

Travel Insurance

**Combined Financial Services Guide and Product Disclosure Statement
(including Policy wording)**

Effective 15 August 2017



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Product Disclosure Statement

Introduction

About RAC Travel Insurance

RAC wants You, Your family and loved ones to travel safely, wherever You go. Our first priority is to our members.

We have partnered with a large global insurer to offer You quality care, 24 hour assistance and protection when You travel within Australia and overseas

Contacting Us

RAC Sales and General Enquiries

Phone: 1300 655 179

Website: rac.com.au/travelinsurance

Email: travelinsurance@rac.com.au

24 Hour Emergency Assistance while overseas

If You have an overseas emergency, contact Our assistance team immediately, 24 hours a day, 7 days a week on: 61 2 8055 1697 (reverse charges from the overseas operator)

Claims

Web: travelinsurance.rac.com.au/how-to-claim

Phone: 1300 209 352

Email: racclaims@tmnfatravelinsurance.com.au

Mail: RAC Travel c/o TMNFA

GPO Box 4616 Sydney NSW 2001

Smart Traveller

It is always a good idea to register Your details with Smart Traveller before You depart, at www.smartraveller.gov.au.

Great deals for RAC members

Key Benefits

24 hour emergency assistance

24/7 access to Our team of emergency assistance experts who have a global network of doctors, nurses and logistical staff to assist wherever You go and whenever You need emergency help.

Overseas medical cover

Cover for Overseas Medical, Hospital, Cash in Hospital, Dental and Related Expenses. Our medical cover also assists You to find treatment and, if necessary, medical evacuation.

Cancellation Fees & Lost Deposits cover

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

Emergency Expenses

Cover for emergency Additional Accommodation, Meal and Travelling Expenses if Your Trip is disrupted due to a natural disaster, serious weather event or even lost passports.

Rental Vehicle Excess

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

The Cover

The plans We have available

We know that all travellers do not have the same needs, which is why We have designed a number of travel insurance options including International, Annual Multi-Trip and Domestic plans:

International plans

We have 3 international single Trip plans. Choose from the:

- » Comprehensive
- » Essentials
- » Medical Only

International plans benefits table				
Section	Policy benefits#	Comprehensive (per adult)	Essentials (per adult)	Medical Only (per adult)
1	Cancellation Fees and Lost Deposits	\$unlimited	\$25,000	-
	Travel Agent Fees	\$4,000	\$2,000	-
2	Overseas Medical and Hospital	\$unlimited	\$unlimited	\$unlimited
	Cash in Hospital	\$6,000	\$3,500	\$1,500
	Overseas Dental	\$unlimited	\$2,000	\$500
	Funeral Expenses Overseas*	\$20,000	\$15,000	\$10,000
3	Luggage	\$15,000	\$7,500	\$2,000
	Travel Documents	\$5,000	\$1,500	-
	Luggage Delay	\$750	\$500	-
	Personal Money	\$500	\$250	-
4	Emergency Expenses	\$unlimited	\$25,000	\$5,000
	Resumption of Travel	\$5,000	\$1,500	-
	Special Events	\$5,000	\$2,000	-
5	Accidental Death*	\$25,000	\$15,000	-
6	Accidental Disability*	\$25,000	\$15,000	-
7	Your Legal Liability	\$10,000,000	\$10,000,000	\$10,000,000
8	Rental Vehicle Excess	\$8,000	\$4,000	-
9	Loss of Income	\$10,400	\$5,200	-
10	Financial Default	\$10,000	\$5,000	-
11	Domestic Pets	\$650	-	-
12	Domestic Services	\$1,500	-	-
13	Travel Delay	\$3,000	\$1,500	-
14	Hijack and Kidnap*	\$10,000	\$5,000	-
Ski and Winter Sports optional add-on				
15	Ski Overseas Medical and Hospital	\$unlimited	\$unlimited	N/A
16	Equipment Hire	\$2,000	\$1,000	N/A
17	Ski Pack	\$1,000	\$500	N/A
18	Piste Closure	\$1,000	\$500	N/A
19	Bad Weather and Avalanche	\$1,000	\$500	N/A
20	Lift Pass	\$500	\$250	N/A

*This cover is per person listed on Your policy. #Limits and Sub-limits apply. See pages 20-31 for details

Annual Multi-Trip plan

Our Annual Multi-Trip can be a good alternative if You plan to make multiple Trips over a 12 month period. Compare Your individual requirements before You choose Your plan. The Annual Multi-Trip offers:

- > annual cover for an unlimited number of Trips over a 12 month period
- > a maximum duration limit of either 30, 45 or 60 days per Trip (or the maximum durations shown on Your Certificate of Insurance)
- > cover that can be purchased for:
 - Single cover including accompanied Children and Grandchildren; and
 - Family/Duo cover provided You are both travelling together for the entire Trip, including accompanying Children and Grandchildren. The benefits for this policy are per policy not per adult. If You purchase the Annual Multi-Trip plan, the sums insured under each of the sections of the policy are automatically reinstated on the completion of each Trip.

Annual Multi-Trip benefits table		
Section	Policy benefits#	Annual Multi-Trip (per policy)
1	Cancellation Fees and Lost Deposits	\$unlimited
	Travel Agent Fees	\$4,000
2	Overseas Medical and Hospital	\$unlimited
	Cash in Hospital	\$6,000
	Overseas Dental	\$unlimited
3	Funeral Expenses Overseas*	\$20,000
	Luggage	\$15,000
	Travel Documents	\$5,000
	Luggage Delay	\$750
4	Personal Money	\$500
	Emergency Expenses	\$unlimited
	Resumption of Travel	\$5,000
5	Special Events	\$5,000
	Accidental Death*	\$25,000
6	Accidental Disability*	\$25,000
7	Your Legal Liability	\$10,000,000
8	Rental Vehicle Excess	\$8,000
9	Loss of Income	\$10,400
10	Financial Default	\$10,000
11	Domestic Pets	\$650
12	Domestic Services	\$1,500
13	Travel Delay	\$3,000
14	Hijack and Kidnap*	\$10,000
Ski and Winter Sports optional add-on		
15	Ski Overseas Medical and Hospital	\$unlimited
16	Equipment Hire	\$2,000
17	Ski Pack	\$1,000
18	Piste Closure	\$1,000
19	Bad Weather and Avalanche	\$1,000
20	Lift Pass	\$500

*This cover is per policy listed on Your policy. #Limits and Sub-limits apply. See pages 20-31 for details

Domestic plans

We have 3 options available for domestic travel. Choose from the:

- » Comprehensive Domestic plan
- » Domestic Cancellation only plan
- » Rental Vehicle Excess only plan

Comprehensive Domestic plan benefits table		
Section	Policy benefits [#]	Domestic (per adult)
1	Cancellation Fees and Lost Deposits	\$unlimited
	Travel Agent Fees	\$2,000
3	Luggage	\$7,500
	Luggage Delay	\$500
	Personal Money	\$250
4	Emergency Expenses	\$25,000
5	Accidental Death*	\$25,000
6	Accidental Disability*	\$25,000
7	Your Legal Liability	\$10,000,000
8	Rental Vehicle Excess	\$5,000
9	Loss of Income	\$5,200
10	Financial Default	\$3,000
13	Travel Delay	\$1,500
Ski and Winter Sports optional add-on		
16	Equipment Hire	\$1,000
17	Ski Pack	\$500
18	Piste Closure	\$0
19	Bad Weather and Avalanche	\$500
20	Lift Pass	\$250

*This cover is per person listed on Your policy. #Limits and Sub-limits apply. See pages 20-31 for details

Domestic Cancellation plan benefits table		
Section	Policy benefits	Domestic Cancellation (per adult)
1	Cancellation costs	\$1,000

Rental Vehicle Excess plan benefits table		
Section	Policy benefits	Rental Vehicle Excess (per policy)
8	Rental Vehicle Excess	cover chosen

On the Rental Vehicle Excess plan, You can choose from the following levels of cover:

- > \$1,000 > \$2,000 > \$3,000 > \$4,000
- > \$5,000 > \$6,000 > \$7,000 > \$8,000

Cover for You or Your family

Single

Covers You and Your accompanied Children and Grandchildren.

Family or Duo

Covers You and Your adult Travelling Companion, plus Your Children and Grandchildren.

Annual Multi-Trip (Single and Family/Duo)

This provides year round cover for Your travel, provided You are 250km from Your Home. Your policy will include cover for one of the following areas

Area	Areas of Travel for Annual Multi-Trips
1	Worldwide including North and South America
2	Worldwide excluding North and South America

Domestic plans

These plans are only available for travel within Australia. If You are going on a cruise which is only in Australian waters or only calling into Australian ports, You will need to select Australian Cruises as Your country of destination.

Policy options and add-ons

Excess Options

You can choose to vary Your Excess. Our default international policy Excess is \$250 but can be reduced to \$100 or \$0 for an increased Premium. Our default for Our domestic policy is \$100 but can be reduced to \$0 for an increased Premium. Your Excess will be shown on Your Certificate of Insurance.

Luggage item limits

Luggage item limits table <small>The following limits apply to any one item, set or pair of items (including accessories).</small>				
Item	Comprehensive/ Multi-Trip	Essentials	Medical Only	Domestic
Cameras and Video Cameras	\$3,000	\$1,500	\$750	\$1,500
Laptops and Tablets	\$3,000	\$1,500	\$750	\$1,500
Golf Clubs	\$3,000	\$1,500	\$750	\$1,500
Smart Phones	\$1,000	\$500	\$350	\$500
Dental prostheses	\$1,000	\$500	\$350	\$500
Other Items	\$1,000	\$500	\$350	\$500

Ski and Winter Sports Cover

If You wish to be covered for these activities during Your Trip, You must pay an extra Premium.

