



PRODUCT DISCLOSURE STATEMENT

ANNUAL MULTI TRIP TRAVEL INSURANCE

BUPA. FIND A HEALTHIER YOU

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A Brief Overview

Our Annual Multi Trip Travel Insurance policy provides cover for you while travelling internationally or domestically for a period of 12 months from your nominated start date listed on your schedule.

There is no limit to the number of journeys you can make during the period of insurance but cover for any one journey is limited to the trip duration you choose and is listed on your policy schedule. This limit applies to both leisure and business travel, or a combination of both.

The sums insured under each section of the policy are automatically reinstated on completion of each journey, except for the Section 5: Accidental death and disability benefit which is payable once.

Policy Conditions:

- The policy must be purchased prior to the commencement of a journey.
- The Annual Multi Trip Travel Insurance policy is not renewable. If you are likely to be travelling when your policy expires you should reapply for a new policy prior to departure; you cannot reapply for a new Annual Multi Trip Travel Insurance policy while you are travelling. If you wish to reapply you will need to complete a new application form and, if required, a new medical assessment.
- All insureds must be permanent residents of Australia and intend returning to Australia on completion of a journey unless agreed in writing by us.
- You can choose from
 - a Singles Plan for one adult travelling alone, **or**
 - a Family Plan if you want to include your partner and/or dependant children, travelling with you on the journey.
- During the period of insurance cover extended by the policy will only be for the destinations you have nominated, and shown on your policy.

- The Annual Multi Trip Travel Insurance policy is not available to travellers 70 years of age or over at the time the Policy is issued.
- There is no provision to suspend this policy during the period of insurance
- On the Family Plan you are covered while travelling independently of any other named adult on your policy
- There is no cover under this policy when you are between trips other than benefits you may be entitled to under Section 1 “Cancelled or rescheduled travel”
- You cannot substitute the nominated insured whose name appears on the schedule. This does not apply to Section 2: “Alternative staff – business travel only” cover.
- You cannot purchase this policy more than 12 months prior to travel

24-hour Emergency Hotline

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.

Please refer to the back cover of this document for details of our Emergency Assistance Hotline and the reverse charge telephone numbers that you can call within Australia or while overseas.

Please advise your policy number and contact details when you contact the Hotline.

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

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 — access to a doctor or nurse for advice about your medical requirements, 24 hours a day.

Medical monitoring — we will organise for the continued monitoring of your medical condition by a 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 your relatives or business associates if medical or travel problems disrupt your travel.

Cover Available To You

Schedule of Benefits

Below is a summary of the major benefits available under our Annual Multi Trip Travel Insurance policy, and the maximum amounts we will pay for these benefits in Australian dollars. Please refer to the PDS and policy wording for full details of cover and policy conditions.

All dollar values described in this PDS include GST.

Types of Cover	Singles	Family
Section 1: Cancelled or rescheduled travel	Unlimited	Unlimited
Cancelled or rescheduled travel	Unlimited	Unlimited
Travel agent cancellation fees	\$1,000	\$1,000
Section 2: Delayed or interrupted travel	Unlimited	Unlimited
Additional expenses	Unlimited	Unlimited
Minor travel delays	\$500	\$1,000
Missed connection	\$2,000	\$2,000
Returning you to Australia *	Unlimited	Unlimited
Alternative staff (business travel only)*	\$10,000	\$10,000
Section 3: Luggage items and travel documents – maximum total limit	\$12,000	\$24,000
Luggage and personal effects ^	\$12,000	\$24,000
Item limits^		
– Camera, video camera, computers	\$4,000	\$4,000
– Other luggage items	\$1,000	\$1,000
Emergency purchases	\$400	\$800
Travel documents	\$1,500	\$3,000
Business documents (business travel only)*	\$1,000	\$1,000
Ski or golf equipment hire*	\$1,500	\$3,000

Section 4: Medical & dental	Unlimited	Unlimited
Overseas medical expenses *~	Unlimited	Unlimited
Overseas emergency dental expenses * ^	\$1,000	\$2,000
Cash in Hospital * ^	\$6,000	\$12,000
Overseas evacuation costs *	Unlimited	Unlimited
Accommodation and travel expenses ^	Unlimited	Unlimited
Non-medical escort ^	Unlimited	Unlimited
Section 5: Death and disability		
Accidental death and disability	\$25,000	\$50,000
Funeral expenses ^	\$20,000	\$20,000
Loss of Income *	\$9,000	\$9,000
Section 6: Liability	\$2,500,000	\$2,500,000
Section 7: Hire Vehicle		
Hire vehicle excess waiver	\$4,000	\$4,000
Return of hire vehicle	\$500	\$500

* International travel only

^ Sub-limits apply. Refer to the Policy Wording pages 12-33.

