

your

product disclosure statement
and insurance policy



Defcredit
Service banking

TM *membersafe*

In arranging this insurance Defence Force Credit Union Limited ABN 57 087 651 385 AFS Licence No. 234582 is acting pursuant to an agreement with the General Insurer¹.

¹General Insurer details - see inside back cover.

travel

insurance product
disclosure statement and policy

travel



Preparation date: 08/01/10

Insurer: **CGU Insurance Limited**
ABN 27 004 478 371
AFS Licence No. 238291

contents

This Product Disclosure Statement (PDS) has been designed to help you get the most out of your policy.

Use the contents pages and topic index to help find what you are looking for. Important tasks such as taking out insurance or making a claim are explained in easy to follow steps. And we have included a glossary of words with a special meaning.

When you take out an insurance policy with us, the cover we agree to provide you is set out in your current schedule, and described in this PDS, as well as any supplementary PDS we may issue. Together, they make up the terms and conditions of your insurance contract with us. Read them carefully and store them together in a safe place.

If you need more information about this PDS, please contact us or your insurance adviser.

Travel and health checklist	2
24-hour emergency hotline	4
Cover available to you	7
What this policy covers	14-15
Exclusions to your cover	35
Your responsibilities to us	45
Our commitment to you	49
How to take out insurance	55
Glossary	65
Index	69
Contact us	back cover

Travel and health checklist

The following checklist will help you to have a safe and smooth journey.

- Insurance** — purchase travel insurance before, or as soon as possible once you have paid the deposit for your trip. Call us to nominate a family member or friend to amend your policy on your behalf or organise a Power of Attorney in Australia if your trip is lengthy.
- Registration** — register your details with the Department of Foreign Affairs and Trade so that you can be contacted in case of an emergency.
- Passports** — check that your passport is valid for at least six months beyond the period for which you are travelling.
- Visas** — organise necessary visas before you leave.
- Credit cards** — check your credit card expiry dates and limits.
- Money** — organise any traveller's cheques, credit cards and/or cash you need for your journey. It is important to find out about the currency laws in the countries you will visit, as some laws will restrict how much money you can bring with you.
- Travel documents** — make at least two copies of your important travel documents e.g. passport, visas, itinerary, travel insurance policy, traveller's cheques and tickets. Take your originals and a copy with you on your journey and leave a copy with a family member or friend.
- Vaccinations** — visit your doctor prior to departure, or contact our Emergency Assistance Hotline regarding any vaccinations or any other precautions that may be recommended.
- Medications** — check that any medications you are taking with you are legal in the country you will visit. If you need to take essential medication with you, make sure that you carry a letter of approval from your doctor or dentist.

- Drivers licence** — check that your Australian drivers licence is acceptable in the countries you will visit. You may need to get an International Driving Permit which can be obtained from an auto club or association in the state or territory where you hold your current drivers licence.
- Adaptor plugs** — purchase adaptor plugs for any electrical equipment that you will take with you.
- Checking-in** — confirm the minimum check-in time with your airline prior to your departure.
- Deliveries/bills** — cancel any deliveries, e.g. milk and newspapers, and pay any bills prior to your departure. Ask a friend or relative to collect your mail and keep an eye on your home while you are away.
- Deep Vein Thrombosis (DVT)** — minimise the risk of DVT while travelling by drinking plenty of non-alcoholic, non-caffeinated drinks, and by exercising the lower limbs regularly to encourage blood flow.
- Luggage labels** — clearly label all of your luggage. Never leave your luggage unattended in a public place, and don't offer to carry anyone else's luggage through customs.
- Local laws and customs** — be aware of the laws and customs in the countries you will visit. Consular assistance cannot override these laws even where they appear harsh or unjust by Australian standards.
- www.smarttraveller.gov.au** — visit this site for more travel tips and travel advice. You can receive up-to-date travel information by email if you register on the smarttraveller website.
- Damaged luggage** — check your luggage as soon as you arrive at your destination. If you suspect your luggage has been damaged or tampered with, report it immediately to the airline and airport/port officials. If your luggage has been damaged or tampered with, seek compensation from the airline or airport/port and get written confirmation of the incident from them.

Your 24-hour Emergency Assistance Hotline

Please take this card with you on your trip. It contains important numbers that you may need when you are travelling.

How our hotline staff can help you

Emergency help is available 24 hours a day. If you have any difficulties while you are travelling, call our Emergency Assistance Hotline and speak with one of our expertly trained, multilingual staff. The numbers to call reverse charge, depending on whether you are travelling within Australia or overseas, are:

within Australia	(02) 9223 5533
while overseas via the local operator	+ 61 2 9223 5533

Or you can email requests to:
travelassist@cgu.com.au

Please advise your policy number and contact details when you call or email.

Emergency assistance is for emergencies only. For all other claims, please contact CGU upon your return to Australia.

The Emergency Assistance Hotline is provided on our behalf by First Assistance.

Our staff can assist you with travel information and advice, including pre-trip information. In addition we can help you with:

Emergency travel assistance — if there is an emergency, we can help you get access to travel information, and refer you to travel agents for airline and hotel reservations.

Legal referral — if you need legal advice, we can put you in touch with an embassy, consulate or alternative source.

Lost luggage or travel documents — we can put you in contact with the relevant authorities and help with replacement and/or recovery when the usual channels have failed.

Medical advice — you can speak with a doctor about your medical requirements, 24 hours a day.

Medical monitoring — we will organise for the continued monitoring of your medical condition by a First Assistance medical officer.

Medical referral — we will provide names and addresses of suitable doctors, hospitals, clinics and dentists when consultations or minor treatment are required.

Medical transport — in cases of medical emergencies, we can help arrange and facilitate medical evacuations or repatriation back to Australia.

Message line — we have an emergency message relay service which will pass on messages to relatives or business associates if medical or travel problems disrupt your travel.

Plans available to you 8-9

Medical conditions that are pre-existing 10-12

Optional cover for medical conditions that are pre-existing 12

70 years of age and over 13

Excess that applies when you make a claim 13

Plans available to you

Under this policy there are a number of plans that are available to you, depending on whether you are travelling in Australia or overseas. If you are travelling to more than one destination, choose a plan that covers the destination which requires the highest level of cover.

Below is a summary of the major benefits available under each plan, and the maximum amounts we will pay for these benefits in Australian dollars.

All dollar values described in this PDS include GST.

The Super Plus Plan provides worldwide cover and is compulsory for travel to the USA, Canada or Japan.

super plus plan	singles	doubles
Overseas medical	unlimited	unlimited
Overseas dental	\$1,000	\$2,000
Cancelled or rescheduled travel	unlimited	unlimited
Resumption of overseas travel	\$3,000	\$6,000
Luggage and travel documents	\$12,000	\$24,000
Accidental death and disability	\$25,000	\$50,000
Liability	\$2.5m	\$2.5m
Hire car excess waiver	\$3,000	\$3,000

The Super Plan is the minimum cover for travel to the UK, Europe, South America, Russia, India, Africa or the Middle East.

super plan	singles	doubles
Overseas medical	unlimited	unlimited
Overseas dental	\$1,000	\$2,000
Cancelled or rescheduled travel	unlimited	unlimited
Resumption of overseas travel	\$3,000	\$6,000
Luggage and travel documents	\$10,000	\$20,000
Accidental death and disability	\$25,000	\$50,000
Liability	\$2.5m	\$2.5m
Hire car excess waiver	\$2,000	\$2,000

The Standard Plan is the minimum cover for travel to Asia, including Bali.

standard plan	singles	doubles
Overseas medical	\$300,000	\$600,000
Overseas dental	\$1,000	\$2,000
Cancelled or rescheduled travel	unlimited	unlimited
Resumption of overseas travel	\$1,500	\$3,000
Luggage and travel documents	\$5,000	\$10,000
Accidental death and disability	\$15,000	\$30,000
Liability	\$2m	\$2m
Hire car excess waiver	\$2,000	\$2,000

The Economy Plan is for travel to New Zealand, Norfolk Island and South Pacific Islands.

economy plan	singles	doubles
Overseas medical	\$100,000	\$250,000
Overseas dental	\$1,000	\$2,000
Cancelled or rescheduled travel	unlimited	unlimited
Resumption of overseas travel	\$1,500	\$3,000
Luggage and travel documents	\$3,500	\$7,000
Accidental death and disability	\$10,000	\$20,000
Liability	\$1m	\$1m
Hire car excess waiver	\$2,000	\$2,000

The Australian Plan covers travel within Australia only.

australian plan	singles	doubles
Cancelled or rescheduled plans	unlimited	unlimited
Minor travel delays	\$500	\$1,000
Luggage and travel documents	\$2,500	\$5,000
Accidental death and disability	\$10,000	\$20,000
Liability	\$1m	\$1m
Hire car excess waiver	\$2,000	\$2,000

The Australian Plan does not provide cover for medical and dental expenses as these may be covered under Medicare or your private health fund. If you are cruising in Australian waters, Medicare or your private health fund may not cover you. Select a plan for overseas travel if you want cover for medical and dental expenses.