Ski and Winter Sports Cover table					
Section	Policy benefits	Comprehensive/ Multi-Trip	Essentials	Medical Only	Domestic
15	Ski Overseas Medical and Hospital	\$unlimited	\$unlimited	N/A	N/A
16	Equipment Hire	\$2,000	\$1,000	N/A	\$1,000
17	Ski Pack	\$1,000	\$500	N/A	\$500
18	Piste Closure	\$1,000	\$500	N/A	-
19	Bad Weather and Avalanche	\$1,000	\$500	N/A	\$500
20	Lift Pass	\$500	\$250	N/A	\$250

! **Important:** You must purchase Ski and Winter Sports Cover in order to be covered for Overseas Medical and Hospital fees that are incurred following an accident that takes place on the slopes.

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

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

Sports and activities included in Your cover

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

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

Activities included only under certain conditions

If You wish to participate in abseiling, assault course, breathing observation bubble diving, bungee jumping, camel or elephant riding, canoeing or kayaking (grade 3 and 4 rapids), canopy walking, canyoning, cave tubing, coasteering, fishing trips (overnight), go karting, gorge or canyon swinging, hot air ballooning, husky sledge driving, jet boating, mud buggying, ostrich riding, paintballing, parasailing, quad biking, scuba diving (unlicensed), target shooting, all types trekking or hiking below 3,000 metres in height, tubing, zip lining or zorbing, then You will need to observe the following conditions:

- 1) the activity must be conducted through a commercial operator; and
- 2) available to general public; and
- 3) not considered extreme risk; and
- 4) not require any special skills, pre-fitness training programs prior to the participation of the activity, or a high level of fitness to undertake

We also cover Moped, Motor Scooters and Motorcycles at no additional cost (see General Exclusion 7 for the conditions).

Activities not covered

The following activities are not covered and are listed on page 34 under General Exclusions:

- > Trekking or hiking above 3,000 metres in height
- > Skiing or snowboarding (unless You have purchased Our Ski and Winter Sports option)
- > bob sleighing, snow rafting, parapenting, heli-Skiing, aerobatic Skiing, Skijoring, Skiing with any form of power assisted equipment
- > any kind of mechanised snow-mobiles except as provided by the recognised piste authorities for transport to and from areas designed for recreational Skiing (unless You have purchased Our Ski and Winter Sports option)
- > Backcountry Skiing
- > racing or participating in any timed event (other than on foot)
- > any kind of professional sport
- > hunting
- > open water sailing
- > participating in any rodeo activity, either as an amateur or as a professional
- > mountaineering or rock climbing using ropes or climbing equipment (other than for hiking)
- > parachuting, sky diving or base jumping
- > hang gliding or paragliding
- > travel in any air supported device, other than as a passenger, in a fully licensed aircraft operated by an airline or charter company. This does not apply to regulated or licensed ballooning
- > diving underwater using an artificial breathing apparatus, unless You hold an open water diving licence issued in Australia or You are diving under licensed instruction

Extending Your cover

We will extend Your cover free of charge if Your return to Australia is delayed due to any of the following:

- > a bus line, airline, cruise line, shipping line or rail authority You are travelling on, or that has accepted Your fare or Luggage or personal effects, is delayed and the delay is due to a reason that You can claim under Your policy (subject to Our approval); or
- > any delay is due to a reason that You can claim under Your policy (subject to our approval)

For other reasons, You can apply to extend Your One-Trip policy by contacting Us at least 5 days prior to Your original policy's expiration date. Extension of cover is subject to Our approval and Your payment of any additional Premium. Where We have agreed to extend cover, We will issue You with a new Certificate of Insurance. The Period of Insurance on Your new Certificate of Insurance, when added to the period on Your original Certificate of Insurance, cannot exceed a combined maximum period of 12 months.

You cannot extend cover:

- > for any Pre-existing Medical Conditions, unless listed on pages 9-11 and You have not been hospitalised (including day surgery or emergency attendance) for that condition in the past 12 months, or unless declared, accepted and You have paid the appropriate Premium; and
- > for any condition You suffered during the term of Your original policy; or
- > where You have not advised Us of any circumstances that has given (or may give) rise to a claim under Your original policy; or
- > under Our Multi-Trip plan

Cooling-off period

You have 21 days from the date of issue of this policy (as shown on Your Certificate of Insurance) to make sure this is the right policy for You, provided You have not started Your Trip and that You do not want to make a claim or exercise any other right under this policy.

Simply advise Us either by phone or by email if You wish to cancel Your policy and We will give You a full refund.

Pre-existing Medical Conditions and pregnancy

Please read this section carefully.

This policy does not cover all Pre-existing Medical Conditions or all stages of pregnancy. Please read the information below to understand what is covered. If You are unsure, need clarification or wish to ask specific questions, then please call Us on 1300 655 179.

Once You purchase Your policy, any specific conditions You have listed and We have offered cover for, will be shown on Your Certificate of Insurance.

What is a Pre-existing Medical Condition?

“Pre-existing Medical Condition” means:

- a) any physical defect, condition, illness, disease, or complication of, for which treatment, medication, surgery or advice (including investigation) has been received or prescribed by a medical practitioner, dental or health professional in the 12 months prior to Your purchase of this policy; or
- b) any chronic or ongoing (whether chronic or otherwise) medical or dental condition, illness or disease medically documented prior to Your purchase of this policy; or
- c) any physical defect, condition, illness, disease or assessment that becomes reasonably known to You after Your purchase of this policy and prior to Your Trip departure as shown as the Period of Insurance on Your Certificate of Insurance

This definition applies to You, Your Travelling Companion, a Relative or any other person.

If You are unsure whether You have a Pre-existing Medical Condition, please call 1300 655 179 for assistance.

Cover provided for Pre-existing Medical Conditions

There are three categories of medical conditions:

- > conditions We automatically cover;
- > conditions which We cannot cover; and
- > conditions which We need to assess

Conditions We automatically cover

This section outlines the Pre-existing Medical Conditions that are covered. These are covered automatically with no additional Premium provided the below criteria are met:

- > they are not associated with any conditions you list as part of the medical screening process; and
 - > You have not been hospitalised (including day surgery or emergency department attendance) for that condition in the past 12 months; and
 - > specific requirements below are met:
- 1) Acne
 - 2) Allergies limited to Rhinitis, Chronic Sinusitis, Eczema, Food Intolerance, Hay Fever
 - 3) Asthma providing You:
 - a) have no other lung disease; and
 - b) are less than 60 years of age at the time You purchased the policy
 - 4) Bell's Palsy
 - 5) Benign Positional Vertigo
 - 6) Bunions
 - 7) Carpal Tunnel Syndrome
 - 8) Cataracts
 - 9) Coeliac Disease
 - 10) Congenital Blindness
 - 11) Congenital Deafness
 - 12) *Diabetes Mellitus (Type I) providing You:
 - a) were diagnosed over 12 months ago; and
 - b) have no eye, kidney, nerve or vascular complications; and
 - c) do not also suffer from a known cardiovascular disease, Hypertension or Hypercholesterolaemia; and
 - d) are under 50 years of age at the date of policy purchase
 - 13) *Diabetes Mellitus (Type II) providing You:
 - a) were diagnosed over 12 months ago; and
 - b) have no eye, kidney, nerve or vascular complications; and
 - c) do not also suffer from a known cardiovascular disease, Hypertension or Hypercholesterolaemia; and
 - d) are under 50 years of age at the date of policy purchase
 - 14) Dry Eye Syndrome
 - 15) Epilepsy providing:
 - a) there has been no change to Your medication regime in the past 12 months; and
 - b) You are on no more than one anticonvulsant medication
 - 16) Gastric Reflux
 - 17) Gastric/ Peptic Ulcer
 - 18) Glaucoma
 - 19) Gout
 - 20) Graves' Disease
 - 21) Hiatus Hernia
 - 22) Hip/Knee replacement if performed more than 12 months ago but less than 10 years ago
 - 23) *Hypercholesterolaemia (High Cholesterol) providing You do not also suffer from a known cardiovascular disease and/or Diabetes
 - 24) *Hyperlipidaemia (High Blood Lipids) providing You do not also suffer from a known cardiovascular disease and/or Diabetes
 - 25) *Hypertension (High Blood Pressure) providing You do not also suffer from a known cardiovascular disease and/or Diabetes
 - 26) Hypothyroidism, including Hashimoto's Disease
 - 27) Incontinence
 - 28) Insulin Resistance
 - 29) Macular Degeneration
 - 30) Meniere's Disease

- 31) Migraine
- 32) Nocturnal Cramps
- 33) Plantar Fasciitis
- 34) Raynaud's Disease
- 35) Sleep Apnea
- 36) Solar Keratosis
- 37) Trigeminal Neuralgia
- 38) Trigger Finger

*Diabetes (Type I and Type II), Hypertension, Hypercholesterolaemia and Hyperlipidaemia are risk factors for cardiovascular disease. If You have a history of cardiovascular disease, and it is a Pre-existing Medical Condition, cover for these conditions is also excluded.

Conditions which We cannot cover

Under no circumstances is cover available for:

- > conditions involving drug or alcohol dependency
- > conditions for which You are travelling to seek medical treatment or review
- > travel booked or undertaken against the advice of any medical practitioner
- > any condition or illness for which You are currently awaiting surgery, treatment, investigation or procedures

Conditions which We need to assess

For all other medical conditions, You will need to complete an online medical assessment. You can complete this as part of Your travel insurance quote at rac.com.au or call 1300 655 179 for additional assistance.

Please also read the "General Exclusions Applicable to all Sections" beginning on page 34.

Pregnancy

Our policies provide limited cover for pregnancy.

The following restrictions will apply for any person where a claim may arise in any way and is related to pregnancy regardless of whether it has been assessed or not:

- > cover is only provided for unexpected complications before the 26th week; or
- > childbirth before the 26th week which was accelerated by accidental injury

We cover single non-complicated pregnancies automatically. For all other pregnancies a medical assessment must be completed.

As with all travel insurance it is important that expectant mothers consider if they should travel, seek their doctor's advice and ensure Our policy provides the coverage they need.

