

Travel Insurance made simple

Combined Financial Services Guide and Product Disclosure Statement (PDS) including policy wording

Effective 21 May 2017



Sales and General Enquiries
1300 409 322
fastcover.com.au

Claims Enquiries
1300 409 322
fastcover.com.au/claims

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Travel Insurance made simple

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Contacting us

To get the most out of **your** policy when **you** are travelling, contact **us**:

For General Enquiries

fastcover.com.au

☎ 1300 409 322 (9am to 6pm Sydney time weekdays)

✉ info@fastcover.com.au

In an Emergency 24/7

☎ In Australia: (02) 8320 7999

☎ From overseas: +61 2 8320 7999

✉ emergency@fastcover-assist.com.au

For Non-Emergency Claims

fastcover.com.au/claims

✉ claims-fch@fastcover.com.au

☎ In Australia: 1300 409 322 (9am to 5pm Sydney time weekdays)

☎ From overseas: +61 2 8215 7239

Before you buy this policy there are 7 things you must know

Travel insurance is there to protect **you** against unexpected circumstances like medical emergencies, trip cancellation and lost baggage.

Each travel insurance policy is different and we want to ensure **our** travellers understand how **our** travel insurance **policy** works so that **you** can choose the right cover for **your** circumstances.

1. Cover is only available if:

- You** are an Australian citizen, or holder of a valid Australian permanent residency visa, permanently residing at an Australian address and hold a current Australian Medicare card which is not a visitor Medicare card; and
- You** purchase **your policy** before **you** commence **your trip** or **you** satisfy all of the requirements for purchasing a **policy** while **you** are already **overseas**; and
- Your trip** ends in Australia.

For temporary residents of Australia on a 457 visa cover is available, however, only if:

- You** hold a current Australian 457 visa which will remain valid beyond the period of **your trip**; and
- You** have a **home** in Australia to which **you** intend to return; and

- ☑ **You** hold a return ticket to Australia; and
- ☑ **Your trip** ends in Australia; and
- ☑ **You** are aged 74 years and under.

2. If you are already overseas

If **you** left Australia without travel insurance or if **your** travel insurance **policy** (even if issued by another insurer) has expired, we may be able to help. **You** can purchase **our** Standard Saver, Comprehensive and Snow Sport Plus policies if **you** are already overseas, provided **you** meet all of the following requirements:

- **You** have
 - been overseas for less than 14 days, or
 - have been insured under a travel insurance policy since **you** left Australia that has been expired for no more than 14 days; and
- **You** are an Australian resident normally residing in Australia; and
- **You** have a **home** in Australia to which **you** intend to return; and
- **Your trip** ends in Australia; and
- **You** are aged 74 years and under at time of purchase; and
- **You** advise **us** at the time of purchase that **you** are already **overseas** (this will be noted on **your** Certificate of Insurance).

You cannot purchase a Basics Policy or Frequent Traveller Saver Policy if **you** are already overseas.

Policies purchased while **you** are already **overseas** are subject to:

- a 48-hour waiting period for all benefits.
- a \$500 **excess** for all claims.

3. It's your responsibility to read this Product Disclosure Statement (PDS) and decide whether this policy suits your needs

You should (and we rely on **you** to) read the PDS before purchasing this insurance. **Your policy** is made up of this PDS, the Certificate of Insurance and any other change to the terms of the **policy** otherwise advised by **us** in writing (such as an endorsement or Supplementary PDS) which may vary or modify the above documents. Together they form **our** agreement with **you**. All benefits are subject to the **policy** terms, conditions, exclusions and limits of cover described in this PDS.

4. Your medical history affects your cover

Please consider your medical history carefully. This includes any condition at any time in **your** entire life that **you** (including **your dependants** travelling with **you**) have:

- been diagnosed with, or
- taken or take medication for, or
- seen a medical practitioner for (GP, physiotherapist, nutritionist, etc.), or
- had an operation/procedure for, or
- had a test for (x-ray, blood test, scan, etc.), or
- received or currently receive any form of treatment.

Travel insurance policies provide cover for unexpected sudden illnesses or **injuries**. **Our** travel insurance includes cover for 43 **Pre-existing Medical Conditions** but only if **you** have not been hospitalised for the condition in the past 24 months and **your** medications for the condition have remained unchanged for the past 6 months prior to purchase and departure. The 43 **Pre-existing Medical Conditions** that **we** cover are listed on pages 25 to 27.

If you have a Pre-existing Medical Condition that is not included in this list then it is not covered and we will not pay for any claims where your medical history is a contributing factor.

Refer to “Pre-existing Medical Conditions” (pages 25 to 27) for guidelines on cover for **Pre-existing Medical Conditions**.

5. You must take all care to protect your possessions

There are times when **we** will not pay if **you** have not looked after **your luggage and personal effects**. For example, **we** will not pay if **you** transport **your** jewellery, computer or certain other items in the cargo hold of the airplane or other modes of transportation. Similarly, **we** will not pay if **your** items are left **unsupervised** in a **public place** or in a motor vehicle overnight. This is not a complete list of times when **we** will not pay if **you** do not protect **your** possessions. See Benefit 14 – Luggage and Personal Effects (page 45) for other ways **you** must protect **your** possessions.

You must report a theft within 24 hours to the police or an office of the bus line, airline, shipping line or rail authority **you** were travelling on when the theft occurred. **You** must prove that **you** made a report by providing **us** with a written statement from whoever **you** reported it to.

6. Money Back Guarantee: You can cancel your policy within 14 days and receive a full refund

You have a full 14 days from the purchase date of the **policy** (as set out in the Certificate of Insurance) to make sure **you** are happy with every aspect of **your policy**. This is known as the “cooling off” period. During this time, **you** may cancel the **policy** simply by writing to **us** and **we** will give **you** a full refund.

You cannot cancel **your policy** if **you** have exercised any of **your** rights or powers under the **policy** (e.g. **you** have made a claim) or if **you** have started the **trip** within the 14-day cooling off period.

7. Your policy is issued by Hollard Insurance

The Hollard Insurance Company Pty Ltd ABN 78 090 584 473 AFSL 241436 (Hollard) is the insurer and the issuer of this PDS. Hollard is also responsible for the assessment and payment of all claims.

Hollard is a part of the Hollard Insurance Group, one of the world's leading insurance companies, protecting customers with more than 7 million policies throughout Australia, the United States, Africa, Europe, India, and China.