~ Medical cover will not exceed 12 months from onset of the illness or injury.

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 whether or not they are a traveller covered under this policy, 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 7 ►

There are some pre-existing medical conditions that we will cover you for automatically. We will only cover them as listed below provided you have no other related pre-existing medical conditions, the conditions are stable, well controlled and you are not waiting for treatment, results of medical tests or investigations in relation to any of these conditions.

This cover is only available to you if you are a permanent Australian resident.

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
- **Eczema**
- **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)
- **Glaucoma**
- **Gout** – if the gout has remained stable for more than six months
- **Hay fever/Rhinitis**
- **Hearing loss**
- **Hiatus hernia** – if no surgery is planned
- **Hip or joint replacement** – if performed more than six months ago and less than 10 years ago
- **Hormone replacement therapy**
- **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
- **Impaired glucose tolerance**
- **Insomnia**
- **Macular degeneration**
- **Osteopenia**

- **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
- **Solar keratoses**
- **Underactive thyroid** – if this is not as a result of a tumour.

Optional cover for medical conditions that are pre-existing

You may be able to add cover for pre-existing medical conditions not automatically covered, that you or any person insured under your policy may have, by applying for this option on your policy.

We must agree to cover the pre-existing medical condition.

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.

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

Should your pre-existing medical condition deteriorate or you discover you require new treatment or surgery during your period of insurance, you will need to reapply for pre-existing cover before your next journey.

Standard fees will apply to each approval.

If the pre-existing medical condition is not approved after you have completed the medical assessment process or if you do not want cover for, or do not tell us about, your pre-existing medical condition we will not cover any loss directly or indirectly caused by any pre-existing medical condition. You cannot declare and apply for a pre-existing medical condition cover after you have departed on a journey.

Pre-existing medical conditions of non-travellers

We will cover you for claims arising from a pre-existing medical condition suffered by a relative not travelling with you who is hospitalised or dies in Australia after the policy is issued, provided at the time of policy issue and travel departure date:

- you were unaware of the likelihood of such hospitalisation or death, and
- the condition was stable, and this must be supported by the treating doctor

The most we will pay in respect of all claims under all sections of the policy is \$2,000 for *Singles* and \$4,000 for *Doubles*.

Excess that applies when you make a claim

An 'excess' is your contribution towards the cost of a claim. The amount of the excess that may apply to your policy is shown on your policy schedule. We will reduce the amount we pay you for a claim for any one event by this excess.

Only one excess applies to each separate event.

Please read **How we settle your claim** on page 44 ►

Words with special meaning

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.

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

dependant child – your child or grandchild who is under 21 years of age, financially dependent on you and not in full-time employment who travels with you on your journey.

doctor – a general medical practitioner registered to practice medicine.

endorsement schedule – a document that includes any information from the existing schedule that has not changed

or varied, and confirms any alteration to the coverage, and terms and conditions of your policy.

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.

international waters – waters outside the jurisdiction territory of any country

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.

journey – is a period up to the trip duration you choose and is listed on your policy schedule, commencing from the time that you leave a residence or your usual place of business in Australia, whichever occurs last, and ending on your return to a residence or your usual place of business in Australia, whichever occurs first. During the period of insurance the cover only applies for your nominated destinations and when your journey is one of the following:

- an international journey, **or**
- an interstate journey within Australia, **or**
- an intrastate journey within Australia which extends overnight or requires you to travel on a flight with a registered airline over a recognised air route.

If you need to prolong a 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.

luggage – personal items designed to be worn or carried by you, including items of clothing, personal jewellery, photographic and video equipment, hearing aids and purchases you make overseas.

off-piste – skiing on an unprepared, trackless area away from regular ski runs, including skiing in the backcountry on unmarked or unpatrolled areas, either inside or outside a ski resort's boundaries.

period of insurance – the length of time between the start date and end date of your policy, as listed on your current schedule. Cancelled and rescheduled travel costs start from the date you book a journey.

All other covers start when you leave a residence or usual place of business in Australia to start your journey.

All cover stops when:

- the period of journey ends, **or**
- you return to a residence or your usual place of business in Australia,

whichever is earlier.