Emergency Assistance and Claims

Overseas Emergency Assistance

When You have an emergency overseas

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

If You have an overseas emergency, contact Our assistance team immediately, 24 hours a day, 7 days a week on: 61 2 8055 1697 (reverse charges from the overseas operator)

If You are hospitalised, You, or a member of Your travelling party, must contact Us as soon as possible.

The team is available 24 hours a day, 7 days a week. If You do not, then to the extent permissible by law, We will not pay for any expenses or for any evacuation or airfares that have not been approved or arranged by Us.

If You are not hospitalised but You are being treated as an outpatient and the total cost of any treatment will exceed \$2,000, You must contact Us.

Important Matters

Who is the insurer?

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

Our managing agent and representative, Tokio Marine Management (Australasia) Pty. Ltd. ABN 69 004 488 455 (**TMMA**) is authorised under a binder and managing agent agreement to act on Our behalf to issue Our policies and handle and settle claims in relation to those policies, subject to the terms of the authority. As a representative and managing agent of Tokio Marine & Nichido, TMMA is also authorised to provide financial advice in relation to those policies. We are responsible for the PDS in this document.

The Financial Claims Scheme

You may be entitled to payment under the Federal Government's Financial Claims Scheme in the unlikely event that Tokio Marine & Nichido is not able to meet its obligations under the policy. Access to the scheme is subject to eligibility criteria. Information about the scheme can be obtained from the Financial Claims Scheme website at www.fcs.gov.au and the APRA hotline on 1300 55 88 49.

Who is the RAC and the providing entity?

RAC is authorised under binder by Tokio Marine & Nichido to enter into, vary and cancel RAC Travel Insurance as if it were Tokio Marine & Nichido. RAC is also authorised to provide general financial product advice on behalf of Tokio Marine & Nichido as its authorised representative. In providing these services RAC does not act for You.

The person who provides You with this PDS is the providing entity. The capacity in which they act is displayed in the Financial Services Guide on page 36.

Your Duty of Disclosure

Before You start or vary a policy with Us, You have a duty under the Insurance Contracts Act 1984 (Cth) to tell Us every matter You know, or could reasonably be expected to know, that is relevant to Our decision whether to accept the risk of insuring You and if so, on what terms. We rely on the accuracy of the information You provide to Us. Our decision to insure You is based on this.

You are not expected to tell Us information:

- > that lessens the risk We accept
- > that is common knowledge
- > that We know or ought to know in the ordinary course of Our business; or
- > if We waive Your Duty of Disclosure

This means:

(1) when You ask for cover You must honestly answer specific questions about matters that may affect Our decision whether:

- [a] to accept the risks of offering You cover; and
- [b] the terms (including cost) of such cover

(2) if You asked for the cover to be extended, altered or reinstated We may:

- [a] ask You specific questions as mentioned above, and You must again answer honestly; and/or
- [b] give You a copy of the matters You previously disclosed to Us in relation to the cover, and request You to tell Us:
 - i) if there have been any changes to that matter (being a change that is known to You or that a reasonable person in such circumstances could be expected to disclose); or
 - ii) if there have been no changes to that matter

If You fail to comply with Your Duty of Disclosure, including if the information You give is not accurate, We may be entitled to reduce or deny any claim You may make or cancel the policy altogether. If Your non-disclosure is fraudulent, We may also have the option of avoiding the contract from the beginning, which is, treating as though it never existed.

Code of practice

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

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

For more information on the Code or to obtain a copy, You can call Us on (02) 8055 1685, email us at racservice@tmnfatravelinsurance.com.au or You can access the Code at www.codeofpractice.com.au.

Who can purchase this policy

Cover is available to:

Australian Residents over the age of 18, provided:

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

Temporary Residents over the age of 18, provided:

- > You hold a current Australian Visa that will remain valid beyond the period of Your return from Your Trip; and
- > You hold a return ticket; and
- > You have a Home address in Australia that You intend to return to; and
- > You purchase Your policy before You begin Your Trip; and
- > for international cover Your Trip begins and ends in Australia; or
- > for domestic cover Your Trip must be wholly within Australia

How Your Premium is calculated

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

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

- > where You are travelling
- > for how long
- > the number of travellers and their ages
- > the plan You select
- > the Excess level chosen
- > Pre-existing Medical Conditions and pregnancy

For example:

- > the plan- the higher the level of cover the more the plan costs
- > the length of Your Trip- in most cases the longer the Trip the greater the costs
- > the Excess You select- the lower the Excess You choose the higher the cost
- > coverage options - cover like Ski and Winter Sports increases Your Premium

How Your claim payment is calculated

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

- > the actual amount of the loss
- > how much of an Excess You need to contribute (if any)
- > the various benefits and limits provided under the plan You have purchased

For example

You have purchased Our Comprehensive product and Your camera is stolen while You are distracted at the local market. The following scenario applies.

- > You paid \$3,000 for Your camera when You bought it 2 years ago. Our policy covers new for old, so there is no depreciation to factor in
- > the limit under this policy for an item like a camera is \$3,000 and the overall limit for Luggage is \$15,000
- > You chose to pay extra when You bought the policy to reduce Your Excess to \$0

The result is, if You have met all the terms and conditions of the policy, We will replace Your camera or cash settle, up to the cost of an equivalent replacement to a maximum of \$3000.

Your Privacy

In this Privacy Notice the use of “we”, “our” or “us” means RAC and Tokio Marine and Nichido, unless specified otherwise.

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

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

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

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

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

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

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

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

To learn more about collection and use of Your personal information, see the Tokio Marine and Nichido Privacy Policy, which can be viewed at www.tokiomarine.com.au or contact (02) 8055 1685. To view the RAC Privacy Policy please visit rac.com.au or contact Us.

Complaints

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

If You need to make a complaint, You can do so over the phone or in writing including by email correspondence.

We will conduct complaints handling in a fair, transparent and timely manner.

Stage 1

- > within 15 days, if We have all the relevant information and We have completed Our investigation, We will provide You with Our decision on Your complaint in writing
- > within 15 days, if We require additional information or require more time to investigate, We will let You know and will attempt to agree with You to an alternative timeline
- > if You are satisfied with Our decision, Your complaint has been resolved
- > if the decision does not resolve Your complaint to Your satisfaction, You can request Us to review Our decision

Stage 2

- > Your complaint will be reviewed by the relevant Department Manager or an employee with appropriate authority, knowledge and experience
- > We will keep You informed about the progress of Our review at least every 10 business days
- > within 15 days, if the reviewer has all the information they need and has completed their investigation, You will be advised of Our final decision
- > within 15 days, If the reviewer requires more information or more time, they will let You know and will attempt to agree with You to an alternative timeline
- > if You are satisfied with the final decision, Your complaint has been resolved
- > if the final decision does not resolve Your complaint to Your satisfaction, You are entitled to refer Your complaint to the Financial Ombudsman Service (FOS)
- > the FOS is an independent external dispute resolution scheme

We further advise that Stage 1 and Stage 2 of Our complaints process described above will not exceed 45 calendar days in total, unless We are unable to provide You with a final decision within 45 calendar days.

If We are unable to provide You with a final decision within 45 calendar days, We will inform You before the end of that period of the reasons for the delay and Your right to refer Your complaint to the FOS, together with contact details for the FOS.

If Your Problem is Not Resolved

If You disagree with Our decision, You can appeal to the Financial Ombudsman Service (FOS). We will advise You how to do this and provide all relevant assistance.

The Financial Ombudsman Service is an independent industry dispute resolution scheme. The decisions made by FOS are binding on Us provided You agree. You do not have to accept any decision that We or the FOS make. You always have the option of seeking other solutions.

You can contact the FOS on 1800 367 287 (local call cost) or by email to info@fos.org.au. You can also visit the FOS website at www.fos.org.au. You can also write to FOS at GPO Box 3, Melbourne, Vic, 3001. This is a free service.

Policy Wording

Words with special meanings

Within Your travel policy certain words have definite meanings and it is important that You are aware of them.

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

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

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

Children or Grandchildren means Your Children or Grandchildren travelling with You up to the age of 25, who are not working full time. They must be listed on Your Certificate of Insurance. They are covered for free provided they do not require medical assessment.

Dependent means under the age of 16 years.

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

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

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

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

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

Luggage means personal items, including Valuables, sporting equipment, dentures and or dental prostheses designed to be worn or carried by You which You take with You or buy during Your Trip, unless they are excluded under "We will not cover" in General Exclusions and Section 3.

Moped or Scooter means any two or three wheeled motor vehicle with an engine capacity less than 50cc.

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

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

PDS means this product disclosure statement.

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

Permanent means lasting 12 months from the date of occurrence and at the end of that period being beyond hope of improvement.

Personal Money means cash that is carried on Your person unless secured in a safe or strong room where available

Pre-existing Medical Condition has the meaning given to that term on page 9-11.

Premium means the amount You pay for Your insurance.

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

RAC means RAC Travel Services Pty Ltd
(ABN 17 009 164 176 , AR No. 228577)

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

Rental Vehicle means a car (sedan, station-wagon, coupe and hatchback), SUV, four wheel drive, mini bus or a campervan/ motorhome rented or hired by You from a recognised motor vehicle rental company for the carriage of passengers and does not include any vehicle designed to be used for the carriage of commercial goods.

Serious Injury or Illness means a condition which necessitates treatment by a legally qualified medical practitioner and which results in You or any other person to which this insurance applies being certified by that medical practitioner at the time as being unfit to travel or continue on with Your original Trip.

Skiing means skiing and snowboarding.

Sum Insured means the maximum amount that We will pay as shown on the Table(s) of Benefits on pages 4-7.

Table(s) of Benefits means the table set out on pages 4-7, which sets out the maximum benefit payable in respect of each section of cover.

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

Total Loss means the total physical loss or loss of use of one or more Limbs. For an eye, it means the entire and irrecoverable loss of sight in that eye.

