-19 Cancellation Fees and Lost Deposits

This section covers:

**22A** **Your** component of Cancellation Fees and Lost Deposits for travel and accommodation arrangements that **You** have pre-paid and cannot recover in any other way if **Your Trip** is cancelled or cut short at any time due to any COVID-19 related event outside of **Your** control, **You** cannot claim the expenses from anyone else, and **You** are unable to commence travel or continue **Your Trip**. Any medical diagnosis of COVID-19 must be provided by **Your Treating Doctor** or **Our Consulting Medical Officer**.

The combined maximum benefit for Sections 22-24 is:

Type of policy	Limit per Adult
Top Cover	\$3,500
Essentials Cover	Not Applicable
Basics Cover	Not Applicable
Annual Multi-Trip Cover	Not Applicable
Domestic Cover	\$3,500

All Sub Limit benefits in this section are subject to the main benefit outlined in 22A above.

**22B** **We** will also pay **Your** component of Cancellation Fees and Lost Deposits if **Your Relative** or business partner in Australia dies or is hospitalised with COVID-19 and **Your Trip** is cancelled or cut short at any time.

**22C** Cover is provided if **Your** pre-paid accommodation **You** planned to stay at is closed for cleaning due to an outbreak of COVID-19.

**The following benefit Section 22D only applies if Your Trip destination is Australia or New Zealand:**

**22D** If the person **You're** due to stay with in Australia or New Zealand is diagnosed with COVID-19, or directed by a local public health authority into a period of quarantine and **You** are unable to stay with them.

**22E** **Essential Worker Leave**

The cost of Cancellation Fees and Lost Deposits on prepaid tickets and bookings that **You** cannot claim from anyone else, if **Your** travel is cancelled prior to the commencement of **Your Trip** because **Your** annual leave is cancelled by **Your** employer after **You** have booked **Your** holiday, provided that:

1. **You** are a permanent employee of the healthcare industry, and;
2. **Your** employer cancels **Your** leave due to COVID-19.

## Section 22 Exclusions

**We** will not cover **You** for losses that are for, related to or as a result of:

- 22.1** The non-refundable unused portion of travel or accommodation arrangements where additional travel or accommodation costs have been paid for by **Us** as part of a claim under this section.

All **General Exclusions** on **pages 63–65** apply to this section as well.

## Section 23: COVID-19 Additional Expenses

This section covers:

- 23A** If **Your Trip** is disrupted due to any COVID-19 related event outside of **Your** control and **You** cannot claim the expenses from anyone else. Any medical diagnosis of COVID-19 must be provided by a **Treating Doctor** or **Our Consulting Medical Officer**. Cover includes but is not limited to:
- The pre-paid accommodation **You** planned to stay at is closed for cleaning due to an outbreak of COVID-19;
  - **You** are denied boarding on **Your** scheduled pre-paid public transport due to **You** being suspected of being infected with COVID-19; or
  - **Your Relative** or business partner in Australia dies or is hospitalised with COVID-19 and **You** need to return **Home**.

**We** will cover **Your Additional Accommodation, Meal and Travelling Expenses** including emergency personal telephone calls which are of a reasonable nature and equivalent standard to **Your** pre-booked arrangements.

**The following benefits only apply if Your Trip destination is Australia or New Zealand:**

- **You** can no longer stay with the person **You** planned to stay with in Australia or New Zealand because they are diagnosed with COVID-19 and directed to enter a period of quarantine;
- **Your** pre-paid accommodation in Australia or New Zealand is shutdown or closes as a result of COVID-19; or
- The person **You** are due to stay with in Australia or New Zealand is diagnosed with COVID-19 or directed by a local public health authority into a period of quarantine and **You** are unable to stay with them.

**We** will cover **Your Additional Accommodation, Meal and Travelling Expenses** including emergency personal telephone calls which are of a reasonable nature and equivalent standard to **Your** pre-booked arrangements.

The combined maximum benefit for Sections 22-24 is:

Type of policy	Limit per Adult
Top Cover	\$3,500
Essentials Cover	Not Applicable
Basics Cover	Not Applicable
Annual Multi-Trip Cover	Not Applicable
Domestic Cover	\$3,500

**All Sub Limit benefits in this section are subject to the main benefit outlined in 23A above.**

- 23B** \$25 for each 24 hour period in respect of additional boarding kennel or cattery fees for domestic dogs and cats that are owned by **You** and located within Australia, if **You** are delayed beyond **Your** original return date due to any **Insured Event** which **We** have accepted cover under the COVID-19 Benefits.