Words with Special Meaning

In this PDS certain words have the special meaning explained below. These words will always appear bolded.

Accompanying

means a person travelling with **you** for 100% of the **trip**.

AICD/ICD

means an implantable cardioverter-defibrillator (ICD), also known as an automated implantable cardioverter-defibrillator (AICD).

Approved bicycle lock

means a keyed armoured cable lock, or a keyed chain lock set or a keyed D-lock.

Arise, Arises or Arising

means directly or indirectly arising from, attributable to or in any way connected with.

Bicycle

means any cycle, tricycle or tandem powered predominantly by human pedalling. This includes road bikes, mountain bikes, track bikes, BMX, recumbent bicycles and electric 'pedal assist' bicycles not exceeding 300 watts. A bicycle includes a standard set of components necessary to render the bicycle functional (i.e. frame, wheels, handle bars, saddle, group-set, etc.).

Bicycle accessories

means **your bicycle** helmet, shoes, clothing, protective equipment, water bottles and hydration systems, computer, pump, spare components and travelling case.

Carrier

means an aircraft, vehicle, train, tram, cruise ship, ferry, vessel or any other public transport operated under a license for the purpose of transporting passengers. The definition excludes taxis.

Chronic

means a persistent and lasting condition in medicine. **We** do not consider that **chronic** pain has to be constant pain. In many situations it has a pattern of relapse and remission. The pain may be long-lasting, recurrent (occurred on more than 2 occasions) or characterised by long suffering.

Complications of Pregnancy and Childbirth

means anything **you** have been diagnosed with or treated for in the past, including but not limited to the following:

- Toxemia (toxins in the blood)
- Gestational diabetes (diabetes arising because of pregnancy)
- Gestational hypertension (high blood pressure arising because of pregnancy)
- Pre-eclampsia (where **you** develop high blood pressure, carry abnormal fluid and have protein in **your** urine during the second half of pregnancy)
- Ectopic pregnancy (a pregnancy that develops outside of the uterus)
- Molar pregnancy or hydatidiform mole (a pregnancy in which a tumour develops from the placental tissue)
- Post-partum haemorrhage (excessive bleeding following childbirth)
- Retained placenta membrane (part or all the placenta is left behind in the uterus after delivery)
- Placental abruption (part or all the placenta separates from the wall of the uterus)
- Hyperemesis gravidarum (excessive vomiting because of pregnancy)
- Placenta previa (when the placenta is in the lower part of the uterus and covers part or all the cervix)
- Stillbirth
- Miscarriage
- Emergency caesarean section
- A termination needed for medical reasons

Dependant and dependants

means **your** children or grandchildren not in full time employment who are under the age of 21 and travelling together with **you** for 100% of the trip.

Dollar or \$

means Australian dollars.

Epidemic

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

Excess

means the amount which **you** must first pay for each claim **arising** from the one event before a claim can be made under **your policy**.

Family

means **you**, **your** spouse (or someone legally recognised in Australia as **your** de facto partner) and **your** dependants.

Golf equipment

Golf clubs, golf bags, non-motorised trolleys and golf shoes.

Home

means the place where **you** normally live in Australia.

Hospital

means an established hospital registered under any legislation that applies to it, that provides in-patient medical care.

Injure, injured or injury

means bodily **injury** caused solely and directly by violent, accidental, visible and external means, which happens at a definite time and place during **your period of insurance** and does not result from any illness, **sickness**, disease, or self-harm.

Injury date

means the date **you** are **injured** and will be deemed to be the earlier of:

- the date **your medical practitioner** reasonably diagnoses as the most likely date of the **injury**;
- the date **our medical practitioner** reasonably diagnoses as the most likely date of the **injury**;
- the date **you** first became aware of the **injury** or a **reasonable** person in the circumstances would have been aware of the **injury**;
- the date **you** first received medical treatment for the **injury**; and
- the date the **injury** is first diagnosed by a **medical practitioner**.

Locked storage compartment

means a glove box, enclosed centre console, or concealed cargo area of a car, station wagon, hatchback, van or motorhome.

Luggage and personal effects

means any personal items owned by **you** and that **you** take with **you**, or buy, on **your trip** and which are designed to be worn or carried about with **you**. This includes items of clothing, personal jewellery, unset precious or semi-precious stones, photographic and video equipment, personal computers, electrical devices or portable equipment. However, it does not mean a **bicycle**, any business sample, passports, travel documents, cash, bank notes, currency notes, watercraft of any type (except surfboards), furniture, furnishings, household appliances, hired items or items that **you** intend to trade.

Medical practitioner

means a qualified doctor of medicine or dentist registered to provide the relevant service in the place where **you** receive the services acting within the scope of their registration and pursuant to the relevant laws.

Moped or scooter

means any two-wheeled or three-wheeled motor vehicle with an engine capacity of not greater than 50cc.

Motorcycle

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

Natural disaster

means an extraordinary natural phenomenon such as floods, earthquakes, tsunamis, landslides, volcanic eruptions, atypical cyclonic storms, falling objects from space and aerolites, and in general any extraordinary atmospheric, meteorological, seismic or geological phenomenon.

Open water sailing

means sailing more than 12 nautical miles off any land mass.

Overseas

means in any country other than Australia.

Pandemic

means a geographically widespread outbreak of an infectious disease that causes serious illness in humans.

Permanent disability and permanently disabled

means:

- **you** have totally lost all of the sight in one or both eyes; or the use of a hand or foot at or above the wrist or ankle; and
- the loss is for at least 12 months; and
- in **our** opinion after consultation with an appropriate medical specialist, will continue indefinitely.

Period of insurance

is the period **you** are insured for as described under the heading “**period of insurance**” on page 76.

Policy

means this document, the Certificate of Insurance and any other change to the terms of the policy otherwise advised by **us** in writing (such as endorsement).

Pre-existing Medical Condition

has the meaning set out in “What is a Pre-existing Medical Condition?” on page 24.

Public place

means any place that the public has access to, including but not limited to planes, trains, trams, cruise ships, taxis, buses, air or bus terminals, stations, wharves, streets, museums, galleries, hotels, hotel foyers and grounds, beaches, restaurants, private car parks, public toilets and general access areas.