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

Travelling Companion means the person who is to travel with You for at least 50% of the Trip and who made arrangements to accompany You before You began the Trip.

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

Trip means:

1) in respect of any One-Trip plans means the travel You are undertaking and commences from the time You leave Your Home or place of departure to start Your Trip until You return Home, or until the end of the Period of Insurance shown as the return date on the Certificate of Insurance, whichever is sooner.

2) in respect of any Annual Multi-Trip plans means the travel You are undertaking and commences from the time You leave Your Home or place of departure to start Your Trip until You return Home or until the end of the Period of Insurance shown on the Certificate of Insurance, whichever is sooner. The length of any one Trip cannot exceed 30, 45 or 60 days (depending on the plan chosen) and must be at least 250Kms from Your Home.

3) in respect of Rental Vehicle Excess plan means the day Your rental agreement commences and You collect Your Rental Vehicle until the day Your agreement ends and You return Your Rental Vehicle, or until the end of the Period of Insurance shown as the return date on the Certificate of Insurance, whichever is sooner.

Unattended means but is not limited to, when an item is not on Your person at the time of loss, left with a person other than Your Relative or Travelling Companion, left in a position where it can be taken without Your knowledge including on the beach or beside the pool while You swim, leaving it a distance where You are unable to prevent it from being unlawfully taken.

Unattended also means leaving an item behind, forgetting the item, walking away from it, or leaving it in a public place.

Valuables means jewellery, watches, precious metals or semi-precious stones/precious stones and items made from them, furs, binoculars, telescopes, computer games, any kind of photographic equipment, computers, mobile phones and tablets and any equipment or accessories related to these items, drone and radio-controlled/remote-controlled model car, vehicle, plane, boat and the like.

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

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

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

You, Your, Yourself means the person or persons named on the Certificate of Insurance. If You select Single Cover, the policy covers You and Your Children or Grandchildren travelling with You up to the age of 25, who are not working full time.

Policy Conditions

Making a Claim

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

Web: travelinsurance.rac.com.au/how-to-claim
Phone: 1300 209 352
Email: racclaims@tmnfatravelinsurance.com.au
Mail: RAC Travel Insurance Claims
C/- TMNFA
GPO Box 4616
Sydney 2001

How to make a claim

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

For all claims, evidence of the value of the property insured or the amount of any loss should be kept.

For medical, dental or hospital claims let Us know as soon as possible. Retain all original medical and dental certificates and all reports.

For Luggage:

- > if they are lost or stolen, please report it immediately to police, obtain and retain a written report of the incident
- > if damage or misplacement occurs caused by an airline or any other operator or provider of accommodation, please report the incident to an appropriate official within 24 hours of You becoming aware of the damage or misplacement. Obtain and retain a written report with any offer they might make for settlement

Other information We might need includes: court documents, other communication You might have receipts, invoices, travel itineraries and tickets. If We do need information to help Us to:

- > determine the exact circumstances
- > properly ascertain the damage, loss or liability incurred; and/or
- > prove ownership and value of any lost, damaged or stolen items

If You cannot provide it, then We may reduce or refuse to pay Your claim.

You must not admit fault or liability

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

Claims are payable in Australian Dollars

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

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

Excess

If an Excess applies to Your claim, We will advise You when You contact Us. The Excess will be subtracted from Your claim.

Claims processing

We will process Your claim within 10 business days of You notifying Us and You providing Us all the necessary supporting documentation. If We need any additional information, a written notification will be sent to You within 10 business days.

If You can claim from anyone else

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

Subrogation

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

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

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

Recovery

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

- 1) to Us, Our costs (administration and legal) arising from recovery
- 2) to Us, an amount equal to the amount that We paid to You under Your policy
- 3) to You, Your uninsured loss (less Excess)
- 4) to You, Your Excess

Once We pay Your Total Loss We will keep all money left over.

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

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

Fraud

We will not pay if Your claim is fraudulent.

Insurance fraud places additional costs on honest policyholders. Fraudulent claims contribute to the rise in insurance Premiums. We encourage the community to assist in the prevention of insurance fraud. You can help by reporting insurance fraud to Us on 1300 209 352. All information will be treated as confidential and protected to the full extent of the law.

GST

Business Travellers- How GST affects Your claim

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

When are benefits available

Your policy is valid only when You pay the Premium and a Certificate of Insurance is issued to You. Cover for Cancellations or Lost Deposits (Section 1) and Financial Default (Section 10) begins on the date Your policy is issued. Cover for all other benefits commences on the date Your Trip begins and terminates on:

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

Subject to the terms and conditions of the policy, You can claim on this policy when an insured event occurs during the period of Your insurance causing You to:

- > suffer loss, damage or destruction; or
- > incur legal liability

Policy Benefit sections

Section 1: Cancellation Fees and Lost Deposits

We will cover You for:

- 1A Your Cancellation Fees and Lost Deposits for travel and accommodation arrangements that You have pre-paid and cannot recover in any other way if Your Trip is cancelled or cut short at any time, through severe circumstances beyond Your control that You did not expect or intend. This includes pre-paid tickets for tours and theme parks.

The maximum benefit for this section is:

Medical only	-
Essentials cover	\$25,000
Comprehensive cover	\$unlimited
Annual Multi-Trip plan	\$unlimited
Domestic	\$25,000
Domestic Cancellation only	\$1,000

- 1B If We pay a claim under 2E or 4B then You cannot claim for unused non-refundable tickets that are for the return Trip to Australia.
- 1C The cost of Cancellation Fees and Lost Deposits on prepaid tickets and bookings (other than tickets purchased using frequent flyer or similar points, cover for which is detailed under 1E) that You cannot claim from anyone else, if Your travel is cancelled prior to the commencement of Your Trip because Your annual leave is cancelled by Your employer after You have booked Your holiday, provided that:

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

The maximum We will pay under Section 1C can be seen in the table below:

Medical only	-
Essentials cover	\$500
Comprehensive cover	\$1,000
Annual Multi-Trip plan	\$1,000
Domestic	\$750

- 1D Non-recoverable fees You have been charged by Your travel agent, up to the limits shown in the below table depending on the cover which You have bought. However We will not pay more than the loss of the normal remuneration available to the travel agent had the Trip gone ahead as planned

The maximum We will pay under Section 1D can be seen in the table below:

Medical only	-
Essentials cover	\$2,000
Comprehensive cover	\$4,000
Annual Multi-Trip plan	\$4,000
Domestic	\$2,000

- 1E Where an airline ticket was purchased using frequent flyer or similar air points, We will pay You for frequent flyer or similar air points lost following cancellation of Your air ticket. The amount payable will be calculated as follows:
- > if the airline will not refund Your points, We will refund to You the cost of the equivalent class air ticket based on the quoted retail price at the time the ticket was issued.
 - > if the airline will only refund a portion of Your points, We will refund to You the cost of the equivalent class air ticket based on the quoted retail price at the time the ticket was issued, less the value of the portion of Your points refunded back to You.

For this benefit to become payable:

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

Section 1 Exclusions

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

- 1.1 A change of plans because You or any other person change Your mind and decide not to proceed with Your original Trip.
- 1.2 Claims arising from Your home or business (other than severe damage to Your home or business premises) or employment, including but not limited to, not being able to take leave from that employment. This exclusion will not apply to You being involuntarily retrenched from Your usual full time employment in Australia nor will it apply to benefits available under Section 1C.
- 1.3 You not complying with what Your ticket conditions require.
- 1.4 Tours being cancelled because there were not enough people to go. This does not apply in relation to pre-paid travel arrangements purchased separately to get to and/or from Your destination.
- 1.5 If You were aware of any reason, before Your period of cover commenced, that may cause Your Trip to be cancelled, abandoned or shortened.
- 1.6 Cancellation, delays or rescheduling caused by Your Transport Provider.
- 1.7 Mechanical breakdown of any means of transport.
- 1.8 The death, injury or illness of any Relative who is not resident in Australia or New Zealand.
- 1.9 The government of any country not allowing You to enter or stay in that country.
- 1.10 You intentionally injure Yourself.
- 1.11 The cost of a return ticket if You have not purchased a return air ticket to Australia. We will deduct from Your claim the cost of the fare between Your last intended places of departure to Australia, at the same cabin class as Your initial departure fare.
- 1.12 Any Terrorist Act, threat of Terrorism or any loss arising out of the intentional use of military force to intercept, prevent, or mitigate any known or suspected Terrorist Act unless the Department of Foreign Affairs and Trade (DFAT) has issued a 'DO NOT TRAVEL' advisory to Your country/region of intended travel since You purchased Your policy.
- 1.13 The non-refundable unused portion of travel or accommodation arrangements where alternative travel or accommodation is paid for by Us as part of a claim under this policy. This exclusion will not apply where the unused portion of the accommodation arrangements result directly from the hospitalisation or death of You or Your Travelling Companion, and are agreed by Us.
- 1.14 All General Exclusions on pages 34-35 apply to this section as well.

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

We will cover You for:

- 2A Reasonable overseas medical and hospital expenses You have to pay as a result of an injury or illness (including injury arising from a Terrorist Act subject to policy terms and exclusions) which first occurs or becomes apparent after the trip departure as shown as the Period of Insurance on Your Certificate of Insurance. All medical treatments must be provided by a legally qualified medical practitioner. We will pay up to 12 months from the time You first received treatment for the injury or illness.

The maximum benefit for this section is:

Medical only	\$unlimited
Essentials cover	\$unlimited
Comprehensive cover	\$unlimited
Annual Multi-Trip plan	\$unlimited
Domestic	-

- 2B If You are hospitalised overseas for more than 48 hours, We will also pay \$50 for each 24-hour period You are in hospital from the first day of hospitalisation up to the limits shown in the table below.

Medical only	\$1,500
Essentials cover	\$3,500
Comprehensive cover	\$6,000
Annual Multi-Trip plan	\$6,000
Domestic	N/A

- 2C Up to the limits shown in the table below for emergency overseas dental expenses incurred following an injury to sound and natural teeth caused solely and directly by external and visible means as a result of an accident and which does not result from an illness or disease, but not treatment that can be delayed until You return to Australia.