The Cancellation Plan covers you for cancellation costs for travel in Australia, New Zealand, and Norfolk Island only.

cancellation plan	single person policy only	sum insured
		\$1,000
Cover options available		\$2,000
		\$3,000

See *What this policy covers*, page 14 ►

Exclusions to your cover, page 35-44 ►

Medical conditions that are pre-existing

Cover for pre-existing medical conditions are specifically excluded from this policy unless approved by us. This applies to any person, including you, your travelling companion, your relative, your travelling companion's relatives, or your business partner.

To add optional cover for a pre-existing medical condition, see page 12 ►

A pre-existing medical condition is an ongoing medical or dental condition

- that has been either diagnosed or documented as a medical or dental condition, **and/or**
- that has received medical or dental treatment by a doctor or dentist
 - 30 days (or 90 days for people 70 years of age or over) immediately before the issue of the policy, **or**
 - 30 days (or 90 days for people 70 years of age or over) immediately before the travel date, **or**
 - during the period of insurance on the original Certificate of Insurance if the policy is an extension or replacement of the original policy.

It includes any complication directly or indirectly related to that medical or dental condition.

There are some pre-existing medical conditions that we will cover you for automatically, provided you have no other related pre-existing medical conditions, **however**

- this cover is only available to you if you are a permanent Australian resident, and
- we will only cover them as listed below, provided they are stable and you or anyone else to be covered are not waiting for treatment, results of medical tests or investigations in relation to any of these conditions.

continued...
Cover for medical conditions that are pre-existing

We will cover

- **Asthma** - if there has been no attack requiring treatment by a medical practitioner in the last 12 months
- **Cataracts** - if you have no ongoing complications, are not on a waiting list for an operation and have not been operated on in the last 30 days
- **Diabetes non-insulin dependent** - if you were diagnosed over 12 months ago, and have not had any complications in the last 12 months. You must also have a current blood sugar level reading between 4 and 10
- **Ear grommets** - if you have no current infection
- **Epilepsy** - if there are no underlying medical conditions, and you have not required treatment by a medical practitioner for a seizure in the last two years
- **Gastric reflux** - if the condition does not relate to an underlying diagnosis (i.e. hernia, gastric ulcer)
- **Gout** - if the gout has remained stable for more than six months
- **Hiatus hernia** - if no surgery is planned
- **Hip replacement** - if performed more than six months ago and less than 10 years ago
- **Hypercholesterolemia (high cholesterol)** - if you have no known heart condition
- **Hypertension (high blood pressure)** - if you have no heart conditions and your current BP reading is lower than 165/95
- **Peptic ulcer** - if the condition has remained stable for more than six months
- **Pregnancy up to and including 24 weeks** - if no complications exist and the conception was not medically assisted
- **Underactive thyroid** - if this is not as a result of a tumour.

continued...
Cover for medical conditions that are pre-existing

We will also provide automatic cover for the following conditions provided they are well controlled, there have been no flare ups or medical intervention in the past 90 days, no medical reviews are planned prior to your departure date and the condition is not associated with any other pre-existing condition:

- Insomnia
- Eczema
- Osteopenia
- Solar keratoses
- Impaired glucose tolerance
- All joint replacements over six months old but less than 10 years old
- Glaucoma
- Hay fever/Rhinitis
- Hearing loss
- Hormone Replacement Therapy
- Macular degeneration

Optional cover for medical conditions that are pre-existing

You may be able to add cover for pre-existing medical conditions

- that you, or any person insured under your policy may have, **and**
- that we do not automatically cover, by applying for this option on your policy.

You will need to contact us to apply for a medical assessment. In some cases we may require a medical certificate to be completed by your doctor.

We must agree to cover the pre-existing condition.

If we approve your cover, and you select this option, your approval number will need to be listed on your Certificate of Insurance and you will need to pay us any additional premium we ask for.

continued...
Optional cover for medical conditions that are pre-existing

This cover is only available to you if you are a permanent Australian resident. You cannot apply for cover for pre-existing medical conditions of any person not insured under this policy.

70 years of age and over

If you are 70 years of age or over before your departure date or during your journey, and you are travelling overseas, you are not automatically covered for your medical or medical-related losses.

You will need to contact us for a medical assessment. In some cases we may require a medical certificate to be completed by your doctor. If we approve your cover you will be given an approval number.

Please read *General Exclusions* on page 36-39 ►

Please read *How to apply for insurance* on page 56-57 ►

Excess that applies when you make a claim

An 'excess' is your contribution towards the cost of a claim. We will reduce the amount we pay you for a claim for any one event by the first \$100 (the excess).

Only one excess applies to each event; if claims are made for more than one incident resulting from the same event, the excess is payable only once.

Please read *How we settle your claim* on page 60-61 ►

If your travel is rescheduled, delayed, or cancelled

<u>Rescheduled travel</u>	<u>16</u>
<u>Cancelled travel</u>	<u>17</u>
<u>Additional expenses</u>	<u>18</u>
<u>Minor travel delays</u>	<u>18</u>
<u>Domestic pet boarding fees</u>	<u>19</u>
<u>Missed connection</u>	<u>19</u>
<u>Returning you to Australia</u>	<u>20</u>
<u>Resuming your travel</u>	<u>21</u>

If your luggage or travel documents are damaged or stolen

<u>Emergency purchase of clothing and toiletries</u>	<u>22</u>
<u>Items stolen from a vehicle</u>	<u>23</u>
<u>Items used solely for business</u>	<u>23</u>
<u>Travel documents</u>	<u>24</u>
<u>Video cameras, cameras and portable electronic equipment</u>	<u>24</u>
<u>Other luggage items, sets, pairs or collections</u>	<u>25</u>
<u>Ski or golf equipment hire</u>	<u>26</u>

If you become ill, injured or need medical or dental treatment

<u>Overseas medical expenses</u>	<u>27</u>
<u>Overseas dental expenses</u>	<u>27</u>
<u>Cash in hospital</u>	<u>28</u>
<u>Overseas evacuation costs</u>	<u>28</u>
<u>Accommodation and travel expenses</u>	<u>28</u>

If you die or become permanently disabled

<u>Accidental death and disability</u>	<u>29</u>
<u>Funeral expenses</u>	<u>30</u>
<u>Loss of income</u>	<u>30</u>

If you are hijacked or mugged

<u>Hijack</u>	<u>31</u>
<u>Mugging</u>	<u>31</u>

If you hire a vehicle

<u>Hire vehicle excess waiver</u>	<u>32</u>
<u>Return of a hire vehicle</u>	<u>32</u>

Liability cover 33

If your travel is rescheduled, delayed or cancelled

To add optional cover for a pre-existing medical condition, see page 12 ◀

Rescheduled travel

super plus
super
standard
economy
australian

We will cover the reasonable costs of rescheduling your trip prior to the commencement of your journey due to circumstances outside your control.

We will only cover these costs if

- this cost is not greater than the cancellation fees or lost deposits which would have been incurred had the trip been cancelled,
- you advise us when you are able to travel,
- your insurance policy can be extended to cover your new period of journey, **and**
- you reschedule your travel arrangements because of an unforeseen or unforeseeable circumstance that we agree to cover, including:
 - you, your relative, travelling companion, travelling companions' relative or your business partner dies or becomes injured or ill due to a medical or dental condition that occurs in Australia
 - you are an employee of the state or federal police, fire brigade, ambulance or armed forces and your services are required due to a state of emergency being declared
 - you are retrenched unexpectedly and not voluntarily

If the reason for rescheduling your journey was due to your illness or injury, this illness or injury may become a pre-existing medical condition for the new period of journey. If this happens you may need to apply for cover for this pre-existing medical condition.

Please read *How to make a claim* on page 60 ▶

Cancelled travel

super plus
super
standard
economy
australian
cancellation

We will cover any amount you have paid in advance for travel arrangements that are unused and you are unable to recover.

We will also cover your travel agent's cancellation fees up to \$1,000.

If you have paid for your trip using frequent flyer points or similar air travel points and cannot recover the lost points from any other source, we will pay you the value of your lost points.

Please read *How we settle your claim* on page 60-61 ▶

We will only cover these costs if you cancel your travel because of unforeseen or unforeseeable circumstances that we agree to cover, including

- you, your relative, travelling companion, travelling companions' relative or your business partner dies or becomes injured or ill
- you are an employee of the state and/or federal police, fire brigade, ambulance or armed forces and your services are required due to a state of emergency being declared
- you are retrenched unexpectedly and not voluntarily
- cancellation of a wedding; conference; pre-paid concert, course, or sporting event and the sole purpose of the trip is to attend that event.

If you have the *Cancellation Plan*, we will only cover you for

- fares you are unable to recover
- reasonable accommodation costs, **and**
- at our option, a fare upgrade up to your limit of cover.

Please read *How to make a claim* on page 60 ▶

continued... travel rescheduled, delayed or cancelled

Additional Expenses

super plus
super
standard
economy
australian

We will cover the reasonable costs of additional accommodation and travel expenses that result from you being delayed.

Under the *Australian Plan* we will pay up to \$10,000 for Singles and \$20,000 for Doubles.