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, **and**
- your current schedule.

pre-existing medical condition – a medical or dental condition:

- that has been documented as ongoing prior to the policy purchase or travel departure date
- that is currently being investigated or treated
- that manifested itself, became acute or exhibited symptoms, which would have caused a reasonable person to seek diagnosis, care or treatment, within 30 days prior to booking a particular journey or your travel departure date
- for which you are taking prescribed medication
- for which you have had surgery in the last 12 months
- for which you are on a waiting list or have knowledge of the need for surgery, treatment or investigation, **or**
- that first manifested during the original journey if you reschedule or extend your travel insurance policy,

and includes any complication directly or indirectly related to that condition.

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 and includes this document and any other documents that include a statement identifying them as part of the PDS. 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.

relative – a spouse, parent, stepparent, 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.

resident – a person permanently residing in Australia and:

- is an Australian citizen, **or**
- is a holder of a current and valid Australian permanent resident visa.

schedule – the document we give you outlining the details of your insurance cover. Your schedule may also be called a policy or endorsement schedule.

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.

Supplementary Product Disclosure Statement (SPDS) – a separate document that updates, corrects or adds to the information contained in this PDS.

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.

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

you – the person or persons named as the insured on your current schedule. 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.

What This Policy Covers

Section 1

Cancelled or rescheduled travel

Cancellation cover applies if you need to cancel your travel plans because of unforeseen circumstances outside your control.

The maximum amount we will pay in total for all claims under this Section is shown in the Schedule of Benefits (page 4).

To add optional cover for a pre-existing medical condition, see page 7 ◀

Cancelled or rescheduled travel

INTERNATIONAL | DOMESTIC

We will cover any amount you have paid in advance for travel arrangements that are unused and you are unable to recover, less any refunds due to you, if you have to cancel due to unforeseen circumstances.

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

If you have paid for a journey 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 44 ▶

Alternatively prior to the commencement of a journey, if you are unable to travel on your original departure date due to unforeseen circumstances we will cover the reasonable costs of rescheduling your trip to the same destination for an equivalent duration, provided that this cost is not greater than the cancellation fees or lost deposits which would have been incurred had the journey been cancelled.

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

We will only cover cancellation or rescheduling costs if you cancel or reschedule 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, who resides in Australia, dies or becomes injured or ill. For anyone not travelling with you, this means a life threatening accident or illness
- 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 journey is to attend that event
- your normal place of residence in Australia being destroyed or rendered insecure due to a natural disaster.

You cannot claim for rescheduling costs and cancellation costs for the same period.

Please read **How to make a claim** on page 43 ►

Section 2

Delayed or interrupted travel

We will cover reasonable expenses you incur for travel delays or interruptions caused by unexpected events that occur during your journey, over and above what you expected to pay had the journey gone ahead as planned.

You will need to provide written confirmation of any travel delay from the local authorities or your transport carrier.

For all expenses, including but not limited to transport, meals and accommodation, the standard must not be better than the level you booked for the rest of your journey.

The maximum amount we will pay in total for all claims under this Section and the sub-section limits, are shown in the Schedule of Benefits (page 4).

Additional Expenses

INTERNATIONAL | DOMESTIC

We will cover the reasonable costs of additional accommodation and travel expenses that result from your trip being delayed or interrupted.

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

- the transport you booked being cancelled, delayed or diverted due to strike, riot, civil commotion or hijack
- the theft or loss of, or damage to, 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.

Minor travel delays

INTERNATIONAL | DOMESTIC

We will cover the reasonable costs of additional accommodation and meals if your scheduled transport is delayed for more than six hours.

We will pay up to \$1,000 for *Singles* and \$2,000 for *Family*.

We will only cover these costs:

- until the date your journey is resumed or cancelled
- if the delay was not your fault, **and**
- you are unable to recover these costs from anyone else.

Missed connection

INTERNATIONAL | DOMESTIC

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, 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

INTERNATIONAL ONLY

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, who resides in Australia, unexpectedly dies, or becomes injured or ill. For anyone not travelling with you, this means a life threatening accident or illness
- your residence where you normally live in Australia is destroyed by fire, explosion, earthquake or flood.

You must use any pre-arranged return travel to Australia.

Alternative staff - business travel only

INTERNATIONAL ONLY

If you are travelling overseas for business purposes and suffer an injury or illness that prevents you completing the journey, we will pay the reasonable cost for accommodation and travel expenses of a replacement executive necessary to complete the purpose of the journey.