Medical only	\$500
Essentials cover	\$2,000
Comprehensive cover	\$unlimited
Annual Multi-Trip plan	\$unlimited
Domestic	-

- 2D Up to \$500 for necessary emergency dental costs for relief of sudden and acute pain given or prescribed by a legally qualified practitioner and incurred outside Australia.

- 2E At Our discretion, We will decide on which action to take subject to medical constraints and as agreed by Our medical adviser. If We bring You home to Australia We will use Your return ticket towards Our costs. The cost of moving You to another country for treatment or to bring You home to Australia, if it is medically necessary.

- 2F Additional Accommodation, Meal and Travelling Expenses of Your Travelling Companion or Relative if We agree with Your doctor that a Travelling Companion or Relative must travel to see You, or stay with You until You are able to resume Your Trip, or escort You home.

- 2G Funeral expenses if You, Your Children or Grandchildren die while overseas. We will pay the cost incurred overseas for a funeral/ cremation or the return of Your, Your Children's or Grandchildren's remains to Australia provided You (in the case of Children or Grandchildren), Your Travelling Companion or Relative contacts Us first and obtains Our agreement. The most We will pay is listed in the table below.

Medical only	\$10,000 per person
Essentials cover	\$15,000 per person
Comprehensive cover	\$20,000 per person
Annual Multi-Trip plan	\$20,000 per person
Domestic	N/A

- 2H If You are hospitalised, die or are evacuated and Your Dependent Children or Grandchildren are left without supervision, We will provide care for them until We can arrange:

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

This is provided You, Your Travelling Companion or a Relative contacts Us first and obtains Our agreement.

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

Section 2 Exclusions

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

- 2.1 Any Pre-existing Medical conditions (except as specified under "Pre-existing Medical Conditions" on pages 9-11) unless We have assessed and accepted Your condition and where required an additional Premium has been paid.
- 2.2 An accident that occurs while on the ski slopes unless You have purchased Ski and Winter Sports option.
- 2.3 Any medical or dental problem of Yours that You told Us about when You took out this insurance and We told You that We would not cover it.
- 2.4 Medical, hospital, dental or any ancillary benefits expenses incurred in Australia or for which We are prevented from paying by reason of any statutory legislation or government regulation or expenses incurred for dental treatment, due to normal wear and tear or the normal maintenance of dental health.

- 2.5 Medical, hospital, dental or any ancillary benefits expenses incurred more than 12 months from the time You first received treatment for the injury or illness.
- 2.6 You intentionally injure Yourself.
- 2.7 The cost of a return ticket if You have not purchased a return air ticket to Australia. We will deduct from Your claim the cost of the fare between Your last intended places of departure to Australia, at the same cabin class as Your initial departure fare.
- 2.8 If You do not follow the medical advice We have obtained, We will not be responsible for any subsequent medical, hospital or evacuation expenses.
- 2.9 If You have not notified Us as soon as practicable of Your admittance to hospital.
- 2.10 If You have received medical care under a reciprocal national health scheme. Please visit www.dfat.gov.au for details of the agreements with Australia.
- 2.11 All General Exclusions on pages 34-35 apply to this section as well.

Section 3: Luggage and Personal Money

We will cover You:

- 3A For the repair or replacement cost of Your Luggage that You lose or that is stolen or damaged, that We think is reasonable. At Our sole discretion We also have the option to repair or replace the Luggage. If We decide to replace Your Luggage it will be with new Luggage.

The most We will pay for any one item depends on the plan that You have selected and can be found on page 7 but will not exceed the limits in the table below.

A pair or set of items is treated as one item (e.g. a pair of earrings, a camera body and its standard lens and accessories, a set of golf clubs or a drone with its camera). Luggage left in a motor vehicle is only covered during daylight hours if it is locked in the boot or locked luggage compartment and forced entry was gained. No cover applies if Luggage is left Unattended in the passenger compartment or overnight in the motor vehicle, nor does cover apply to Valuables left Unattended in a motor vehicle at any time.

The maximum benefit for this section is:

Medical only	\$2,000
Essentials cover	\$7,500
Comprehensive cover	\$15,000
Annual Multi-Trip plan	\$15,000
Domestic	\$7,500

- 3B If Your travel documents, credit cards or traveler's cheques carried with You are lost or illegally used by someone other than You, Your Relative or Travelling Companion, We will pay any amounts You have to pay to replace them or resulting from their fraudulent use.

The maximum benefit for this section is shown in the table below.

Medical only	-
Essentials cover	\$1,500
Comprehensive cover	\$5,000
Annual Multi-Trip plan	\$5,000
Domestic	-

- 3C If You have to buy essential clothing and personal items overseas because Luggage carried by Your Transport Provider overseas is delayed by more than 10 hours, We will pay up to the limits shown in the table below. Receipts must be provided as proof of purchase of such items and be dated prior to the date of recovery of Your delayed Luggage. The amount paid by Us will be deducted from any Luggage claim payable under 3A.

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

Medical only	N/A
Essentials cover	\$500
Comprehensive cover	\$750
Annual Multi-Trip plan	\$750
Domestic	\$500

- 3D If Your golf equipment is lost, stolen, delayed or damaged while on the Trip (other than whilst in use), We will pay the necessary cost of hiring replacement equipment up to the amount of \$250 single and \$500 family policy. Any claim must be supported by receipts. This does not apply to Medical only plan.
- 3E If Your Personal Money is stolen whilst overseas, We will pay the value of this Personal Money up to the limits shown in the table below. It is the responsibility of the insured person to provide proof of ownership of any stolen Personal Money and We are under no obligation to make payment without this proof of ownership.

The maximum We will pay under Section 3E can be seen in the table below:

Medical only	-
Essentials cover	\$250
Comprehensive cover	\$500
Annual Multi-Trip plan	\$500
Domestic	\$250

- 3F Skis, poles and snowboards that You have taken all reasonable care to protect and have left in a locked ski rack between the hours of 8am and 6pm, provided You have purchased Our Ski and Winter Sports option.

Section 3 Exclusions

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

- 3.1 Items for trade, trade samples or Your tools of trade or profession.
- 3.2 Brittle or fragile items like glassware, china, ceramics, pottery etc. or an electronic component that becomes broken or scratched unless it is either:
- > the lens of spectacles, laptop computers, binoculars, photographic, video equipment; or
 - > a breakage or scratch caused by an accident involving any vehicle You were travelling in.
- 3.3 Negotiable items, gold or precious metals, precious unset or uncut gemstones.
- 3.4 Luggage that You leave Unattended or with someone You do not know looking after it.
- 3.5 Luggage left in a motor vehicle unless it is locked in the boot or locked luggage compartment and completely obstructed from view or any Luggage left overnight in a motor vehicle even if it is in the locked boot or locked luggage compartment. There must be evidence of forced entry to the motor vehicle.
- 3.6 Valuables left Unattended in a motor vehicle at any time or in the cargo hold of any aircraft, ship, train or bus. (This includes any loss from the point of check-in until You receive the goods).
- 3.7 Luggage that You send or leave somewhere else and that will not be travelling with You on Your Trip.
- 3.8 Sporting equipment, including surfboards, snowboards, sailboards and boogie boards, and Valuables including drone and radio-controlled/remote-controlled model car, vehicle, plane, boat and the like whilst they are in use.
- 3.9 Electrical or mechanical breakdown.
- 3.10 Normal wear and tear, deterioration or losses caused by atmospheric or climatic conditions, mould or fungus, insects, rodents, vermin or any process of cleaning, ironing, repairing, restoring or alteration.
- 3.11 The cost of consultation fees to replace prescription medication.
- 3.12 Loss of Luggage not reported to the Transport Provider, police, hotel or appropriate authority within 24 hours of You

becoming aware of the loss and where no written report is obtained.

- 3.13 Loss of value of money or shortages of money, caused by mistakes of any person.
- 3.14 Losses due to devaluation or depreciation of currency.
- 3.15 Personal Money not carried on Your person unless secured in a safe or strong room where available.
- 3.16 We will not pay if You are entitled to compensation from the bus line, airline, shipping line or rail authority You were travelling on for the relevant amount claimed. However, if You are not reimbursed the full amount, We will pay the difference between the amount of Your expenses and what You were reimbursed, up to the limit of Your cover.
- 3.17 All General Exclusions on pages 34-35 apply to this section as well.

Section 4: Emergency Expenses

We will cover You for:

- 4A Of a reasonable nature and equivalent standard to your pre-booked arrangements. Your Additional Accommodation, Meal and Travelling Expenses including emergency personal telephone calls if Your Trip is disrupted because of:
- > Your passport or travel documents being lost or stolen
 - > You innocently breaking any quarantine regulation
 - > natural disaster, severe weather condition
 - > serious damage to Your Home or business premises in Australia
 - > your treating doctor certifying that You or Your Travelling Companion are unfit to continue with Your original itinerary or an amended itinerary
 - > an accident involving Your means of transport
 - > cancellation, delay or diversion of Your scheduled transport caused by power failure, riot, strike or civil commotion but only those expenses You cannot claim from someone else.

The maximum We will pay under Section 4A can be seen in the table below:

Medical only	\$5,000
Essentials cover	\$25,000
Comprehensive cover	\$unlimited
Annual Multi-Trip plan	\$unlimited
Domestic	\$25,000

- 4B Of a reasonable nature and equivalent standard to your pre-booked arrangements. Your Additional Accommodation, Meal and Travelling Expenses, including emergency personal telephone calls to return You to Your Home in Australia.

If unexpectedly there is a death or sudden Serious Injury or Illness involving:

- > You; or
- > Our Travelling Companion; or
- > a Relative of either You or Your Travelling Companion, in Australia or New Zealand.

