

TravelCard™



Real-Time Travel Insurance

TravelCard Business Class for Employees Travel Insurance

COMBINED FINANCIAL
SERVICES GUIDE AND PRODUCT
DISCLOSURE STATEMENT

Effective 7th April 2018





Why TravelCard Real Time Insurance

Dear Member of the TravelCard Travel Insurance family,

Firstly, welcome on behalf of myself and my team, we hope your travels are everything you are dreaming of and rest assured that we have got the back of every policyholder we serve and will treat everyone like one of our family.

You will find that we are a unique organisation, offering products and services unlike anything else in the market. We see ourselves as the 'good guys' doing what is great for customers and making life easy.

We love helping people who travel, that is why we had the idea of creating "Real-Time Travel Insurance."

Our purpose is to enrich the travel experience of Australians, by providing peace of mind through the delivery of real-time solutions, when you need us most.

Our philosophy is to assume the best in everyone and that all our customers are trustworthy.

Our Vision is to constantly redefine the best level of care to travelling Australians.

Our Goals are to constantly strive to deliver:

1. Market Leading Benefits across all our Real Time Travel Insurance products.
2. Real-Time claims approval and payment, while you're still travelling, without endless paperwork.
3. A customer experience you will be pleased to tell your colleagues, friends and family.

We actually hope to be the first travel insurance and assistance team you can fall in love with.

From myself and my team, we truly hope you enjoy your travels, they can be some of life's most enriching experiences.

Please remember, we are here for you 24/7 and always happy to hear from you...and help you!

Bon Voyage!



Michael Tauber
CEO

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Introduction

Product Disclosure Statement

This Product Disclosure Statement (PDS) is designed to assist You in considering whether the TravelCard Business Class for Employees Travel Insurance is suitable for You. The PDS describes the features and benefits of the product by setting out the terms, limits, conditions and exclusions of the insurance. This document also contains important information about Your rights and obligations including Your Duty of Disclosure and the Cooling Off Period in which cancellation is available to You with a full refund of premium.

It is important that You read this Product Disclosure Statement with Your Schedule and any other changes to the terms of Your insurance, such as an Endorsement or Supplementary PDS. Together, these documents form Your Policy of insurance.

From time-to-time and where permitted by law, We may change parts of the Policy. If the changes are substantial We will issue a Supplementary PDS.

This PDS Version 1-0 is dated 7th April 2018.

Your Duty Of Disclosure

Before You enter into an insurance policy, You have a duty to tell Us anything You know, or could reasonably be expected to know that may affect Our decision to insure You and on what terms.

You have this duty until We agree to insure You. You have the same duty before We renew, extend, vary or reinstate an insurance policy. You do not need to tell Us anything that:

- reduces the risk We insure You for;
- is common knowledge;
- We know or should know as an insurer; or
- We waive Your duty to tell Us about.

If You Do Not Tell Us

If You do not tell Us anything You are required to, We may cancel Your contract of insurance or reduce the amount that We will pay You if You make a claim, or both. If Your failure to tell Us is fraudulent, We may refuse to pay a claim and treat the contract as if it never existed.

How to Make A Claim

As much as We want You to enjoy Your travels, We understand that sometimes things don't go as planned. We aim to make claims easy and simple for Our customers.

You can make a claim on Your Policy in a number of ways.

1. If You are currently travelling Overseas You can call Us on Our reverse charges number: + 61 2 7909 2777.
2. If You are in Australia and need to contact Us call Our Customer Service Team on: 1300 123 413.
3. You can email Us on claims@travelcard.com.au and We can call You back.
4. You can Skype Call Us on SkypeID "TravelcardOZ".
5. You can also download a claim form from Our website www.travelcard.com.au and We will contact You if We require any further information.

We will always endeavour to complete the claims process as quickly as possible, and We will explain to You what happens next and what We may need to finalise Our assessment.

We may need original documents and receipts to support Your claim, so it is always important that You keep these safe.

Helpful Tips

Travelling With Your Luggage & Personal Effects

When You're at Home, You look after Your belongings and You should take the same care when You are travelling.

What does this mean?

- Keep Valuables with You and do not leave Valuables in a vehicle at any time, even in the boot of a locked car.
- Report any loss or theft to the police within 24 (twenty-four) hours, as an original police report will be required for any claim involving loss or theft.
- If the Airline has lost or damaged Your belongings it is important that You lodge an Airline Property Irregularity Report (P.I.R.).
- Don't forget that luggage lockers, storage lockers and hotel safes are all commonly available for Your protection, so why not use them?
- We will ask for the IMEI number if Your mobile phone is lost or stolen. You may request this number from Your service provider.

Travelling And Your Important Documents

We love holidays and We love travelling, but if You lose Your original travel documents it can be difficult to replace them. So, You may want to take spare or scanned copies to speed up the replacement process and not waste Your holiday fun.

Travelling And Natural Disasters

Travelling to new places can be very exciting, but it is essential that You do Your research before You go. Natural Disasters can happen at any time and it is important that You understand what may be happening, e.g. if certain regions are prone to certain events including Natural Disasters and if they are occurring (known) before You book Your travels.

You can register with the Department of Foreign Affairs and Trade (DFAT) for updates about the country You are travelling to (<http://smartraveller.gov.au/Pages/default.aspx>). You can also register with the Australian Embassy in the country You are travelling to. It is important that You have a plan and You understand whether You are covered by Travel Insurance.

It is important to know that this Policy does not cover any event that occurred or was public knowledge prior to purchasing this Policy.

Call Our Customer Service Team on 1300 123 413 to discuss whether the Natural Disaster is a known event.

Travelling And Using Motorcycles & Mopeds

Whilst travelling You may choose to use a Motorcycle, Moped or other two- or three-wheeled vehicles. To ensure that You are covered by Your Policy You must:

1. Hold an appropriate driving licence for the country You are visiting; and
2. If using a Motorcycle rated 125cc or higher, You hold a current and valid licence required for driving an equivalent rated Motorcycle in Australia; and
3. Wear a helmet, even if You are a passenger.

You will not have any cover under Section 10 – Personal Liability & Legal Expenses. This means that You are responsible to pay the associated damage to the motorcycle, moped, other two- or three-wheeled vehicle, and any property damage of, or for any Injury to another person.

Business Class For Employees Covers & Inclusions

Table Of Benefits

The Table of Benefits is a summary of the benefits that Your Policy covers. It is important that You read the PDS carefully with the Schedule so that You can understand all the limits, terms, conditions and exclusions.

Coverage Sections	Sums Insured	Maximum Sum Insured
Section 1 - TravelCard 24/7 Global Assistance		
		Unlimited
Section 2 - Medical and Medical Evacuation Expenses		
Overseas Medical Expense		Unlimited
Ongoing Medical Expenses		Unlimited
Overseas Medical Evacuation Expenses		Unlimited
Hospitalisation Cash Benefits - Inpatient	For each 24 hour continuous period In any one occurrence any one Insured Person a maximum of	\$400 \$10,000
Hospitalisation Cash Benefits - Coma	For each 24 hour continuous period In any one occurrence any one Insured Person a maximum of	\$300 \$21,000
Section 3 - Loss of Deposits and Additional Expenses		
Loss of Deposit		Unlimited
Additional Cancellation / Curtailment / Interruption Expense		Unlimited
Travel Agent Cancellation Fees	Total Journey costs the lessor of	\$500 or 15%
Frequent Flyer Expenses		Included

Section 4 – Luggage, Personal Effects, Travel Documents

Luggage, Personal Effects, Portable Business Equipment & Documents	any one event per Insured Person	\$20,000
Delayed & Mislaid Luggage		
Immediate	In any one occurrence any one Insured Person A maximum any one Period of Insurance	\$150 \$600
After 12 Consecutive Hours	A maximum any one period of insurance	\$2,000
Travel Documents		Included
Credit Card Fraud		Included
Money	A maximum any one Period of Insurance	\$5,000
Immediate	A maximum any one event	\$250
Keys & Locks	A maximum any one incident	\$3,000
Repatriation of Belongings	A maximum any one incident	\$3,000

Section 5 – Personal Accident

Accidental Death	Any one Insured Person	\$1,000,000
	Any one Insured Person or Dependent under 18 years of age	\$20,000
Permanent Disability	Any one Insured Person	\$1,000,000
	Any one Insured Person or Dependent under 18 years of age	\$20,000
Loss of Income	Weekly benefit per Insured Person for up to 26 weeks	\$400 per week
	Any one event a maximum of	\$20,800

Section 6 – Missed or Delayed Transport Connection

Missed or Delayed Transport Connection	A maximum any one Period of Insurance	\$4,000
Overbooked Flight	A maximum for any one 24 hour period	\$500
	A maximum any one Insured Person	\$6,000

Section 7 – Identity Theft

Legal Expenses	In any one event for any one person	\$6,000
	A maximum any one period of insurance per any one person	\$15,000
	A maximum any one period of insurance	\$50,000
Lost Income	In any one event for any one person	\$7,000
	A maximum any one period of insurance per any one person	\$12,000
	A maximum any one period of insurance	\$50,000
Obligation to Pay	In any one event for any one person	\$7,000
	A maximum any one period of insurance per any one person	\$10,000
	A maximum any one period of insurance	\$50,000
Miscellaneous Expenses	In any one event for any one person	\$6,000
	A maximum any one period of insurance per any one person	\$12,000
	A maximum any one period of insurance	\$50,000

Section 8 – Rental Vehicle Excess Cover

Rental Vehicle Excess	In any one period of insurance a maximum of	\$8,000
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Section 9 – Political Risk, Natural Disaster Evacuation Expenses And Hijack

Political Risk and Natural Disaster Evacuation Expenses	A maximum any one occurrence	\$30,000
	A maximum any one Period of Insurance	\$100,000
Hijack and Detention	For each 24 hour continuous period of detention	\$3,000
	In any one occurrence (any one person) a maximum of	\$60,000

Section 10 – Personal Liability

Personal Liability	In any one occurrence a maximum of	\$12,500,000
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Section 11 – Search and Rescue Expenses

Search & Rescue Expense	A maximum for any one occurrence a maximum of	\$25,000
	A maximum for any one Period of Insurance	\$120,000

Section 12 - Special Events

Special Events	A maximum for any one Insured Person per event	\$5,000
	A maximum for any one Insured Person during the Period of Insurance	\$10,000

Section 13 - Pet Care

Pet Care	A maximum for any one Period of Insurance	\$600
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Section 14 - Winter Sports Cover

Emergency Rescue Cover

Emergency Rescue	A maximum any one Insured Person	\$100,000
	A maximum for any one Period of Insurance	\$200,000

Overseas Funeral Expenses	A maximum for any one Period of Insurance	\$20,000
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Return Remains Home	A maximum for any one Period of Insurance	\$10,000
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Own Winter Sports Equipment Cover	A maximum any one Insured Person	\$2,000
	A maximum for any one Period of Insurance	\$4,000

Winter Sports Equipment Hire Cover

Winter Spots Equipment Hire & Hire Excess	A maximum any one Insured Person	\$2,000
	A maximum for any one Period of Insurance	\$4,000

Ski Pack Pre-Paid Fees Cancellation Cover	A maximum any one Insured Person	\$1,000
	A maximum for any one Period of Insurance	\$2,000

Piste Closure Cover	or any one continuous 24 hour period	\$100
	A maximum any one Insured Person	\$1,000
	A maximum for any one Period of Insurance	\$2,000

Bad Weather & Avalanche Closure Cover	A maximum any one Insured Person	\$1,000
	A maximum for any one Period of Insurance	\$2,000

Section 15 - Golf Cover

Golf Cover	A maximum for any one Period of Insurance	\$3,000
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Golf Equipment Hire	A maximum for any one 24 hour period	\$100
	A maximum for any one Period of Insurance	\$1,000

Prepaid Golf Fees	A maximum for any one 24 hour period	\$150
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Coverage Sections Sums Insured		Maximum Sum Insured
Section 16 - Business Cover		
Replacing Business documents, samples, demonstration goods, tools of trade or storage media	A maximum for any one single item	\$1,000
	A maximum for any one Period of Insurance	\$2,000
Value of business documents and stationery	A maximum for any one single item	\$1,000
	A maximum for any one Period of Insurance	\$2,000
Replacement business equipment courier expense	A maximum for any one Period of Insurance	\$500
Hiring business equipment	A maximum for any one 24 hour period	\$100
	A maximum for any one Period of Insurance	\$1,000
Loss or Theft of Business Money	A maximum for any one Insured Person	\$2,000
	A maximum for any one Period of Insurance	\$4,000

*Some benefits may have separate sub limits which are listed within the Policy Sections.

Optional Covers Table Of Benefits

The Table of Optional Benefits is a summary of the benefits that Your Policy may cover if You choose them and they are shown on Your Schedule. It is important that You read the PDS carefully with the Schedule so that You can understand all the limits, terms, conditions and exclusions.

Coverage Sections Sums Insured		Maximum Sum Insured
Section 17 - Cover While Cruising		
Medical and Evacuation cover while Cruising		
Medical and Evacuation Cover		Unlimited
Emergency Dental Expenses	A maximum any one journey for any one Insured Person	\$1,000
Overseas Funeral and Burial or cremation, or return remains to Australia or	A maximum any one insurance Period	\$25,000
	Or	Or
Australian Funeral Expense	A maximum any one insurance Period	\$5,000
Cabin Confinement	A maximum for any one 24 hour period	\$75
	A maximum for any one Period of Insurance	\$2,500
Loss of Prepaid Shore Excursion Money	A maximum any one journey for any one Insured Person	\$1,000
	A maximum any one journey per any one family	\$2,000
Loss, Damaged or Delayed Arrival of Formal Attire	A maximum any one journey for any one Insured Person	\$250
	A maximum any one journey per any one Family	\$500
	A maximum any one journey for unattended items in a motor vehicle	\$2,000
Marine Rescue Cover	A maximum any one Journey	\$500
Missed Port Cover	A maximum for each missed port for any one Insured Person	\$100
	A maximum any one Period of Insurance	\$1,000

*Some benefits may have separate sub limits which are listed within the Policy Sections.

Who Can Purchase This Policy?

Our insurance is available to travellers that:

1. Has been allocated a business class code by a financial product advisor who is part of our broker partner network; and
2. are citizens or permanent Residents of Australia or non- permanent residents who have a valid Medicare, Private Health Fund or Overseas Student Travel Insurance in Australia.

If requested, You are required to provide one or more of the following documents as evidence:

- A copy of Your passport.
- Australian residency documents.
- A birth certificate.
- A copy of valid Medicare, Private Health Fund or Overseas Student Travel Insurance.
- Any other official documents proving residency or citizenship.

We may request copies of these documents at the time that You purchase the TravelCard Leisure International Travel Insurance or We may ask at the time of Your claim. We are not obligated to pay a claim or provide assistance if such evidence cannot be supplied, if requested.

Age Limits

If You love to travel as much as We do, then You will agree that there is no age limit to travel. However:

- You must be 18 (eighteen) years of age or over at the date of applying for this insurance.
- If You are over the age of 18 (eighteen) You may purchase this Policy on behalf of a financially Dependent Child or grandchild (including, fostered or adopted) who is under 25 (twenty five) years of age at the time of the application for this insurance. The full adult premium will apply if Dependents are not travelling with parents and/or grandparents.
- If You are 85 (eighty-five) years of age and over Your cover is conditional on obtaining written confirmation from Your Registered Medical Practitioner that You are medically fit to undertake the Journey. You may be requested to provide Us with this written confirmation at the time of purchasing Your Policy and/or if You have a claim.