Reasonable

means, for medical or dental expenses, the standard level of care given in the country **you** are in or, for other expenses, the equivalent level **you** have booked and pre-paid for the rest of **your trip** or, as determined by **us**.

Recreational all-terrain vehicle

means a small, open motor vehicle having three or more wheels fitted with large tyres designed chiefly for recreational use over Roadless terrain. They are sometimes referred to as quad-bikes, trikes or buggies.

Relative

means any of the following who is under 85 years of age and who is resident in Australia or New Zealand: **you** or **your travelling companion**’s spouse, de facto partner, parent, parent-in-law, daughter, son, daughter-in-law, son-in-law, brother, sister, brother-in-law, sister-in-law, uncle, aunt, niece, nephew, grandchild, grandparent, step-parent, step-son, step-daughter, fiancé or fiancée, or guardian.

Rental vehicle

means a sedan, hatchback or station wagon, four wheel drive or mini bus/people mover, or a campervan/motorhome that does not exceed 4.5 tonnes, rented from a licensed motor vehicle rental company.

Resident of Australia

means someone who currently resides in Australia and holds a current Australian Medicare card which is not a visitor Medicare card.

Sick or sickness

means a medical condition, not being an **injury**, which first occurs or first manifests during **your period of insurance**.

For the purposes of this definition a **sickness** that first manifests itself on the earlier of:

- the date **your medical practitioner** reasonably diagnoses as the most likely date the **sickness** or symptoms of the **sickness**, first occurred or manifested, whichever is the earlier;
- the date **our medical practitioner** reasonably diagnoses as the most likely date the **sickness** or symptoms of the **sickness**, first occurred or manifested, whichever is the earlier;
- the date **you** first became aware of the **sickness** or symptoms of the **sickness**, whichever is the earlier;
- the date a **reasonable** person in the circumstances would have been aware of the **sickness** or symptoms of the **sickness**, whichever is the earlier; or
- the date the **sickness** or symptoms of the **sickness**, were first diagnosed by a **medical practitioner**, whichever is the earlier.

Snow sports

means recreational skiing and snowboarding; big foot skiing and snowboarding; cat skiing and snowboarding; cross-country skiing and snowboarding (along a designated cross-country ski route only); glacier skiing and snowboarding; heli-skiing and snowboarding (provided by a commercial operator and available to the general public only); ice hockey (not competitive); ice skating; lugeing (on ice and provided by a commercial operator and available to the general public only); mono skiing and snowboarding; off-piste skiing and snowboarding with a professional snow sport instructor/guide; snowmobiling; tobogganing.

Snow sports equipment

means skis, poles, ski boots and bindings, ski helmets, snowboards, snowboard boots and bindings

Specified High Value Items

means **luggage and personal effects** that have been listed as covered on **your** Certificate of Insurance with a nominated sum insured.

Terrorism

means any act which may or may not involve the use of, or threat of, force or violence where the purpose of the act is to further a political, religious, ideological aim or to intimidate or influence a government (whether lawfully constituted or not) or any section of the public.

Travelling companion

means a person with whom **you** have made arrangements to travel with for at least 75% of **your trip** before **your policy** was issued.

Trip

means for all policies other than policies purchased while **you** are overseas, the time when **you** leave **your home** to go directly to the place **you** depart from on **your** travels, and ends when **you** return to **your home**,

provided however that for Domestic Plus policies **you** must be more than 200 kms from **your home**. For policies purchased while **you** are **overseas**, **trip** means **your** travel from the time when the **policy** is issued when **you** are overseas to the time when **you** return to **your home**.

Unattended motor vehicle

means your vehicle, your rental vehicle, or your travel companion's vehicle, that you or your travelling companion are not inside.

Unspecified items

means **luggage and personal effects** that have not been listed as covered on **your** certificate of Insurance with a nominated sum insured.

Unsupervised

means:

- leaving **your luggage and personal effects** with a person **you** did not know prior to commencing **your trip**; or
- leaving **your luggage and personal effects** with a person not named on **your certificate of insurance** or who is not a **travelling companion**; or
- leaving **your luggage and personal effects** where they can be taken without **your** knowledge, including but not limited to on the beach, poolside while **you** swim, in the seat pocket of **your** plane seat and includes if **you** are asleep and **your** belongings are taken without **your** knowing; or
- leaving **your luggage and personal effects** at such a distance from **you** that **you** are reasonably unable to prevent them from being taken; or
- forgetting or misplacing **your luggage and personal effects**, leaving them behind or walking away from them.

We, our and us

means The Hollard Insurance Company Pty Ltd.

You and your

means the person(s) whose name(s) are set out on the Certificate of Insurance, and if **you** have a Single or Family cover type, **your dependants**.

Our Policies Explained

Fast Cover believes in making insurance fast and simple while providing **our** travellers with great cover and value. **We've** put together a range of policies that can cover a year-long adventure in Canada down to a weekend road **trip** in Australia.

If **you're** the kind of person that likes to have broad cover, the **Comprehensive Policy** offers **our** highest level of cover. For travellers who are more budget conscious but still want a high level of cover, **our Standard Saver Policy** is a great choice. If **you** just want the essentials then **our Basics Policy** provides the necessary emergency assistance and medical cover with the option of adding luggage cover.

For travellers who love to ski and snowboard, **our Snow Sports Plus Policy** includes automatic cover for advanced terrain, off piste, cat skiing, heli skiing & snow mobiling.

If **you** are travelling in Australia **our Domestic Plus Policy** covers Cancellation, Luggage, Rental Vehicle Excess and comes with \$0 excess. It also covers **you** for **snow sports** in Australia.

If **you** travel multiple times a year **our Frequent Traveller Saver Policy** allows **you** to take an unlimited number of trips in a 12-month period up to a specified number of days each **trip**. **You** can choose from 15, 25, 40 or 63 days and **you** have the option of adding cover for **your** spouse and **dependant** children. Cover for travelling on Cruise Liners is automatically included with the **Frequent Traveller Saver Policy**.

Age Limits

We offer cover to travellers of all ages. However, **your** age may affect which Policies **you** can purchase, the amount of cover **you** have and the excesses that apply to **you**. All age-related limits are based on **your** age as at the date **you** purchase **your** policy.