We will only cover these costs if the delay is caused by

- the transport you booked being cancelled, delayed or diverted due to strike, riot, civil commotion or hijack
- you losing your passport or travel documents
- you unknowingly breaching a quarantine regulation
- severe weather or a natural disaster
- injury or illness to your travelling companion
- a railway, motor vehicle, marine or aircraft accident, **however**
 - we require written proof of any delay from your carrier.

Please read *How to make a claim* on page 60 ►

Minor travel delays

super plus
super
standard
economy
australian

We will cover the reasonable costs of additional accommodation and meals if your travel is delayed, up to \$500 for *Singles* and \$1,000 for *Doubles*.

We will only cover these costs

- from the start of the delay, until the date your journey is resumed or cancelled
- if your scheduled transport is delayed for more than six hours, **and**
- if the delay was not your fault.

Domestic pet boarding fees

super plus
super
standard
economy
australian

We will cover additional boarding fees for your domestic pets, up to \$25 for every 24 hours you are delayed and up to a total of \$500.

We will only cover these costs if

- you are delayed beyond your original return date shown on your Certificate of Insurance
- you provide proof of your additional boarding fees, **and**
- the delay was not your fault.

Missed connection

super plus
super
standard
economy
australian

We will cover the reasonable cost of alternative transport or services up to \$2,000 if you miss, or are going to miss, your connecting transport to attend a special event, which cannot be delayed because of your absence.

Special events include weddings; funerals; conferences or major concerts or sporting events. We will only cover these costs if

- you have already booked and paid for the transport with a registered transport provider
- you are unable to reach your transport due to circumstances beyond your control, **and**
- the delay is not caused by the cancellation of the transport.

Returning you to Australia

super plus
super
standard
economy

We will cover the reasonable additional costs of returning you to Australia if your travel is interrupted.

We will only cover these costs if

- your relative, travelling companion, travelling companion's relative, or your business partner unexpectedly dies, or becomes injured or ill
- your residence where you normally live in Australia is destroyed by fire, explosion, earthquake or flood.

You must take advantage of any pre-arranged return travel to Australia.

Please read *How to make a claim* on page 60 ►

Resuming your overseas travel

super plus
super
standard
economy

If we have returned you to Australia, we will cover the cost of a one-way ticket to the destination listed on your original itinerary where your travel was interrupted.

If we have used your original return ticket to return you to Australia, we will provide you with a new return ticket matching your original return date at the same fare class originally selected by you.

We will only cover this if

- your overseas travel was interrupted as a result of the death, injury or illness of your relative, travelling companion, travelling companion's relative or your business partner
- there is at least 14 days of your period of insurance remaining from the date you resume your journey, **and**
- you complete your journey by the return date shown on your original Certificate of Insurance.

While you are in Australia your travel insurance cover will be suspended and will recommence once you resume the journey, subject to the original expiry date.

plan type	singles	doubles
super plus	\$3,000	\$6,000
super	\$3,000	\$6,000
standard	\$1,500	\$3,000
economy	\$1,500	\$3,000

Please read *Exclusions to your cover* page 35-44 ►

If your luggage or travel documents are lost, damaged or stolen

The following table shows the maximum amount we will pay under each plan for your luggage and travel documents in total.

plan type	singles	doubles
super plus	\$12,000	\$24,000
super	\$10,000	\$20,000
standard	\$5,000	\$10,000
economy	\$3,500	\$7,000
australian	\$2,500	\$5,000

Emergency purchases of clothing and toiletries

super plus
super
standard
economy
australian

If your luggage has been misdirected, misplaced or delayed by your carrier, we will pay for emergency purchases of your clothing and toiletries, up to \$400 for *Singles* and \$800 for *Doubles*.

We will double these amounts if your luggage is still not returned to you after 72 hours.

If you are entitled to compensation from the carrier you were travelling with, we will only pay the difference between the amount of your expenses and what the carrier will reimburse, up to the limit of your cover.

We will only cover this if you provide receipts of your emergency purchases and you have written proof from the carrier that

- you were unable to get your luggage for at least 12 hours, and
- your luggage was checked in with your carrier for storage in the cargo hold of your transport.

We will not cover these costs if you are on the final part of your journey.

Items stolen from a vehicle

Super Plus
Super
Standard
Economy
australian

We will cover your luggage if it is stolen from a locked and unoccupied vehicle by forced entry, up to \$200 for each item, and up to \$2,000 in total.

We will only cover this if

- you report the theft to the Police, the transport provider or any appropriate authority within 24 hours of the incident taking place, and you have written proof that you have made the report, and the stolen items are listed in the report, **and**
- the items were locked in the boot or a lockable compartment of the vehicle, **however**
 - we will not pay any claim if they were left there overnight.

Items used solely for business

Super Plus
Super
Standard
Economy
australian

We will cover items that you use solely for earning your income up to \$500 for each item and up to a total of \$2,000, if they are lost, damaged or stolen.

We will only cover this if

- you report the damage, loss or theft to the Police, the transport provider or any appropriate authority within 24 hours of the incident taking place, and you have written proof that you have made the report, and the lost, damaged or stolen items are listed in the report.

continued... luggage or travel documents

Travel documents

Super Plus
Super
Standard
Economy
Australian

We will cover the cost of reissuing or replacing your travel documents, credit cards or travellers' cheques if they are stolen during your journey.

If your credit cards are

- misused after they are stolen, or
- fraudulently used on the internet

We will cover any amounts you cannot recover from your financial institution.

We will only cover this if you have complied with all the terms and conditions on which the credit cards were issued and have done everything you can to minimise your loss.

Video cameras, cameras and portable electronic equipment

super plus
super
standard
economy
australian

We will pay for your video cameras, cameras, mobile phones and portable electronic equipment, including their attached and unattached accessories, if they are lost, damaged or stolen.

We will only cover this if

- you report the loss, damage or theft to the Police, the transport provider or any appropriate authority within 24 hours of the incident taking place, and you have written proof that you have made the report, and the lost, damaged or stolen items are listed in the report.

The following limits apply to any one item, set, pair or collection (including attached or unattached accessories).

plan type	the most we will pay for each item
super plus	\$4,000
super	\$3,000
standard	\$2,000
economy	\$500
australian	\$500

Other luggage items, sets, pairs or collections

super plus
super
standard
economy
australian

We will pay for any of your other luggage items, sets, pairs or collections, including attached or unattached accessories, if they are lost, damaged or stolen.

We will reduce any claim under this section by any amount that we have paid for emergency purchases of clothing and toiletries that arise from the same incident.

We will only cover this if

- you report the loss, damage or theft to the Police, the transport provider or any appropriate authority within 24 hours of the incident taking place, **and**
 - you have written proof that you have made the report, and the lost, damaged or stolen items are listed in the report.

The following limits apply to any one item, set, pair or collection (including attached or unattached accessories).

plan type	the most we will pay for each item
super plus	\$1,000
super	\$800
standard	\$500
economy	\$500
australian	\$500

Ski or golf equipment hire

super plus

We will cover the cost of hire by you of ski or golf equipment due to damage or a delay in transit of your ski or golf equipment up to \$1,000 per person, and up to \$5,000 in total, on the *Super Plus Plan*.

We will only cover this if

- you provide us with documented proof of ski or golf equipment hire.
- the delay or damage occurred on the outward journey within 24 hours from the time shown on your itinerary.

You must

- provide written confirmation from the airline, coach or railway operator or shipping company or their agents showing the period of and reasons for the delay, or
- report the damage to the Police, the transport provider or any appropriate authority within 24 hours of the incident taking place.

We will not cover these costs for any loss or damage to sports equipment whilst in use.

Please read *Exclusions to your cover* page 35-44 ►

If you become ill, injured, or need medical or dental treatment

To add optional cover for a pre-existing medical condition, see page 12 ◀

The following table shows the maximum amount we will pay under each plan if you become ill or injured.

plan type	singles	doubles
super plus	unlimited	unlimited
super	unlimited	unlimited
standard	\$300,000	\$600,000
economy	\$100,000	\$250,000

Overseas medical expenses

super plus
super
standard
economy

We will cover your reasonable overseas medical expenses if you become injured or ill while travelling overseas and need medical treatment.

We will only cover you if your treating doctor authorises the treatment.

If you have the *Super Plus* or *Super Plan* we will only cover the reasonable costs for overseas medical expenses that are charged for up to 12 months from the date of your injury or illness, or the end of your period of insurance, whichever comes first.

You will need to inform us as soon as possible if you have been admitted to hospital.

Overseas dental expenses

super plus
super
standard
economy

We will cover your emergency overseas dental expenses, up to \$1,000 for *Singles* and \$2,000 for *Doubles*.

We will only cover these costs

- for treatment you receive as a result of an accident caused directly by external and visible means
- if your treating dentist authorises the treatment.

We will not cover any treatment that can be delayed until your return to Australia.

We will only pay up to the *Single* policy limit for any one person.

Cash in hospital

super plus
super
standard
economy

If you become ill or injured and are hospitalised for more than 48 continuous hours while you are overseas, we will provide you with \$75 for every 24 hours you are required to stay in hospital up to \$6,000 for *Singles* and \$12,000 for *Doubles*.

We will pay this amount in addition to any medical expenses covered under this policy.

We will not pay

- for the first 48 continuous hours you are in hospital
- if you cannot claim for overseas medical expenses.