Policy Type

This Policy provides You with cover for Your single Journeys and must involve:

- An Overseas destination and/or
- A domestic destination of no less than 100 km from Your Home.

Activities That We Do Not Cover

There are some Activities that We do not cover, which include:

1. Any sport where You are competing professionally, part of a competition or tournament.
2. Hunting.
3. Mountaineering or rock climbing using guides, ropes, rock climbing equipment or oxygen.
4. Any Activity that includes stunts.
5. Any racing other than on foot.
6. Any Activity that is considered to be an Adventure Activity or Winter Sport unless You have purchased the optional covers.

If You are unsure whether Your Activities are covered please contact Our Customer Service Team on 1300 123 413.

Important Information

About TCA Insurance Services Pty Ltd

TCA Insurance Services Pty Ltd (ABN 76 621 476 220) is the authorised representative (AR No 1262773) of the Insurer. TCA Insurance Services Pty Ltd may also be expressed as 'We', 'Us', and 'Our'.

We are a managing general underwriter and hold a binding authority to enter into travel insurance policies on behalf of the Insurer. We issue the PDS and any policy documentation in accordance with the authority granted by the Insurer. The binding authority permits Us to issue policies, provide ongoing administration services to You and the Insured Person and to settle claims. For all of the services permitted under the binding authority We will act on behalf of the Insurer and not for You.

To find out more about Us visit Our website:
www.Hollard.com.au

Who Is the Insurer?

The Insurer is the APRA licensed The Hollard Insurance Company Pty Ltd (Hollard) ABN 78 090 584 473, holding Australian Financial Services Licence No 241436.

To find out more about the Insurer visit the website:
www.Hollard.com.au

The TravelCard

Where We agree, You can choose to receive a TravelCard (the TravelCard) which is a prepaid debit card with an initial nil value.

The TravelCard is one of the ways that We may pay certain approved claims under Section 2 Medical and Medical Evacuation Expenses, and Section 4 Luggage, Personal Effects, Travel Documents claims for Delayed or Mislaid Luggage and Money claims when You are on Your Journey and have The Travel Card with You.

If an amount is paid in relation to a claim and loaded onto the TravelCard, it may be, if We approve, used to pay certain service providers or, to withdraw the amount from an ATM, subject to terms agreed at the time of the claim.

If there is any problem with the Travelcard or You cannot access any amount paid in relation to a claim as agreed with Us, contact Us:

- Whilst travelling Overseas on +61 2 7909 2777
- Whilst travelling in Australia on 1300 123 413

The TravelCard will not be available for everyday purchases or use by You. It is not a credit card, cannot be loaded with Your own monies and is not linked to any deposit account or other product You may have.

You will not own any funds that are loaded onto the TravelCard or be entitled to any interest. Any funds loaded onto the TravelCard that are unused within 3 (three) days may be withdrawn. This will not impact Your right to claim under this insurance.

The TravelCard may be retained by You after Your insurance has expired and may be re-activated by the purchase of a new TravelCard Real Time Travel Insurance for a period of 3 years.

You can always choose not to use the TravelCard.

Use of the card is subject to the TravelCard Terms and Conditions which contain further details about the TravelCard. The TravelCard Terms and Conditions are sent with the TravelCard and You need to read and keep them in a safe place. They are also available free of charge by calling Us or at www.travelcard.com.au

The TravelCard does not form part of this Policy. We have entered into a separate agreement with PCI Holdings AG who have agreed to make The TravelCard's that have been issued to them by the issuer Wirecard Bank Limited available to Our approved customers for the limited use described above and in the TravelCard Terms and Conditions.

A TravelCard will not ever be "issued" to You and remains the property of WireCard Bank Ltd . It must be surrendered on demand and cannot be transferred.

We may change the provider of this service at any time.

Any terms and conditions of the TravelCard will only apply to the extent that they are reasonably necessary to protect Our legitimate interests.

General Advice

You should carefully read the PDS before buying this product to determine whether it is suitable for You. Any advice that is contained in this PDS is general only and does not take into account Your individual needs, objectives or financial situation or of any Insured Persons who are covered under the Policy.

Code Of Practice

The Insurer, The Hollard Insurance Company Pty Ltd, is a member of the Insurance Council of Australia and is also a signatory to the General Insurance Code of Practice (the Code). The objectives of the Code are to:

- promote better, more informed relations between insurers and their customers;
- improve consumer confidence in the general insurance industry;

- provide better mechanisms for the resolution of complaints and disputes between insurers and their customers; and
- commit insurers and the professionals they rely upon to higher standards of customer service.

TCA Insurance Services Pty Ltd and The Hollard Insurance Company Pty Ltd proudly support the Code of Practice. You can obtain a copy of the Code from the Insurance Council of Australia website at www.insurancecouncil.com.au or by calling (02) 9253 5100 or 1300 728 228.

Communication

We will communicate electronically with You or Your financial services adviser, including providing Policy documentation and notices, unless You tell Us otherwise. You will need to provide Us with the appropriate telephone numbers and current email addresses. Our communication will be effective once delivered to You or Your financial services adviser. It is important that You tell Us as soon as possible of any change in the contact details supplied by You.

Cooling Off Period

After You have purchased Your TravelCard Business Class for Employees Travel Insurance Policy, You have 21 (twenty-one) days from when Your Policy commences to consider the information in Your PDS and whether this Policy is suitable for You. This is called the Cooling Off Period. Within this time you may cancel the Policy and receive a full refund of the premium paid including taxes and fees.

You cannot cancel Your Policy within the Cooling Off Period if You have made a claim under the Policy or You or an Insured Person have commenced a Journey.

You can exercise Your Cooling Off Rights by contacting Us.

Cancellation Of Your Insurance

You may contact Us and instruct Us to cancel Your insurance as provided in general condition 6 of this Policy.

We may cancel Your Policy of insurance, where permitted by law, if You have:

- failed to comply with Your Duty of Disclosure;
- made a misrepresentation to Us prior to entering into the Policy;
- failed to comply with a provision of the Policy, which includes failure to pay the premium and all associated charges;

(d) made a fraudulent claim under this Policy or any other current Policy; or

(e) failed to notify Us of a specific act or omission as required by this Policy.

If We cancel Your Policy, We will do so by giving You written notice. We will deduct from the premium an amount to cover the period for which You have been insured by Us, and refund to You what is left.

Any policy fee or non-refundable tax included in Your premium will not be refunded when You cancel Your Policy after the conclusion of the Cooling Off Period.

Cost Of Your Insurance

The cost of Your insurance will include the amount We have calculated for underwriting the risk of Your insurance, taxes and any other government charges that may be applicable; and a policy fee. The total cost of Your insurance will be shown on Your Schedule.

In calculating Your premium, We will take a number of factors into consideration. These factors and the degree to which they affect the premium will depend on the information You give us, and the level and type of cover You choose.

The factors that may impact Your premium include:

- the duration of Your Journey;
- the countries to be visited on Your Journey; and
- any additional amounts determined by Us to cover the risk of Your insurance.

This Policy is only valid when You pay the premium and all charges; and We issue a Schedule confirming Our acceptance of Your insurance.

Financial Claims Scheme And Compensation Agreements

In the unlikely event that the Insurer were to become insolvent and could not meet its obligations under the Policy, a person entitled to claim may be entitled to payment under the Financial Claims Scheme. Access to the Scheme is subject to eligibility criteria and for more information see APRA website at www.fcs.gov.au and the APRA hotline on 1300 55 88 49.

The Hollard Insurance Company Pty Ltd is an insurance company authorised under the Insurance Act 1973 (Cth). Hollard are not subject to the Australian Financial Services Licensee Corporations Act 2001 (Cth) requirement to have compensation arrangements in place to compensate retail clients for loss or damage suffered because of breaches by the licensee or its representatives of Chapter 7 of that Act. Hollard has compensation arrangements in place that are in accordance with the Insurance Act.

If You Have A Complaint

We are committed to providing You with a superior customer experience. We will also provide the same level of care in managing Your personal information. If You are not happy with Our service, Our products or how We have handled Your personal information, contact Us directly or through Your financial services adviser so that We can resolve the matter efficiently and fairly.

Step 1 Contact Us – Internal Disputes Resolution Stage 1

If We are unable to resolve Your issue or You are dissatisfied with the response, You can contact the Complaints Manager using the following details:

- Telephone: 1300 123 413
- Email: complaints@travelcard.com.au

By providing as much information as possible regarding Your complaint at this initial contact stage, We can ensure that We have every opportunity to resolve the matter swiftly. We will take Your complaint seriously.

You will receive an acknowledgement of the complaint lodgment within 1 (one) working day, and We will confirm within 5 (five) working days if We require any further information.

We will endeavour to resolve Your complaint within 15 (fifteen) working days of notification of the complaint, providing that We have received all of the necessary information from You.

If We cannot meet that timeframe, either because We require further information, assessment or investigation is required, We will advise how long We expect this to take. We will also be in contact with You, at a minimum, every 10 (ten) working days throughout the complaint process.

Step 2 Contact Us – Internal Disputes Resolution Stage 2

If You are not satisfied with the Stage 1 response You have the opportunity to request that the complaint be independently reviewed by the Internal Disputes Resolution Committee who have the full authority to deal with the complaint. The Internal Disputes Resolution Committee will be guided by the principles of good faith, equity and merit in the consideration of the complaint.

Step 3 Contact the Financial Ombudsman Service – External Disputes Resolution

In the unlikely event that We have not resolved the matter to Your satisfaction or Your complaint has not been resolved in 45 (forty-five) calendar days, You may contact the Financial Ombudsman Service (FOS). FOS

is a national scheme for insureds which is free of charge to access and is aimed at resolving disputes between an Insured and their Insurer.

FOS decisions are binding on Us (up to specified jurisdictional limits). FOS decisions are not binding on You and You have the right to seek further legal assistance.

To contact FOS:

- Mail: GPO Box 3 Melbourne VIC 3001 Australia
- Telephone: 1800 367 287
- Fax: (03) 9613 6399
- Website: www.fos.org.au
- Email: info@fos.org.au

Managing Your Privacy

We collect Your personal information, so that We can determine whether We will offer You a Policy. We also provide claims handling services, which may involve the collection of sensitive information, as well as other policy management services. It is Your decision whether to provide Us with Your personal information but without it, We may not be able to provide You with Our products and services. If You provide Us with personal information about another person, You must only do so with their consent and You agree to make them aware of this privacy notice.

We may also use the information that We collect to improve Our products and services, conduct research, and offer products and services that might be of interest to You.

We may share Your personal information with third parties for underwriting, claims, setting up and administering the TravelCard and policy management services, or to enable them to offer You products and services provided by them. These parties may include Our Insurers and Reinsurers, Your Broker and those organisations We rely on, to provide Our products and services. Disclosure may also be made to government or regulatory bodies, or as required by law.

If You do not want to receive offers from Us or third parties, please let Our team know.

We may need to disclose information to persons located Overseas (including to Israel and the European Union), given the nature of Our services.

Our Privacy Policy has more details, including:

- Where and from whom We collect personal information
- Where We store Your personal information
- How We use and access Your personal information
- How to make a complaint

By providing Us with Your personal information, or other people's that You are authorised to share, You provide Us with consent for its uses and disclosures, until We are told otherwise.

If You wish to withdraw any of these consents, including for things such as receiving information on products and offers, please let Us know.

To get a free copy of Our Privacy Policy, please visit Our website or ask Our helpful team for more details.

Our Contract With You

Your Policy is a contract between You and Us.

When We enter into the Policy with You, We provide cover to those persons within the class of persons agreed between Us and You and shown on Your Schedule who become Insured Persons for the purpose of this insurance.

Insured Persons do not enter into any agreement with us, for example they have no rights to cancel or vary the Policy. The Insured Persons' interests are included by reason of the provisions of the Insurance Contracts Act 1984 (Cth) and they must observe the requirements, terms and conditions of the Policy to receive the benefits We undertake to provide.

We do not provide any notices or give advice in relation to the Policy to Insured Persons or take into account any Insured Person's particular objectives, financial situation or needs. Anyone wishing to access the insurance covers under the Policy as an Insured Person should do so through You and, if requiring financial product advice to ensure that the cover is appropriate to their needs, they should obtain this advice from a person who is licensed to do so.

When Does Cover Under The Policy Begin And End?

Cover commences from the inception date of cover shown on Your Schedule that We issue confirming Our acceptance of Your insurance and continues for the Period of Insurance shown on Your Schedule.

Cover for cancellation fees and lost deposits will begin from the time these fees and deposits are paid within the Period of Insurance and cover for all other Policy Sections begins on the date when the Insured Person commences their Journey.

Unless Injury or Sickness is suffered during the Period of Insurance triggering payment of a benefit or on-going compensation to an Insured Person, their access to cover will end when:

(a) the Period of Insurance expires, or the Policy otherwise ends earlier (e.g. cancellation); or

(b) the person no longer falls within the definition of Insured Person (i.e. You notify Us in writing that the person no longer falls within the class of persons agreed with You and shown on Your Schedule).

Summary Of Insurance

The following is a **limited summary** of the main covers available under the Policy for You or any Insured Person while undertaking Leisure Travel. It does not form part of the Policy and cannot be relied on as a full description of the cover provided.

Please refer to the relevant Sections of the Policy and the Schedule for full benefit details and applicable terms, limitations, conditions and exclusions.

The Policy also defines certain terms used in this summary, either under Words With Special Meanings (i.e. general definitions) or separately shown in specific Sections where applicable only to those Sections.

Section 1 – TravelCard 24/7 Global Assistance

We have the medical expertise to help should You or the Insured Person suffer an Injury or Sickness during Your Journey whilst Overseas. We can also organise repatriation back to Australia if it is deemed medically necessary, or when there is a serious illness or death of a Close Relative at home or need for crisis consultant management services. We can provide You with security and travel alerts whilst You are travelling.

Section 2 – Medical And Medical Evacuation Expenses

We will pay You or the Insured Person or their estate for certain medical, evacuation and ongoing Medical Expenses if Your or an Insured Person suffer an Injury or Sickness whilst on their Journey, where such expenses are not otherwise recoverable from any other party and are not expenses which We are prohibited from paying by Health Legislation of the country where the treatment was received.

Section 3 – Loss of Deposits And Additional Expenses

We will pay the non-refundable unused portion of travel and accommodation expenses paid in advance by You or the Insured Person due to:

- (a) the unexpected death, Injury or Sickness of an Insured Person while on a Journey;
- (b) the unexpected death, Injury or Sickness of the Insured Person's Relative, or travelling companion; or
- (c) any other unforeseen circumstances not otherwise excluded by the Policy occurring outside the control of You or of the Insured Person.

Section 3 also extends to provide a range of additional covers as specified in the Policy.

Section 4 – Luggage, Personal Effects And Travel Documents

We will reimburse You and/or an Insured Person for loss of, theft of or damage to certain items of accompanied luggage, personal effects, business equipment supplied by an employer for personal and business use, Electronic Equipment, or travel documents in specified circumstances whilst undertaking Leisure Travel.

We will also reimburse You and/or the Insured Person for the essential replacement of clothing and toiletries in instances where baggage is delayed, misdirected or temporarily mislaid by the transport carrier for more than 12 (twelve) consecutive hours.

Section 5 – Personal Accidents

We will pay lump sum amounts for death, Permanent Disability or for loss of income in the event of You or an Insured Person suffering Injury while undertaking Leisure Travel.

Section 6 – Missed or Delayed Transport Connection

We provide cover against the extra costs of alternative scheduled transportation, necessarily incurred when the Insured Person(s) are travelling to attend a scheduled meeting or conference when, due to unforeseen circumstances outside their control, they miss a scheduled transport connection and are unable to arrive at their destination on time and the meeting or conference cannot be delayed.