Which Policies and Optional Covers you can purchase

Comprehensive & Standard Saver	Available to travellers of all ages if purchased before departing Australia. Available to travellers aged 74 years and under at time of purchase if purchased after departing Australia.
Basics	Available to travellers of all ages if purchased before departing Australia.
Domestic Plus	Available to travellers of all ages.
Snow Sports Plus	Available to travellers aged 69 years and under at time of purchase.
Frequent Traveller Saver	Available to travellers aged 64 years and under at time of purchase.
Adventure Pack	Available to travellers aged 74 years or under at time of purchase (see page 60 for eligible policy types).

Benefit limits and excesses for travellers 80–89 years of age

If **you** purchase a Comprehensive, Standard Saver Policy, Basics Policy or Domestic Plus Policy and are between 80-89 years of age at the time of **policy** purchase, **your policy** is subject to the following conditions:

- A \$2,000 excess applies for all claims arising from, related to or associated with **your injury** or **sickness**. For claims not related to **your injury** or **sickness** a \$200 excess applies unless **you** reduce it.
- Cover is limited to \$40,000 in total for all claims related to or associated with an **injury** or **sickness** under all (not each) of the following Benefits that apply to **your policy** type:
 - Benefit 1 – Overseas 24/7 Emergency Medical Assistance
 - Benefit 2 – Overseas Emergency Hospital & Medical Expenses
 - Benefit 3 – Overseas Emergency Dental

- Benefit 4 – Overseas Emergency Evacuation
- Benefit 5 – Trip Cancellation Expenses
- Benefit 6 – Trip Disruption Expenses
- Benefit 7 – Trip Resumption Expenses

Travellers 90 years of age and over

If **you** purchase a Comprehensive, Standard Saver Policy, Basics Policy or Domestic Plus Policy and are 90 years of age and over at the time of **policy** purchase, **your policy** is subject to the following conditions:

- A \$5,000 excess applies for all claims arising from, related to or associated with **your injury** or **sickness**. Claims not related to **your injury** or **sickness** the normal \$200 excess applies unless **you** reduce it.
- Cover is limited to \$30,000 in total for all claims related to or associated with an **injury** or **sickness** under all (not each) of the following Benefits that apply to **your policy** type:
 - Benefit 1 – Overseas 24/7 Emergency Medical Assistance
 - Benefit 2 – Overseas Emergency Hospital & Medical Expenses
 - Benefit 3 – Overseas Emergency Dental
 - Benefit 4 – Overseas Emergency Evacuation
 - Benefit 5 – Trip Cancellation Expenses
 - Benefit 6 – Trip Disruption Expenses
 - Benefit 7 – Trip Resumption Expenses

Geographical Regions

Region Name	Destinations
Worldwide	North, Central & South America (including Hawaii and the Caribbean), Africa, Middle East, Antarctica, Sub-Antarctic Islands and any other destination not listed below.
Europe	Europe, Russian Federation and United Kingdom. Automatically includes cover for the Regions of Asia, Pacific, New Zealand & Domestic Plus.
Asia	Asia (excluding Russian Federation). Automatically includes cover for the Regions of Pacific, New Zealand & Domestic Plus.
Pacific	American Samoa, Ashmore & Cartier Islands, Bali, Cook Islands, Fiji, French Polynesia, Guam, Heard Island & McDonald Islands, Indonesia, Kiribati, Marshall Islands, Micronesia, Nauru, New Caledonia, Niue, Northern Mariana Islands, Palau, Papua New Guinea, Pitcairn, Samoa, Solomon Islands, Tokelau, Tonga, Tuvalu, Vanuatu and Wallis & Futuna Islands. Automatically includes cover for the New Zealand & Domestic Plus Regions.
New Zealand	New Zealand. Automatically includes cover for the Domestic Plus Region.
Domestic	Australia (including Thursday Island, Lord Howe Island, Norfolk Island, Christmas Island and Cocos (Keeling) Island).

Cover Types

You can choose one of the following cover types:

Single	Covers you and your dependants travelling with you . Limits apply to the combined total of all claims made by the travellers (including dependants) listed on the Certificate of Insurance.
Duo	Covers you and your nominated travelling companion listed in the Certificate of Insurance. You must be travelling on the same itinerary for 75% of your trip . Duo policies do not provide cover for dependants . We issue one Certificate of Insurance, however, you both have cover as if you are each insured under separate policies with Single benefit limits* per insured person. * Except for Benefit 19 – Rental Vehicle Excess
Family	Covers you , your spouse or partner, and dependant children travelling with you . Dependant children may be your children or your grandchildren. The benefit limits for Family Policies is equal to double the Single policy benefit limit*, and apply to the combined total of all claims made by the travellers (including dependants) listed on the Certificate of Insurance. * The benefit limit is not doubled for the following benefits and optional covers: <ul style="list-style-type: none"> • Benefit 13 – Theft of Cash • Benefit 18 – Personal Liability • Benefit 19 – Rental Vehicle Excess • Benefit 23 – Snow Resort Closure • Benefit 26 – Bicycle Pack

Luggage and Personal Effects

All **luggage and personal effects** are considered **unspecified items** unless **you** have declared them and they appear on **your** Certificate of Insurance as **Specified High Value Items**. Receipts and/or valuations must be provided in the event of a claim for all items of **luggage and personal effects**.

Unspecified Items

Cover for **unspecified items** is limited to:

- \$3,000 for personal computers, video recorders or cameras
- \$1,000 for mobile phones, smart phones, satellite phones, and other portable communication equipment
- \$1,000 for small mobile hand-held computers including tablet devices like iPads
- \$750 for all other items

Depreciation applies to **unspecified items** as described on page 74.

The maximum amount **we** will pay for all claims combined under Benefit 14 – Luggage and Personal Effects is shown under the Benefit Summary on page 45.

Specified High Value Items

Additional cover can be purchased for Specified High Value Items of **luggage and personal effects** (excluding jewellery, fragile or brittle items, **bicycles** and watercraft other than surfboards) up to \$5,000 for any single item and \$10,000 in total for all Specified High Value Items combined. The amount of additional cover **you** purchase will be shown on **your** Certificate of Insurance.

There is no depreciation on Specified High Value Items.

Please also read **General Exclusions that apply to all benefits on pages 68 to 70.**

Sports and leisure activities

You are automatically covered for a number of sports and leisure activities. If **you** are taking a **trip** that involves more adventurous activities **we** offer an optional **Adventure Pack** that includes cover for a wide range of adventurous activities.