We will also pay Your transport costs to resume Your original overseas Trip if You rejoin it within 60 days of returning to Australia or New Zealand providing there was 7 days of Your Trip remaining.

Expenses in Section 4B can only be incurred with Our consent and You must provide Us with a letter from the treating doctor to support Your claim that it was medically necessary or the condition of the other person was serious enough to warrant Your early return home.

The maximum We will pay under Section 4B can be seen in the table below:

Medical only	-
Essentials cover	\$1,500
Comprehensive cover	\$5,000
Annual Multi-Trip plan	\$5,000
Domestic	-

- 4C If Your Trip is for the purpose of attending a prearranged special event like a wedding, significant occasion, funeral, conference, music festival or sporting event which cannot be delayed due to Your late arrival and the Trip is delayed because of something unexpected and outside Your control, We will pay You the reasonable additional cost of using alternative public transport to arrive at Your destination on time. The maximum We will pay is shown in the table below.

Medical only	-
Essentials cover	\$2,000
Comprehensive cover	\$5,000
Annual Multi-Trip plan	\$5,000
Domestic	-

Section 4 Exclusions

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

- 4.1 You intentionally injuring Yourself.
- 4.2 The cost of a return ticket if You have not purchased a return air ticket to Australia. We will deduct from Your claim the cost of the fare between Your last intended places of departure to Australia, at the same cabin class as Your initial departure fare.
- 4.3 Additional Accommodation Expenses where We have also paid a claim for the cost of cancellation fees or lost deposits on bookings in respect of the same period. This exclusion will not apply where the Additional Accommodation Expenses are incurred directly as a result of the hospitalisation or death of You or Your Travelling Companion, and are agreed by Us.
- 4.4 You not advising Us prior to re-arranging Your flights.
- 4.5 All General Exclusions on pages 34-35 apply to this section as well.

Section 5: Accidental Death

We will cover You for:

- 5A The death of You, Your Children or Grandchildren if it occurs within 12 months as a result of an injury caused by an accident or Terrorist Act (subject to policy terms and exclusions) during Your Trip.
- 5B The disappearance of You, Your Children or Grandchildren because Your means of transport disappeared, sank or was wrecked and Your, Your Children's or Grandchildren's bodies have still not been found 12 months later.
- 5C All persons listed on Your Certificate of Insurance are covered, per person, for the amount shown in the table below.

Medical only	-
Essentials cover	\$15,000 per person
Comprehensive	\$25,000 per person
Annual Multi-Trip plan	\$25,000 per person
Domestic	\$25,000 per person

Section 5 Exclusions

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

- 5.1 Death caused by illness or suicide.
- 5.2 All General Exclusions on pages 34-35 apply to this section as well.

Section 6: Accidental Disability

We will cover You for:

- 6A If during Your Trip, You suffer an injury from an accident that:
 - 1) is caused by violent, external and visible means; and
 - 2) occurs solely and directly and independently of any other cause (including sickness or disease); and
 - 3) results within 12 months of the date of the accident, in Your Permanent total:
 - a) loss of sight in one or both eyes; or
 - b) loss of use of one or more Limbs; or

c) brain injury which prevents You from doing the same work You did prior to the accident or completing the same study You were undertaking prior to the accident

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

Medical only	-
Essentials cover	\$15,000 per person
Comprehensive cover	\$25,000 per person
Annual Multi-Trip plan	\$25,000 per person
Domestic	\$25,000 per person

Section 6 Exclusions

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

- 6.1 You intentionally injuring Yourself.
- 6.2 Disability caused by sickness or disease.
- 6.3 All General Exclusions on pages 34-35 apply to this section as well.

Section 7: Your Liability for Causing Loss or Damage to Property, Injury or Death

We will cover You for:

- 7A Compensatory damages You become legally liable to pay because during Your Trip, You injured someone, caused someone to die, or lost or damaged someone's property.
- 7B Your reasonable legal costs and expenses for settling and defending the claim made against You as long as You have incurred them with Our approval.

The maximum benefit for this section is:

Medical only	\$10,000,000
Essentials cover	\$10,000,000
Comprehensive cover	\$10,000,000
Annual Multi-Trip plan	\$10,000,000
Domestic	\$10,000,000

Section 7 Exclusions

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

- 7.1 Injury to Your Travelling Companion or to a Relative or employee of either of You.
- 7.2 Loss of or damage to property belonging to or in the care or control of You, a Relative of Yours, Your Travelling Companion, or an employee of any of the aforementioned.
- 7.3 A claim against You arising out of ownership, custody, or use of any motor vehicle or mechanically propelled vehicle, any aircraft, watercraft, firearms, drone, or radio-controlled/remote-controlled model car, vehicle, plane, boat and the like.
- 7.4 A claim arising from the conduct of a business, profession or trade, including You providing professional advice or service.
- 7.5 Any fine or penalty, punitive, aggravated or exemplary damages.
- 7.6 Any conduct intended to cause bodily injury, property damage or liability with reckless disregard for the consequences of You or any person acting with Your knowledge, consent or connivance.
- 7.7 Any Terrorist Act or any loss arising out of the intentional use of military force to intercept, prevent, or mitigate any known or suspected Terrorist Act.
- 7.8 Disease that is transmitted by You.
- 7.9 Assault and/or battery committed by You or at Your direction.
- 7.10 All General Exclusions on pages 34-35 apply to this section as well.

Section 8: Rental Vehicle Excess

We will cover You for:

- 8A The Rental Vehicle insurance excess or the cost of repairs which would have been covered under the excess, whichever is the lesser, if You rent a vehicle from a recognised rental company and it is involved in an accident or stolen whilst in your control and You are legally liable to pay.

This cover does not replace Rental Vehicle insurance and only provides cover for the excess component up to the applicable benefit limit stated on your policy.

The maximum benefit is shown in the table below:

Medical only	-
Essentials cover	\$4,000
Comprehensive cover	\$8,000
Annual Multi-Trip plan	\$8,000
Domestic	\$5,000
Rental Vehicle Excess plan	cover chosen

- 8B We will cover drivers accepted and noted on Your rental agreement.
- 8C If Your doctor or dentist certifies that You are unfit to drive, up to \$500 to return Your Rental Vehicle to the owner's nearest depot, but not exceeding the Sum Insured in the plan selected. This does not apply to the Medical only plan.

Section 8 Exclusions

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

- 8.1 Any costs You become liable for if the Rental Vehicle agreement does not include comprehensive insurance with an applicable excess.
- 8.2 Loss or damage arising from the operation of the Rental Vehicle in violation of the terms and conditions of the rental agreement or loss or damage which occurs beyond the limits of any public roadway.
- 8.3 Loss or damage arising from the operation of the Rental Vehicle while affected by alcohol or any other drug in a way that is against the law of the place You are in.
- 8.4 All General Exclusions on pages 34-35 apply to this section as well.

Section 9: Loss of Income

We will cover You for:

- 9A Loss of Your usual income up to \$200 per week for Essentials and Domestic plans or \$400 per week for Comprehensive plans (for a maximum of 26 weeks) while You cannot resume Your pre-Trip existing original employment if You are injured overseas as a result of an accident or Terrorist Act and You lose all Your income because You cannot do Your normal work when You return to Australia. This benefit is only available if Your loss of income occurs within 90 days of the accident. The most that We will pay will not exceed the limits shown in the table below.

Medical only	-
Essentials cover	\$5,200
Comprehensive cover	\$10,400
Annual Multi-Trip plan	\$10,400
Domestic	\$5,200

Section 9 Exclusions

We will not cover You for loss of income for:

- 9.1 The first 4 consecutive weeks after You planned to resume Your original employment.
- 9.2 Any further benefit after We have paid You for 26 weeks.
- 9.3 Any inability to work as a result of sickness or disease.
- 9.4 Claims that are not notified to Us within 60 days of Your return to Australia.
- 9.5 All General Exclusions on pages 34-35 apply to this section as well.

Section 10: Financial Default

We will cover You if due to a Financial Default of a Travel Services Provider:

10A You have to re-arrange Your Trip, We will pay the reasonable costs for You to arrange the same or similar standard of transport and accommodation. The maximum We will pay will not exceed Your non recoverable costs which You have incurred due to the Trip being cancelled.

The maximum benefit for this section is:

Medical only	-
Essentials cover	\$5,000
Comprehensive cover	\$10,000
Annual Multi-Trip plan	\$10,000
Domestic	\$3,000

10B Your Trip has to be cancelled because You cannot rearrange it, We will pay the non-recoverable unused portion of Your pre-paid travel costs. We will also pay for the cancellation fee charged by Your travel agent as follows:

> Essentials cover: up to \$2,000

> Comprehensive cover/Annual Multi-Trip:
up to \$4,000

> Domestic cover: up to \$1,500

But We will not pay more than the loss of the normal remuneration available to the travel agent had the Trip gone ahead as planned.

10C You have to return home and have incurred necessary additional expenses in doing so, We will pay the reasonable additional hotel accommodation and transportation expenses incurred.

Section 10 Exclusions

We will not cover You:

10.1 Financial Default of any travel agent, tour wholesaler, tour operator or booking agent.

10.2 Financial Default, if it had already occurred at the time Your Certificate of Insurance was issued or the date Your Trip was paid for, whichever occurs last.

10.3 Accommodation expenses incurred after the date You originally planned to return home.

10.4 All General Exclusions on pages 34-35 apply to this section as well.

Section 11: Domestic Pets

We will reimburse You up to:

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

11B \$650 if Your pet suffers an injury during Your Trip and requires veterinary treatment, provided that at the time of the injury, Your pet was in the care of a Relative, friend or boarding kennel or cattery. The maximum amount We will pay for all claims combined under this section is shown in the table below:

Medical only	-
Essentials cover	-
Comprehensive cover	\$650
Annual Multi-Trip plan	\$650
Domestic	-

Section 11 Exclusions

We will not cover You for:

11.1 Any boarding kennel or cattery fees incurred outside of Australia.

11.2 Any pets located outside of Australia

11.3 All General Exclusions on pages 34-35 apply to this section as well.

Section 12: Domestic Services

We will cover You:

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

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

Medical only	
Essentials cover	
Comprehensive cover	\$1,500
Annual Multi-Trip plan	\$1,500
Domestic	

Section 12 Exclusions

We will not cover You:

- 12.1 If You do not have a medical certificate confirming Your disablement and verifying the need for housekeeping services necessary while disabled.
- 12.2 All General Exclusions on pages 34-35 apply to this section as well.