We will also pay the reasonable additional travel, accommodation and meal expenses resulting from delay where an Insured Person is denied boarding on a confirmed scheduled flight due to overbooking by the carrier where the carrier does not provide alternative transport within 8 (eight) hours of the original scheduled departure time.

We will not pay any amounts that are recoverable from the original carrier.

Section 7 – Identity Theft

We will pay Your or the Insured Person's legal and court costs incurred in defending any suit by a creditor or credit agency and/or removing any associated civil or criminal judgements arising as a result of the theft of their identity. We also cover credit card fraud and the cost of challenging the accuracy of information about You or an Insured Person held in the records of consumer credit bureaux.

Section 8 – Rental Vehicle Excess Cover

We reimburse You or the Insured Person for the excess applicable under the insurance policy covering a Rental Vehicle or a personal vehicle hired or used by the Insured Person for Leisure Travel, which either You or the Insured Person is liable to pay because the vehicle is involved in a collision or is stolen or damaged during the period of hire.

Section 9 – Political Risk, Natural Disaster Evacuation Expenses And Hijack

We cover the expense necessarily and reasonably incurred to relocate the Insured Person from any country they are visiting while undertaking Leisure Travel, to the nearest place of safety, or to return them to Australia in consequence of political risk to them, or the occurrence of a major Natural Disaster. No cover is provided if You or the Insured Person has entered the country against the advice of any official travel advisory service or by Us, or is acting in violation of the laws or contrary to the advice of the country concerned.

We also provide cover where public transport in which You or an Insured Person is travelling while undertaking Leisure Travel is hijacked and they are forcibly detained for more than 12 (twelve) hours.

Section 10 – Personal Liability

We indemnify the You and Insured Persons under Part A against certain damages they become personally legally liable to pay as compensation in respect of either Personal Injury to other persons or Property Damage resulting from an occurrence happening whilst they are engaged in Leisure Travel. We also pay legal defence costs and expenses incurred with Our consent.

We do not cover claims under this Policy relating to the conduct of any business or the provision of professional advice or services.

Under Part B We also provide assistance with Legal Costs necessarily incurred by You or an Insured Person as a result of false arrest or wrongful detention whilst undertaking Leisure Travel.

Section 11 – Search & Rescue Expenses

We pay the reasonable costs incurred by a recognised rescue provider or the police authorities, if, whilst undertaking Leisure Travel outside their Country of Residence, You or an Insured Person are reported as missing and it becomes necessary for the rescue provider or police authorities to instigate a search and rescue operation.

Section 12 – Special Events

We pay for the reasonable additional cost of using alternative public transport to arrive at Your destination on time, if due to any unforeseeable circumstances outside Your control, Your Journey would otherwise be delayed resulting in You being unable to arrive in time to attend a wedding, funeral, pre-paid conference, wedding anniversary or concert or ticketed sporting event, which cannot be delayed due to Your late arrival.

Section 13 – Pet Care

We will pay the reasonable cost of extra kennel or cattery fees for Your pets, or for the services of a pet sitter, if Your final inward Journey Home by aircraft or sea vessel is delayed for more than 12 (twelve) hours due to poor weather conditions, a strike, industrial action or mechanical breakdown.

Section 14 – Winter Sports

We will pay the reasonable cost for the Participation in winter sports activities and provides cover for a range of activities including theft or your winter sports equipment, bad weather cover and pre-paid cancellation fees.

Section 15 – Golf Cover

We will pay the reasonable costs if due to Sickness You are unable to use prepaid lessons or your green fees.

Section 16 – Business Cover

We will pay the reasonable costs if You have taken Your business equipment or documents with You on Your Journey the necessary costs for of replacing, restoring or repairing.

Section 17 – Cover While Cruising

An optional Cover We provide a range of covers unique to cruising to indemnify You or an Insured Person against loss or for the payment of certain specified costs and expenses incurred while travelling as a passenger on a cruise vessel or ship.

Policy Wording

What We Do Not Cover Under This Policy

We will not pay claims under any Section of this Policy arising directly or indirectly from or in connection with:

1. War, civil war, invasion, insurrection, revolution, use of military power or usurpation of government or military power.

This exclusion 1 shall not apply to any claim where You or the Insured Person, while correctly observing the travel advice or warnings provided by Us or by any government or other official body regarding travel in any particular country, is unexpectedly caught up in an outbreak of insurrection, war, civil unrest, political unrest or hostilities, unless such occurrence would be foreseeable to a reasonable person before You or the Insured Person entered the country.
2. Air travel, except as a passenger in a properly licensed aircraft.
3. Intentional self-inflicted Injury or suicide.
4. From the effect of or Chronic use of alcohol or drugs or the transmission of any sexually transmittable disease or virus, other than HIV virus transmitted from receiving infected blood while undergoing medical treatment or as an innocent party to a needle stick event (for example criminal violence or coming into contact with an infected needle in circumstances not involving the taking of drugs).
5. Any activities that we do not cover:
 - (a) Any sport where You are competing professionally, part of a competition or tournament.
 - (b) Hunting.
 - (c) Mountaineering or rock climbing using guides, ropes, rock climbing equipment or oxygen.
 - (d) Any Activity that includes stunts.
 - (e) Any racing other than on foot.
 - (f) Any Cover while Cruising unless You have purchased the optional cover.
6. Any criminal or intentional illegal act of You or an Insured Person.
7. Providing or being deemed to provide cover, or be liable to pay any claim or provide any benefit hereunder, to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose Us or Our parent company or its ultimate controlling entity or any reinsurers, to the extent that such cover, claim or service would violate any applicable trade or economic sanctions, law or regulation of any country.
8. Consequential loss of any kind including, but not limited to, loss of enjoyment or any financial loss not specifically covered in the Policy.
9. Directly or indirectly arising from or in connection with any nuclear reaction or contamination, ionising rays or radioactivity.
10. Directly or indirectly arising from, related to or associated with an actual or likely or threat of an Epidemic or Pandemic. Refer to www.who.int and www.smarttraveller.gov.au for further information on Epidemics and Pandemics.
11. Arising directly or indirectly from You having elective medical or dental treatment or surgery or a cosmetic procedure or body modification (including tattoos and piercings) during the Journey.
12. For any Goods and Services Tax (GST) liability or any fine, charge or penalty You are liable for because of a failure to fully disclose to Us Your input tax credit entitlement for the Amount Payable for Your Policy.
13. Arising from the use of a two-wheeled or three-wheeled motor vehicle unless You:
 - (a) as the driver and any passenger are wearing a crash helmet (this is irrespective of the law in the country You are visiting); and
 - (b) as the driver:
 - i. hold an appropriate driving licence for the country You are visiting; and
 - ii. if using a Motorcycle rated 125cc or higher, You hold a current and valid licence required for driving an equivalent rated Motorcycle in Australia.
14. Involving You travelling (during the Journey) in International waters in a private sailing vessel or privately registered vessel.
15. Any claim or loss where You or an Insured Person have a claim under another Section of the Policy for the same claim or loss.

General Conditions Applying to All Sections

Any failure by You or an Insured Person to observe and fulfil the General Conditions of the Policy will be in breach of Our contract with You and may affect Your entitlements or the entitlements of the Insured Person under the Policy.

1. Age Limit

This Policy covers any event which happens to You or an Insured Person while on a Journey. However, cover for any person 85 (eighty-five) years of age and over is conditional upon them providing Us with written confirmation from their Doctor that they are medically fit to undertake the proposed Journey.

2. Claims

When an event happens during the Period of Insurance that is likely to result in a claim under Your Policy, You and/or the Insured Person must:

- (a) Contact Our TravelCard 24/7 Global Assistance Customer Service Officer on: 1300 123 413 for emergency assistance as soon as practicable;
- (b) take all reasonable precautions to prevent further loss, damage, Injury, Sickness or liability;
- (c) take the names and addresses of witnesses to the event including details of any third party who may be responsible for the event, occurrence or circumstance;
- (d) report to the police or other relevant authority, within 24 (twenty-four) hours of discovery, details of any Injury, damage, property lost, stolen or maliciously damaged;
- (e) report the matter to the carrier providing transportation. We may later ask for a copy of their related report;
- (f) give notice of the claim to Us within 30 (thirty) days or as soon as reasonably practicable after the date of the occurrence, event or circumstance;
- (g) We may at Our own expense have any Insured Person who is the subject of a claim under the Policy, medically examined from time to time;
- (h) complete a claim form as and when required by Us and when requested, provide proof of ownership, receipts, medical reports and any other information We require in support of the claim; and
- (i) supply Us with all information and assistance as We may reasonably require.

For any Injury and Sickness claims it will be at Our discretion whether We evacuate or repatriate an Insured Person based upon the medical necessity which will be derived from advice of the attending Medical Practitioner or our medical advisor. Based on that advice, we will determine the most appropriate mode of transportation, evacuation and/or repatriation destination.

For loss or damage to property claims, We will at Our Discretion choose to do one of the following:

- arrange to repair Your property to the same condition prior to the loss;
- pay You the reasonable costs of such repairing up to but not exceeding the cost of replacing Your property; or
- arrange or pay for its replacement with similar property.

For any legal liability claims, We will determine who was solely at fault or contributed to the cause as part of the process of validating Your claim. It will be at Our discretion how We manage Your claim.

To ensure that We can expedite the payment of Your approved claim under any Section of the Policy, We may pay the amount of the claim directly to:

- a third-party provider of services; or
 - the TravelCard; or
 - You, in reimbursement of Your loss.
-

2. Claims (cont.)

Any failure to furnish Us with notice of an event, occurrence or circumstance as required by this Policy will not invalidate any claim, but We may reduce Our liability under the Policy to the extent to which We have suffered any prejudice due to such failure or delay.

If You or the Insured Person should fail to comply with this condition 2, We may not be able to process the claim.

3. Proof of Loss and Physical Examination

After We receive notice of a claim We will provide Our usual claim form for completion or You may be able to complete it with our claims team over the telephone on 1300 123 413. You and an Insured Person must provide all evidence required by Us in a timely manner at the expense of You or the Insured Person and in such form and nature as We may require. We may at Our own discretion and expense conduct any medical examination or arrange for an autopsy to be carried out unless it is illegal to do so.

4. Compliance

You and the Insured Person must follow Our advice and instructions and those of Our TravelCard 24/7 Global Assistance Customer Service Officer. Failure to do so may result in Our refusal to pay part or all of Your claim.

5. Defence, Settlement of Claims and Subrogation

We have the right to commence or take over the conduct of legal proceedings in Your and/or the Insured Person's name in the defence or settlement of any claim under Section 10 of this Policy, even if the action is groundless, false or fraudulent.

We will investigate, conduct, negotiate and settle any claim under the Policy or related legal action as We see fit.

You and the Insured Person must not admit liability to any third party if an event or incident occurs which is likely to result in someone claiming against You or the Insured Person, nor make any admission of guilt or promise or offer of payment of any claim by a third party, unless We first agree in writing.

We also have the right under Section 11 and any other Section of this Policy to sue or prosecute any other party, excluding a party specified in Sections 65 and 66 of the Insurance Contracts Act 1984 (Cth), in Your name or in the name of the Insured Person, exercising Our right of subrogation to recover any claim monies paid by Us for which such party is legally responsible to You or the Insured Person at law.

You and the Insured Person must cooperate with Us and Our solicitors in executing and delivering instructions and papers and taking whatever action or assistance is reasonably required by Us in relation to all of the above matters.

You and the Insured Person must not take any action that would prejudice Our position in the conduct of any claim or recovery action.

6. Cancellation**Cancellation by You**

This Policy may be cancelled by You at any time by giving Us written notice, in which case We will retain either the proportion of the premium calculated for the period the Policy was in force or the premium applicable to Journeys undertaken in the current Period of Insurance up to the date of cancellation, whichever amount is the greater.

Any policy fee or non-refundable charge included in calculating the cost of Your Policy will not be refunded when You cancel Your Policy after the conclusion of the cooling off period.

Cancellation by Us

This Policy may be cancelled by Us if You or the Insured Person are in breach of any of the Policy terms or conditions or in accordance with Sections 59 and 60 of the Insurance Contracts Act 1984 (Cth), in which case We will refund the proportion of the premium for the unexpired Period of Insurance.

7. Currency

All amounts shown are in Australian dollars. If expenses are incurred in a foreign currency, then the rate of currency exchange used to calculate the amount payable will be the rate at the time of incurring the expense.

8. Our Limits of Liability	Our maximum liability for claims under each Policy Section will not exceed the Maximum Sum Insured shown on Your Schedule for all claims arising out of any one occurrence, event or series of related events. However, where the Policy refers to the Maximum Sum Insured being an annual aggregate limit, this amount is the most We will pay in any one Period of Insurance for a specific circumstance, event or benefit covered by the Policy, regardless of the number of occurrences giving rise to claims.
9. Proper Law and Jurisdiction	This Policy is governed by the laws of New South Wales and any dispute or action regarding the Policy or its coverage will be subject to the exclusive jurisdiction of any competent court in Australia.
10. Automatic Extension of the Period of Insurance	We will automatically extend the Period of Insurance for up to 3 (three) calendar months from the date of Your or an Insured Person's expected return to their Country of Residence in Australia if such return is deferred due to delay of transport or that persons inability to travel following an Injury or Sickness for which a claim is payable under this Policy.
11. Observance of Official Travel Warning and Directions	<p>You and any Insured Person must observe Government or other official travel warnings for safe travel in Overseas countries when deciding travel arrangements. Any decision by You and/or the Insured Person to ignore any such advice or warning and to undertake a Journey without Our approval in such Overseas countries will be deemed a voluntary assumption of risk by You and the Insured Person and subject to Section 54 (2) of the Insurance Contracts Act 1984 (Cth), no indemnity will be available to You or the Insured Person under this Policy for the events otherwise covered by this Policy.</p> <p>Information regarding safe travel is available at www.smartraveller.gov.au.</p>
12. Fraudulent Claims	If any claim is in any respect fraudulent, or if any fraudulent means or devices are used by You or the Insured Person or anyone acting on behalf of either of you, then any right to obtain any benefit under this Policy will be forfeited and, if applicable, We will recover all monies paid prior to Our discovery of the fraud.
13. Claim Offset	<p>Except for benefits payable under 'Section 5 - Personal Accident, no compensation is payable under this Policy for any loss or event or liability which is covered under any other insurance policy, health or medical scheme or Act of Parliament or is payable by any other source.</p> <p>We will however, pay the difference between what is payable under the other insurance policy, health or medical scheme or Act of Parliament or such other source and what You or the Insured Person would be otherwise entitled to recover under this Policy, where permissible under Law.</p>
14. Tax or Imposts	Where We are, or believe We will become, liable for any tax or other imposts levied by any Commonwealth or State government, authority or body in connection with this Policy, We may reduce, vary or otherwise adjust any amounts (including but not limited to premiums, charges and benefits) under this Policy in the manner and to the extent We determine to be appropriate to take account of such tax or impost.
15. Renewal	This Policy has been arranged for a fixed term and is not renewable.

Policy

We now set out what We Cover and what We Do Not Cover under each Section of the Policy in respect of any event or circumstance occurring during the Period of Insurance while You and an Insured Person are on a Journey.

You and the Insured Person must comply with the General Conditions Applying To All Sections of the Policy and any specific conditions shown in individual Sections which have particular application only to those Sections. If You or an Insured Person do not comply with all Policy conditions, We may decline the claim.