Overseas evacuation costs

super plus
super
standard
economy

We will cover the cost of transporting you back to Australia, or another place, if you become ill or injured.

We will only cover these costs if our doctor or dentist agrees with your treating doctor or dentist that you need to be moved and if we organise your transportation.

If we agree to return you to Australia, we will also pay for any ambulance that is required to transport you to the nearest hospital or to your place of residence in Australia.

Accommodation and travel expenses

super plus
super
standard
economy
australian

We will cover the reasonable costs of additional accommodation and travel expenses that result from you being delayed due to illness or injury.

Under the *Australian Plan* we will pay up to \$10,000 for *Singles* and \$20,000 for *Doubles*.

We will also pay the reasonable costs of your partner, a travelling companion, or a relative to travel to you, stay with you, or escort you to Australia or to another place, as agreed by us, if our doctor or dentist agrees with your treating doctor or dentist that you need assistance.

We will not cover any costs resulting from terrorism.

Please read *Exclusions to your cover* page 35-44 ►

If you die or become permanently disabled

Accidental death and disability

super plus
super
standard
economy
australian

We will pay your estate if you die, or pay you if you become permanently disabled as a result of an accident caused by violent, visible and external means, up to the maximum amount under your plan.

We will also pay you, or your estate, up to a maximum of \$5,000 if any dependant children travelling with you die, or become permanently disabled.

We will only pay for death or disability if

- your death occurs within 12 months of an accident that happened during the period of insurance you purchased for your trip, and your estate provides us with a copy of the Death Certificate, **or**
- you lose your sight, **or**
- you lose a limb, **or**
- you lose the use of a limb, above the ankle or above the wrist within 12 months of an incident that occurred during your period of insurance.

The loss, or loss of use, must be total and permanent and you must provide us with a doctor's certificate.

We will not cover death or disability if it is directly related to Deep Vein Thrombosis (DVT).

plan	singles	doubles
super plus	\$25,000	\$50,000
super	\$25,000	\$50,000
standard	\$15,000	\$30,000
economy	\$10,000	\$20,000
australian	\$10,000	\$20,000

We will only pay the *Single* policy limit for any one person.

Funeral expenses

super plus
super
standard
economy
australian

If you die during your period of insurance, we will cover

- your overseas funeral or cremation costs, **or**
- the cost of returning your remains to Australia

up to \$20,000.

Under the *Australian Plan* we will pay your estate up to \$1,000 for funeral or cremation costs.

Loss of income

super plus
super
standard
economy

If you are injured in an accident caused by violent, visible and external means while overseas and as a result are unable to resume work, we will cover you for loss of income, up to a maximum of six months commencing from the 31st day after you were due to resume your usual work in Australia.

We will only cover this if

- you arranged to resume your usual work on your return to Australia
- your inability to resume work occurred less than 30 days after the accident
- you provide us with a doctor's certificate stating that you are unable to resume work
- the accident occurred on your journey during the period of insurance.

We will not cover any dependant children under 21 years of age.

The most we will pay is

- the difference between your average net monthly earnings for the six months prior to the accident, and any amount you earn during the period when the loss of income is payable, **or**
- \$1,500 each month under *Super Plus* and *Super Plans*, **or**
- \$750 each month under the *Standard Plan*, **or**
- \$500 each month under the *Economy Plan*

whichever is the least amount.

Please read *Exclusions to your cover* page 35-44 ►

If you are hijacked or mugged

Hijack

super plus
super
standard
economy

If you are travelling by public transport overseas and your transport is forcibly seized for the purpose of extortion or any other illegal reason, we will pay you \$1,000 for every 24 hours you are detained.

We will pay up to \$5,000 for *Singles* and \$10,000 for *Doubles* in total.

We will not pay for any incident resulting from any act of terrorism.

Mugging

super plus
super
standard
economy

We will pay you up to \$500 if you are travelling overseas and are injured and hospitalised as a result of a mugging.

We will only cover you if

- you report the mugging to the Police within 24 hours of the incident taking place, **and**
 - you can produce written proof that you have made the report.

We will not pay for any incident resulting from any act of terrorism.

Please read *Exclusions to your cover* page 35-44 ►

If you hire a vehicle

Hire vehicle excess waiver

super plus
super
standard
economy
australian

We will pay the insurance excess you are liable for under a hire agreement up to \$3,000 under the *Super Plus Plan* and up to \$2,000 for all other plans.

We will only cover you if you are the driver, and

- you are involved in an accident in a vehicle you have hired, **or**
- the hired vehicle suffers loss or damage as a result of malicious damage or theft, **and**
- you are a licensed driver and have fulfilled all the terms and conditions of the hire agreement.

We will not pay for any amount you are liable to pay arising out of your acceptance of an additional excess to reduce the hiring fees.

We will not pay for any incident resulting from any act of terrorism.

This cover is not in place of rental vehicle insurance and only provides cover for the excess component up to the applicable limit.

Return of a hire vehicle

super plus
super
standard
economy
australian

If you hire a vehicle and become unfit to drive, we will cover the cost of returning the hire vehicle to the nearest depot, up to \$500.

We will only cover this if you provide us with a certificate from your doctor or dentist stating that you are unfit to drive.

We will not pay for any incident resulting from any act of terrorism.

Please read *Exclusions to your cover* page 35-44 ►

Liability cover

Liability cover

super plus
super
standard
economy
australian

We will cover your legal liability as a result of an incident that causes loss or damage to someone else's property, or death or bodily injury to other people, up to the amount specified under your plan.

The amounts listed below include any legal costs you have to pay in relation to the incident, that you have advised us of before they have been incurred and which we have agreed in writing to pay you, including costs awarded against you.

If someone is making a liability claim against you, you must not

- pay or promise to pay for the claim, **or**
- admit responsibility for the claim.

plan type	singles	doubles
super plus	\$2.5 m	\$2.5 m
super	\$2.5 m	\$2.5 m
standard	\$2 m	\$2 m
economy	\$1 m	\$1 m
australian	\$1 m	\$1 m

Please read *Exclusions to your cover* page 35-44 ►

General exclusions	36-39
Funeral expenses exclusions	39
Liability exclusions	40
Luggage and travel documents exclusions	41
Medical and dental exclusions	42-43
Travel - rescheduled, delayed or cancelled exclusions	43-44

Exclusions to your cover

Any cover we provide is subject to the following exclusions

General exclusions

We will not cover any loss or damage as a result of, or caused by

- any incident that does not occur during the period of insurance
- theft or loss of cash, bank notes and other negotiable items, **unless**
 - the loss is covered under 'Travel documents' on page 24
- losses covered under any other policy or scheme, including a private health scheme, workers' compensation scheme, or other accident compensation schemes
- pre-existing medical or dental conditions of any person, including you, your travelling companions, your relatives, or your business partners, **unless**
 - the condition is one we automatically cover on pages 10-12, or
 - you have applied for, and we have approved, additional cover for your pre-existing medical or dental condition, **and**
 - the approval number for this cover is listed on your Certificate of Insurance
- any accident, illness or disease if you are 70 years of age or over and have purchased a Super Plus, Super, Standard or Economy Plan, **unless**
 - you have applied for and we have agreed to cover you for medical and dental cover
- pregnancy or childbirth, involving you or any other person, after the end of the 24th week of pregnancy, including
 - any medical complications if the pregnancy was medically assisted
 - the health of a newborn child

The 24th week is calculated using your estimated date of delivery given to us by your doctor.

continued...
General
exclusions

We will not cover any loss or damage as a result of, or caused by

- an injury or illness you suffered during your period of insurance once your original policy expires if you
 - ask for an extension of your original policy while you are still overseas, or
 - are medically fit to return to Australia, but decide not to after your original policy expires
- your failure to take reasonable care to
 - safeguard your property, including failure to use any safe or safety deposit facility made available to you
 - avoid accidental injury, including your failure to wear and/or use appropriate safety equipment
 - minimise your loss
- any act of violence by you
- motorcycling, **unless**
 - the driver has a current motorcycle licence - this applies even if the driver is not required to hold a motorcycle licence or a motorcycle licence is not required by law
- hunting
- racing, other than on foot
- any sporting activity you play for which you receive financial reward or benefits from participating in that sporting activity, regardless of whether or not you are a professional sports person.
- polo
- off-piste skiing
- diving with an artificial breathing device, **unless**
 - you have an open water diving certificate or are being directly supervised by a qualified diving instructor
- travel in, or attached to, any air-supported devices (e.g. hang glider), **unless**
 - you are a passenger in a fully licensed passenger aircraft operated by an airline or air-charter company

continued... Exclusions to your cover

continued...
General
exclusions

We will not cover any loss or damage as a result of, or caused by

- mountaineering or rock climbing if you need to use climbing equipment
- yachting which involves sailing in international waters
- you, or your travelling companion no longer wanting to travel, or deciding to change your plans
- you not following advice in the mass media or any government or other official body's warning and you did not take appropriate action to avoid or minimise any potential claim under your policy (including delay of travel to the country or part of the country referred to in the warning)
- loss of enjoyment or other financial loss not covered in this policy
- suicide or attempted suicide
- sexually transmitted or transmittable diseases, or any disease transmitted by you
- the effects of alcohol or drugs
- telephone or transport costs in connection with any claim, **unless** – cover is specifically listed under the policy
- any form of consequential loss
- any illegal or unlawful act by you, including any loss because of your legal detention or the legal confiscation or destruction of your property
- breach of any government prohibition or regulation, including the failure to obtain a visa, work permit or passport when you are required to do so
- war or warlike activities, invasion, acts of foreign enemies, civil war, revolution, insurrection or act of a military power
- anything nuclear or radioactive

continued...
General
exclusions

We will not cover any loss or damage as a result of, or caused by

- nervousness, anxiety, depression or stress-related disorders that results in a disinclination to travel
- the failure of any travel agent, tour operator, accommodation provider, airline or other carrier, car rental agency or any other travel or tourism service provider to provide services or accommodation due to their insolvency, or the financial insolvency of any person, company or organisation they deal with
- any advice given, services provided or any acts or omissions of any third party service provider including, without limitation, providers of medical services, transportation, security personnel or legal services
- accidental damage, loss or theft of any stock in a business, trade or profession, or goods purchased for re-sale or consignment
- you engaging in any hazardous work.