**23C** **Special Events**

If **Your Trip** is for the purpose of attending a prearranged special event like a wedding, significant occasion, funeral, conference, musical festival or sporting event which cannot be delayed due to **Your** late arrival and the **Trip** is delayed because of COVID-19 related delays and outside **Your** control, **We** will pay **You** the reasonable additional cost of using alternative public transport to arrive at **Your** destination on time.

## Section 23 Exclusions

**We** will not cover **You** for losses, liability or expenses that are for, related to or as a result of:

- 23.1** **Additional Accommodation, Meal and Travelling Expenses** where **We** have also paid a claim for the cost of Cancellation Fees or Lost Deposits on bookings in respect of the same period.

All **General Exclusions** on [pages 63–65](#) apply to this section as well.

## Section 24 COVID-19 Travel Delay

This section covers:

If **Your** scheduled transport is delayed for at least 6 hours for COVID-19 related delays outside of **Your** control and **You** cannot claim the expenses from anyone else, **We** will pay for **Your Additional Accommodation, Meal and Travelling Expenses** including emergency personal telephone calls, up to the daily limit, for each day the delay continues up to the combined maximum benefit for Sections 22–24.

Type of policy	Maximum Benefit Limit per Adult	Daily Limit per Adult
Top Cover	\$3,500	\$1,000
Essentials Cover	Not Applicable	Not Applicable
Basics Cover	Not Applicable	Not Applicable
Annual Multi-Trip Cover	Not Applicable	Not Applicable
Domestic Cover	\$3,500	\$1,000

## Section 24 Exclusions

**We** will not cover **You** for losses, liability or expenses that are for, related to or as a result of:

- 24.1** **Additional Accommodation, Meal and Travelling Expenses** where **We** have also paid a claim for the cost of Cancellation Fees or Lost Deposits on bookings in respect of the same period.

All **General Exclusions** on [pages 63–65](#) apply to this section as well.



# General Exclusions

**General Exclusions** apply to all sections of **Your** policy.

**You** should read the **General Exclusions** together with all policy benefit sections including the specific exclusions referred to under each section of cover.

**We** will not cover any claim arising from or related to the following:

1. Claims directly or indirectly arising from loss, theft, or damage to property, or death, illness or injury if **You** fail to take reasonable care or put **Yourself** in a situation where a reasonable person could foresee that loss, theft, or damage to property, or a death, illness or injury might happen.
2. Consequential loss of any kind (which occurs as an indirect result of an event occurring), including but not limited to loss of enjoyment or any loss of revenue, profit, depreciation, diminution in value or lost opportunity.
3. **You** being aware at the time of purchasing the policy of circumstances that may give rise to **You** making a claim under this policy or **You** had booked **Your Trip** to arrange to travel when **You** knew of circumstances that may lead to **Your Trip** being disrupted or cancelled.
4. Any loss or claim whereby the Department of Foreign Affairs and Trade (DFAT) has issued a 'DO NOT TRAVEL' advisory to **Your** country/region of intended travel:
  - a. prior to **You** purchasing **Your** policy. Where these circumstances apply, if the DO NOT TRAVEL advisory is lifted prior to **Your Trip** departure date, this exclusion no longer applies. However, **You** will not be able to lodge a claim for an **Insured Event** that occurred during a period in which the DO NOT TRAVEL advisory was in effect; or
  - b. after **Your** purchase of this policy and prior to **Your Trip** departure date. Where these circumstances apply:
    - i. if the DO NOT TRAVEL advisory is lifted prior to **Your Trip** departure date, this exclusion no longer applies but **You** will not be able to lodge a claim for an **Insured Event** that occurred during a period in which the DO NOT TRAVEL advisory was in effect; and
    - ii. Regardless of whether or not the DO NOT TRAVEL advisory is lifted prior to **Your Trip** departure date, this exclusion does not apply to [Section 1: Cancellation Fees and Lost Deposits](#) and [Section 10: Financial Default](#).
5.
  - a. Coronavirus disease (COVID-19);
  - b. Severe acute respiratory syndrome coronavirus 2 (SARS-CoV-2); or
  - c. Any mutation or variation of SARS-CoV-2.

Unless **You** have purchased a policy with COVID-19 benefits as outlined in [Section 21-24](#).