In addition to advice about what 'We Do Not Cover' in each Section, Your Policy is subject to a number of general exclusions that apply to the whole Policy. These are listed under 'What We Do Not Cover Under This Policy' on pages 19 and specify circumstances where cover is excluded.

The cover We provide under each Section is subject to the terms, conditions, provisions and limitations set out in the Policy and/or shown on Your Schedule which We give to You when confirming Our acceptance of Your insurance, subject to Your payment of the premium We require.

Our total limits of liability for loss arising from insured events are shown on Your Schedule.

Section 1 – TravelCard 24/7 Global Assistance

We have expertise to help should You suffer an Illness, Sickness or Injury during Your Journey and can organise repatriation back to Australia if it is deemed medically necessary, or when there is a serious illness or death of a Close Relative at Home or need for security assistance.

In the event that You need assistance simply call:

- Whilst Overseas + 61 7909 2777
- Whilst in Australia 1300 123 413.

The service operates 24 hours a day, 365 days of the year. You will need to provide Us with Your Policy number and a telephone number where We can reach You. If You are having difficulty getting through please email claims@travelcard.com.au

You must contact TravelCard as soon as practicable and prior to any inpatient treatment or before any arrangements are made for Your repatriation or curtailment back to Australia.

If You are admitted to Hospital We will arrange payment for any Medical Expenses that are covered.

Private medical treatment is not covered unless specifically authorised by Us. If You are travelling to a country with a Reciprocal Health Care Agreement within Australia You must make the treating physician aware that You wish to be treated under this agreement.

TravelCard Medical Assistance

The Insured Person can access assistance whilst they are on their Journey from Our team of medical specialists who have access to an Our international network. This assistance will include:

- Access to qualified Medical Practitioners for emergency advice or assistance.
- Helping You locate a suitable medical facility locally.
- Payment of agreed claims to hospitals, clinics and other medical facilities.
- Payment for required medication agreed by TravelCard.
- Liaison between You, the treating medical facility and Our medical experts.
- Emergency evacuation to Australia where We deem it to be medically necessary.

TravelCard Travel Advice & Assistance

The Insured Person access assistance before they commence their Journey from Our team of travel specialists who have access to Our international network. This assistance will include information about the TravelCard claim payment processes, how to use the Travelcard, pre-travel medical advice.

The Insured Person can access assistance whilst they are on their Journey from Our team of travel specialists who have access to Our international network. This assistance will include:

- Referral service to Legal support.
- Guidance to the locations of the Australian Embassies and Consulates.
- Assistance in replacing Your passports and travel documents.
- Assistance in cancelling lost and stolen credit cards.
- Assistance in tracking delayed luggage.
- Security alerts, country intelligence, travel alerts and threat forecasts from RiskMonitor Traveller.

We have partnered with PassportCard Group, Global Medical Network Specialist Group including air ambulances and the crisis risk management assistance company Drum Cussac Group Ltd so that We can provide you with information to help You prepare for Your Journey and to assist You to return home safely.

Contact should be made with a Customer Service Officer at TravelCard 24/7 Global Assistance to activate these services.

Section 2 – Medical And Medical Evacuation Expenses

Claims under this Section 2 for You or the Insured Person must be reported to TravelCard Real Time Insurance 24/7 Global Assistance. A Customer Service Officer will record the details of the circumstance or event and will arrange appropriate referrals where necessary for medical treatment. For outpatient treatment and Doctor visits covered by this Policy, We will either reimburse the agreed expenses or pay them direct to the provider.

Limits Applicable To Section 2

Our liability for claims under this Section is limited to the amounts stated in the tables below, subject to the Maximum Sum Insured shown on Your Schedule for this Section 2 Medical And Medical Evacuation Expenses.

What We Cover

1. Overseas Medical

We Cover

All Reasonable costs necessarily incurred outside of Australia for:

- (a) Injury or Sickness resulting in hospital, surgical or other diagnostic or remedial treatment given or prescribed by a registered and legally qualified Medical Practitioner;
- (b) emergency optical treatment provided by a registered and legally qualified Medical Practitioner or optician; and
- (c) emergency dental treatment provided by a registered and legally qualified dentist for the relief or management of dental pain. No cover is provided for normal maintenance of dental health or where the dental pain is the result of poor dental hygiene.

We Do Not Cover

Medical Expenses associated with routine visits to any registered Medical Practitioner or optician or dentist in the management of the Insured Person's health or wellbeing.

2. Ongoing Medical Expenses

We Cover

All Reasonable costs necessarily incurred by the You or an Insured Person for ongoing Medical Expenses incurred in Australia for an Injury, Sickness, dental or optical condition sustained in the Period of Insurance and first treated during a Journey outside of Australia.

We Do Not Cover

Medical Expenses which We are prohibited by law from paying under relevant Health Legislation in Australia.

3. Overseas Medical Evacuation Expenses

We Cover

- (a) The emergency transportation services for the Insured Person. The Overseas Medical Evacuation Expenses include the costs of the medical evacuation service, including those of the necessary accompanying medical staff, for necessary emergency air, land or water transportation:
 - i. to move the Insured Person to another location to obtain necessary medical treatment; or
 - ii. to repatriate the Insured Person to Australia;
 - iii. where an Insured Person has suffered Injury or Sickness for which there is an entitlement to a payment under Benefit 1 'Overseas Medical Expenses'.
- (b) The Reasonable transport and/or accommodation expenses incurred by:
 - i. the Insured Person's Spouse and/or Dependent Children
 - ii. the Insured Persons travelling companion

who upon the advice of a Doctor or Medical Practitioner are required to travel with or remain with the Insured Person who has sustained an Injury or Sickness covered by this Policy whilst on a Journey during the Period of Insurance and is admitted as an inpatient of a hospital which is more than 100 (one hundred) kilometres from the Insured Person's normal place of residence.

4. Repatriation of Mortal Remains

We Cover

Repatriation of mortal remains/burial expenses

The reasonable costs incurred following the death of any person insured by this Policy resulting from an event covered by this Policy:

- (a) to transport the that person's body or ashes and or personal effects back to a place nominated by the legal representative of the person's estate;
- (b) for funeral burial or cremation and associated expenses; and/or
- (c) for one Close Relative approved by Us to travel to, remain with or Accompany the person's body or ashes back to a place nominated by the legal representative of the person's estate.

5. Hospitalisation Cash Benefits

We Cover

(a) Inpatient Cash Benefit of;

\$400 for each completed 24 (twenty-four) hour period during which You or an Insured Person is hospitalised Overseas as an inpatient due to Injury or Sickness, up to a maximum of 25 (twenty-five) days.

(b) Inpatient Coma Benefit of;

\$300 for each completed 24 (twenty-four) hour period during which You or an Insured Person is hospitalised Overseas as an inpatient due to a Coma or being placed in a Coma while under medical treatment, up to a maximum of 10 (ten) weeks.

For the purpose of this cover, 'Coma' means being in a prolonged state of deep unconsciousness due to an Injury or Sickness.

We Do Not Cover

- (a) More than \$10,000 for benefit 5(a) in respect of the same Injury or Sickness.
- (b) More than \$21,000 for benefit 5(b) in respect of the same Injury or Sickness.
- (c) Cumulative benefits. No amount is payable under (a) Inpatient Cash Benefit where a benefit is payable under (b) Inpatient Coma Benefit.

What We Do Not Cover - Additional Exclusions Applicable to Section 2

We will not pay:

1. Expenses recoverable by You or the Insured Person from a third party responsible at law for the Insured Person's death, Injury or Sickness.
2. Expenses We are prohibited from paying by any relevant Health Legislation.
3. Expenses incurred by You or the Insured Person if travelling against medical advice or to seek medical attention or advice.
4. Expenses incurred by You or the Insured Person if travelling with a terminal condition diagnosed prior to travel or travelling when he or she is knowingly unfit to do so.
5. Expenses incurred for continuing treatment or medication commenced or prescribed prior to the commencement date of the Journey, which You or the Insured Person were advised to continue whilst travelling.
6. Expenses incurred more than 24 (twenty-four) calendar months after the date of Injury or when the Sickness first manifested.
7. Where expenses are recoverable by You from any other source, such as workers compensation or any other statutory scheme or Medicare or Private Health Insurance.

Special Conditions Applicable to Section 2

1. Failure to observe the requirements of these special conditions may affect claim entitlements.
 - (a) Any decision regarding the location of the place for medical treatment and how to move the Injured or Sick Insured Person will be made by Us based on the medical advice received and in the best interests of the person insured.
 - (b) We will use the return ticket of the person afflicted by Injury or Sickness towards Our costs if We return them to Australia.

Section 3 – Loss Of Deposits And Additional Expenses

Claims under this Section 3 for You or the Insured Person must be reported to TravelCard Real Time Insurance 24/7 Global Assistance. A Customer Care Officer will record the details of the circumstances and provide assistance with the resolution of any claim.

Limits Applicable To Section 3

Our liability for claims under this Section is limited to the amounts stated in the tables below, subject to the Maximum Sum Insured shown on Your Schedule for this Section 3 Loss Of Deposits And Additional Expenses.

What We Cover

1. Loss Of Deposits

We Cover

The non-refundable unused portion of travel or accommodation arrangements paid for in advance by You or the Insured Person following necessary cancellation, alteration or incompleteness of the Journey due to:

- (a) the unexpected death, Injury or Sickness of You or an Insured Person;
- (b) the unexpected death or Serious Injury or Serious Sickness of:
 - Your or an Insured Person's Relative;
 - a close business associate; or
- (c) any other unforeseen circumstances occurring outside the control of You or the Insured Person unless specifically excluded elsewhere in this Policy.

We Do Not Cover

- (a) Loss or expense from any change of plans, or disinclination on the part of the Insured Person or of any other person to undertake the Journey.

2. Additional Cancellation, Curtailment And Interruption Expenses

We Cover

The expenses reasonably and necessarily incurred in addition to those already budgeted for or likely to be incurred, less any refund on unused prepaid travel and accommodation arrangements, due to:

- (a) You and or an Insured Person suffering an Injury or Sickness during the Journey;
- (b) You and or the Insured Person having to return to Australia or place of departure within Australia during the Journey due to the unexpected death or Serious Injury or Serious Sickness of:
 - a Relative;
 - a close business associate or
- (c) any other unforeseen circumstances occurring during travel and outside the control of You or of the Insured Person, unless specifically excluded elsewhere in this Policy.

We may choose to reimburse You or the Insured Person or pay direct to the provider.

We Do Not Cover

- (a) Loss or expense from any change of plans, or disinclination on the part of the Insured Person or of any other person to undertake the Journey.
- (b) Any additional expenses resulting from cancellation, delay or rescheduling where the expense has been recovered from the Carrier.
- (c) Travel agent cancellation fees for more than the lesser of \$500 or 15% of the total Journey cost.

3. Frequent Flyer Points

We Cover

We reimburse You or the Insured Person the value of frequent flyer or similar air points lost following cancellation of their airline ticket where the airline ticket was purchased using frequent flyer or similar air points.

Our payment will be calculated as follows:

- (a) where no refund of points is available from the airline, We will pay the cost of the equivalent class air ticket on the quoted retail price at the time the ticket was issued; or
- (b) where refund of a portion only of the value of the points is available from the airline, We will refund the difference between cost of the equivalent class air ticket based on the quoted retail price at the time the ticket was issued and the value of the portion of Your or the Insured Person's points refunded by the airline.

We Do Not Cover

- (a) Loss of frequent flyer, or similar air points unless the cancellation arises from an event covered by this Policy.
- (b) Loss of frequent flyer, or similar air points recoverable from any other source.

What We Do Not Cover – Additional Exclusions Applicable To Section 3

We do not cover claims for loss or expenses arising directly or indirectly from or in connection with:

1. The cancellation, curtailment or diversion of scheduled public transport services, including by reason of strikes or other industrial action, if there had been media warning before the date the particular Journey was booked that such events were likely to occur.
2. The inability of any tour operator or wholesaler to complete arrangements for any tour due to a deficiency in the required number of persons to commence any tour or Journey. This exclusion does not apply in relation to pre-paid transportation and accommodation arrangements purchased separately to get to and/or from an Insured Person's destination.
3. A terminal condition suffered by You or the by an Insured Person, diagnosed prior to the inception date of the Period of Insurance shown on Your Schedule.
4. Travel by any Insured Person against medical advice, or to seek medical attention or advice, or when any Insured Person is unfit to travel.

Section 4 – Luggage, Personal Effects And Travel Documents

Claims under this Section 4 for You or the Insured Person must be reported to the TravelCard Real Time Insurance 24/7 Global Assistance as soon as practicable. A Customer Service Officer will record the details of the circumstances and provide assistance with the resolution of any claim.

Limits Applicable To Section 4

Our liability for claims under this Section is limited to the amounts stated in the tables below, subject to the Maximum Sum Insured shown on Your Schedule for this Section 4 Luggage, Personal Effects And Travel Documents.

What We Cover

1. Luggage, Personal Effects, Portable Business Equipment and Documents

We Cover

- (a) The cost of replacing Your or the Insured Person's accompanied luggage, personal effects, portable business equipment supplied for personal use (including computers and mobile phones) and Electronic Equipment, which is accidentally lost or damaged during a Journey.
- (b) At Our discretion, We will repair or replace Your above property, or pay the damage and loss in cash.
- (c) Where any of the above property is damaged, if it is economical to do so, We will pay the cost of repairing the item to the same condition as when new.
- (d) Where damage is occasioned to a business laptop, computer hard drive or any external drive, We will pay the expenses incurred for the services of an IT professional to recover data on the damaged drive.

Cover commences when You depart from Your place of residence in Australia during the Period of Insurance to commence Your Journey and continues until the expiration of the Period of Insurance or Your return to Your place of residence in Australia at the end of Your Journey, which ever first happens.

We Do Not Cover

- (a) Amounts payable under contract for the purchase or rental of a mobile phone.
- (b) More than the Maximum Sum Insured shown on Your Schedule.

2. Delayed or Mislaid Luggage

We Cover

If during Your Journey any items of Your Luggage and Personal Effects are delayed, misdirected or misplaced by the Carrier

- (a) After You have lodged a Property Incident Report (PIR) with the Carrier We will immediately pay You \$150 per Insured Person up to \$600 for immediate purchase of essential items of clothing and other personal items.
- (b) After more than 12 (twelve) hours We will reimburse You for the Reasonable purchase of additional essential items of clothing or other personal items. The maximum We will pay in total for all claims under this Section is \$2,000.

Claims must be supported by receipts for the replacement items that You or the Insured Person needed to purchase.

We Do Not Cover

- (a) Claims for mislaid luggage unless supported by written confirmation from the Carrier responsible.
- (b) More than the Maximum Sum Insured shown on Your Schedule.

3. Travel Documents

We Cover

The non-recoverable cost of replacing the Your or an Insured Person's travel documents, credit cards or traveller's cheques lost or damaged during the Journey.

4. Credit Card Fraud

We Cover

The amount that You or the Insured Person is legally responsible to pay arising out of the unauthorised use of Your or the Insured Person's travel documents, credit cards or traveller's cheques stolen or lost while they are on the Journey.

We Do Not Cover

- (a) The unauthorised use of travel documents, credit cards or traveller's cheques by You, an Insured Person, a Close Relative or travelling companion.
- (b) Claims for any amount where You or the Insured Person:
 - failed to comply with the conditions of issue and use of the financial organisation applicable in these circumstances; or
 - failed to take reasonable action to avoid or minimise the loss.