Automatically Covered Sports and Leisure Activities

- Aqua zorbing
- Archery
- Bicycling (but not racing, motor cross, BMX, or downhill mountain biking)
- Bungee jumping or canyon swinging
- Camel, donkey or elephant riding (under appropriate supervision)
- Dancing
- Dog sledding
- Diving underwater using an artificial breathing apparatus at a depth no greater than 10 metres (**you** must hold an open water diving licence recognised in Australia or dive with an instructor licensed for these activities)
- Fishing (on land or within 2 nautical miles of a land mass)
- Go-karting
- Golf
- Gym activities (but not powerlifting)
- Gymnastics (but not competitions)
- Hiking, trekking or tramping, peaking at altitudes below 3,000 metres, where specialist climbing equipment is not required (choose the **Adventure Pack** option for higher altitudes)
- Horse riding (but not competitions, equestrian events, steeple chasing, jumping, or polo)
- Ice skating on a rink (but not including competitive skating, racing, speed skating, and tour skating)
- Indoor rock climbing (under appropriate supervision)

- Leisure activities (meaning any activities involving minimal physical exertion that is undertaken for relaxation or pleasure. For example, sight-seeing, picnics, photography and museum or art gallery visits)
- **Motorcycle, scooter or moped** riding (restrictions apply - refer to General Exclusion 10)
- Orienteering
- Paintball (with eye protection)
- Racing on foot for distances up to and including full marathon (42.2 kilometres or 26.2 miles)
- Racquet and ball sports not involving physical contact
- Regulated or licensed ballooning
- Safari (under appropriate supervision) but not hunting
- Sailing up to 10 nautical miles off any land mass
- Shark cage diving (subject to diving restrictions listed above)
- Shooting (fixed target only)
- Skateboarding, roller skating, inline skating (but not including vert skating or acrobatics)
- Snorkelling
- Soccer
- Surface water activities in rivers or rapids graded I, II or III under the International Scale of River Difficulty, or lakes or canals
- Surface water activities (other than sailing) up to 2 nautical miles off any land mass
- Track and field athletics
- Walking, hiking, trekking or tramping, peaking at altitudes up to 3,000 metres where specialist climbing equipment is not required (but not expeditions to or on the Kokoda Track/Trail)

All other sports and leisure activities are excluded from cover under **your policy**, except however the adventure activities covered under the optional **Adventure Pack** if **you** paid the additional premium for the **Adventure Pack** and it is listed on **your** Certificate of Insurance.

From time to time **we** may add automatically covered activities. If **you** cannot see the activity **you** want cover for in this list check the list on **our** website at fastcover.com.au/activities

Note that it is a condition of cover for all activities that **you** act in a **reasonable** way to protect **yourself**. The best way that **you** can do this is to enjoy **your** activities with a properly licensed outdoor pursuits or sports organisation and to follow their instructions.

Please also read **General exclusions that apply to all benefits (on pages 68 to 70)**.

Travelling on Cruise Liners

Cover for travelling on Cruise Liners is available provided **you** specify this at the time **you** purchase **your policy**.

When **you** specify Cruise cover **your policy** includes all the benefits of a non-cruise **policy** and is extended to allow cover for certain medical expenses, transfer and repatriation benefits that **you** may need if **you** are

injured or become **sick** and **you** have to be treated on-board or at an **overseas hospital** if that happens to be the nearest medical facility.

If travelling on a Cruise Liner within:

- Australian waters, the New Zealand or the Pacific Region for **1 night or more** **you** must specify Cruise cover.
- Asia, Europe or Worldwide Regions for **4 nights or more** **you** must specify Cruise cover.

Travelling only within Australia

Only certain benefits of cover are available when **you** travel within Australia. Provided that **your** destination is at least 200km from **home**, **you** have cover under the following benefits:

- Benefit 5 – Trip Cancellation Expenses
- Benefit 6 – Trip Disruption Expenses
- Benefit 7 – Trip Resumption Expenses
- Benefit 9 – Accidental Death
- Benefit 14 – Luggage and Personal Effects
- Benefit 16 – Travel Delay Expenses
- Benefit 17 – Alternative Transport Expenses
- Benefit 18 – Personal Liability
- Benefit 19 – Rental Vehicle Excess

There is no cover under any **policy** if **your** destination is less than 200km from **home**.

There is no medical cover within Australia as **your** medical expenses are covered by Medicare and/or **your** private health insurance.

Accompanying Dependants

Free cover for up to 10 **accompanying dependants** is included (“**accompanying**” is defined as travelling with **you** for 100% of the **trip**) under the Single and Family policies. Note that the benefit limits for Single and Family cover types apply to the combined total of all claims made by the travellers (including **dependants**) listed on the Certificate of Insurance.

There is no cover for **accompanying dependants** under the Duo policies.

Cover for **accompanying dependants** is optional under the Frequent Traveller Saver policies

Benefit Summary

The type of policy **you** purchase determines the level of cover **you** have.

- **Single Policies:** The benefit limits in the Benefit Summary apply to the combined total of all claims made by the travellers (including **dependants**) on a Single Policy that are listed on the Certificate of Insurance.
- **Duo Policies:** The benefit limits in the Benefit Summary apply separately to each traveller under a Duo Policy that is listed on the Certificate of Insurance.
- **Family Policies:** The benefit limits in the Benefit Summary for are doubled for Family Policies (except as noted) and apply to the combined total of all claims made by the travellers (including **dependants**) listed on the Certificate of Insurance.

The benefits summarised below are subject to sub limits, conditions, exclusions and age-related restrictions.