6. Claims directly or indirectly arising from an **Epidemic** or **Pandemic** or outbreak of an **Infectious Disease** including any derivative or mutation of such viruses, except to the extent that cover is expressly provided by:
  - Section 2: Overseas Medical, Hospital, Cash in Hospital, Dental and Related Expenses, where **You** have already commenced **Your Trip** prior to any **Epidemic**, **Pandemic** or an outbreak of an **Infectious Disease** including any derivative or mutation of such viruses;
  - Section 21: COVID-19 Overseas Medical and Hospital and Emergency Expenses;
  - Section 22: COVID-19 Cancellation Fees and Lost Deposits;
  - Section 23: COVID-19 Additional Expenses and Special Events; or
  - Section 24: COVID-19 Travel Delay.
7. Acting contrary to any of the following issued by the Australian government or by the government or other official body of **Your** destination or intended destination: travel advice, warnings or bans, 'Do not travel' warnings (except to the extent set out in General Exclusion 4 above); government-directed border closure; or mandatory quarantine or self-isolation requirements related to cross-border, region, or territory travel.
8. A diagnosis of COVID-19 unless provided by **Your Treating Doctor** or **Our Consulting Medical Officer** or any further evidence that may be reasonably requested and accepted by **Us**.
9. A loss which is recoverable by compensation under any workers compensation or transport **Accident** laws, government sponsored fund, plan, or medical benefit scheme, or any other similar type of legislation required to be effected by or under a law.
10. Errors, omissions in any booking arrangements or failure to obtain the relevant visa, passport or travel documents.

11. **You, Your Travelling Companion or Your Relative** acting illegally or breaking any government prohibition, laws or regulation including visa requirements or a government authority detaining anyone or confiscating or destroying anything.
12. **You** driving a motor vehicle or riding a **Moped** or **Scooter** without a current Australian drivers licence (not including learners permit) or a valid drivers licence for the country **You** are in, even if that country does not require **You** to hold a licence;  
  
**You** riding a **Motorcycle** without a current Australian motorcycle licence, even if that country does not require **You** to hold a motorcycle licence;  
  
**You** travelling as a passenger on a **Motorcycle, Moped or Scooter** that is under the control of a person who does not hold a current motorcycle or drivers licence that is valid for the country **You** are in;  
  
**You** riding or travelling as a passenger, on a **Motorcycle, Moped, Scooter or Quad Bike** without wearing a helmet.
13. Any act of **War**, whether declared or not, or from any rebellion, revolution, insurrection or taking of power by the military.
14. A nuclear reaction or contamination from nuclear weapons or radioactivity, 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.
15. **You** did not follow the advice of authorities whilst participating in **Skiing or Winter Sports** relating to safety, for example (but not limited to) the closure of ski runs due to insufficient snow cover.
16. Any loss, injury, damage or legal liability sustained directly or indirectly by **You** if **You** are a:
  - terrorist;
  - member of a terrorist organisation;
  - narcotics trafficker; or
  - purveyor of nuclear, chemical or biological weapons
17. Claims directly or indirectly arising from or made worse by any **Existing Medical Condition** of a **Relative, Travelling Companion** or any other person not listed on the **Certificate of Insurance**, except to the extent of sub limits as expressly provided by [Section 1B Death, Injury or Illness of Your Relative, Your Travelling Companion or Your Travelling Companion's Relative](#) and [Section 4C Emergency Expenses for Death, Injury or Illness of Your Relative, Travelling Companion or Your Travelling Companion's Relative](#).
18. To the extent permitted by law, any **Existing Medical Condition** that is not an **Existing Medical Condition We** automatically cover, or that is otherwise approved by **Us** and shown on **Your Certificate of Insurance**. Please refer to ['How We cover Existing Medical Conditions'](#) for more information.
19. Any condition or set of symptoms that are under or awaiting further investigation, tests, surgery or other treatment recommended by a medical practitioner.
20. Any claim in respect of travel booked or undertaken against the advice of **Your Treating Doctor** or **Our Consulting Medical Officer**.
21. Any claim in respect of travel booked or undertaken to seek medical treatment or review. Any claim in respect of travel booked or undertaken to participate in a clinical trial.
22. Any claim in respect of travel booked or undertaken even though **You** knew, or a reasonable person in **Your** circumstances would know, **You** were unfit to travel, whether or not **You** had sought medical advice.
23. Any claim associated with pregnancy, childbirth or related complication except as provided for on [pages 20–21](#) and if required where an additional **Premium** has been paid.
24. Any claim that relates to addiction to alcohol or substances, including but not limited to, facilities where **You** receive treatment rehabilitation for drug and/or alcohol addiction, or are using as a place for nursing, convalescence or rehabilitation.
25. Any claim that involves the cost of medication in use at the time **Your Trip** began or for maintaining a course of treatment **You** were on prior to **Your Trip**.
26. **Your** suicide or attempted suicide. **You** deliberately injuring **Yourself** or putting **Yourself** in danger (unless **You** were trying to save a human life).
27. Treatment, procedure or any transmission of any sexually transmitted disease/virus unless **You** have obtained and paid for **Existing Medical Conditions** cover.