5. Money

We Cover

- (a) Money in the possession of You or an Insured Person that is accidentally lost or stolen while undertaking the Journey covered by this Policy, including the misuse of negotiable documents after they are accidentally lost or stolen.
- (b) In the event that all Your notes, coins and Transaction Cards have been stolen and reported to the police, We will arrange with You an immediate cash advance of \$250.

We Do Not Cover

Theft of Your Money:

- (a) by an Insured Person.
- (b) If You do not report the theft within 24 (twenty-four) hours of discovery to the police or an officer of the bus line, airline, shipping line or rail authority with whom You Were travelling when the theft or loss occurred.
- (c) If You cannot prove that You made such a report by providing Us with a written statement from the party to whom You reported.

- (d) the cash that was stolen or lost was not on Your person.
- (e) More than \$5,000 in total for loss relating to Money and negotiable documents resulting from the same event.

6. Keys And Locks

We Cover

The costs actually incurred by You or the Insured Person for the replacement of keys and locks to their residential premises in Australia following the loss of personal identification and keys at the same time while on a Journey covered by this Policy.

We Do Not Cover

More than \$3,000 in total for loss of keys and locks resulting from the same event.

7. Repatriation Of Belongings

We Cover

The expenses reasonably and necessarily incurred by You or an Insured Person in returning luggage, business property, Electronic Equipment, Money and/or travel documents to them, or to their usual place of residence in Australia, if during the Period of Insurance, whilst on a Journey, they shall sustain Injury or Sickness for which they are:

- (a) hospitalised for a period of more than 24 (twenty-four) hours, or
- (b) they are evacuated/repatriated and as a result, separated from their belongings.

We Do Not Cover

More than \$3,000 any one event.

What We Do Not Cover – Additional Exclusions Applicable To Section 4

We will not pay:

1. Damage caused by or resulting from the electrical or mechanical breakdown of an insured item.
2. Damage to or replacement of software.
3. Loss or damage arising from scratching or breakage of fragile or brittle items. This exclusion does not apply to photographic or video equipment, binoculars, spectacles or contact lenses.
4. Wear and tear or deterioration or damage due to atmospheric or climatic conditions, mould or fungus, insects, rodents, vermin, or any process of cleaning, ironing, pressing, repairing, restoring or alteration.
5. Loss of or damage to luggage, personal effects, business property, travel documents or Money shipped under any freight agreement, or items sent by postal or courier services or given to someone else other than a travelling companion.
6. Loss due to Depreciation or devaluation of currency.
7. Loss or damage arising from confiscation or destruction by customs or any other authorities.
8. Losses recoverable from any other source, such as airlines or other insurance, including automatic credit card travel insurance.
9. Loss of or damage to personal computers, mobile phones or any Electronic Equipment:
 - (a) where theft or attempted theft occurs while such equipment is unattended, other than when securely locked inside a building or securely locked out of sight inside a motor vehicle; however, this exclusion 9(a) shall not apply in circumstances where the Insured Person leaves such property temporarily unattended whilst on any conveyance and takes all reasonable precautions to safeguard the property and has no option other than to leave the property temporarily unattended;
 - (b) whilst carried in or on any conveyance unless:
 - i. they accompany You and an Insured Person as personal cabin luggage; or
 - ii. the conveyance operator has specifically instructed You or the Insured Person that such items must be placed in the hold prohibiting the Insured Person from carrying the items as personal cabin baggage, in which case the Electronic Equipment must be reasonably and adequately packaged and protected from theft or damage.
10. Loss of or damage to luggage, personal effects, including Jewellery not being worn or carried by the Insured Person and/or travel documents, that is Unattended Property left in any Public Place. However, this exclusion 10 shall not apply in circumstances where the Insured Person leaves such property temporarily unattended whilst on any conveyance and takes all reasonable precaution to safeguard the property and has no option other than to leave the property temporarily unattended.
11. Loss of or damage to any goods intended for sale or trade in excess of \$1,000 in total for any one Journey or for the Period of Insurance.
12. Loss of or damage to household furniture and household appliances unless acquired during the Journey by You or an Insured Person for personal use in Australia on completion of the Journey.
13. Loss of or damage to non-portable business property, computer or Electronic Equipment.

Special Conditions Applicable To Section 4

Failure to observe the requirements of these special conditions may affect claim entitlements.

1. All loss or damage attributable to theft or vandalism must be:
 - (a) reported by You or the Insured Person to the local police or appropriate authority as soon as possible after the discovery of the loss or damage; and
 - (b) a written acknowledgement of the report obtained.
2. All loss or damage occurring to property whilst in the custody and control of Carriers must be reported to the Carrier on discovery of that occurrence and a written acknowledgement of the report obtained.
3. Loss or fraudulent use of credit cards, traveller's cheques or travel documents must be reported as soon as possible to the issuing authority and the appropriate cancellation measures taken.
4. The Insured Person shall take reasonable precautions at all times for the safety and supervision of their insured luggage, personal effects, travel documents, Money and credit cards.

Section 5 – Personal Accident

Claims under this Section 5 for You or the Insured Person must be reported to TravelCard Real Time Insurance 24/7 Global Assistance as soon as practicable. A Customer Service Officer will record the details of the circumstances and provide assistance with the resolution of any claim.

Limits Applicable To Section 5

Our liability for claims under this Section 5 is limited to the amounts stated in the tables below, subject to the Maximum Sum Insured shown on Your Schedule for this Section 5 Personal Accident.

What We Cover

1. Accidental Death Benefit

We Cover

If during the Journey:

- (a) You or an Insured Person suffer an Injury and die within 12 (twelve) months of the Injury; or
- (b) Your means of transport disappears, sinks or crashes and You are presumed dead and Your body is not found within 12 (twelve) months.

The compensatory benefit will be paid to the deceased person's legal representative.

We Do Not Cover

We will not pay for claims:

- (a) arising from Sickness; or
- (b) more than \$1,000,000 in respect of the death of any Insured Person over eighteen (18) years of age at the time of their death.
- (c) more than \$20,000 in respect of the death of any Insured Person or Dependent Child under eighteen (18) years of age at the time of their death.

2. Permanent Disability

We Cover

If during the Journey:

- (a) You or an Insured Person are Injured, and because of the Injury, suffer Permanent Disability; and
- (b) such Permanent Disability continues for at least 12 (twelve) consecutive months, and at the end of that period in the opinion of a Registered Medical Practitioner, is beyond hope of improvement;

We Do Not Cover

We will not pay for:

- (a) claims arising from Sickness.
- (b) claims arising from Your participation in activities that We do not cover including:
 - i. Any Professional Sports, Participation in competitions or tournaments;
 - ii. Hunting;
 - iii. Mountaineering or rock climbing using guides, ropes, rock climbing equipment or oxygen;
 - iv. Any Activity that includes stunts;
 - v. Any racing other than on foot.
- (c) claims arising from Your participation in the following activities:
 - i. Battle re-enactment (no live firearms);
 - ii. Cave tubing or river tubing;
 - iii. Conservation or charity work (educational and environmental - working with hand tools only);
 - iv. Dune or wadi bashing;
 - v. Falconry;
 - vi. Football (unless amateur);
 - vii. Flying Fox;
 - viii. Gorge swinging or Canyon swinging;
 - ix. Luge-ing;
 - x. Rock climbing (unless indoor and harnessed);
 - xi. Yachting – racing and sailing inside territorial waters.

- (d) as a result of a Pre-Existing Medical Condition
- (e) more than \$1,000,000 in respect of the Permanent Disability of any Insured Person over eighteen (18) years of age at the time of the Injury.
- (f) more than \$20,000 in respect of the Permanent Disability of any of any Insured Person or Dependent Child under eighteen (18) years of age at the time of the Injury.

3. Loss of Income

We Cover

If during the Journey:

- (a) You or an Insured Person are Injured and become disabled within 30 (thirty) days of sustaining the Injury; and
- (b) the disablement continues for more than 30 (thirty) days after Your return to Your Home (Your “waiting period”); and
- (c) does not allow You to return to do Your normal or suitable work; and
- (d) You lose all Your Income.

We Do Not Cover

We will not pay for loss of Income:

- (a) for the first 30 (thirty) days of Your disablement from the time You return to Australia; or
- (b) if Your or the Insured Person’s incapacity is due to Sickness;
- (c) if You must cannot provide Us with satisfactory evidence of loss of Income.
- (d) More than up to \$400 per week as a weekly compensation benefit for up to 26 (twenty-six) continuous weeks following the Waiting Period per Insured Person.
- (e) More than \$20,800 under this Benefit 3 ‘Loss of income’ for all claims arising from the same circumstances or event regardless of the number of persons injured.

What We Do Not Cover – Additional Exclusions Applicable to Section 5

We will not pay:

1. Any benefit or loss under this Section 5 if You or the Insured Person were undertaking the Journey against medical advice, or to seek medical attention or advice.
2. Any benefit or loss under this Section 5 if You or the Insured Person were undertaking the Journey with a terminal condition diagnosed prior to travel or travelling when he or she is knowingly unfit to do so.

Section 6 – Missed Or Delayed Transport Connection

Claims under this Section 6, for You or the Insured Person must be reported to TravelCard Real Time Insurance 24/7 Global Assistance. A Customer Service Officer will record the details of the circumstance and provide assistance with the resolution of any claim.

Limits Applicable to Section 6

Our liability for claims under this Section is limited to the amounts stated in the tables below, subject to the Maximum Sum Insured shown on Your Schedule for this Section 6 – Missed Or Delayed Transport Connection.

What We Cover

1. Missed or Delayed Transport Connection

We Cover

If Your pre-booked transport is temporarily delayed during the Journey for at least 6 (six) hours due to an unforeseeable circumstance outside Your control:

- (a) We will pay the cost of reasonable additional accommodation (room only) expenses; and
- (b) We will also continue payment for each full 24 (twenty-four) hour period that the delay continues beyond the initial 6 (six) hour delay.

Provided You must:

- (a) claim from the Transport Provider first, and provide Us with written confirmation from the Transport Provider of the cause and period of the delay and the amount of compensation offered by them; and
- (b) provide Us with receipts for the hotel accommodation expenses incurred.

We Do Not Cover

We will not pay any claim or loss if the delay to Your Journey arises from:

- (a) the financial collapse of any transport, tour or accommodation provider; or
- (b) more than the actual expense incurred up to \$200 per room; or
- (c) more than \$4,000 in total for the Period of Insurance for the period of the temporary delay.

2. Overbooked Flight

We Cover

The reasonable additional travel, accommodation and meal expenses necessarily incurred by You or the Insured Person resulting from delay, if You or an Insured Person is denied boarding on a confirmed, scheduled flight due to overbooking and the Carrier does not provide alternative transport that is scheduled to depart within 8 (eight) hours of the original scheduled departure time.

We will require confirmation from the airline why You were denied boarding of Your original scheduled flight and what alternative arrangements were made available to You.

We Do Not Cover

- (a) Overbooked flights where You and or the Insured Person(s) are flying standby or on any other class of ticket that does not guarantee a seat, such as for airline staff travel.
- (b) Additional travel, accommodation or meal expenses recoverable from the Carrier, or any other third party in respect of such denial of boarding.
- (c) More than a daily limit of \$500 up to Maximum Sum Insured shown on Your Schedule of \$6,000 per Insured Person.

Section 7 – Identity Theft

Claims under this Section 7, for You or the Insured Person must be reported to TravelCard Real Time Insurance 24/7 Global Assistance within 2 (two) days of discovering Identity Theft to obtain assistance and Instructions from Our Customer Service Officer.

You or the Insured Person must also:

- (a) lodge a police report within 48 (forty-eight) hours of discovering the Identity Theft;
- (b) notify Your or the Insured Person's bank(s) and credit card/Credit Account issuer(s) upon discovering the Identity Theft;
- (c) complete and return any claim forms or authorisations We require to obtain records and other information, such as credit reports, within 30 (thirty) days of the original claim report/notification;
- (d) provide proof that it was necessary for You or an Insured Person to take unpaid time away from work if making a claim for lost wages;
- (e) send Us copies of any demands, notices, summonses, complaints or legal documents received in consequence of the theft of Your or the Insured Person's identity; and
- (f) take such necessary and reasonable prudent action to mitigate loss and prevent additional damage to the identity of those persons whose identity has been stolen.

Limits Applicable To Section 7

Our liability for claims under this Section 7 is limited to the amounts stated in the tables below and subject to the Maximum Sum Insured shown on Your Schedule for this Section 7 Identity Theft.

What We Cover

1. Legal Expenses

We Cover

You or an Insured Person for legal and court costs incurred in:

- (a) defending any Suit brought against them by a creditor or collection agency (or someone acting on their behalf) as a result of the Identity Theft.
- (b) removing any civil or criminal judgement wrongfully entered against an Insured Person as a result of the Identity Theft.
- (c) challenging the accuracy or completeness of any information in Your or the Insured Person's consumer credit record when as a result of the Identity Theft, this information does not truly represent an accurate account of their credit history.

We Do Not Cover

- (a) Theft of Your or an Insured Person's identity by a Family member who lives at the Home address.
- (b) More than \$6,000 any one event for any one Insured Person subject to:
 - an aggregate Sum Insured limit of \$15,000 for any one Insured Person in the Period of Insurance; and
 - a Maximum Sum Insured Limit of \$50,000 in any one Period of Insurance for all Insured Persons

2. Lost Income

We Cover

You or an Insured Person for their loss of Income for whole or partial unpaid workdays taken from work within 12 (twelve) months of making a claim for Identity Theft, to complete fraud affidavits, meet with law enforcement agencies, credit agencies, merchants or legal counsel, if they are the victim of Identity Theft.

We Do Not Cover

More than:

- (a) \$7,000 any one event for any one Insured person subject to:
- (b) an aggregate Sum Insured limit of \$12,000 for any one Insured Person in the Period of Insurance; and
- (c) a Maximum Sum Insured of \$50,000 in any one Period of Insurance for all Insured Persons.

3. Obligation To Pay

We Cover

You and or the Insured Person against their legal obligation to pay a creditor(s) if Credit Accounts and or bank accounts were opened in their names and acted upon without their authorisation as part of their Identity Theft.

We Do Not Cover

More than:

- (a) \$7,000 any one event for any one person subject to:
- (b) an aggregate Sum Insured limit of \$10,000 for any one person in the Period of Insurance; and
- (c) a Maximum Sum Insured of \$50,000 in any one Period of Insurance for all Insured Persons.

4. Miscellaneous Expenses

We Cover

You and or the Insured Person's costs of:

- (a) re-filing applications for Credit Accounts or bank accounts that are rejected solely because the lender received incorrect information as a result of Identity Theft;
- (b) obtaining legal copies of documents related to long distance telephone calls, and certified mail reasonably incurred as a result of Your or the Insured Person's efforts to report an Identity Theft or to correct their financial and credit records that have been altered as a result of their Identity Theft;
- (c) contesting the accuracy or completeness of any information contained in the record of their credit history as a result of their Identity Theft; and
- (d) obtaining a maximum of 4 (four) credit reports from an entity approved by Us when a claim is made.

We Do Not Cover

More than:

- (a) \$6,000 any one event or in the aggregate \$12,000 for any one Insured Person in any one Period of Insurance; and
- (b) a Maximum Sum Insured of \$50,000 in any one Period of Insurance for all Insured Persons.

What We Do Not Cover – Additional Exclusions Applicable To Section 7

We will not pay claims for:

1. Monetary losses other than those out-of-pocket expenses related to the resolution of Your or an Insured Person's Identity Theft outlined in this Policy and as specified under Section 7.3, 'Obligation to Pay'.
2. Any credit reports requested before the discovery of the Identity Theft.
3. You or the Insured Person taking time off from self-employment or workdays to correct their financial records that have been altered due to Identity Theft, that will be paid by their employer.
4. Any expenses submitted more than 12 (twelve) months from the time the Identity Theft was reported.