Please read *Your responsibilities to us* on page 45-48 ►

Funeral expenses exclusions

We will not cover you if

- the death occurs 12 months after the travel has concluded
- the death is a result of suicide or attempted suicide
- you or your estate cannot provide us with a certified copy of the Death Certificate or any other evidence needed to support the claim.

Please also read the *General Exclusions* on page 36-39 and *Your responsibilities to us* page 45-48 ►

Liability exclusions

We will not cover any amount you are legally liable to pay for

- death, bodily injury or disease caused to
 - you
 - your relative
 - your travelling companion
 - your business partner
 - any person you employ, **or**
 - anyone you have covered under a workers' compensation legislation, ordinance or agreement
- any incident where another insurance policy which is required by law already covers you for the liability
- loss of, or damage to, property you own, you have borrowed, hired or have under your control
- death, bodily injury, disease or damage to property which arises out of your business, profession or trade activities, including giving advice
- penalties, fines or awards of aggravated, exemplary or punitive damages made against you
- death, bodily injury, disease or damage to property which arises out of your ownership, use or possession of any mechanically propelled vehicle, aircraft or watercraft.

Please also read the **General Exclusions on page 36-39** and **Your responsibilities to us page 45-48** ►

Luggage and travel documents exclusions

We will not cover

- electrical or mechanical breakdown of items
- damage to fragile or brittle items, **unless**
 - they are broken during a motor vehicle collisionthis does not apply to spectacle lenses, binoculars, cameras or video equipment
- loss due to
 - depreciation
 - wear and tear
 - climatic or atmospheric conditions
 - vermin and rodents
 - insects or birds
 - cleaning, repairing or restoring
- loss of luggage left unsupervised in a public place
- loss of luggage from an unlocked vehicle
- damage to sporting equipment while it is in use
- loss of, or damage to, your luggage that you do not take with you on your transport, or which has been sent by road, rail or marine freight contract
- loss of, or damage to, jewellery, cameras, video cameras, mobile phones, computers or portable electronic equipment which you have put in the cargo area of a train, aircraft, ship or coach - this starts from the time you check-in your luggage with a transport provider
- loss of or damage to luggage you have not taken reasonable care to secure in a backpackers or hostel-type facility
- items left behind in any hotel or motel room after you have checked out or items left behind in any aircraft, ship or train.

Please also read the **General Exclusions on page 36-39** and **Your responsibilities to us page 45-48** ►

continued... Exclusions to your cover

Medical and dental exclusions

We will not cover

- you, if you travel against medical or dental advice or if you travel in order to get medical or dental treatment, including travel to get treatment for a pre-existing medical or dental condition that we have agreed to cover
- any medical or dental expenses for treatment received in Australia. This includes ambulance services provided to you in Australia unless we have agreed to cover these under this policy.
- routine medical or dental treatment, even if your pre-existing medical or dental condition has been approved
- ongoing physiotherapy or manipulative therapy following an injury, **unless** – your doctor recommends it in writing
- the cost of any dental treatment that can be delayed until you return to Australia
- any costs to treat an illness, disease, or deterioration/decay of teeth, or ongoing maintenance of teeth or gums
- damage to bridges or crowns
- you, if we ask you to move and you, your spouse, or relatives refuse to let you be moved when we and your treating doctor agree that you can be moved. We will stop covering you from the date we ask you to move
- accommodation or travel expenses that result from you being delayed due to an illness or injury, unless your doctor recommends in writing that you are unfit to travel or to continue with your original trip. Unfit to travel does not include mere discomfort when travelling.

continued...
Medical and dental exclusions

- expenses incurred to resume your journey after we have returned you to Australia following you becoming ill or injured
- travel and accommodation expenses if you have received cancellation costs for the same event
- a full return ticket to Australia if you have not already booked and paid for it before we return you to Australia
We will deduct the cost of this fare from any claim where we returned you to Australia.

Please also read the **General Exclusions on page 36-39** and **Your responsibilities to us page 45-48** ►

Travel – rescheduled, delayed or cancelled exclusions

We will not cover losses directly or indirectly caused by

- delays due to a carrier, including the rescheduling, cancellation or breakdown of your transport, unless – the costs are covered under ‘Minor travel delays’ on page 18.
- any business, financial or contractual obligations of you, or any other person
- a booking you made through an unlicensed travel agent
- your tour operator cancelling a tour because there are not enough people travelling on the tour, or part of the tour
- any act or threat of terrorism
- a pandemic, epidemic or any other outbreak of infectious disease or any derivative or mutation of such viruses, if your Certificate of Insurance was issued after the World Health Organisation had declared a global phase 4 alert
- the death, injury or illness of any person living outside Australia

continued...
Travel -
rescheduled,
delayed or
cancelled
exclusions

We will not cover

- your travel expenses to return to Australia if you have date-changeable tickets
- your return airfare to Australia if you have not already booked and paid for it before we return you to Australia - we will deduct the cost of this fare from any claim where we have returned you to Australia
- additional travel and accommodation expenses if you have received cancellation costs for the same period

Please also read the General Exclusions on page 36-39 and *Your responsibilities to us* page 45-48 ►

Your duty of disclosure 46

Your responsibilities when you are insured with us 47

Your responsibilities when you are making a claim 48

If you do not meet your responsibilities 48

Your duty of disclosure

When you take out, extend, or change a travel policy, you have a duty to answer our questions truthfully and provide us with any information that could affect our decision to insure you, or the terms of your policy. This is called your 'duty of disclosure'.

What you must tell us when you apply to take out this policy

When applying to take out insurance we will ask you certain questions. When answering these questions, you must be honest, and you have a duty under the *Insurance Contracts Act 1984* to tell us anything

- known to you, and
- which a reasonable person in the circumstances, would include in answer to any question.

We will use your answers to help us decide whether to insure you and anyone else under this policy, and on what terms.

Who you are answering the questions for

It is important that you understand you are answering the questions in this way on behalf of yourself and anyone else that you want to be covered by the policy.

If you do not answer our questions in this way

If you do not answer our questions in this way, we may reduce or refuse to pay a claim, or cancel the policy. If you answer our questions fraudulently, we may refuse to pay a claim and treat the policy as never being in place.

Variation or extension of your policy

When your policy is varied or extended you have a duty, under the *Insurance Contracts Act 1984*, to tell us anything that you

- know, or
- could reasonably be expected to know

is relevant to our decision whether to accept the risk of insurance and on what terms.

What you do not need to tell us

Your duty does not require disclosure of anything that

- diminishes the risk to be undertaken by us
- is of common knowledge
- we know or, in the ordinary course of business, ought to know, or
- is a matter that we indicate your duty has been waived by us.

If you do not comply with your duty of disclosure

If you fail to comply with your duty of disclosure, we may be entitled to reduce our liability under the policy in respect of a claim, or we may cancel the policy.

If your non-disclosure is fraudulent, we may also have the option of voiding the contract from its beginning.

Your responsibilities when you are insured with us

In addition to your duty of disclosure, there are other responsibilities that you must meet when you are insured with us.

You must tell us if

- any changes have been made to your travel plans
- anyone listed as an insured under your policy
 - has any pre-existing medical conditions, or
 - are no longer travelling with you
- there are any changes in circumstances during the period of insurance.

In addition, you must also

- be truthful and frank in any statement you make in connection with your policy
- pay your premium
- take reasonable precautions to avoid a claim being made
- obey all laws and make sure anyone acting on your behalf obeys all laws
- not make a fraudulent claim under this insurance policy or any other policy
- follow the conditions of this policy.

Your responsibilities when you are making a claim

When you make a claim for incident cover, or legal liability, there are a number of responsibilities that you must meet.