28. **You** being under the influence of alcohol where:
  - a. **You** having a recorded blood alcohol concentration (BAC) greater than the legal limit whilst operating a motor vehicle, **Motorcycle, Scooter, Moped, Quad Bike** or any watercraft in the country **You** are in; or
  - b. **Your** judgement or actions are impaired and this impairment causes or contributes to any loss or damage in view of all the circumstances, in which case **We** will consider any one or more of the following information in assessing the materiality of **Your** intoxication:
    - i. **Your** BAC;
    - ii. an expert's report, such as that of a medical practitioner or forensic expert, and any police reports;
    - iii. **Your** own statements and any statements contained in a witness report of a third party; or
    - iv. any statements provided by any treating medical professional (such as a paramedic, nurse, doctor) or attending emergency service member as documented in their records.
29. Drug or substance abuse or consumption or ingestion of any drug or substance, except those that are prescribed to **You** by a medical advisor and taken as per their instructions.
30. **You** received private hospital or medical treatment where public funded services or care is available under any reciprocal health agreement between the government of Australia and any other country, unless in consultation with **Your Treating Doctor** and/or **Our Consulting Medical Officer**, **We** agree that private treatment is necessary in all the circumstances.
31. Any claim that relates to or connected with elective surgery including cosmetic, body piercing, or tattooing, or treatment or is a consequence of complications from medical, surgical or dental procedures or treatments that are not for an injury or sickness that would otherwise be covered by this policy.
32. **You** hunting, racing or participating in any timed event (other than on foot), engaging in **Open Water Sailing**, participating in any rodeo activity (either as an amateur or professional), going mountaineering or rock climbing using ropes or climbing equipment (other than for hiking), trekking or hiking over 3,000 metres above sea level, taking part in any professional sport, parachuting, sky diving, base jumping, hang gliding, polo, horse jumping, running with the bulls, freestyle BMX, motocross, canoeing or kayaking grade 5 rapids and above.
33. **You** diving underwater using an artificial breathing apparatus unless **You** are:
  - a licensed diver; or
  - an unlicensed diver subject to the following conditions outlined in section '**Activities included only under certain conditions**' on [page 15](#).
34. **You** travelling in any air supported device other than as a passenger in a fully licensed aircraft operated by an airline or charter company. This exclusion does not apply to licensed ballooning.
35. **You Skiing Backcountry** or outside resort boundaries. This exclusion does not apply to **Off-piste Skiing** provided:
  - a. **You** have purchased **Our Ski and Winter Sports** option; and
  - b. **You** are with a professional guide.
36. **Skiing** and **Winter Sports** unless **You** have paid for **Our Ski and Winter Sports** option.
37. The following sports unless; operated by a commercial operator, are not considered **Extreme Risk**, do not require high levels of fitness, a pre-fitness training program prior to the participation of the activity, or special skills and are available to the general public: abseiling, assault course, breathing observation, bubble diving, bungee jumping, camel or elephant riding, canoeing or kayaking (grade 3 and 4 rapids), canopy walking, canyoning, cave tubing, coasteering, fishing trips (overnight), go karting, gorge or canyon swinging, hot air ballooning, husky sledge driving, mud buggying, ostrich riding, paintballing, parasailing, quad biking, scuba diving (unlicensed), target shooting, all types of trekking or hiking below 3,000 metres above sea level, tubing, zip lining, zorbing.
38. **Skiing** or the riding of any kind of mechanised snow-mobiles except as provided by the recognised piste authorities for transport to and from areas designed for recreational **Skiing** (unless **You** have purchased **Our Ski and Winter Sports** option), bob sleighing, snow rafting, parapenting, heli-**Skiing**, aerobatic **Skiing**, skijoring, **Skiing** with any form of power assisted equipment.

## Sanctions Regulation

In addition to the **General Exclusions** listed above, this insurance also does not cover any losses or expenses that are from, related to or directly or indirectly caused by any violation of, or exposure of **You** or **Us** to, any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom, United States of America or Commonwealth of Australia.