Special Conditions Applicable To Section 7

Failure to observe the requirements of these special conditions may affect claim entitlements.

1. Any fraudulent account must have been opened in Your name or the name of the Insured Person without Your or their authorisation.
2. Any false charge or withdrawal from the unauthorised opened account must be verified by the financial institution involved.
3. Cover for false charges is limited to the amount You or the Insured Person is held liable by the financial institution or the Maximum Sum Insured, whichever is the lesser.
4. We will be permitted to inspect Your or the Insured Person's financial records at Our discretion.
5. You and the Insured Person must co-operate with Us and help Us in enforcing their legal rights against another party, or which We may have in relation to their Identity Theft. This may include their attendance at depositions, hearings and trials, and giving evidence as necessary to resolve their Identity Theft.

Words With Special Meaning In Section 7

In addition to the Words with Special Meanings listed on pages 50 to 53 the following words when used in Section 7 shall have the special meanings shown below.

Credit Account(s)	means any credit arrangements from a financial institution for personal use, such as credit card account or a car/home/personal loan account.
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Identity Theft	means the unauthorised and/or illegal use of Your or an Insured Person's personal information such as their name or driver's licence to open Credit Accounts and/or bank accounts that they did not authorise.
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Income	means <ol style="list-style-type: none">(a) as regards to salaried persons, the average gross weekly income earned from personal exertion before personal deductions and income tax, but excluding bonuses, commissions, overtime payments and other allowances;(b) as regards a T.E.C. (i.e. total Employee cost) for persons with salary packages, the average gross weekly value of the income package earned from personal exertion (including, but not limited to wages, and/or salary, motor vehicle and/or travelling allowances, club subscriptions and fees, housing loan or rental subsidy, clothing or meal allowances), before personal deductions and income tax, but excluding bonuses, commissions, overtime payments and other allowances;(c) as regards a self-employed persons, the average gross weekly income earned from personal exertion after the deduction of all business expenses necessarily incurred in earning that income; all derived during the 12 (twelve) calendar months immediately preceding the Identity Theft giving rise to the claim under this Section 7.
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Suit	means a civil proceeding seeking monetary damages as a result of Identity Theft, or a criminal proceeding in which You or the Insured Person is charged with illegal acts committed by someone else while engaged in the Insured Person's Identity Theft.
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Section 8 – Rental

Vehicle Excess Cover

Claims under this Section 8 for You or the Insured Person must be reported to TravelCard Real Time Insurance 24/7 Global Assistance. Our Customer Service Officer will record the details and agree the amount of any claim.

Limits Applicable Under Section 8

Our liability for claims under this Section is limited to the amounts stated in the tables below, subject to the Maximum Sum Insured shown on Your Schedule for this Section 8 Rental Vehicle Excess.

What We Cover

We Cover

You or the Insured Person, for the insurance excess which they are legally liable to pay under the terms or their rental agreement for loss or damage to the Rental Vehicle under the terms of the comprehensive motor insurance policy arranged to insure loss or damage to the Rental Vehicle during the rental period.

We Do Not Cover

Claims for payment of any excess:

- (a) unless the Rental Vehicle was rented from a licensed rental agency;
- (b) unless You or the Insured Person has complied with all requirements of the rental organisation/agency under the rental agreement and of the insurer under the terms of the motor insurance policy;
- (c) where the loss or damage to the Rental Vehicle arises from the use or operation of the Rental Vehicle in violation of the terms of the rental agreement; or
- (d) where the loss or damage is excluded under the terms of the comprehensive motor insurance policy covering the Rental Vehicle.
- (e) any administration costs or loss of use penalties.
- (f) More than \$8,000 in any one Period of Insurance.

Words With Special Meaning In Section 8

In addition to the Words with Special Meanings listed on pages 50 to 53 the following words when used in Section 8 shall have the special meanings shown below.

Rental Vehicle means a passenger class hatchback, sedan, van, minivan, camper van/motor home that does not exceed 4.5 (four and a half) tonnes, station wagon or four-wheel-drive, rented or hired from a licensed motor vehicle rental company for the sole purpose of carrying the Insured Person and their travelling companions on public roadways. It shall not include any other type of vehicle (such as motorcycles) or vehicle use.

Section 9 – Political Risk, Natural Disaster Evacuation Expenses And Hijack

Important

If You or an Insured Person needs to leave the country You are visiting in unexpected circumstances and have a claim under this Section, TravelCard Real Time Insurance 24/7 Global Assistance must be contacted beforehand to confirm cover in the first instance. A travel specialist linked with Our international network will be appointed take charge and provide necessary assistance.

If You or an Insured Person are detained in a hijacking, the travel specialist linked with Our international network will monitor the situation and provide assistance during the period of detainment. At Our discretion, payments may be made to You or the Insured Person or to third party service providers.

Limits Applicable Under Section 9

Our liability for claims under this Section is limited to the amounts stated in the tables below, subject to the Maximum Sum Insured shown on Your Schedule for this Section 9 Political Risk, Natural Disaster Evacuation Expenses And Hijack.

What We Cover

1. Political Risk and Natural Disaster Evacuation Expenses

We Cover

- (a) Expenses necessarily and reasonably incurred to return You and or an Insured Person to Australia or to the nearest place of safety if the Journey is affected by any of the circumstances described below during travel outside of Australia.
- government officials in the country being visited recommend that certain categories of persons, which include You and an Insured Person, should leave that country;
 - You and an Insured Person is expelled from or declared persona non-grata in the country he or she is visiting;
 - the occurrence of a major Natural Disaster happens in the country being visited during the Journey, necessitating his or her immediate evacuation in order to avoid risk of Injury or Sickness;
- (b) If You and/or the Insured Person is unable to return to Australia, We will pay the reasonable:
- cost of accommodation actually incurred by them, up to a maximum of \$750 per day;
 - additional costs actually incurred by them, up to a maximum of \$150 per day, for each Insured Person;

for a maximum period of 21 (twenty-one) days.

We Do Not Cover

Evacuation or other expenses:

- (a) if You or an Insured Person are acting in violation of the laws or regulations of the country from which he or she is to be evacuated;
- (b) if You or an Insured Person is failing to produce or maintain immigration, work, residence or similar visas, permits or other similar documentation;
- (c) arising from any debt, Insolvency, commercial failure, repossession of any property by a titleholder, or any other financial cause;

- (d) where You or the Insured Person is a national of the country from which he or she is to be evacuated;
- (e) where the Natural Disaster that resulted in the need for evacuation existed prior to You or the Insured Person entering the country, or its occurrence was foreseeable to a reasonable person before You or the Insured Person entered the country.

2. Hijack and Detention

We Cover

\$3,000 for each 24 (twenty-four) hour period of continuous detention if You or an Insured Person are:

- (a) forcibly detained as a direct result of hijack for more than 12 (twelve) hours;
- (b) detained by any government, state or other lawful authority for any reason;

during a Journey, as a result of the public transport on which he or she is travelling being hijacked.

We Do Not Cover

More than \$60,000 in total for the same hijack and detention.

How We Pay Claims Under Section 9

We will pay:

- (a) up to but not exceeding the cost of a business class air fare to return You and an Insured Person to his or her Country of Residence; or
- (b) up to but not exceeding the cost of a business class air fare to return the Insured Person to the nearest place of safety.

Section 10 – Personal Liability And Legal Expenses Protection

We indemnify the You for:

1. Your legal liability to pay compensation for third party Injury or property damage caused by Your negligence, and
2. legal expenses incurred as a result of false arrest or wrongful detention of any of any person included in the definition of You and Your applicable in this Section 10, by any internationally recognised foreign government, which occurs while they are travelling on their Journey.

Claims under this Section 10 must be reported to TravelCard Real Time Insurance 24/7 Global Assistance on 1300 123 413 immediately or as soon as practicable to instigate an investigation into the circumstances of the occurrence and arrange for the defence of Your interests.

Limits Applicable To Section 10

Our liability for claims under this Section is limited to the amounts stated in the tables below, subject to the Maximum Sum Insured shown on Your Schedule except where We state otherwise under Extra Cover in this Section for this Section 10 Personal Liability and Legal Expenses Protection.

Part A – Personal Liability

What We Cover

We Cover

- (a) Payment of damages, compensation and legal expenses, up to the Sum Insured shown on Your Schedule for which You shall become legally liable to pay as a result of Your negligence arising from an occurrence happening during the Period of Insurance while on a Journey causing to a third party:
- Personal Injury; or;
 - Property Damage.
- (b) Costs and expenses of defending any claim or legal action against You by a third party seeking damages for Injury or property damage even if the action is groundless, false or fraudulent, and We will investigate, negotiate and settle any claim or legal action as We see fit.

We Do Not Cover

Claims in respect of any liability directly or indirectly arising out of or in connection with:

- (a) Injury to any member of Your Family who ordinarily resides with You.
- (b) Injury to any of Your Family arising out of or in the course of their employment.
- (c) Loss of or damage to property owned by You or in Your physical or legal control.
- (d) Loss of or damage to property or Personal Injury, arising out of Your or the Insured Person's ownership, use or possession of any:
- mechanically propelled vehicle (other than golf buggies and motorised wheelchairs);
 - aircraft;
 - waterborne craft.
- (e) Loss of or damage to property or Personal Injury arising out of Your business or trade, or out of professional advice delivered by You.
- (f) Any liability assumed under any contract unless such liability would have arisen in the absence of that contract.
- (g) Judgements which are not in the first instance either delivered by or obtained from a court of competent jurisdiction within Australia, or the country in which the event occurred giving rise to Your liability.
- (h) Claims for exemplary, punitive or aggravated damages.

Extra Cover Applicable To Part A – Additional Payments

We Cover

In addition to the Maximum Sum Insured shown on Your Schedule (except where qualified for North America), We will also pay:

- (a) Reasonable Legal Costs and expenses (including the costs of representation at any coronial hearing or other official investigation into the circumstances of the occurrence) incurred by You with Our written consent in the defence of any claim.
- (b) All Legal Costs and expenses incurred by Us and all interest accruing after entry of judgement until We have paid, tendered or deposited in court such part of the judgement as does not exceed the Maximum Sum Insured.
- (c) All reasonable expenses (other than loss of earnings), incurred by You with Our consent, which shall not be unreasonably withheld, in connection with the defence of a claim or legal action.
- (d) Premiums payable for bonds to release attachments.

We Do Not Cover

- (a) Additional Payments exceeding the Maximum Sum Insured for claims made against You in any court or before any other legally constituted body in North America.
- (b) More than Our proportion of any such Additional Payments if a payment in excess of the Maximum Sum Insured has to be made to settle claims arising under this Section 10.

Special Conditions Applicable To Part A

Failure to observe the requirements of these special conditions may affect claim entitlements.

1. You must not admit fault or liability to any other person without Our prior written consent or take any action that would prejudice Our position in the conduct of any claim against You.
2. We shall not be obligated to pay any compensation or additional payments or defend any suit after Our Maximum Sum Insured has been exhausted by the payment of claims, judgements and/or settlements.
3. You must provide assistance by cooperating with Us in the defence and settlement of claims (refer General Condition 2 and in exercising Our rights of recovery against third parties when applicable).

Part B – Legal Expense Protection

What We Cover

We Cover

The reasonable Legal Costs actually and necessarily incurred as a result of Your false arrest or wrongful detention by any internationally recognised foreign government, which occurs in the Period of Insurance while You are undertaking Your Journey covered by this Policy.

We Do Not Cover

Any amount exceeding \$60,000 in total for the same false arrest or wrongful detention.

Words With Special Meaning In Section 10

In addition to the Words with Special Meanings listed on pages 50 to 53 the following words when used in Section 10 shall have the special meanings shown below.

You and Your	means the person shown on the Policy Schedule as the named insured and shall also include any Close Relative, or a nominated person whose name appears on the Schedule, accompanying the named insured on the Journey covered by this Policy.
Personal Injury	means bodily Injury which occurs during the Period of Insurance and does not mean a Sickness.
Property Damage	means physical injury to or loss of or destruction of tangible property and the resultant loss of use of that property.

Section 11 – Search And Rescue Expenses

Claims under this Section 11 for You or an Insured Person must be reported to TravelCard Real Time Insurance 24/7 Global Assistance. Our Customer Service Officer will provide assistance with the claim.

Limits Applicable To This Section 11

Our liability for claims under this Section is limited to the amounts stated in the tables below, subject to the Maximum Sum Insured shown on Your Schedule for this Section 11 Search And Rescue Expense.

What We Cover

We Cover

The reasonable costs incurred by a recognised rescue provider or police authorities, chargeable to You or an Insured Person, to search for and to bring them to a place of safety following reports that they are missing, while they are on a Journey and it becomes necessary for the rescue or police authorities to instigate a search and rescue operation provided:

- (a) it is known or believed that You or the Insured Person may have sustained a Serious Injury or Serious Sickness;
- (b) the weather or safety conditions make it necessary to launch a search in order to prevent You or the Insured Person from sustaining a Serious Injury or Serious Sickness.

We Do Not Cover

Search and rescue expenses other than that portion of the cost that relates to You or an Insured Person and subject to the above limits applicable to this Section.

Special Conditions Applicable to Section 11

Failure to observe the requirements of these special conditions may affect claim entitlements.

1. You and the Insured Persons must comply with local safety advice and adhere to recommendations in force during their Journey.
2. You or an Insured Person must not knowingly endanger their own lives or that of any other Insured Person.
3. You or an Insured Person must not engage in any activity that requires a level of experience or skill that is beyond their capability.
4. You or an Insured Person must inform Us immediately or, if not possible, as soon as reasonably practicable of any emergency that may potentially give rise to a claim involving a person covered by this Section 11 of Your Policy.
5. Our liability for costs incurred under this Section ceases at the time when You or the Insured Person is recovered by search and rescue or at the time when the search and rescue authorities advise that continuing the search is no longer viable. There is no cover under this Section for You or any other person to continue the search and rescue operation after the rescue authorities have decided to cease the search.
6. In the event of a claim under this Section, We will require a written statement from the applicable rescue authorities in order to assess the validity of the claim.

Section 12 – Special Events

Claims under this Section 12 for You or an Insured Person must be reported to TravelCard Real Time Insurance 24/7 Global Assistance. Our Customer Service Officer will provide assistance with the claim.

Limits Applicable To This Section 12

Our liability for claims under this Section is limited to the amounts stated in the tables below, subject to the Maximum Sum Insured shown on Your Schedule for this Section 12 Special Events.

What We Cover

We Cover

If due to any unforeseeable circumstances outside Your control Your Journey would otherwise be delayed resulting in You and or the Insured Person(s) being unable to arrive at the intended destination in time to attend a wedding, funeral, pre-paid conference, wedding anniversary or concert or ticketed sporting event, which cannot be delayed due to Your late arrival, We will pay for the Reasonable Additional cost of using alternative public transport for You and or the Insured Person(s) to arrive at the destination on time.

We Do Not Cover

- (a) We will not pay for claims arising from an Act of Terrorism.
- (b) More than:
 - \$5,000 any one event for any one Insured Person:
 - an aggregate Maximum Sum Insured limit of \$10,000 for any one person in the Period of Insurance.

Special Conditions applying to this Section 12

To support any claim You must provide Us with a copy of:

- (a) Your travel itinerary;
- (b) tickets, invitations, special passes; and
- (c) details from Your Carrier confirming the delay.