Benefit name and number	Comprehensive	Standard Saver	Basics	Snow Sports Plus	Domestic Plus	Frequent Traveller Saver
1. Overseas 24/7 Emergency Medical Assistance Refer to page 28.	Unlimited	Unlimited	Unlimited	Unlimited		Unlimited
2. Overseas Emergency Medical & Hospital Expenses Refer to page 30.	Unlimited	Unlimited	Unlimited	Unlimited		Unlimited
3. Overseas Emergency Dental Refer to page 32.	\$1000	\$750	\$500	\$1000		\$1000
4. Overseas Emergency Evacuation Refer to page 33.	Unlimited	Unlimited	Unlimited	Unlimited		Unlimited
5. Trip Cancellation Expenses Refer to page 34.	Unlimited	\$15,000		Unlimited	Unlimited	Unlimited
6. Trip Disruption Expenses Refer to page 36.	\$50,000	\$30,000		\$50,000	\$50,000	\$50,000
7. Trip Resumption Expenses Refer to page 39.	\$3,000	\$3,000		\$3,000	\$3,000	\$3,000
8. Overseas Hospital Cash Payment Refer to page 40.	\$5,000			\$5,000		\$5,000

Benefit name and number	Comprehensive	Standard Saver	Basics	Snow Sports Plus	Domestic Plus	Frequent Traveller Saver
9. Accidental Death Refer to page 41.	\$25,000			\$25,000	\$25,000	\$25,000
10. Permanent Disability Refer to page 42.	\$25,000			\$25,000		\$25,000
11. Loss of Income Refer to page 43.	Maximum 25 weeks up to \$10,000			Maximum 25 weeks up to \$10,000		Maximum 25 weeks up to \$10,000
12. Passports, Credit Cards & Credit Card Fraud Refer to page 44.	\$5,000	\$2,000		\$5,000		\$5,000
13. Theft of Cash Refer to page 45.	\$250			\$250		\$250
14. Luggage and Personal Effects Refer to page 45.	\$10,000	\$5,000	Optional up to \$2,000	\$10,000	\$7,500	\$10,000
15. Delay of Luggage and Personal Effects Refer to page 49.	\$500			\$500		\$500
16. Travel Delay Expenses Refer to page 50.	\$2,000			\$2,000	\$2,000	\$2,000
17. Alternative Transport Expenses Refer to page 51.	\$5,000			\$5,000	\$5,000	\$5,000
18. Personal Liability Refer to page 52.	\$5 million	\$2.5 million	\$1 million	\$5 million	\$5 million	\$5 million
19. Rental Vehicle Excess Refer to page 54.	Optional up to \$8,000	Optional up to \$8,000		Optional up to \$8,000	\$5,000	Optional up to \$8,000
20. Snow Sport Equipment Refer to page 55.				\$1,500	\$1,500	
21. Snow Equipment Replacement Hire Refer to page 57.				\$1,500	\$1,500	

Benefit name and number	Comprehensive	Standard Saver	Basics	Snow Sports Plus	Domestic Plus	Frequent Traveller Saver
22. Snow Prepaid Expenses Refer to page 58.				\$750	\$750	
23. Snow Resort Closure Refer to page 59.				\$1,000	\$1,000	
Optional Add On Packs						
24. Adventure Pack Refer to page 60.	Optional	Optional		Optional	Optional	Optional
25. Golf Pack Refer to page 62.	Optional	Optional up to \$2,500		Optional up to \$2,500	Optional up to \$2,500	Optional up to \$2,500
26. Bicycle Pack Refer to page 65.	Optional up to \$15,000	Optional up to \$15,000		Optional up to \$15,000	Optional up to \$15,000	Optional up to \$15,000

Optional Cover

Adventure Pack

Available for purchase with:

Comprehensive	Standard Saver	Basics	Snow Sports Plus	Domestic Plus	Frequent Traveller Saver
✓	✓		✓	✓	✓

You must be aged 74 and under at the date of **policy** issue to purchase the Adventure Pack.

In addition to the Automatically Covered Sports and Leisure Activities that are automatically covered (see page 15), the following listed amateur sports and activities are covered if **you** select this option.

Additional Activities Covered by the Adventure Pack

- Abseiling
- Animal conservation and handling (*under appropriate supervision*)
- Battle re-enactment (*not with firearms*)
- Cave/river tubing

- Caving/potholing
- Contact sports (including any form of rugby, Australian Rules football or American football)
- Deep sea fishing
- Diving underwater using an artificial breathing apparatus at a depth no greater than 30 metres (*you must hold an open water diving licence recognised in Australia or dive with an instructor licensed for these activities*)
- Expeditions to or on the Kokoda Track/Trail
- Flying fox/zip lining
- Hiking, trekking or tramping, peaking (*only at altitudes from 3,000 metres up to 6,000 metres, and where specialist climbing equipment is not required*)
- Martial arts (*basic training only, no sparing, no competition*)
- Outdoor rock climbing (*with ropes and appropriate safety gear; but not free climbing*)
- Quad biking (*only single rider and not racing*)
- Sailing (*only from 11 to 15 nautical miles off any land mass; and not racing*)
- Shooting (*only moving target, e.g. clay pigeon*)
- Surface water activities in rivers or rapids (*only graded IV or V under the International Scale of River Difficulty; no racing*)
- Tandem parachuting, tandem sky diving, tandem hang gliding, tandem gliding and tandem paragliding (*you must be in tandem with an instructor licensed for these activities*)

From time to time **we** may add additional covered activities, if **you** cannot see the activity **you** want cover for in this list check the list on **our** website at fastcover.com.au/activities.

Activities are not covered by **your policy** unless listed here or listed in the Automatically Covered Sports and Activities on page 15 or on **our** website at fastcover.com.au/activities.

Please also refer to General Exclusions 35 to 38 on pages 68 to 70.

Snow Sports

The Snow Sports Plus Policy provides cover for the following activities:

- Recreational skiing and snowboarding
- Big foot skiing and snowboarding
- Cat skiing and snowboarding
- Cross-country skiing and snowboarding (along a designated cross country ski route only)
- Glacier skiing and snowboarding
- Heli-skiing and snowboarding (provided by a commercial operator and available to the general public only)
- Ice hockey (not competitive)
- Ice skating
- Lugeing (on ice) (provided by a commercial operator and available to the general public only)
- Mono skiing

- Off-piste skiing or snowboarding with a professional snow sport instructor or guide
- Snowmobiling
- Tobogganing

We will not pay any claim or loss even if **you** have purchased the Snow Sports Plus Policy:

- Related to or **arising** from ski or snowboard racing (including training); ski or snowboard acrobatics, freestyle skiing or snowboarding, ski or snowboard fun parks, ski or snowboard jumping or stunting; off-piste skiing or snowboarding without a professional snow sport instructor or guide; cross-country skiing outside of a designated cross country ski route; bobsleighbing; parascending (over snow)
- If **you** ski or snowboard in violation of the regulations published by the ski resort
- If **you** are participating in a professional capacity
- That **arises** outside the period 15th December to 15th April in Northern Hemisphere resorts, and 15th June to 30th 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.