You must

- be truthful and frank in any statement you make in connection with a claim
- take safe and reasonable steps to prevent any further loss, damage or liability occurring
- report loss, damage or theft of your luggage to the Police, transport provider or any appropriate authority within 24 hours of each incident taking place and obtain written proof of the report. The lost, damaged or stolen items must be listed in the report
- give us any information or assistance we require to investigate and process your claim
 - this may include Police reports, declarations or evidence of ownership
- not pay or promise to pay for a claim, or admit responsibility for a claim

In addition, you also give us your rights to claim from anyone else

- if you have a right to claim from anyone else for an incident covered by us, you give us your rights to make that claim, to conduct, defend or settle any legal action and to act in your name - *you must not do anything which prevents us from doing this and you must give us all the information and cooperation that we require.*

The basis on which we will provide this insurance to you	50
Our Guarantee	50
General Insurance Code of Practice	51
Financial Claims Scheme	51
How we handle your personal information	52-54

If you do not meet your responsibilities

If you do not meet your responsibilities, we may refuse or reduce a claim, cancel your policy, or do both. If we cancel your policy, we will advise you in writing.

Please read *Exclusions to your cover*, pages 35-44 ◀

The basis on which we will provide this insurance to you

We provide insurance cover to you based on the understanding that

- you are a permanent resident of Australia
- you intend to return to Australia after your journey
- you will purchase your policy in Australia before you commence your journey
- the travel date on your original insurance is the date you leave your residence to start your journey
- you are medically fit, **and**
- you do not know of any reason why your journey may need to be cancelled or disrupted.

If you become involved in legal proceedings relating to cover under this policy, we may take over the action on your behalf. You must cooperate with us and assist us if we try to recover from the person who caused the loss.

Our Guarantee

Our Guarantee assures you of quality insurance and service at all times.

Fair Dealing Guarantee

We will meet any claims covered by your policy fairly and promptly.

Money Back Guarantee

If you change your mind, we provide a cooling-off period which lets you cancel your policy within 21 days with a full refund of your premium.

Service Guarantee

We will provide you with the highest standard of service.

The General Insurance Code of Practice

The purpose of the Code is to raise the standards of practice and service in the general insurance industry.

The objectives of the code are

- to promote better, more-informed relations between insurers and their customers
- to improve consumer confidence in the general insurance industry
- to provide better mechanisms for the resolution of complaints between insurers and their customers, **and**
- to commit insurers and the professionals they rely upon to higher standards of customer service.

Our commitment to you

We have adopted and support the Code and are committed to complying with it.

Please contact us if you would like more information about the Code.

See back cover for details ►

Financial Claims Scheme

You may be entitled to payment under the financial claims scheme in the event that CGU Insurance Ltd becomes insolvent. 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 <http://www.apra.gov.au> and the APRA hotline on 1300 13 10 60.

How we handle your personal information

We are committed to handling your personal information in accordance with the *Privacy Act*.

We need to collect, use and disclose your personal information in order to consider your application and to provide the cover you have chosen.

You can choose not to give us some or all of your personal information, but this may affect our ability to provide you with cover.

When you provide your personal information to us

You acknowledge and consent to us collecting and using your information

- to consider your insurance application and subsequent application for insurance
- to underwrite and price any policy issued by us or our related entities
- to calculate and offer discounts
- to issue you with a policy
- to administer the policy
- to investigate, assess and pay any claim made by or against you.

For these purposes, you acknowledge and consent to us collecting your personal information from, and disclosing it on a confidential basis to,

- the intermediary* and/or the third party who you have been dealing with in respect to this insurance policy and who referred you to us
- other insurers
- our related entities
- insurance reference bureaus
- law enforcement agencies
- investigators and recovery agents
- lawyers
- any credit provider that has security over your property
- assessors
- repairers
- suppliers retained by us to supply goods and services
- advisers, **and/or**
- the agent of any of these.

When you provide personal information to us about another person

You must be authorised to do so, and you must inform that person, unless informing them would pose a serious threat to the life or health of any individual,

- who we are
- how we use and disclose their information, **and**
- that they can gain access to that information.

Privacy of your personal information – for marketing purposes

In order to enhance its relationship with you, your intermediary may use your personal information that you have provided us to offer you other products and services which may be of benefit to you.

When you provide your personal information to us

- you acknowledge and consent to your personal information being used on a confidential basis by us or our representative** to contact you by mail, phone or email to provide you information on offers, products and services or for planning, marketing research and product development
- in using your personal information for these marketing purposes we and our representative may use and disclose your personal information to offer you our or our representative's products and services directly or to any other organisation to carry out the above marketing purposes on our or our representative's behalf, **however** – CGU Insurance Ltd (CGU Insurance) and our representative will not use your information in this way if you have already told CGU Insurance and our representative not to
– you must inform CGU Insurance or our representative if you do not want your personal information disclosed or used for marketing purposes.

*The intermediary is the company or individual through which you purchased this insurance, or the company named on the inside front cover of this booklet.

**Representative may include our intermediary, a third party who you have been dealing with and who referred you to us, and any third party service provider engaged to assist in carrying out product marketing.

continued... The way we handle your personal information

Privacy of your personal medical and/or dental information

We may need to collect, use and disclose your personal information in order to consider your application and to provide the cover you have chosen.

You can choose not to give us some or all of your personal medical and/or dental information, but this may affect our ability to provide you with cover.

When you provide your personal medical information to us

You acknowledge and consent to us collecting and using your medical information

- to consider your insurance application
- to underwrite and price any policy issued by us or our related entities
- to issue you with a policy
- to administer the policy
- to investigate, assess and pay any claim made by or against you.

For these purposes, you acknowledge and consent to us collecting your personal medical information from, and disclosing it on a confidential basis to,

- our travel assistance service provider
- the intermediary and/or the third party who you have been dealing with in respect to this insurance policy and who referred you to us
- other insurers
- our related entities
- insurance reference bureaus
- law enforcement agencies
- investigators and recovery agents
- lawyers
- medical professionals treating you in an emergency
- assessors
- suppliers retained by us to supply goods and services
- advisers, **and/or**
- the agent of any of these.

When you provide personal medical information to us about another person

You must be authorised to do so, and you must inform that person, unless informing them would pose a serious threat to the life or health of any individual,

- who we are
- how we use and disclose their information, **and**
- that they can gain access to that information.

How to apply for insurance	56-57
How to extend your policy	58
Your Premium	59
How to make a claim	60
How we settle your claim	60-61
Claim payment examples	62-63
Steps to resolve a complaint or a dispute	64

How to apply for insurance

If you would like to take out a policy with us, please follow these steps.

① Choose a plan that will cover your travel destination and suit your needs

- *Super Plus Plan* - for travel to any international destination. This plan is compulsory for any travel that includes USA, Canada or Japan
- *Super Plan* - is the minimum cover for travel to the UK, Europe, South America, Russia, India, Africa or the Middle East
- *Standard Plan* - is the minimum cover for travel to Asia, including Bali, or
- *Economy Plan* - for travel to New Zealand, Norfolk Island or South Pacific Islands.
- *Australian Plan* - for travel within Australia only. Medical and dental expenses are not covered under an Australian Plan policy.

NB. You may not be covered by Medicare or your private health fund if you are cruising in Australian waters; if you wish to be covered for medical and dental expenses, you should consider choosing an overseas plan

- *Cancellation Plan* - if you want insurance to cover cancellation costs only for travel in Australia, New Zealand or Norfolk Island.

If you change your destination during your period of insurance, please contact us or your insurance adviser to ensure that you are covered.

② Decide if you need *Singles* or *Doubles* cover

Choose *Singles* cover if you are the only adult travelling.

Choose *Doubles* cover if you are travelling with one adult companion.

Both *Singles* and *Doubles* cover any dependant children.

③ Cover for pre-existing medical conditions or persons 70 years of age or over

You will need to complete a medical assessment if you

- have a pre-existing medical condition that is not automatically covered under this policy, or
- are 70 years of age or over before your departure date or during your journey, and travelling overseas.

Contact us or your adviser for an assessment form.

Any dependant children travelling with you that have a pre-existing medical condition will also need to have a medical assessment completed.

④ Apply by contacting us or your insurance adviser

We will provide you with a premium estimate based on the plan that you choose.

Your premium may be higher if you are

- 60 years of age or over, or
- have a pre-existing medical condition we have agreed to cover.

⑤ Take out your policy

Take out your policy by paying your premium.

We will issue you with a policy that is made up of your Certificate of Insurance and this Product Disclosure Statement (PDS), plus any Supplementary PDS we may issue.

⑥ How to cancel your policy

We provide a cooling-off period that lets you cancel your insurance for a full refund within 21 days of us issuing your policy to you.

However, your cooling-off period no longer applies once you commence your travel, or make a claim within this time.

If you cancel your policy after the cooling-off period, we will refund the amount you paid, less the cost relating to cover for any used period of insurance and less an administration fee of \$50. However, no refund will apply after the cooling-off period if you have submitted a claim or if you have purchased the *Cancellation Plan*.

How to extend your policy

If you decide to extend your journey and want cover for the additional time you are away, please follow these steps.

① Contact us or your insurance adviser to ask for an extension

An extension is only available before the current policy expires and if you are a permanent resident of Australia.

You can extend your policy up to three times, but the total of your period of journey on your original policy plus the total period of all extensions must not exceed 24 months or 6 months on an Economy Plan.

Please note: You cannot extend an *Australian Plan*.

You must purchase the same plan as your original policy or a higher plan if required should you change your destination.