Section 13 – Pet Care

Claims under this Section 14 for You or an Insured Person must be reported to TravelCard Real Time Insurance 24/7 Global Assistance. Our Customer Service Officer will provide assistance with the claim.

Limits Applicable To This Section 13

Our liability for claims under this Section is limited to the amounts stated in the tables below, subject to the Maximum Sum Insured shown on Your Schedule for this Section 13 Pet Care.

We Cover

If Your final inward Journey Home by aircraft or sea vessel is delayed for more than 12 hours due to poor weather conditions, a strike, industrial action or mechanical breakdown, We will pay for:

- (a) extra kennel or cattery fees for Your pets; or
- (b) extra costs incurred for the services of Your pet sitter.

You must provide Us with relevant documents, such as the Carrier's report of delay and the pet fee invoice/receipt when requested.

We Do Not Cover

- (a) We will not pay any kennel or cattery fees You have to pay as a result of quarantine regulations.
- (b) More than \$600 for extra kennel or cattery fees or pet sitter fees during the Period of Insurance.

Section 14 – Winter Sports Cover

Claims under this Section 14 for You or an Insured Person must be reported to TravelCard Real Time Insurance 24/7 Global Assistance. Our Customer Service Officer will provide assistance with the claim.

Limits Applicable To Section 14

Our liability for claims under this Section is limited to the amounts stated in the tables below, subject to the Maximum Sum Insured shown on Your Schedule for this Section 14 Winter Sports Cover.

Winter Sports Activities

Winter Sports Cover is only available where:

1. You are not engaging in any Professional Sports activities; and
2. The activity is not part of a tournament of competition; and
3. You follow the safety guidelines and use the appropriate safety equipment for that activity.

Activities Covered Under Winter Sports Cover

Subject to the above criteria being met, We will extend cover to You for Winter Sports Activities which include:

Big foot Skiing

Cat Skiing

Cascading

Cross-country skiing (along a designated cross-country ski route only)

Glacier skiing

Heli-skiing

Ice Hockey (recreational only)

Ice skating

Lugeing – ice

Mono skiing

Off-piste skiing – with professional guide

Recreational ski racing (not training for, or participating in a competition)

Skiing (recreational only)

Snowmobiling

Tobogganing

What We Cover

14.1 Emergency Rescue Cover

We Cover

- (a) If You suffer an Injury or Sickness while participating in Winter Sports Activities during Your Journey, We will arrange for:
- passing on any necessary messages to Your Family or employer in the case of an emergency.
 - the return Home of Your Dependants if they are left without supervision following Your hospitalisation or evacuation.
- (b) If You die as a result of an Injury or Sickness while participating in Winter Sports Activities, We will pay for Funeral Expenses incurred Overseas or the cost of bringing Your remains Home.

We Do Not Cover

We will not pay:

- (a) for Medical Expenses, medical evacuation or Funeral Expenses incurred Overseas or bringing Your remains back to Australia, unless it has been first approved by Us.
- (b) any costs covered by another Section of this Policy.
- (c) if You decline to promptly follow the medical advice We have obtained, and We will not be responsible for subsequent medical, Hospital or evacuation costs.
- (d) for any claims arising:
- for search and rescue unless You have taken the Search & Rescue Optional Cover.
 - outside the period 15th (fifteenth) December to 31st (thirty-first) March in Northern Hemisphere resorts and outside the period 15th (fifteenth) June to 30th (thirtieth) September in Southern Hemisphere resorts.
 - This exclusion will not apply to those resorts which are open outside these time periods and have sufficient snow for normal skiing activities.

14.2 Own Winter Sports Equipment Cover

We Cover

- (a) If, during Your Journey, Your own Winter Sports Equipment is stolen, accidentally damaged or permanently lost, We will, at Our discretion pay the lesser of:
- the repair cost; or
 - the replacement cost; or
 - the amount it would cost Us to repair or replace the items allowing for any trade discounts We are entitled to; or
 - the cost of repairing or replacing the lost or damaged part of a pair, set or collection; or
 - the original purchase price.

We have the option, at Our discretion, to repair or replace the Winter Sports Equipment instead of paying You for a pair or set of items. For example (but not so limited), a matched or unmatched set of skis or ski poles are considered as only one item and the appropriate benefit limit will be applied.

- (b) We will pay for theft of Your Winter Sports Equipment from the Concealed Storage Compartment of a locked motor vehicle, provided the theft occurs during daylight hours and there is evidence of forced entry to the motor vehicle.

We Do Not Cover

We will not pay any claims if:

- (a) You do not report the loss, theft or damage within 24 (twenty-four) hours of discovery to the police or an officer of the bus line, airline, shipping line or rail authority with whom You were travelling or the Carrier if it was sent as unaccompanied freight. You must provide Us with written evidence that You reported the loss or damage.
- (b) the loss or damage arises from any process of cleaning, repair or alteration.
- (c) the loss or damage arises from use, ordinary wear and tear, deterioration, atmospheric or weather conditions, insects, rodents or vermin.
- (d) Your own Winter Sports Equipment was left Unsupervised in a Public Place, unless the claim relates to skis, poles or snowboards and You have taken all Reasonable care to protect them by leaving them in a ski rack between 8 am and 6 pm.

- (e) You are entitled to be reimbursed by the bus line, airline, shipping line, freight Carrier or rail authority. However, if You are not reimbursed the full amount of Your claim, We will pay the difference between the reasonable amount of Your loss and what You were reimbursed, up to the limit of Your cover.

14.3 Winter Sports Equipment Hire Cover

We Cover

- (a) We will pay the cost of the hiring replacement equipment if Your Winter Sports equipment is lost, delayed or damaged during Your Journey.
- (b) We will also reimburse the Winter Sports Equipment hire insurance Excess if You have chosen and paid for Winter Sports Equipment hire cover from the hire company or agency and You are charged an Excess following the loss of, or damage to the Winter Sports Equipment hired by You.

14.4 Ski Pack Pre-Paid Fees Cancellation Cover

We Cover

We will pay the cost of non-refundable, pre-paid ski lift passes or ski equipment hire or tuition fees that cannot be used due to:

1. Sickness or Injury sustained during Your Journey, provided You give Us a medical certificate in support of Your claim from the treating Registered Medical Practitioner.
2. the loss or theft of Your lift pass.

14.5 Piste Closure Cover

We Cover

If, during Your Journey, as a result of not enough snow, too much snow or high winds in Your booked holiday resort, all lift systems are closed for more than 12 (twelve) hours while You are at the resort, We will pay the cost of either:

1. transport to the nearest resort; or
2. additional ski passes.

14.6 Bad Weather And Avalanche Closure Cover

We Cover

We will pay Your Ancillary costs at the same fare class and accommodation standard, if because of an avalanche or bad weather, Your pre-booked outward or return Journey is delayed for more than 12 (twelve) hours from Your planned departure time.

Section 15 – Golf Cover

Claims under this Section 15 for You or an Insured Person must be reported to TravelCard Real Time Insurance 24/7 Global Assistance. Our Customer Service Officer will provide assistance with the claim.

Limits Applicable To Section 15

Our liability for claims under this Section is limited to the amounts stated in the tables below, subject to the Maximum Sum Insured shown on Your Schedule for this Section 15 Golf Cover.

What We Cover

We Cover

- (a) We will cover You for the cost of hiring golf equipment, if Your own golf equipment (not borrowed or hired) is necessary for You to continue with the original itinerary of Your Journey and is:
- i. delayed in reaching You on Your outward Journey; or
 - ii. lost, stolen or damaged during Your Journey.

We will also pay for the unused percentage of Your green fees, golf tuition fees or golf equipment hire which You have pre-paid for and cannot be refunded if You:

1. suffer Sickness or Injury during Your Journey and cannot take part in the golf activities as planned; or
2. suffer a loss or theft of documents or golfing equipment during Your Journey which wholly prevents You from taking part in the pre-paid golfing activity.

We Do Not Cover

We will not provide any cover where You have made a claim for the same costs and/or fees under another Section of this Policy.

Section 16 – Business

Cover

Claims under this Section 16 for You or an Insured Person must be reported to TravelCard Real Time Insurance 24/7 Global Assistance. Our Customer Service Officer will provide assistance with the claim.

Limits Applicable To Section 16

Our liability for claims under this Section is limited to the amounts stated in the tables below, subject to the Maximum Sum Insured shown on Your Schedule for this Section 16 Business Cover.

What We Cover

We Cover

- (a) If Your business equipment is accidentally damaged, lost or stolen during Your Journey, We will pay the:
- i. Reasonable costs of replacing Your business documents, Business Samples, demonstration goods, tools of trade or storage media for electronic data.
 - ii. value of any business documents and stationery combined with legal and labour expenses incurred in replacing them.

If You need to replace business equipment essential to Your intended business, that has been lost, stolen or damaged and is covered under Part 1 above, We will also pay for necessary and Reasonable courier expenses incurred to replace that business equipment.

- (b) We will pay the cost of hiring replacement business equipment, if Your business equipment is delayed in reaching You during Your outwards Journey, or stolen, lost, damaged or delayed for more than 24 (twenty-four) hours during Your Journey.
- (c) We will cover You for the loss of or theft of business money (meaning cash or travellers cheques) which is the property of You (if self-employed) or Your employer, while it is being carried by You or held in locked safety deposit facilities.

We Do Not Cover

We will not pay:

- (a) for the commercial value to You of documents.
- (b) any cover where You have made a claim for the same costs under another Section of this Policy.

Optional Extensions of Cover

The following cover is provided if You have selected the option and paid the premium and it is shown on Your Schedule. The Optional Cover while Cruising cover must be read in conjunction with the What We Do Not Cover Under This Policy on page 19.

Section 17 – Cover While Cruising

Claims under this Section 17 for You or the Insured Person must be reported to TravelCard Real Time Insurance 24/7 Global Assistance. A Customer Service Officer will record the claim and agree any payments. If You have selected this Optional Covers and paid the premium it will be shown on Your Schedule and cover will be provided as set out below.

Limits Applicable to this Section 17

Our liability for claims under this Section is limited to the amounts stated in the tables below, subject to the Maximum Sum Insured shown on Your Schedule for this Section 17 Cover While Cruising.

What We Cover

17.1 Medical And Evacuation Cover While Cruising

We Cover

1. We will pay for costs incurred outside of Australia for emergency:
 - (a) medical, surgical and Hospital treatment
 - (b) dental treatment for Injury to healthy teeth
 - (c) medical evacuation from the Cruise Vessel to the nearest Overseas Hospital,if You or the Insured Person suffer a Sickness or Injury during while cruising.
 2. We will pay the cost of Dental treatment for sudden and acute pain to normal healthy teeth suffered by You or an Insured Person while cruising;
- Provided that under (1) and (2) above
- (a) this cost will be paid once only, and We must have written certification from the Registered Medical Practitioner that such treatment was necessary to alleviate Your pain.
 - (b) any treatment You receive must be given by a Registered Medical Practitioner/Dentist in the country where You receive treatment.

3. If You or an Insured Person should suffer an Injury or Illness that results in their death, We will pay:
 - (a) for burial or cremation Overseas, or the transporting of their remains to a funeral home in Australia up to a maximum limit of \$25,000; or
 - (b) for Funeral Expenses incurred within Australia up to a maximum limit of \$5,000.

We Do Not Cover

We will not pay:

- (a) if You have made a claim for the same costs under another Section of this Policy.
- (b) for any Medical Expenses after You return Home.

17.2 Cabin Confinement

We Cover

If You or an Insured Person suffer an Injury or Illness during Your Journey and as a result are confined by the ship's medical officer to:

- (a) their cabin; or
- (b) a Hospital bed in the Cruise Vessel's Hospital;

We will pay a compensatory benefit under this Optional Section 2 of \$75 per person for each completed 24 hours up to a Maximum Sum Insured limit of \$2,500 for all persons during the period of their cruise.

17.3 Pre-paid Shore Excursion Cancellation Cover

We Cover

Reimbursement of cancellation fees and loss of deposits, if You or an Insured Person cannot participate in pre-booked and pre-paid shore excursions due to Injury or Sickness are:

- (a) confined in their cabin(s); or
- (b) a Hospital bed in the Cruise Vessel's Hospital.

We will pay under this Optional Section 3 a maximum amount of \$1,000 per person but not more than \$2,000 in total for all claims during the period of their cruise.

17.4 Loss, Damaged or Delayed Arrival of Formal Attire

We Cover

1. If during Your Journey Your or an Insured Person's Formal Attire is stolen, accidentally damaged or permanently lost, then We will, at Our discretion, pay the lesser of:
 - (a) the cost of repair to a condition as when new;
 - (b) the replacement cost; or
 - (c) the amount it would have cost Us to repair or replace the item(s) allowing for any trade discounts We are entitled to; or
 - (d) the cost of repairing or replacing the lost or damaged part of a pair, set or collection.

We have, at Our discretion, the option to repair or replace the Formal Attire or paying a cash settlement.

The maximum We will pay under this Optional Section 17 Benefit 1, is \$1,000 per person but not more than \$2,000 in total for all claims under this benefit (1)

2. If Your or an Insured Person's Formal Attire, is delayed, misdirected or misplaced while on the outward portion of their Journey for over 12 (twelve) hours from the time of boarding the Cruise Vessel, and it is necessary to purchase or hire replacement Formal Attire, We will pay the cost up to \$250 per person but not more than \$500 in total for all claims under this benefit (2)

We Do Not Cover

- (a) We will not pay any claims for loss, theft or misplacement of Your Formal Attire if You do not report it within 24 (twenty-four) hours to the police or an office of the Carrier You were travelling on when the loss, theft or misplacement occurred. You must prove that You made such report by providing Us with a written statement from whoever You reported it to.

We will not pay for loss or damage to Your Formal Attire 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.

17.5 Marine Rescue Diversion Cover

We Cover

If during Your Journey, the Cruise Vessel is diverted from its scheduled course in order to affect a marine rescue, in accordance with obligations under international conventions governing the Law of the Sea, and Search and Rescue; We will pay \$100 per Insured Person for each day the cruise is delayed for a maximum period of 5 days.

We Do Not Cover

We will not pay if Your Cruise Vessel diverts from its scheduled course for any reason other than to affect a marine rescue.

17.6 Missed Port Cover

We Cover

If during Your Journey, the Cruise Vessel does not dock at a scheduled port due to:

- (a) adverse weather restrictions; or
- (b) mechanical breakdown.

Provided that:

- (a) You provide Us a written statement from the cruise company or relevant authority confirming the reason for the missed port; and
- (b) You provide Us with Your original itinerary that details the scheduled ports;

We will pay a compensatory benefit of \$100 per Insured Person insured for each scheduled port missed but not more than a maximum limit of \$1,000 for all claims under this benefit (6) in respect of the same cruise.

We Do Not Cover

We will not pay if Your Cruise Vessel does not dock at a scheduled port for any reason other than adverse weather restrictions or mechanical breakdown.

Special Conditions Applicable to Benefit 6 of Section 17

Failure to observe the requirements of these special conditions may affect claim entitlements.

In the event of a claim under this Section. You or the Insured Person must:

1. obtain and provide to Us a written statement from the cruise company or relevant authority confirming the reason for the missed port; and
2. provide Us with a copy of Your original itinerary which details the scheduled ports to be visited.

Words With Special Meaning In This Policy Wordings

Words with a special meaning are shown in this PDS and Policy wording with the first letter in each word capitalised. Words in the singular include the plural and vice versa. The following meanings (or definitions) shall apply. Any specific definitions related to particular Sections of cover are set out in those Sections.