The most we will pay is \$10,000. We will only cover this if:

- you are either required to stay in hospital overseas, or required to return to Australia on the advice of a registered medical practitioner, **and**
- the injury or illness occurs on the journey and during the period of insurance.

There is no cover for claims resulting from a pre-existing medical condition of the replacement executive.

What we will not cover – specific exclusions under Sections 1 & 2

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 **14**
- any business, financial or contractual obligations of you, or any other person
- a fault or a mistake in your travel arrangements made by you, a travel agent, tour operator, or travel wholesaler
- 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 human pandemic, epidemic or any other outbreak of infectious disease including any derivative or mutation of such diseases, or the threat or perceived threat of any such pandemic, epidemic or outbreak, but only if your Certificate of Insurance was issued after an alert or warning was made regarding any outbreak or possible outbreak
- the death, injury or illness of any person living outside Australia

We will not cover:

- rescheduling costs incurred after you have departed on your journey
- your travel expenses to return to Australia if you have tickets that allow your dates of travel to be changed
- your travel expenses to return 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 or accommodation expenses if you are claiming cancellation or rescheduling costs for the same period
- any expense following your disinclination to travel or to continue with your trip when official directives from the local or national authority state it is acceptable to do so

Please also read the **General Exclusions to your Cover** on page **30** ►
and **Your responsibilities to Us** on page **34** ►
and **How to make a claim** on page **43** ►

Section 3

Luggage items and travel documents

Luggage items are personal items which accompany you on your journey, including purchases of such items you make during your journey. You must take all reasonable precautions to safeguard your luggage and personal effects.

A luggage item is any one item, set, pair or collection, including attached or unattached accessories.

You must report any loss, damage or theft to the Police, the transport provider or any appropriate authority within 24 hours of the incident taking place, and provide us a copy of the report that you have made, with the lost, damaged or stolen items listed in the report together with evidence of ownership, such as original receipts.

The maximum amount we will pay in total for all claims under this Section and the sub-section limits, are shown in the Schedule of Benefits (page 4-5).

Emergency purchases

INTERNATIONAL | DOMESTIC

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

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.

Travel documents

INTERNATIONAL | DOMESTIC

If your travel documents, credit cards or traveller's cheques are stolen during your journey we will cover up to \$1,500 for Singles and \$3,000 for Family for:

- the cost of reissuing or replacing the documents, credit cards or cheques
- any amounts you cannot recover from your financial institution if your credit cards are misused after they are stolen or fraudulently used on the internet.

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.

Travel documents include, but are not limited to, passports, visa, traveller's cheques, itineraries and your policy schedule.

Business documents – business travel only

INTERNATIONAL ONLY

If you are travelling overseas for business reasons we will pay for the reasonable cost of replacing business documents, samples or storage media for electronic data which may have been accidentally damaged, destroyed, or lost whilst in your control or possession during your journey. We will pay you the value of any document, as stationery combined with legal and labour expenses incurred in replacing them and not the commercial value, up to \$1,000.

Luggage and personal effects

INTERNATIONAL | DOMESTIC

If your personal luggage items are lost, damaged or stolen during your journey we will, at our option, repair, replace or pay you the value of the item, less depreciation due to age, wear and tear.

We will not pay more than the original purchase price of an item and the amount of depreciation will be determined by us.

If your luggage is stolen from a locked and unoccupied vehicle by forced entry, we will pay up to \$200 for each item and \$2,000 in total, provided the items were locked in the boot or a lockable compartment of the vehicle and not left there overnight.

For items you use solely for earning your income we will pay up to \$500 per item and \$2,000 in total.

For all other items the most we will pay for each item is:

cameras, video cameras
and electronic equipment: \$4,000

all other items: \$1,000

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 event.

Ski or golf equipment hire

INTERNATIONAL ONLY

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 \$1,500 for Singles and \$3,000 for Family.

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 or loss to the Police, the transport provider or any appropriate authority within 24 hours of the incident taking place.

Equipment is limited to:

- skis, ski poles, ski bindings, ski boots, snowboard, gloves, goggles, ski pants and jacket, **or**
- golf clubs, golf bag and golf shoes.