Section 13: Travel Delay

We will cover You:

- 13A If Your scheduled transport is delayed for at least 6 hours for reasons outside Your control and You cannot claim the expenses from anyone else, We will pay for Your Additional Accommodation, Meal and Travelling Expenses including emergency personal telephone calls, up to the daily limits:

- > Essentials cover: \$250
- > Comprehensive cover/Annual Multi-Trip: \$500
- > Domestic cover: \$250

If You claim this benefit We will not pay for Accommodation, Meal and Travelling Expenses in Section 4A.

For each day the delay continues up to the maximum benefit shown in the table below:

Medical only	-
Essentials cover	\$1,500
Comprehensive cover	\$3,000
Annual Multi-Trip plan	\$3,000
Domestic	\$1,500

Section 13 Exclusions

We will not cover You for:

- 13.1 Additional Accommodation, Meal and Travelling Expense where We have also paid a claim for the cost of cancellation fees or lost deposits on bookings in respect of the same period. This exclusion will not apply where the Additional Accommodation, Meal and Travelling Expenses are incurred directly as a result of the hospitalisation or death of You or Your Travelling Companion, and are agreed by Us.
- 13.2 All General Exclusions on pages 34-35 apply to this section as well.

Section 14: Hijack and Kidnap

We will cover You

14A If You are hijacked or kidnapped We will pay:

- > Essentials cover: \$500 per person
- > Comprehensive cover/Annual Multi-Trip: \$1,000 per person

For each 24 hours that You, Your Children or Grandchildren are held captive. The most We will pay is for 10 days as shown in the table below.

Medical only	-
Essentials cover	\$5,000
Comprehensive cover	\$10,000
Annual Multi-Trip plan	\$10,000
Domestic	-

* All General Exclusions on pages 34-35 apply to this section as well.

Ski and Winter Sports Option

This option covers: leisure bigfoot Skiing, cat Skiing, cross country Skiing (along a designated cross country ski route only), glacier Skiing, ice hockey, ice skating, lugging (on ice only), and mono Skiing, Off-piste Skiing (with a professional guide only), recreational ski racing (not training for, or participating in, a competition), and recreational Skiing, snowmobiling and tobogganing. In all cases "Skiing" also means snowboarding. It does not mean any of the above activities when they are undertaken for competition, including training or practising, purposes.

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

- 1) You follow the safety guidelines for the Ski and Winter Sport concerned and where applicable, You use the appropriate and recommended safety equipment;
- 2) the Ski and Winter Sport is not part of a competition or tournament;
- 3) the Ski and Winter Sport is not undertaken on a professional basis; and
- 4) the Ski and Winter Sport is not excluded by the policy or listed in General Exclusions

Please remember that any Winter Sports equipment You have left behind or left Unattended is not covered. Ski's, poles and snowboards that You have taken all reasonable care to protect and have left in a locked ski rack between the hours of 8am and 6pm are covered under Section 3: Luggage and Personal Money.

Section 15: Ski & Winter Sports Overseas Medical and Hospital

We will cover You for:

Reasonable overseas medical and hospital expenses You have to pay as a result of an injury whilst participating in ski or winter sports which first occurs after the departure date as shown on Your Certificate of Insurance.

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

Medical only	n/a
Essentials cover	\$unlimited
Comprehensive cover	\$unlimited
Annual Multi-Trip plan	\$unlimited
Domestic	n/a

Section 16: Snow Ski Equipment Hire

We will pay for the costs of hiring alternative snow Skiing equipment following:

- 16A Accidental loss, theft of, or damage to, Your snow Skiing equipment for which a claim has been accepted by Us under Section 3 of this policy.
- 16B The misdirection or delay, for a period more than 24 hours, of snow Skiing equipment owned by You.
- 16C We will also reimburse the snow ski equipment hire insurance excess if You have chosen and paid for additional Snow Ski Equipment Hire excess cover.
- 16D The maximum amount We will pay for all claims combined under this section depends on the plan You have selected and are shown in the table below. The amount applies to the total of all claims combined regardless of the number of persons the claims relate to.

Medical only	n/a
Essentials cover	\$1,000
Comprehensive cover	\$2,000
Annual Multi-Trip plan	\$2,000
Domestic	\$1,000

Section 16 Exclusions

We will not cover You for:

- 16.1 If Your claim arises from Your participation in bobsleighbing, snow rafting, para-pentling, ski acrobatics, Backcountry Skiing, skijoring.
- 16.2 All General Exclusions on pages 34-35 apply to this section as well.

Section 17: Ski Pack

We will cover You for:

- 17A If, as a result of Your injury or sickness during Your Trip, You are unable to utilise the full duration of Your pre-booked and pre-paid ski passes, ski hire, tuition fees or lift passes, We will reimburse You the irrecoverable cost of the unused portion up to the policy limit for Your level of cover.
- 17B You must obtain a medical certificate from a medical adviser in support of Your claim for Your injury or sickness.
- 17C The maximum amount We will pay for all claims combined under this section depends on the plan You have selected and are shown in the table below. The amount applies to the total of all claims combined regardless of the number of persons up to the policy limit for Your level of cover.

Medical only	n/a
Essentials cover	\$500
Comprehensive cover	\$1,000
Annual Multi-Trip plan	\$1,000
Domestic	\$500

* All General Exclusions on pages 34-35 apply to this section as well.

Section 18: Piste Closure

We will cover You for:

- 18A We will pay up to \$100 per 24 hour period if, as a result of not enough snow, bad weather or power failure in Your pre-booked holiday resort or all lift systems are closed for more than 24 hours.

We will pay for either:

- > The cost of transport to the nearest resort; or
- > The cost of additional ski passes.

You need to obtain a written statement from the appropriate authority confirming the piste closure and how long it lasted.

18B The maximum amount We will pay for all claims combined under this section depends on the plan You have selected and are shown in the table below. The amount applies to the total of all claims combined regardless of the number of persons the claims relate to.

Medical only	n/a
Essentials cover	\$500
Comprehensive cover	\$1,000
Annual Multi-Trip plan	\$1,000
Domestic	-

* All General Exclusions on pages 34-35 apply to this section as well.

Section 19: Bad Weather and Avalanche

We will cover You for:

19A We will pay the reasonable extra travel and accommodation expenses that You need to pay if Your pre-booked outward or return Trip is delayed for more than 12 hours from Your Scheduled departure time because of an avalanche or bad weather.

19B The maximum amount We will pay for all claims combined under this section depends on the plan You have selected and are shown in the table below. The amount applies to the total of all claims combined regardless of the number of persons the claims relate to.

Medical only	n/a
Essentials cover	\$500
Comprehensive cover	\$1,000
Annual Multi-Trip plan	\$1,000
Domestic	\$500

Section 19 Exclusions

We will not cover You for:

191 If Your claim arises from Your participation in bobsleighbing, snow rafting, para-penting, ski acrobatics, Backcountry Skiing, ski joring.

192 To the extent permitted by law We will not pay unless You obtain a written statement from the appropriate authority confirming that the reason for the delay was related to either an avalanche or bad weather, and how long it lasted.

193 All General Exclusions on pages 34-35 apply to this section as well.

Section 20: Lift Pass

We will cover You for:

20A We will pay for the loss or theft of Your lift pass. The most We will pay depends on the cover that You have bought. Claims under this section are calculated according to the expiry date of the lift pass - depending on how many days there are left to run on the original lift pass, any refund is pro-rated, based on the original value of the pass.

The maximum benefit is shown in the table below:

Medical only	n/a
Essentials cover	\$250
Comprehensive Cover	\$500
Annual Multi-Trip plan	\$500
Domestic	\$250

* All General Exclusions on pages 34-35 apply to this section as well.

General exclusions

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

1. You not acting in a responsible way to protect Yourself and Your property to avoid making a claim and You not doing everything You can to reduce Your loss as much as possible
2. Consequential loss of any kind, including but not limited to loss of enjoyment or profit
3. You being aware at the time of purchasing the policy of something that would give rise to You making a claim under this policy or You arrange to travel when You know of circumstances that may lead to Your Trip being disrupted or cancelled
4. A loss which is recoverable by compensation under any workers compensation or transport accident laws, government sponsored fund, plan, or medical benefit scheme, or any other similar type of legislation required to be effected by or under a law
5. Any loss or claim whereby the Department of Foreign Affairs and Trade (DFAT) has issued a 'DO NOT TRAVEL' advisory to Your country/region of intended travel prior to You purchasing Your policy.
6. Errors, omissions in any booking arrangements or failure to obtain the relevant visa, passport or travel documents
7. You or Your Relative acting illegally or breaking any government prohibition, laws or regulation including visa requirements or a government authority detaining anyone, or confiscating or destroying anything
8. You driving a motor vehicle or riding a Moped or Scooter without a current Australian drivers licence (not including learners permit) or a valid drivers' licence for the country You are in, even if that country does not require You to hold a licence;
You riding a Motorcycle without a current Australian motorcycle licence or a valid motorcycle licence for the country You are in, even if that country does not require You to hold a motorcycle licence;
You travelling as a passenger on a Motorcycle, Moped or Scooter that is under the control of a person who does not hold a current motorcycle or drivers licence that is valid for the country You are in;
You riding or travelling as a passenger, on a Motorcycle, Moped, Scooter or Quad Bike without wearing a helmet
9. Any act of War, whether declared or not, or from any rebellion, revolution, insurrection or taking of power by the military
10. A nuclear reaction or contamination from nuclear weapons or radioactivity, biological and/or chemical materials, substances, compounds, or the like used directly or indirectly for the purpose to harm or to destroy human life and/or create public fear
11. You did not follow the advice of authorities on the ski slopes relating to safety, for example (but not limited to) the closure of ski runs due to insufficient snow cover
12. Any loss, injury, damage or legal liability sustained directly or indirectly by You if You are a:
 - > terrorist;
 - > member of a terrorist organisation;
 - > narcotics trafficker; or
 - > purveyor of nuclear, chemical or biological weapons
13. Any medical condition related to or associated with any Pre-existing Medical Condition, except as provided for under the section "Pre-existing Medical Conditions" (pages 9-11)
14. Any Pre-existing Medical Condition not advised to Us after the purchase of this policy but prior to Your Trip departure as shown as the Period of Insurance on Your Certificate of Insurance
15. Any claim in respect of travel booked or undertaken against the advice of any medical advisor
16. Any claim associated with pregnancy, childbirth or related complication except as provided for on pages 9-11 and if required where an additional Premium has been paid
17. Any claim that involves a hospital where You are being treated for addiction to or complications of drugs or alcohol, or are using it as a nursing, convalescent or rehabilitation place
18. Any claim that involves the cost of medication in use at the time Your Trip began or for maintaining a course of treatment You were on prior to Your Trip