Accident	means an unexpected event caused by something external and visible.
Accompanying	means travelling with the Insured for 100% of the Journey.
Act of Terrorism	means the planning, use or threat of use of violence against persons or property for the purpose of advancing political, religious or ideological goals.
Ancillary	means the cost of the accommodation or transport You actually use less the cost of the accommodation or transport You expected to use had the Journey proceeded as planned.
Carrier	means an aircraft, vehicle, train, tram, vessel or other scheduled transport operated under a licence for the purpose of transporting passengers. However, it does not mean a taxi, limousine or similar service.
Close Relative/ Relative	means legal or defacto spouse, partner, fiancé, child, step child, parent, brother, sister, brother in law, sister in law, daughter in law, son in law, step brother or step sister, niece, nephew, uncle, aunt, grandparent and grandchild.
Country of Residence	means: (a) the country in which the Insured Person is residing at the time of commencing a Journey; (b) the country to which the Insured Person was due to return on completion of the Journey.
Cruise Vessel	means a boat or ship on which travel is taken for pleasure or as a holiday as a paying passenger, for a minimum of 3 (three) nights in duration.
Dependent Child/Children	means an Insured Person's unmarried children (including step or legally adopted children) who are: (a) under 19 (nineteen) years of age; (b) under 25 (twenty-five) years of age and full-time students at an accredited institution of higher learning; and at the time of an event giving rise to a claim are primarily dependent upon the Insured Person for maintenance and support and are traveling with the Insured Person on the Journey. A child who is physically or mentally incapable of self-support upon attaining age 19 (nineteen) years may continue to be covered under this Policy whilst remaining incapacitated and unmarried provided they travel with the Insured Person on the Journey.
Depreciation	means the deduction from the original purchase price of an amount calculated to be the reduction in value because of Wear and tear and/or the passing of time.
Doctor / Medical Practitioner	means a legally qualified and registered medical practitioner, other than You or a Relative, acting within the scope of their registration and pursuant to all relevant laws in the country in which they are currently practising.
Electronic Equipment	means, but is not limited to, projectors, cameras, video equipment, blackberries, PDAs, MP3 players (and other listening, recording and viewing devices), GPS equipment or any other electrical equipment, but not mobile telephones or computers.
Excess	means the first amount of any claim We will deduct from the amount otherwise payable under Your Policy for each claimable incident or event. Any applicable Excess will be shown on Your Schedule.

Family	means You, Your spouse or partner and any person dependent on You for support who lives with You.
Formal Attire	means dinner suit, dress shirt, bowtie, evening gown, cocktail dress or other items of clothing which are required attire for formal dining/functions, this includes Wedding attire but does not include Jewellery.
Funeral Expenses	means the costs charged by a funeral director for arranging Your funeral service and by a cemetery for Your burial or a crematorium for Your cremation. It does not include the cost of memorialisation.
Health Legislation	means the Australian National Health Act 1953 (Cth), the Health Insurance Act 1973 (Cth), the Private Health Insurance Act 2007 (Cth), the Private Health Insurance (Health Insurance Business) Rules 2017 (Cth), including any amendment, consolidation or re-enactment of either Act or Rules, and/or any similar laws in any other jurisdictions in force at the time of an Insured Person's Injury or Sickness which govern the payment of medical and hospital expenses by third parties.
Home	means the place where You normally live in Australia.
Injury	means an Injury to an Insured Person during the Period of Insurance while they are on a Journey which results from an Accident caused by violent, external and visible means and occurring solely and directly and independently of any other cause. Injury does not mean Sickness.
Insolvency	means bankruptcy, provisional liquidation, liquidation, 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.
Insured Person(s)	means any person who is a permanent resident of Australia who intends returning to their place of residence on completion of their Journey and who comes within the description of Insured Person(s) appearing on the Schedule or any person who is nominated by You for insurance under this Policy and the cover selected by You and for whom a premium has been paid by You.
Insurer	means The Hollard Insurance Company Pty Ltd (AFSL No 241436).
Jewellery	means a form of personal adornment, such as brooches, rings, necklaces, earrings, and bracelets. It does not include watches or items of clothing.
Journey	<p>means any trip undertaken by the Insured as Leisure Travel for private and pleasure purposes which may also include incidental social contact with Overseas customers or executives of firms or organisations with whom the Insured shares a personal relationship through business.</p> <p>Journey does not include normal commuting between the Insured Person's normal place of residence and the address of the business or Journeys that do not extend beyond 100 (one hundred) kilometres from the Insured's normal place of residence or business or place of departure.</p>
Legal Costs	means fees, costs and expenses (including any applicable taxes and charges) in connection with a legal action. It also means any costs which You are ordered to pay by a court or arbitrator (other than any fine or penalty, or aggravated, punitive, exemplary or liquidated damages) or any other costs We agree to pay.
Leisure Travel	<p>Means a Journey undertaken for private and pleasure purposes by the Insured and/or accompanying persons shown in the Schedule as Insured Persons.</p> <p>Provided that it:</p> <ul style="list-style-type: none"> (a) involves an aerial flight or overnight stay; (b) does not include normal commuting between the Insured's normal place of residence or business; and (c) does not include cover for any claim arising from or caused by any sport for which the Insured or an Insured Person receives a fee or monetary reward for their involvement as a participant, coach or trainer.

Maximum Sum Insured	<p>means the amount shown on Your Schedule which is the most We will pay for loss, damage or expense arising from any a specific event, benefit, category of expense, or otherwise covered by this Policy.</p> <p>Under Section 10 the Maximum Sum Insured is the most We will pay (except where We have agreed otherwise for defence costs and other specific expenses) where there is a series of losses arising from the same event, circumstance or cause happening at the same moment in time.</p> <p>Where the Policy refers to the Maximum Sum Insured being an annual aggregate limit, this amount is the most We will pay in any one Period of Insurance for a specific circumstance, event or benefit covered by the Policy regardless of the number of occurrences giving rise to claims.</p>
Medical Expenses	means all Reasonable costs necessarily incurred including ambulance, Hospital, theatre and surgical fees, Medical Expenses and diagnostic or remedial treatment, physiotherapy or chiropractic services given, referred or prescribed by a Registered Medical Practitioner.
Money	means coins, bank notes, postal and money orders, travellers' and other cheques, letters of credit, other negotiable instruments, automatic teller machine cards, credit or charge cards, stored value cards, petrol cards and other coupons in the possession or control of the Insured Person.
Natural Disaster	means an extraordinary natural phenomena such as floods, earthquakes, tsunamis, landslides, volcanic eruptions, atypical cyclonic storms, falling objects from space and meteorites, and in general any extraordinary atmospheric, meteorological, seismic or geological phenomenon.
Overseas	means outside of Australia and its territories.
Participation	includes training for, coaching or otherwise competing in that sporting event.
Period of Insurance	means the period of insurance shown on Your Schedule.
Permanent Disability	<p>means the condition where in the opinion of a Medical Practitioner:</p> <p>(a) the Insured Person is entirely and continuously unable to engage in, perform or attend to any occupation or business for which they are reasonably qualified by reason of education, training or experience; and</p> <p>(b) the disability has lasted 12 (twelve) consecutive months and at the expiry of that period, is beyond hope of improvement.</p>
Policy	means this document including the PDS and Policy wording and any supporting document or information supplied by You when applying for this insurance and includes Your current Schedule and any other document including an endorsement advised by Us in writing varying the terms and conditions of cover.
Pre-existing Medical Condition	<p>means:</p> <p>(a) an ongoing medical or dental condition of which You or the Insured Person is aware or of which a reasonable person in the circumstances of the Insured Person would have been aware;</p> <p>(b) a related complication of such medical or dental condition, the symptoms of which You or the Insured Person is aware, or of which a reasonable person in the circumstances of You or the Insured Person would have been aware;</p> <p>prior to the commencement of the Insured Person's Period of Insurance.</p> <p>If You or an Insured Person becomes aware of a condition after a Journey and it is a condition which a reasonable person in the same circumstances would also have been aware, it will be deemed to be a Pre-existing Medical Condition for the purpose of claims made in all subsequent Journeys.</p>
Professional Sports	means any sport for which an Insured Person receives a fee or monetary reward for their involvement as a participant, coach or trainer.
Public Place	means but is not limited to shops, airports, train stations, bus stations, streets, hotel foyers and grounds, restaurants, beaches, public toilets and any place to which the public has access.

Reasonable	means, for medical or dental expenses, the standard level of care given in the country You are in, or for other expenses, the comparable level You have booked for the rest of Your Journey or, as determined by us.
Reciprocal Health Care Agreement	means an agreement between the government of Australia and the government of another country where Australian residents are provided with subsidised essential medical treatment. (Please visit www.dfat.gov.au for details of Reciprocal Health Care Agreements with Australia).
Rental Vehicle	means a campervan/motorhome that does not exceed 4.5 (four and a half) tonnes, a sedan, coupe, hatchback, station-wagon, SUV, four-wheel drive or mini bus/people mover rented from a licensed motor vehicle rental company or agency.
Schedule	means the Schedule or document We give You that confirms the names of the parties insured, the cover and Period of Insurance applicable, and will state details of any extensions to or limitations in the cover provided by the standard Policy wording. The Schedule attaches to and forms part of Your Policy. We will issue a new Schedule when, by agreement between Us and You, the terms of cover are extended or varied and if the Policy is renewed for a further Period of Insurance.
Section	Means those parts of this Policy numbered 1 to 16 and Optional Cover 17 in which We set out the terms and conditions of the individual coverages We provide under this Policy subject to the general exclusions (What We Do Not Cover Under This Policy) and General Conditions.
Serious Injury or Serious Sickness	<p>means a Serious Injury or Sickness for which the attending Medical Practitioner certifies that the attendance by You or the Insured Person was necessary given the immediate threat to the injured or sick person's life.</p> <p>It does not mean:</p> <ul style="list-style-type: none"> (a) a terminal condition diagnosed prior to the inception date of the Period of Insurance shown on Your Schedule; or (b) any chronic or other medical condition (other than mild and controlled asthma or hypertension) for which the person on whom the claim depends has: <ul style="list-style-type: none"> i. received daily medical treatment or medication in the 30 (thirty) days immediately prior to the inception date of the Period of Insurance; or ii. required hospitalisation or surgery (or was on a waiting list for hospitalisation or surgery) in the 6 (six) months immediately prior to the inception date of the Period of Insurance.
Sickness	means sickness or disease suffered during the Period of Insurance by You or an Insured Person which first occurs on or after the inception date of the Period of Insurance shown on Your Schedule, and does not include a terminal condition suffered by You or an Insured Person diagnosed prior to the inception date of the Period of Insurance.
Sum Insured	means the amount shown on Your Schedule or Policy which is the most We pay for a specific event, benefit, or category of expense or other loss covered by this Policy.
Unattended Property	means property away from the accommodation where the Insured is staying and not located in a locked vehicle or conveyance and not on or being carried by the Insured Person at the time of loss. Unattended Property shall include (but is not limited to) any item left with a person other than the Insured Person's travelling companion or left in a position where it can be taken without the knowledge of the Insured Person such as on the beach or beside the pool whilst the Insured Person is swimming or leaving it at a distance where the Insured Person is unable to prevent it from being unlawfully taken.
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/ Insurer	means The Hollard Insurance Company Pty Ltd (AFSL No 241436) and TCA Insurance Services Pty Ltd acting as their Authorised Representative (AR no. 1262773).
You/Your/ Insured	means the person shown as the named insured on the Schedule.

Financial Services Guide

This Financial Services Guide (FSG) is designed to provide You with information that will assist You to decide whether to use any of the services offered by TCA Insurance Services Pty Ltd . This FSG also contains other important information about the types of financial services We can offer You, how We and others are paid, any potential conflicts of interest that We may have, Our complaints processes including internal and external dispute resolution procedures and how You can access them, and the compensation arrangements that We have in place to compensate clients for losses.

The Product Disclosure Statement (PDS) sets out information to assist You to decide whether to obtain TravelCard Real Time Travel insurance.

Who is TCA Insurance Services Pty Ltd?

TCA Insurance Services Pty Ltd (ABN 76 621 476 220) is an authorised representative (AR No 1262773) of the Insurer, The Hollard Insurance Company Pty Ltd ABN 78 090 584 473 (AFSL 241436). We are authorised to deal in general insurance products and provide general advice on travel insurance products.

We act under a binder authority from the Insurer. This means that it can issue, vary, renew or cancel policies, and handle and settle claims under these policies on behalf of the Insurer.

We will act on behalf of the Insurer and not on Your behalf when providing these services.

The Insurer, The Hollard Insurance Company is responsible for the provision of the financial services by Us to You and authorises the distribution of this FSG.

We are located on Level 47, MLC Building, 19 Martin Place, Sydney NSW 2000, Australia.

The Financial Services That We Provide

Any advice given to You about the TravelCard Real Time Insurance Products will be of a general nature only and will not take into account Your personal objectives, financial situation and needs. You should carefully read the PDS to decide if the product/s meet Your needs, objectives and financial circumstances before making a decision to purchase the product.

How We Are Paid

We will receive a commission from the Insurer for every Policy that is issued on its behalf. The commission that we will receive will be included in the premium charged and is received after you have paid the premium. We may also charge You a policy fee and it will be specified on Your Policy Schedule.

We may also receive a share of the profits earned by the Insurer if they make an underwriting profit in accordance with any agreed underwriting targets. This amount is calculated and paid retrospectively, only when the Insurer achieves its underwriting target in a given year.

We may pay a commission or fee to our Intermediary Partners, i.e. a range of brokers and financial services associations.

Our employees and representatives will be paid an annual salary and may be paid a bonus based on the performance of the business.

Our Intermediary Partners and employees may also receive financial and non-financial incentives to assist in selling and marketing the TravelCard products.

You may request particulars about the above remuneration, however the request must be made within a reasonable time after You have been given this document and before the relevant financial service has been provided to You by us.

TCA Insurance Services Pty Ltd Compensation Arrangements

We hold Professional indemnity insurance that will cover it and its employees for financial services provided to You. This insurance meets the requirements of the Corporations Act 2001 (Cth).

Complaints Management Framework

We are committed to providing You with a superior customer experience. We will also provide the same level of care in managing Your personal information. If You are not happy with Our service, Our products or how We have handled Your personal information contact Us so that We can resolve the matter efficiently and fairly. For more information about Our Complaints Management Framework which includes Our Internal and External Dispute Resolution process refer to page 15 of the PDS.

Any Questions

If You have any questions about the financial services that We provide, please contact Us

- Telephone: 1300 123 413.
- Email: customersupport@travelcard.com.au
- Mail: Level 47, 19 Martin Place, Sydney, NSW, 2000

Please retain this document for Your reference and any future dealings with TCA Insurance Services Pty Ltd

TCA Insurance Services Pty Ltd (TCA) ABN 76 621 476 220 is an authorised representative (AR 1262773) of the Insurer, The Hollard Insurance Company Pty Ltd (Hollard) ABN 78 090 584 473 (AFSL 241436). Any advice provided is general only and may not be right for you. Please consider the Combined Financial Services Guide and Product Disclosure Statement (available at www.travelcard.com.au) before deciding whether to buy the policy.

Any advice provided by Catriona Rowntree in relation to TravelCard Real Time Insurance products is general advice only and is provided as an AFS Representative (No 1262872) of Hollard through an arrangement with TCA.

Mail: Level 47, 19 Martin Place, Sydney, NSW, 2000

Telephone: Customer Service & Claims: 1300 123 413
International Claims: + 61 2 7909 2777

Website: www.travelcard.com.au