General Exclusions that apply to all benefits on pages 68 to 70 also apply if **you** purchase the Snow Sports Plus Policy.

Golf Pack

Available for purchase with:

Comprehensive	Standard Saver	Basics	Snow Sports Plus	Domestic Plus	Frequent Traveller Saver
✓	✓		✓	✓	✓

The Golf Pack provides cover under Benefit 25 – Golf Pack (see page 62) for repair or replacement of **your golf equipment**, hire of replacement **golf equipment** or green fees should **you** be unable to play due to medical reasons.

Bicycle Pack

Available for purchase with:

Comprehensive	Standard Saver	Basics	Snow Sports Plus	Domestic Plus	Frequent Traveller Saver
✓	✓		✓	✓	✓

No cover is provided for **bicycles** under Benefit 14 – Luggage & Personal Effects and **bicycles** are not insured by **your policy**, unless **you** purchase the Bicycle Pack.

The Bicycle Pack only covers **bicycles** if, at the time the Certificate of Insurance is issued, they are:

- less than three (3) years old; and
- valued at \$1,500 or more; and
- free of defects.

The maximum amount **we** will pay for any one **bicycle** is \$5,000 and \$15,000 for all **bicycles** combined.

Please note: No cover is provided under this benefit for any **bicycle accessories** (including but not limited to tools, **bicycle** pumps, lights, helmets, etc.). These items are covered under Benefit 14 – Luggage and Personal Effects.

Rental Vehicle Excess

You can purchase the Rental Vehicle Excess cover for either \$5,000 or \$8,000 with the Standard Saver, Comprehensive, Snow Sports Plus, Frequent Traveller Saver policies by paying additional premium. Rental Vehicle Excess cover of \$5,000 is automatically included in the Domestic Plus Policy. This option is not available with the Basics Policy.

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

See Benefit 19 – Rental Vehicle Excess (page 54) for more information.

Excess Removal

The standard **excess** on **our** policies is as follows:

Comprehensive	Standard Saver	Basics	Snow Sports Plus	Domestic Plus	Frequent Traveller Saver
\$200	\$200	\$200	\$200	\$0	\$200

By paying an additional premium **you** can reduce the **policy excess** to either \$100 or \$0.

Different **excesses** apply to travellers 80 years of age or over. Refer to Age Limits (page 11) for more information on these **excesses**.

If **you** have purchased **your policy** while already **overseas** **you** cannot reduce the **excess**.

Frequent Traveller Saver: Cover for Spouse & Dependants

This optional cover applies to the Frequent Traveller Saver Policy only.

You can purchase this option under the Frequent Traveller Saver Policy to cover **your accompanying** spouse or partner and **your dependant** children and grandchildren provided they are travelling with **you** for 100% of the trip.

The benefit limits for the Frequent Traveller Saver Policy apply to the combined total of all claims made by the travellers (including **accompanying** spouse/partner and **dependants**) listed on the Certificate of Insurance.

Pre-existing Medical Conditions

Please consider your medical history carefully. This includes any condition at any time in **your** entire life that **you** (including **your dependants** travelling with **you**) have:

- been diagnosed with, or
- taken or take medication for, or
- seen a medical practitioner (GP, physiotherapist, nutritionist, etc.), or
- had an operation/procedure, or
- had a test for (xray, blood test, scan, etc.), or
- received or currently receive any form of treatment.

Travel insurance policies provide cover for unexpected sudden illnesses or **injuries**. **Our** travel insurance includes cover for:

- 43 **Pre-existing Medical Conditions**;
- but only if **you** have not been hospitalised for that condition in the past 24 months; and
- **your** medications for the condition have remained unchanged for the past 6 months.

What is a Pre-existing Medical Condition?

Pre-existing Medical Condition means any medical or dental condition at any time prior to the purchase of the **policy** or at any time after **your** purchase of the **policy** but prior to **your** departure date:

- where investigation, tests, treatment, surgery, medical consultation and/or advice has been obtained (whether or not a formal diagnosis has been made)
- where drugs or other treatment has been prescribed
- any **chronic** or ongoing medical condition
- any complications arising from such conditions referred to above whether direct or indirect

If **you** suffer from a medical condition between the time **you** purchase the **policy** and **your** departure date, **you** are covered for Benefit 5 – Trip Cancellation Costs from the time the **policy** is issued. However, **you** are not covered under any other benefits between the time **you** purchase the **policy** and the end of **your period of insurance** for claims **arising** from or related to **Pre-existing Medical Conditions**.

How Pre-existing Medical Conditions Apply to Frequent Traveller Saver Policies

For Frequent Traveller Saver Policies **Pre-existing Medical Condition** means any medical or dental condition as defined above, at any time prior to **your** purchase of the **policy**, prior to **your** relevant departure date and prior to the time at which any part of the relevant **trip** is paid for.

If **you** suffer from a medical condition between the time **you** purchase the **policy** and **your** departure date, and after the time at which **you** purchase any part of the relevant **trip**, **you** are covered for Benefit 5 – Trip Cancellation Costs from the time the **policy** is issued. However, **you** are not covered under any other benefits for **Pre-existing Medical Conditions** suffered between the time **you** purchase the **policy** and the end of **your** period of insurance.

This definition applies to **you**, **your travelling companion**, a **relative** or any other person

Cover is subject to the General Exclusions on pages 68 to 70 and the **policy** terms and conditions.

Automatically Covered Pre-existing Medical Conditions

The following 43 Pre-existing Medical Conditions are automatically covered, provided that:

- **You** have not been hospitalised (including Day Surgery or Emergency Department attendance) for that condition in the past 24 months and
- **Your** medications for that condition have remained unchanged for the past 6 months.