# Financial Services Guide

This Financial Services Guide (**FSG**) is an important document that has been designed to help **You** make an informed decision about the financial services that Tokio Marine & Nichido Fire Insurance Co., Ltd. (**Tokio Marine & Nichido**) can provide. The terms "**We**", "**Our**", and "**Us**" means **Tokio Marine & Nichido**. The FSG also contains information about any remuneration paid to **Us** and to others, and how **Your** complaints are dealt with.

This FSG has been prepared by **Tokio Marine & Nichido**. **You** should read this FSG carefully and contact **Us** if **You** have any questions.

## What services are provided, and who provides them?

**Tokio Marine & Nichido** (ABN 80 000 438 291) (AFSL No 246548) is responsible for the financial services disclosed in this FSG. The services disclosed in this FSG will be provided by Tokio Marine Management (Australasia) Pty Ltd (**TMMA**) on behalf of **Tokio Marine & Nichido**.

**Tokio Marine & Nichido** is the insurer issuing this Travel Insurance. It is the holder of an Australian Financial Services Licence (**AFSL**) authorising it to provide financial product advice about general insurance products, and to issue interests in general insurance products. It is also authorised by the Australian Prudential Regulation Authority (**APRA**) to conduct general insurance business in Australia.

**TMMA** is a corporate authorised representative (AR 1313066) and wholly owned subsidiary of **Tokio Marine & Nichido** and is also its managing agent in Australia. This means that **TMMA** has the authority, pursuant to a binder and managing agent agreement, to act for **Tokio Marine & Nichido** to provide its insurance policies and handle and settle claims in relation to those policies, subject to the terms of the authority. As an authorised representative and managing agent of **Tokio Marine & Nichido**, **TMMA** is also authorised to provide financial advice in relation to those policies.

**Tokio Marine & Nichido** takes responsibility for and is liable for any statement made in relation to this FSG.

Where **We** issue an insurance policy, **We** will give **You** a Product Disclosure Statement (PDS). **You** may also download one from [www.world2cover.com.au](http://www.world2cover.com.au). The PDS contains important information to assist **You** in choosing an insurance product that suits **You**. The PDS provides details about the features and benefits of **Our** insurance products, what is covered, what is not, and how claims will be handled.

## How to Contact Us

For general information **You** may contact **Us** or **TMMA** by:

Phone: [\(02\) 9225 7599](tel:(02)92257599)  
Email: [travelservice@world2cover.com.au](mailto:travelservice@world2cover.com.au)  
Mail: GPO Box 4616, SYDNEY NSW 2001

Specific claims and service contact information for the product **You** have purchased is contained in the PDS.

## Remuneration

### How **We** are paid

**We** will charge **You** a **Premium** for any policy issued by **Us** as described in the PDS.

**TMMA** receives a management fee for administering the insurances of **Tokio Marine & Nichido** consisting of the reimbursement of total expenses incurred plus 3% of these expenses. This is not an additional fee paid by **You**, but is payable by **Us** to **TMMA** (from the **Premium** **You** pay to purchase the insurance).

### How **Our** staff are paid

All employees of **Tokio Marine & Nichido** and **TMMA** who provide a service do not receive specific payments or commissions for the giving of that service. **Our** employees are paid an annual salary, which can be based on performance against sales targets and/or include an annual bonus payment based on a number of factors, including sales targets and other performance criteria.



## How others are paid

Where **You** have been introduced to **Us** by one of **Our** affiliate partners and **You** decide to acquire one of those products, **We** may pay **Our** partner a commission of up to 25% of the net **Premium You** pay (excluding any government taxes and statutory charges). All commissions are included in the cost of the insurance product, including any adjustments. If **You** would like more details about **Our** remuneration or other benefits the partner receives, please let **Us** know.

## Privacy

**Your** privacy is important to **Us**. **Tokio Marine & Nichido** is dedicated to upholding **Your** privacy and protecting **Your** personal information. **We** are bound in Australia by the Privacy Act 1988 (Cth) and its associated Australian Privacy Principles, along with any other applicable privacy laws and codes, when collecting, using, disclosing, holding, handling and transferring any personal information. **Tokio Marine & Nichido** has ongoing practices, procedures and systems in place to ensure that **We** manage personal information in an open and transparent way.

To learn more about collection and use of **Your** personal information, refer to [page 25](#) of the PDS or see **Our** Privacy Statement, which can be viewed at **Our** website [www.tokiomarine.com.au](http://www.tokiomarine.com.au) or contact **Us**.





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This PDS and FSG was prepared on 2 May 2025.