What we will not cover – specific exclusions under Section 3

We will not cover:

- electrical or mechanical breakdown of items

- damage to fragile or brittle items, unless they are broken during a motor vehicle collision. This 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 or theft of luggage or travel documents left unsupervised in a public place. Your luggage is considered unsupervised when it is left:
 - with a person other than your travelling companion
 - in a position where it remains out of your sight for a sufficient length of time for it to be removed without your knowledge, **or**
 - at a distance which creates an opportunity for it to be taken without reasonable chance of you apprehending or identifying the thief
- loss or theft of luggage from a vehicle if:
 - the vehicle was unlocked,
 - the items were not locked in the boot or a lockable compartment of the vehicle, **or**
 - the items were left in the vehicle overnight (even if locked in the boot or a lockable compartment of the vehicle)
- mechanical or machine parts, items for sale, cargo taken with you or purchased overseas
- damage to sporting equipment while it is in use. This includes any sporting equipment you have hired
- 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, watches, 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 accommodation after you have checked out or items left behind in any aircraft, ship, train, bus, taxi or private or rental vehicle
- loss, damage or theft of the following items:
 - a) precious stones that are not set in jewellery
 - b) musical instruments, antiques, pictures
 - c) tools of trade
 - d) perishable items such as food.

Please also read the **General Exclusions to your Cover** on page 30 ►
 and **Your responsibilities to Us** on page 34 ►
 and **How to make a claim** on page 43 ►

Section 4

Medical and dental cover

To add optional cover for a pre-existing medical condition, see page 7 O

Medical and dental cover is for expenses you incur while travelling overseas resulting from unexpected sudden illnesses or serious injuries.

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

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

We have the option of returning you to Australia if the costs of overseas medical expenses are likely to exceed the cost of returning you to Australia, subject always to medical advice. We also have the option of evacuating you to another country.

Medical conditions you already have before you purchase the policy or depart on your journey are pre-existing and are only covered for unexpected expenses if you meet the criteria for automatically covered conditions, on pages 5-7, or if you have purchased additional cover for your approved pre-existing medical condition/s.

The maximum amount we will pay in total for all claims under this Section and the sub-section limits, are shown in the Schedule of Benefits (page 4-5).

Overseas medical expenses

INTERNATIONAL ONLY

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

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

We will only cover you if your treating doctor authorises the treatment and our doctor agrees the treatment was required.

We will also cover any ongoing physiotherapy or manipulative therapy while overseas following an injury while overseas, provided your treating doctor recommends it in writing.

We will only cover the reasonable costs for overseas medical expenses that are charged for up to 12 months from the date you are first injured or fall ill, or the end of your period of insurance, whichever comes first.

Overseas emergency dental expenses

INTERNATIONAL ONLY

We will cover your emergency overseas dental expenses, up to \$1,000 for Singles and \$2,000 for Family. We will only pay up to the Singles policy limit for any one person.

This does not include normal or ongoing care of teeth.

We will only cover these costs:

- for treatment you receive to healthy natural teeth or gums to stop sudden pain resulting from an accident during your journey, **and**
- if your treating dentist authorises the treatment, and our doctor agrees the treatment was reasonable

Cash in hospital

INTERNATIONAL ONLY

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 Family.

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 are not entitled to claim for overseas medical expenses under this policy.

Overseas evacuation costs

INTERNATIONAL ONLY

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

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.

Travel must be at the same fare class as originally selected by you, utilising any pre-arranged airfares, unless our doctor agrees otherwise on the basis of a written recommendation by your attending physician.

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

INTERNATIONAL | DOMESTIC

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

For expenses incurred in Australia we will pay up to \$10,000 for Singles and \$20,000 for Family.

We will only cover these costs if the illness or injury needs immediate treatment from a doctor or dentist who certifies you as unfit to travel.

We will only pay accommodation and travel expenses at the same fare class as originally selected by you and you must utilise any pre-arranged travel arrangements.

Non-medical escort

INTERNATIONAL | DOMESTIC

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

For expenses incurred in Australia we will pay up to \$5,000.

What we will not cover – specific exclusions under Section 4

We will not cover:

- any medical or dental expenses if you travel in order to get medical or dental treatment, including travel to get treatment for a pre-existing medical condition that we have agreed to cover. This includes any medical or dental expenses arising from complications from this treatment.
- you, if we ask you to move and you, your spouse, or your 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, you will then be responsible for any on-going or additional costs relating to or arising out of the event you have claimed for.
- 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 condition has been approved
- the cost of any medical or 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
- dental expenses resulting from damage to bridges, crowns, braces or implants
- 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 journey. Unfit to travel does not include mere discomfort when travelling.