We will not provide cover on any extension for pre-existing medical or dental conditions previously accepted by us or for any conditions you suffered during the term of your original policy or previous extensions.

② Tell us about any claims

You must tell us of any claims made or pending, as well as any factors that could lead to a claim being made in the future, as an extension may not be available or special terms may be imposed.

If we accept your request for the extension, you can extend your policy by paying the premium we ask for.

We will issue you with a new Certificate of Insurance every time you extend your policy with us..

Your premium

① How we calculate your premium

We calculate your premium on a number of factors, including:

- the length of your trip
- travel plan selected
- whether it is a single or doubles cover
- your age
- any special conditions we have applied, including any additional amounts to cover a pre-existing medical condition

Your premium will be listed on your schedule, including any Commonwealth and State taxes and/or charges (including GST and Stamp Duty where applicable).

② How to pay your premium

You must pay your premium in one lump sum and we must receive your payment before you commence any travel. If we do not receive your payment before the start date of your period of insurance, you will not be insured

We may cancel your policy if

- you do not pay your premium, or
- your cheque or credit card is dishonoured by your financial institution

③ Intermediary Remuneration

CGU Insurance Limited pays remuneration to insurance intermediaries when we issue, renew or vary a policy the intermediary has arranged or referred to us. The type and amount of remuneration varies and may include commission and other payments. If you require more information about remuneration we may pay your intermediary, you should ask your intermediary

How to make a claim

① Contact us or your insurance adviser

We will give you immediate advice and assistance with your claim lodgement, 24 hours a day, 7 days a week.

Telephone: 1800 112 449

Email: travelclaims@iag.com.au

You must tell us within 30 days of completing or cancelling your journey.

② Provide us with all the information we need to assess your claim

We will need original medical, dental or Police reports, declarations, receipts, valuations or other evidence of ownership.

For medical or dental expenses, we will need written confirmation of your illness or injury from a qualified member of the medical or dental profession.

For loss or theft of luggage items, we will need a copy of the report you lodged with the Police or the carrier from where the loss or theft was reported, together with evidence of ownership, such as original receipts, photographs (except for jewellery and watches) or operating manuals.

For cancellation or rescheduling expenses, we will need original receipts, tickets, or a letter from the travel agent showing any charges to re-arrange or cancel your journey, or a doctor's certificate or letter from the carrier.

To find out how we settle a claim, see the following ►

How we settle your claim

① If we agree to settle your claim

The maximum amount we will pay for all claims in total under each section of the policy for the plan you have selected is shown under *Plans available to you* (pages 8 and 9) and *What this policy covers* (pages 14-33).

If the cover under your policy is for *Doubles*, the limits that apply to the benefits is the maximum amount we will pay for all claims made by you and/or any other person covered under the policy.

Where we make a payment under this policy for acquisition of goods, services, supply or compensation, we will reduce the payment by deducting any input tax credit you are entitled to under A New Tax System (Goods and Services Tax) Act 1999.

Any claims that we pay will be in Australian dollars – the rate of exchange we will use will be the exchange rate applicable on the date you had your loss of expense

② If you need to pay an excess

If we settle your claim, we will deduct the amount of the excess from the amount we settle your claim for or we will ask you to pay the excess to us.

③ If we agree to settle your luggage claim

We will decide whether to

- repair the luggage
- replace the luggage with nearest equivalent new luggage, **or**
- pay you the cost of repair or replacement.

We will reduce the amount we pay

- to allow for age, wear, tear and depreciation
- by any amount that we pay you for emergency purchase of clothing and toiletries, if you make a claim for both lost luggage and emergency purchase of clothing and toiletries from the same incident.

④ If we agree to settle your cancellation claim and you have used frequent flyer points or a similar scheme to purchase your ticket

We will

- obtain the cost of an equivalent class airline ticket based on the quoted retail price at the time the original ticket was issued
- less your financial contribution
- then multiply this figure by the total number of points lost, **and**
- divide by the total number of points used to obtain your original ticket.

Please read *Excess that applies when you make a claim* on page 13 ◀

Claim payment examples

These Claim payment examples show you how a claim settlement may be calculated based on some practical scenarios. Any actual claim settlement amount will depend upon the facts of each case.

① Claim Example 1

Policy section:	If your travel is rescheduled delayed or cancelled
Plan:	Super
Sum insured:	Unlimited
Excess:	\$100
Loss or damage:	Cancellation due to unexpected illness
How we settle your claim:	We pay you \$3,900 as follows: <ul style="list-style-type: none">• Cost of pre-paid travel arrangements \$6,000• Less \$2,000 refund received from tour operator• Less \$100 excess• Total \$3,900

② Claim Example 2

Policy section:	If your luggage or travel documents are lost, damaged or stolen
Plan:	Standard
Sum insured:	Video camera - \$2,000
Excess:	\$100
Loss or damage:	Your video camera has been stolen
How we settle your claim:	We pay you \$1,700 as follows: <ul style="list-style-type: none">• Video camera valued at \$2,500• Policy item limit \$2,000• Less 10% depreciation for age, wear and tear - \$200• Less \$100 excess• Total \$1,700

③ Claim Example 3

Policy section:	If you become ill, injured, or need medical or dental treatment
Plan:	Super Plus
Sum insured:	Unlimited
Excess:	\$100
Loss or damage:	You contract food poisoning and a doctor prescribes medication for you
How we settle your claim:	We pay you \$160 as follows: <ul style="list-style-type: none">• Sum insured unlimited• Doctor's consultation \$200• Prescribed medication \$60• Less excess \$100• Total \$160

④ Claim Example 4

Policy section:	If you hire a vehicle
Plan:	Australian
Sum insured:	\$2,000
Excess:	\$100
Loss or damage:	The hire car company charge you the excess on a hire vehicle due to minor damage caused while you were driving it.
How we settle your claim:	We pay you \$1,400 as follows: <ul style="list-style-type: none">• You are not registered for GST purposes• Sum insured \$2,000• Hire car company charge you \$1,500• Less excess \$100• Total \$1,400

Steps to resolve a complaint or dispute

① Talk to us first

If you have a complaint, the first thing you or your insurance adviser should do is speak to one of our staff. If your complaint relates specifically to a claim, speak with the claims officer managing your claim.

See back cover for contact details ►

If the staff member or claims officer are unable to resolve the matter for you, you or your insurance adviser may speak to a manager. If you are not satisfied with the decision you can go to step 2.

② Seek a review

If the matter is still not resolved, the manager will refer you or your insurance adviser to the internal dispute resolution department who will conduct a review of your dispute.

If you are still not satisfied with the decision you can go to step 3.

③ Seek an external review

You are entitled to seek an external review of our decision. We can provide you or your insurance adviser with information on which options are available to you, such as referring you to the external dispute resolution scheme administered by the Financial Ombudsman Service (FOS).

For more information about our complaint and dispute resolution procedures, contact us.

See back cover for contact details ►

additional accommodation, meals and travelling expenses

means only those reasonable expenses over and above what you expected to pay for accommodation, meal and travelling expenses had the trip gone ahead as planned.

business partner

a person who is in a legal, commercial partnership with you in Australia and who must be a permanent resident of, and living in, Australia.

Certificate of Insurance

the document we give you outlining the terms and conditions of your policy. Together with your PDS and any supplementary PDS we may issue, it makes up your insurance contract with us.

dental expenses

the costs you incur for dental treatment.

dental treatment

treatment of healthy natural teeth or gums to stop sudden pain. This does not include normal or ongoing care of teeth.

dentist

a general practitioner who is registered and has the qualifications required to practise dentistry.

dependant child

a relative who is under 21 years of age, financially dependent on you and not in full-time employment who travels with you on your journey.

disabled/disability

- loss of your sight, or
- loss of a limb, or
- loss of the use of a limb, above the ankle or above the wrist within 12 months of an incident that occurred during your period of insurance.

The loss, or loss of use must be total and permanent.

doctor

a general medical practitioner registered to practice medicine.

epidemic

a sudden development and rapid spreading of a contagious disease in a region where it developed in a simply endemic state or within a previously unscathed community.

golf equipment

golf clubs, golf bag and golf shoes.

hazardous

something that may cause harm or loss unless dealt with carefully. Includes but is not limited to construction work, mining, work involving machinery or tools.

incident

a single occurrence or a series of occurrences, including an accident or series of accidents, arising out of one event.

injury/injured, ill/illness

an accident or illness that you or your travelling companion suffer which requires medical or dental treatment by a doctor or a dentist. For a relative or business partner not travelling with you, it means a life-threatening accident or illness.

insolvency

the financial inability to pay debts, including bankruptcy, liquidation, provisional liquidation, statutory protection, appointment of a receiver, or any other occurrence of a similar nature.

luggage

personal items designed to be worn or carried by you which you take with you on your journey, including items of clothing, personal jewellery, photographic and video equipment, hearing aids and purchases you make overseas. They do not include mechanical or machine parts, items for sale, cargo taken with you or purchased overseas.

luggage left unsupervised

your luggage is considered unsupervised when it is left

- with a person other than your travelling companion
- in a position where it remains unsupervised for a sufficient length of time for it to be removed without your knowledge
- at a distance which creates an opportunity to be taken without reasonable chance of you apprehending or identifying the thief.

medical expenses

costs you incur for medical treatment.

medical treatment

includes, but is not limited to, medical and surgical care, hospitalisation, medication, physiotherapy, special diet or exercise programs, ongoing assessment or diagnostic investigations.

original policy

the policy issued to you before you leave Australia.

pandemic

a form of an epidemic that extends throughout an entire continent, even the entire human race.

period of insurance

The period of cover specified in the Certificate of Insurance

Cancelled and rescheduled travel costs start from the date your Certificate of Insurance is issued by your agent or us.