19. Any claim that in any way related to depression, anxiety, stress, mental or nervous conditions of You, Your Travelling Companion, a Relative or any other person (unless the condition is assessed and accepted by Us, with the additional Premium paid)
20. Suicide or attempted suicide of You, Your Travelling Companion, a Relative or any other person
21. Treatment, procedure or any transmission of any sexually transmitted disease/virus or unless you have obtained and paid for Pre-existing Medical Conditions cover
22. Despite their best advice otherwise following Your call to Our emergency assistance team, You received private hospital or medical treatment where public funded services or care is available under any reciprocal health agreement between the government of Australia and any other country
23. Any claim that relates to or connected with elective surgery or treatment or is a consequence of complications from medical, surgical or dental procedures or treatments that are not for an injury or sickness that would otherwise be covered by this policy
24. You hunting, racing or participating in any timed event (other than on foot), engaging in open water sailing, participating in any rodeo activity (either as an amateur or professional), going mountaineering or rock climbing using ropes or climbing equipment (other than for hiking), trekking or hiking over 3,000 metres in height, taking part in any professional sport, parachuting, sky diving, base jumping, or hang gliding
25. You diving underwater using an artificial breathing apparatus, unless You hold an open water diving licence issued in Australia or You were diving under licensed instruction
26. You travelling in any air supported device other than as a passenger in a fully licensed aircraft operated by an airline or charter company. This exclusion does not apply to licensed ballooning
27. You Skiing Backcountry or outside resort boundaries. This exclusion does not apply to Off-piste Skiing provided:
 - a) You have purchased Our Ski and Winter Sports option; and
 - b) You are with a professional guide
28. Ski and Winter Sports unless You have paid for Our Ski and Winter Sports option
29. The following sports unless; with a commercial operator, are not considered extreme risk, do not require high levels of fitness, a pre-fitness training program prior to the participation of the activity, or special skills and are available to the general public:

abseiling, assault course, breathing observation bubble diving, bungee jumping, camel or elephant riding, canoeing or kayaking (grade 3 and 4 rapids), canopy walking, canyoning, cave tubing, coasteering, fishing trips (overnight), go karting, gorge or canyon swinging, hot air ballooning, husky sledge driving, mud buggying, ostrich riding, paintballing, parasailing, quad biking, scuba diving (unlicensed), target shooting, all types of trekking or hiking below 3,000 metres in height, tubing, zip lining, zorbing
30. Skiing or snowboarding (unless You have purchased Our Ski and Winter Sports option), bob sleighing, snow rafting, parapenting, heli-Skiing, aerobatic Skiing, ski joring, Skiing with any form of power assisted equipment, any kind of mechanised snow-mobiles except as provided by the recognised piste authorities for transport to and from areas designed for recreational Skiing (unless You have purchased Our Ski and Winter Sports option)

Financial Services Guide

This Financial Services Guide (**FSG**) is an important document that has been designed to help You make an informed decision about the financial services that Tokio Marine & Nichido Fire Insurance Co. Ltd (ABN 80 000 438 291) (AFSL No 246548) (**Tokio Marine & Nichido**), Tokio Marine Management (Australasia) Pty Ltd (ABN 69 001 488 455) (**TMMA**) and RAC Travel Services Pty Ltd (ABN 17 009 164 176 , AR NO. 228577) (**RAC**) can provide. The terms “We”, “Our”, and “Us” means each of Tokio Marine & Nichido, TMMA and RAC.

The FSG also contains information about any remuneration paid to Us and to others, Our compensation arrangements and how Your complaints are dealt with.

The RAC Travel Insurance Product Disclosure Statement is also set out in this document. The PDS contains important information on the benefits and significant characteristics of the product to assist You in making an informed decision about whether to buy it or not. Before You acquire the product, You should read the PDS carefully.

Any advice We give You is of a general nature only. We do not take into account Your needs, specific objectives or financial position. You need to consider the PDS to decide if the policy is suitable for You.

This FSG has been prepared by each of Tokio Marine & Nichido, TMMA and RAC as applicable to them. Each of Tokio Marine & Nichido, TMMA and RAC takes responsibility for and is liable for any statement made by them in relation to this FSG.

Distribution of this FSG has been authorised by Tokio Marine & Nichido.

You should read this FSG carefully and contact Us if You have any questions.

What services are provided, and who provides them?

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

TMMA is an authorised representative and wholly owned subsidiary of Tokio Marine & Nichido, and is also its managing agent in Australia. TMMA has been authorised by Tokio Marine & Nichido under binder to issue its insurance policies and handle and settle claims in relation to those policies, subject to the terms of the authority. As an authorised representative and managing agent of Tokio Marine & Nichido, TMMA is also authorised to provide financial advice in relation to those policies.

RAC is authorised under binder by Tokio Marine & Nichido to enter into, vary and cancel RAC Travel Insurance as if it were Tokio Marine & Nichido. RAC is also authorised to provide general financial product advice on behalf of Tokio Marine & Nichido as its authorised representative. In providing these services RAC does not act for You.

How to Contact Us

For general information You may contact Us by:

Phone: (02) 8055 1685

Email: racservice@tmnfatravelinsurance.com.au

Mail: GPO Box 4616, SYDNEY NSW 2001

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

Remuneration

How We are paid

Tokio Marine & Nichido will charge You a Premium for any policy issued as described in the PDS. If You cancel Your policy a cancellation fee of 10% may apply and be deducted against the refund, unless the Policy is cancelled within the cooling-off period.

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

RAC, its associates, and/or AAA Travel Pty Ltd ABN 30 138 014 105 (AAA Travel) are paid a fee and/or commission by Tokio Marine & Nichido for issuing Your insurance policy. The commission is calculated as a percentage of the Premium paid by You but is not an additional fee paid by You.

How Our staff are paid

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

If You would like more information about the remuneration that We receive, please contact Us by phone, in writing by email or in person. The request should be made within a reasonable time after You have been given this document and before the relevant financial service has been provided to You.

Privacy

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

To learn more about collection and use of Your personal information, refer to page 14 of the PDS or see Tokio Marine & Nichido's Privacy Policy, at www.tokiomarine.com.au , RAC's Privacy Policy at rac.com.au/privacy or contact Us.

How are complaints resolved?

We will do Our best to work with You to resolve any complaints You may have in relation to the financial services provided by Us. For information on how Your complaint can be resolved please see the 'Complaint' clause on page 15 of the PDS.

Compensation Arrangements

The Corporations Act 2001 (Cth) requires Australian Financial Services Licensees to have arrangements for compensating retail clients for losses they suffer as a result of a breach by the licensee or its representatives of Chapter 7 of this Act, unless an exemption applies.

Tokio Marine & Nichido is an APRA regulated licensee which means that it is exempt from the need to have ASIC approved professional indemnity insurance.

TMMA has professional indemnity insurance in compliance with the requirements of the Corporations Act 2001 and for the financial services provided by it as outlined in this FSG. The professional indemnity cover extends to financial services provided by representatives who are no longer employed by TMMA in that capacity but who provided such financial services at the time the loss, damages or breach of an obligation occurred.

RAC has professional indemnity insurance in compliance with the requirements of the Corporations Act 2001 and for the financial services provided by it as outlined in this FSG. The professional indemnity cover extends to financial services provided by representatives who are no longer employed by RAC in that capacity but who provided such financial services at the time the loss, damages or breach of an obligation occurred.

Metropolitan Travel Centres

- Applecross** Shop 2
14 - 16 Riseley Street, Ardross
T 6150 6459
- Carousel** Shop 1098
Carousel Shopping Centre
Albany Highway, Cannington
T 6150 6454
- Joondalup** Cnr Boas Avenue and
Grand Boulevard, Joondalup
T 9308 1600
- Mandurah** Shop SP037
Halls Head Central
14 Guava Way, Halls Head
T 6150 6456
- Midland** Shop T100
Midland Gate Shopping Centre
274 Great Eastern Highway, Midland
T 6150 6468
- Morley** Shop 1
Morley Market Shopping Centre
Bishop Street, Morley
T 6466 2300
- West Perth** 832 Wellington Street, West Perth
T 9436 4830

Regional Member Service Centres

- Albany** 110 Albany Highway, Albany
T 6150 6444
- Bunbury** Shop 32
Stirling Centre
22-28 Stephen Street, Bunbury
T 6150 6441
- Geraldton** Shop 8
Stirlings Central
54 Sanford Street, Geraldton
T 6150 6443
- Kalgoorlie** 51-53 Hannan Street, Kalgoorlie
T 6150 6446

Call 1300 655 179 or go to
rac.com.au/travelinsurance