- accommodation and travel expenses, non-medical escort expenses or cover for mugging, resulting from terrorism
- travel and accommodation expenses if you have received cancellation costs for the same event
- a 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 to your Cover** on page 30 ►
and **Your responsibilities to Us** on page 34 ►
and **How to make a claim** on page 43 ►

Section 5

Death or disability

Accidental death and disability

INTERNATIONAL | DOMESTIC

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 \$25,000 for Singles and \$50,000 for Family. We will only pay the Singles policy limit for any one adult.

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 resulting from an accident, and occurring within 12 months of that accident, that happened on a journey during the period of insurance you purchased for your trip if:

- 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.

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

Funeral expenses

INTERNATIONAL | DOMESTIC

If you die during your journey, we will cover your overseas funeral or cremation costs, or the cost of returning your remains to Australia up to \$20,000.

If you are travelling in Australia we will pay your estate up to \$1,000 for funeral or cremation costs.

Loss of income

INTERNATIONAL ONLY

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, and
- the accident occurred on a journey during the period of insurance.

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.

whichever is the least amount.

What we will not cover – specific exclusions under Section 5

We will not cover:

- death or disability if it is directly related to Deep Vein Thrombosis (DVT)
- in relation to any death that occurs more than 12 months after the accident
- any claims under this section if you or your estate cannot provide us with a certified copy of the Death Certificate or any other evidence needed to support the claim
- loss of income for any dependant children under 21 years of age.

Please also read the **General Exclusions to your Cover** on page 30 ► and **Your responsibilities to Us** on page 34 ►

Section 6 Liability

INTERNATIONAL | DOMESTIC

We will cover your legal liability as a result of an incident during your journey that causes loss or damage to someone else's property, or death or bodily injury to other people.

The maximum amount we will pay in total for all claims under this Section is shown in the Schedule of Benefits (page 4-5).

The policy limit includes 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.

What we will not cover – specific exclusions under Section 6

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 workers' compensation legislation, an ordinance or an 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 to your Cover** on page 30 ►
and **Your responsibilities to Us** on page 34 ►

Section 7 Hire Vehicle

Hire vehicle excess waiver

INTERNATIONAL | DOMESTIC

We will pay the insurance excess you are liable for under a hire agreement up to \$4,000 if 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 occurring during a journey.

We will only cover you if:

- you are the driver, and are nominated as a driver on the rental agreement
- the vehicle was hired through a registered hire company, **and**
- you are a licensed driver and have fulfilled all the terms and conditions of the hire agreement.

This cover is not in place of rental vehicle insurance and only provides cover for the excess component up to the applicable limit, or the cost of repairing the vehicle, whichever is lower.

Return of a hire vehicle

INTERNATIONAL | DOMESTIC

If you hire a vehicle during a journey 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 the vehicle was hired from a registered company and you provide us with a certificate from your doctor or dentist stating that you are unfit to drive.

What we will not cover - specific exclusions under Section 7

We will not cover:

- any amount you are liable to pay arising out of your acceptance of an additional excess to reduce the hiring fees
- any incident resulting from any act of terrorism
- you using the rental vehicle in breach of the rental agreement,
- administrative charges or fees of the rental company that are not part of a motor vehicle insurance excess.

Please also read the **General Exclusions to your Cover** on page 30 ►
and **Your responsibilities to Us** on page 34 ►
and **How to make a claim** on page 43 ►

General Exclusions To Your Cover

These are the general exclusions which apply to all sections of this policy. You should read them, together with the cover and the specific exclusions referred to under each section of cover. Any cover we provide is subject to the following exclusions:

We will not cover you:

- if you are 70 years of age or over at the time you book a journey
- if you travel against medical or dental advice

We will not cover any claim arising 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 **18**
- pre-existing medical 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 **5-7**,
 - you have applied for, and we have approved, additional cover for your pre-existing medical condition, and the approval number for this cover is listed on your Certificate of Insurance, **or**
 - the condition is covered under 'Pre-existing medical conditions of non-traveller' on page 8. The most we will pay for all claims in total for this cover is \$2,000 for *Singles* and \$4,000 for *Family*
- pregnancy or childbirth, involving you or any other person, after the end of the 24th week of pregnancy, including the health of a newborn child, even if pre-existing medical cover for the pregnancy has been purchased.