All other covers start when you leave your home to start your journey.

All cover stops when

- the period of journey shown on your Certificate of Insurance ends, **or**
- you return to a residence in Australia, or for the *Australian Plan* to your home in Australia,

whichever is earlier.

If you need to prolong your journey as a result of an incident we have agreed to cover we will continue to cover you free of charge until you can reasonably complete your journey.

period of journey

the dates for your journey listed on your Certificate of Insurance.

plans

the types of cover you can select. They include: *Super Plus*, *Super*, *Standard*, *Economy*, *Australian* and *Cancellation Plans*. Under each plan you can also choose from *Singles* or *Doubles* cover.

policy

a contract between you and us which provides you with insurance cover in exchange for a premium. Your policy is made up of two documents

- this Product Disclosure Statement and Policy Booklet (PDS) including any Supplementary PDS that we may issue.
- your current Certificate of Insurance.

premium

the total amount you pay for your insurance that includes applicable government taxes such as GST, and any duties or charges payable by you. This amount is shown on your current Certificate of Insurance. You must pay your premium in one lump sum prior to your travel at the time that the cover is taken out.

Product Disclosure Statement

the Product Disclosure Statement (PDS) is made up of information that includes what this policy covers, taking out insurance, and how to make a claim. If we make changes to the PDS, we may provide you with a new PDS or a Supplementary PDS.

public place

any place the public has access to, including but not limited to shops, airports, streets, hotel foyers, private car parks, boat, railway and bus stations, terminals and depots, parks, public swimming pools, beaches and playgrounds.

reasonable care

your responsibility to exercise a degree of care which is appropriate in the circumstances to minimise the potential for any loss and to safeguard your property.

Reasonable care can be, for example, using appropriate locks on luggage, using lockers, locked storage facilities or safes where available.

reasonable costs

for medical and dental the care should be at the same standard level given in the country you are in, and must not exceed the level of care you would normally receive in Australia.

For all other expenses such as transport, meals and accommodation, the standard must not be better than the level you booked for the rest of your journey.

relative

your spouse, parent, step-parent, parent-in-law, grandparent, child, stepchild, grandchild, brother, brother-in-law, sister, sister-in-law, son-in-law, daughter-in-law, uncle, aunt, niece, nephew, first cousin, fiancé or fiancée, permanently residing in Australia.

ski equipment

skis, ski poles, ski bindings, ski boots, snowboard, gloves, goggles, ski pants and jacket.

spouse

a legal or de facto spouse or partner who is in a permanent relationship. We may ask for proof of marriage or a permanent relationship.

terrorism

any act which may involve the use, or threat, of force, violence or biological or chemical warfare, or nuclear pollution or contamination or explosion where the purpose of the act is to further a political, religious, ideological aim or to intimidate or influence a government or any section of the public.

travel documents

travel documents include, but are not limited to, passports, visa, traveller's cheques, itineraries and your Certificate of Insurance.

travelling companion

any person you have arranged to travel with before you left your residence in Australia to start your journey. This person must be a permanent resident of Australia and be travelling with you for at least 50% of your journey.

us, we and our

refers to:

CGU Insurance Limited
ABN 27 004 478 371

Where we refer to the Emergency Assistance Hotline 'us', 'we' and 'our' refers to First Assistance.

you

the person or persons named as the insured on your current Certificate of Insurance. If more than one person is named as the insured, we will treat a statement, act, omission or claim by any one of these people as a statement, act, omission or claim by them all.

your home

your usual residential address in Australia.

A

accidental death, 29
alcohol exclusion, 38
answering questions, 46
applying for insurance, 56-57

B

basis for insurance, 50
binoculars, 41
boarding fees for pets, 19
business partner, 65
disrupted or cancelled travel, 16-17
liability exclusions, 42
medical conditions, 10, 38
unexpected death, 16-17, 21

C

cameras, 24, 41
cancellation claim settlement, 61
cancelled travel, 17, 45-46
checklist for travel, 2-3
claims
Cancellation Plan, 61
complaints, 64
disputes, 64
excess, 13, 61
how to make one, 60
how we settle claims, 60-61
Our Guarantee, 50
Code of Practice, 50
complaints procedures, 64
computers, 41
cooling-off period, 50, 57
costs of return home, 20
costs when delayed, 18-19
credit cards, 24

cruising in Australian waters, 9, 56

D

damaged items, 23-26, 41
death
by accident, 29
of relative, 16-17, 21
of travelling companion, 16-17, 21
delayed travel, 18-19, 43-44
dental treatment overseas, 27, 44, 65
disability, 29
disputes about claims, 64
disrupted travel, 18-21, 43-44, 50
diving exclusion, 37
drugs exclusion, 38
duty of disclosure, 46-47

E

Emergency Assistance Hotline, 4-6
emergency expenses, 22
evacuation costs, 28
excess, 13, 61
exclusions to cover, 35-44
dental, 42-43
funeral expenses, 39
general, 36-39
liability, 40
luggage and travel documents, 41
medical, 42-43
relatives, 36, 40, 42
rescheduled, delayed, cancelled travel, 43-44
extending time of policy, 58

F

Financial Claims Scheme, 51
 First Assistance, 5-6, 68
 funeral expenses, 30, 39

G

General Insurance Code of Practice, 51
 glossary, 65-68

H

hang gliding exclusion, 37
 hijack, 31
 hired vehicles, 32
 Hotline help, 4-6

I

incidents to be reported to Police, 23-26, 31, 48, 60
 injury in an accident, 29-30
 insurance cover provided, 14-15
 insurance plans available, 8-9, 56, 66

L

legal advice, 6
 liability cover, 33, 40
 loss of income, 30
 loss of items, 23-25, 41, 61
 luggage
damaged or stolen, 23-26, 41
left unsupervised, 41, 66
settlement of claims, 61

M

making a claim, 60
 medical advice through Hotline, 6
 medical conditions,
pre-existing, 10-12
optional cover, 12
 medical exclusions from cover, 42-43
 medical treatment, 27-28, 42-43, 66
 message relay service, 6
 missed connection, 19
 mobile phones, 23, 41
 motorcycling exclusion, 37
 mountaineering exclusion, 38
 mugging, 31

O

optional pre-existing medical condition cover, 12

P

period of insurance, 66
 period of journey, 58, 66
 personal information, 52-54
 pet boarding fees, 19
 plans of insurance available, 8-9, 56, 66
 policy extension, 60
 pre-existing medical conditions,
automatic cover, 10-12, 36
optional cover, 12
 pregnancy, 11, 36
 privacy of personal information, 52-54
 public place, 3, 41, 67
 purchases in emergencies, 22

R

refund, 50, 57
 relatives, 65-67
death of, 16-17, 21
disrupted or cancelled travel, 16-17, 20-21
exclusions, 10, 36, 40, 42
expenses, 28
messages to, 5-6
 reporting incidents to Police, 22-25, 30, 48, 60
 rescheduled travel, 16, 43-44
 responsibilities to us, 47-48
 rock climbing exclusion, 38

S

sexually transmitted diseases, 38
 spectacle lenses, 41
 spouse, 42, 67-68
 stolen items, 23-25

T

terrorism, 28, 31, 32, 43, 68
 theft of items, 23-25, 36, 48, 60
 travel agent, insolvency of, 39
 travel checklist, 2-3
 travel documents, 18, 24, 36, 41, 68
 travellers' cheques, 24, 68
 travelling companions, 65-66, 68
death of, 16-17, 20, 21
disrupted or cancelled travel, 16-18, 20, 21
Doubles cover, 56
exclusions, 36, 38, 40
expenses, 28
pre-existing conditions, 10, 36

V

video cameras, 24, 41

W

what this policy covers, 14-15

Y

yachting in international waters, 38
 your home, 3, 66, 68
 your premium, 59
 your responsibilities to us, 47-48

This booklet contains information about CGU's insurance products and services. The information was current at the date of preparation. More information about CGU's products and services, and up-to-date information may be available by calling **13 15 32** or visiting cgu.com.au. We will also give you a free paper copy of any updates if you request them. If it becomes necessary, we will issue a Supplementary or replacement PDS. © 2006

Contact details:

GPO Box 9902
in your capital city

Enquiries tel: 131 532

Website: www.cgu.com.au



Insurer
CGU Insurance Limited
ABN 27 004 478 371
AFS Licence No. 238291

contact details

Defence Force Credit Union Limited

Level 2 99 King Street Melbourne VIC 3000

† 1800 033 139

www.defcredit.com.au



Intermediary

Defence Force Credit Union Limited

ABN 57 087 651 385

AFS Licence No. 234582

Insurer details – see inside back cover.