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

- an injury or illness you suffered during your journey once your original journey expires if you:
 - ask for an extension of your original journey while you are still overseas, **or**
 - are medically fit to return to Australia, but decide not to after your original period of journey expires.
- your failure to take reasonable care to:
 - safeguard your property, including failure to use locks on luggage, or use any lockers, 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, moped riding, or mechanically assisted bicycling, **if**
 - the driver does not have a current Australian 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 in the country you are in
 - you are not wearing a helmet, **and**
 - you do not follow the local safety laws
- Quad biking
- hunting
- racing, other than on foot
- any sporting activity you play for which you receive or are eligible to receive a financial reward (such as an appearance fee, a wage or salary) from training for or participating in that sporting activity, regardless of whether or not you are a professional sports person
- polo
- off-piste skiing, snowboarding or heli-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

- abseiling, 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 involving you or any other person
- sexually transmitted or transmittable diseases, or any disease transmitted by you
- the effects of alcohol or drugs
- 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
- any government prohibition or regulation
- 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
- any medical or dental condition that results in you deciding not to travel, even if pre-existing medical cover for the particular medical or dental condition has been purchased, unless you have a medical certificate from a registered doctor or dentist advising you are unfit to travel for the relevant period
- 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.

We will not cover:

- any journey that had already begun when you purchased this insurance. This does not include an extension of an existing journey
- unused prepaid travel tickets where we have repatriated you home
- to the extent permitted by law losses covered under any other policy or scheme, including a private health scheme, workers' compensation scheme, or other accident compensation schemes
- any cost or expense payable by or recoverable from the tour operator, airline, hotel or other provider of services
- any expenses if you travel in order to get medical or dental treatment or elective surgery, including getting treatment for a pre-existing medical condition that we have agreed to cover. This includes any expenses arising from complications, side-effects or ongoing care required due to this treatment or surgery.
- telephone or transport costs in connection with any claim, unless cover is specifically listed under the policy.

Please read **Your responsibilities to Us** on page 34 ►

Your Responsibilities To Us

Your responsibilities when you are insured with us

There are 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
 - is 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.

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 also read **General Exclusions to your Cover** on page 30 ◀

Our Commitment To You

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 each journey
- you will purchase your policy in Australia before you commence a journey
- you are medically fit, **and**
- you do not know of any reason why a journey may need to be cancelled or disrupted.

If you become involved in legal proceedings relating to a matter covered 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 – cooling off

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. However, your cooling-off period no longer applies if you make a claim within this time or if you have departed on a journey.

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 commit us to high standards of service
- to promote better, more informed relations between us and you
- to maintain and promote trust and confidence in the general insurance industry
- to provide fair and effective mechanisms for the resolution of complaints and disputes between us and you, **and**
- to promote continuous improvement of the general insurance industry through education and training.

Our commitment to you

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

Please contact us or visit www.codeofpractice.com.au 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 <http://www.fcs.gov.au>

How CGU protects your privacy

We use information provided by our customers to allow us to offer our products and services. This means we may need to collect your personal information, and sometimes sensitive information about you as well (for example, health information for travel insurance). We will collect this information directly from you where possible, but there may be occasions when we collect this information from someone else.

CGU will only use your information for the purposes for which it was collected, other related purposes and as permitted or required by law. You may choose not to give us your information, but this may affect our ability to provide you with insurance cover.

We may share this information with companies within our group, government and law enforcement bodies if required by law and others who provide services to us or on our behalf, some of which may be located outside of Australia.

For more details on how we collect, store, use and disclose your information, please read our Privacy Policy located at www.cgu.com.au/privacy. Alternatively, contact us at privacy@cgu.com.au or 13 15 32 and we will send you a copy. We recommend that you obtain a copy of this Privacy Policy and read it carefully.

By applying for, using or renewing any of our products or services, or providing us with your information, you agree to this information being collected, held, used and disclosed as set out in this Privacy Policy.

Our Privacy Policy also contains information about how you can access and seek correction of your information, complain about a breach of the privacy law, and how we will deal with your complaint.

Taxation information

The amount payable by you for this policy may include an amount for Goods and Services Tax (GST). The GST amount will be shown on the schedule.

When we pay a claim, your GST status will determine the amount we pay. Details about the GST in relation to payment under this policy are shown in '1. If we agree to settle your claim' in the 'How we settle your claim' section of this policy.

How To Take Out Insurance

How to apply for insurance

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

1. **Decide if you need Singles or Family cover**

Choose Singles cover if you are travelling alone.

Choose Family cover if you are travelling with one adult companion and/or any dependant children.

2. **Cover for pre-existing medical conditions**

You will need to complete a medical assessment if you have a pre-existing medical condition you would like cover for, that is not automatically covered under this policy.

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

3. **Apply by contacting us or your insurance adviser**

On completion of an application we will provide you with a premium estimate based on the cover that you choose.

Your premium may be higher if you have a pre-existing medical condition we have agreed to cover. If we agree to insure you we will send you a schedule setting out the details of your policy.

4. **Pay your premium**

Please read **Your responsibilities to Us** on page 34 ◀
See **Your premium** on page 42 ▶

How to change your policy

1. **Contact us or your insurance adviser to change or vary your policy**

You will be sent an endorsement schedule that includes any changes or variations you have requested and we have agreed to, and any conditions we may have applied to that agreement.

2. **Check the changes**

3. **Pay any additional premium if it has increased**

We will tell you if your premium has increased. We must receive your additional payment within one month.

How to cancel your policy

1. **If you want to cancel your policy, contact us or your insurance adviser**

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 the 21 days.

If you cancel your policy after the cooling-off period and you have not made a claim, 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.

How to extend your insurance

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.

If you would like to extend your journey beyond the trip duration you chose and is listed on your policy schedule, you will need to contact us. An extension is only available once per journey and must be applied for before your original itinerary expires.

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.

We will not provide cover on any extension for any pre-existing medical conditions, even if previously accepted by us, or for any conditions you suffered during the period of your original itinerary.

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

Your premium

Your premium is the total amount you pay for your insurance that includes applicable government taxes such as GST, and any duties or charges payable by you.

1. How we calculate your premium

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

- the maximum period of travel allowed
- whether it is a Singles or Family 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.

We will ask you a range of questions to help us assess your claim.

Telephone: 13 24 80

You must tell us within 30 days of completing or cancelling a 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 doctor or dentist.

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 delay of luggage we will also need written advice from your transport provider of the amount of compensation you are entitled to claim from the transport provider for the delay.

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 in the Schedule of Benefits (page **4-5**) and *What this policy covers* (page **12-33**).

If the cover under your policy is for Family, 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 or would have been entitled to had the payment been applied to acquire such goods, services or supply.

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, **and**
- 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.

If we agree to settle your luggage claim any salvage becomes our property.

4. If we agree to settle your claim for cancelled or rescheduled travel 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 we assess the claim
- deduct 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 8 ◀

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.

Claim Example 1	
Policy section	Section 1 Cancelled or rescheduled travel
Plan	Singles
Benefits	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

Claim Example 2

Policy section	Section 3 Luggage and travel documents
Plan	Singles
Benefit	Video camera - \$4,000
Excess	\$200
Loss or damage	Your video camera has been stolen
How we settle your claim	<p>We pay you \$3,000 as follows:</p> <ul style="list-style-type: none">• Video camera valued at \$4,500• Policy item limit \$4,000• Less 20% depreciation for age, wear and tear – \$800• Less \$200 excess• Total \$3,000

Claim Example 3

Policy section	Section 4 Medical and dental cover
Plan	Family
Benefits	Unlimited
Excess	\$100
Loss or damage	You contract food poisoning and a doctor prescribes medication for you
How we settle your claim	<p>We pay you \$160 as follows:</p> <ul style="list-style-type: none">• Benefit amount unlimited• Doctor's consultation \$200• Prescribed medication \$60• Less excess \$100• Total \$160

Claim Example 4	
Policy section	Section 7 Hire Vehicle
Plan	Family
Benefits	\$4,000
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	<p>We pay you \$1,400 as follows:</p> <ul style="list-style-type: none"> You are not registered for GST purposes Benefit amount \$4,000 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 ►

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Notes



Notes

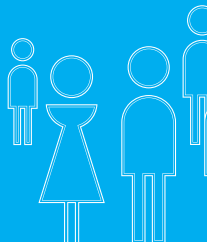
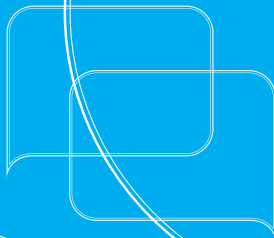
FOR MORE INFORMATION

-  Call us on 134 135
-  Visit bupa.com.au
-  Drop by your local Bupa centre

EMERGENCY CONTACT

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

-  For emergency assistance while travelling within Australia call (02) 8895 0694
-  For emergency assistance while travelling overseas call (via the local operator) +61 2 8895 0694



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