1. Acne
2. Allergies limited to Rhinitis, Chronic Sinusitis, Eczema, Food Intolerance, Hay Fever
3. Asthma, providing that **you**:
 - have no other lung disease, and
 - are less than 60 years of age at the date of **policy** purchase
4. Bell's Palsy
5. Benign Positional Vertigo
6. Bunions
7. Carpal Tunnel Syndrome
8. Cataracts
9. Coeliac Disease
10. Congenital Blindness
11. Congenital Deafness
12. *Diabetes Mellitus (Type I), providing **you**:
 - were diagnosed over 12 months ago, and
 - have no eye, kidney, nerve or vascular complications, and
 - do not also suffer from a known cardiovascular disease, Hypertension, Hyperlipidaemia or Hypercholesterolaemia, and
 - are under 60 years of age at the date of **policy** purchase

13. *Diabetes Mellitus (Type II), providing **you**:
 - were diagnosed over 12 months ago, and
 - have no eye, kidney, nerve or vascular complications, and
 - do not also suffer from a known cardiovascular disease, Hypertension, Hyperlipidaemia or Hypercholesterolaemia
14. Dry Eye Syndrome
15. Epilepsy, providing there has been no change to **your** medication regime in the past 12 months, and **you** are not on more than one anti-convulsant medication
16. Folate Deficiency
17. Gastric Reflux
18. Goitre
19. Glaucoma
20. Graves' Disease
21. Hiatus Hernia
22. *Hypercholesterolaemia (High Cholesterol), provided **you** do not also suffer from a known cardiovascular disease and/or Diabetes
23. *Hyperlipidaemia (High Blood Lipids), provided **you** do not also suffer from a known cardiovascular disease and/or Diabetes
24. *Hypertension (High Blood Pressure), provided **you** do not also suffer from a known cardiovascular disease and/or Diabetes
25. Hypothyroidism, including Hashimoto's Disease
26. Impaired Glucose Tolerance
27. Incontinence
28. Insulin Resistance
29. Iron Deficiency Anaemia
30. Macular Degeneration
31. Meniere's Disease
32. Migraine
33. Nocturnal Cramps
34. Osteopenia
35. Osteoporosis
36. Pernicious Anaemia
37. Plantar Fasciitis
38. Raynaud's Disease
39. Sleep Apnoea
40. Solar Keratosis
41. Trigeminal Neuralgia
42. Trigger Finger
43. Vitamin B12 Deficiency

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

If you have a **Pre-existing Medical Condition** that is not included in this list of 43 conditions then it is not covered and we will not pay for any claims where your medical history is a contributing factor.

Pregnancy

Pregnancy is a **Pre-existing Medical Condition** and is not automatically covered. Please read this section carefully if **you** are pregnant as there are important limitations to the benefits **you** are eligible to receive.

Cover available if you are pregnant

We will pay if **your** claim arises from unexpected serious complications of pregnancy and childbirth that occur:

- Up to the 23rd week of pregnancy if **you** are pregnant with a single child; or
- Up to the 19th week of pregnancy if **you** are pregnant with twins or multiple children.

Cover is subject to the exclusions described below and all other applicable terms and conditions, exclusions and limitations of the **policy**.

Exclusions relating to claims arising from all pregnancies

We will not pay any claim or loss directly or indirectly related to or arising from:

- Childbirth at any stage of pregnancy (this means that if **you** deliver **overseas** there is no cover for costs related to the birth); or
- The health or care of a newborn child whatever the cause of the claim is (this means that if **you** deliver **overseas** for any reason, including premature birth, there is no cover for costs related to caring for the child or children); or
- **Your** pregnancy or the pregnancy of any other person after the:
 - 23rd week of pregnancy with a single child; or
 - 19th week of pregnancy with twins or multiple children; or
- **Your** pregnancy at any gestation or the pregnancy of any other person at any gestation:
 - Where the conception was medically assisted (including hormone therapy and In Vitro Fertilisation (IVF)); or
 - Where there have been complications of this pregnancy or complications of **your** health that **you** have been advised may adversely affect this pregnancy; or
 - Where there have been complications of any previous pregnancy; or
- Antenatal care, including medications and vitamins.

Complications means any secondary diagnosis occurring prior to, during the course of, concurrent with, or as a result of the pregnancy, which may adversely affect the pregnancy outcome.

Benefits

This section outlines what “we will pay” and what “we will not pay” under each benefit in the event of a claim.

Each benefit includes a Benefit Summary that identifies which policies the benefit applies to, sets out the benefit limits and sub limits, and details any age-related changes to benefit limits and **excesses**. **Your policy** type will appear in **your** Certificate of Insurance.

Cover is only provided where the relevant covered event occurs during the **period of insurance** and is subject to the terms and conditions of the **policy**.

Benefit 1: Overseas 24/7 Emergency Medical Assistance

	Comprehensive	Standard Saver	Basics	Snow Sports Plus	Frequent Traveller Saver	Domestic Plus
This benefit applies to	✓	✓	✓	✓	✓	No cover
Benefit limit 64 years of age & under	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	
Benefit limit 65 to 69 years of age	Unlimited	Unlimited	Unlimited	Unlimited	Not available	
Benefit limit 70 to 79 years of age	Unlimited	Unlimited	Unlimited	Unlimited	Not available	
Benefit limit 80 to 89 years of age	\$40,000	\$40,000	\$40,000	Not available	Not available	
Benefit limit over 90 years of age	\$30,000	\$30,000	\$30,000	Not available	Not available	
Sub limits	Funeral or cremation overseas and/or of bringing your remains back to your home in Australia: \$15,000.					
Excess 79 years of age and under*	\$200	\$200	\$200	\$200	\$200	
Excess 80 to 89 years of age^	\$2,000	\$2,000	\$2,000			

Excess over 90 years of age [^]	\$5,000	\$5,000	\$5,000			
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* **Excess** applies for each claim unless **you** paid for the **excess** removal option when **you** purchased **your** policy. **Your excess** amount is shown on **your** Certificate of Insurance.

[^] Age **excess** cannot be removed.

We will pay

If, while on a **trip overseas**, **you injure yourself** or become **sick** **we** will arrange for:

- Access to a **medical practitioner** for emergency medical treatment while **overseas**.
- Any messages which need to be passed on to **your family** or employer in the case of an emergency.
- The provision of any written guarantees for payment of **reasonable** expenses for emergency hospitalisation while **overseas**.
- **Your** medical transfer or evacuation if **you** must be transported to the nearest **hospital** for emergency medical treatment **overseas** or be brought back to Australia with appropriate medical supervision.
- The return to Australia of **your dependants** if they are left without supervision following **your** hospitalisation or evacuation.
- If **you** die as a result of an **injury** or a **sickness** during **your trip**, **we** will pay for the **reasonable** cost of either a funeral or cremation **overseas** and/or of bringing **your** remains back to **your home** in Australia. The maximum amount **we** will pay is \$15,000 in total for each insured person named in the **policy**.

We will not pay

- For claims **arising** from **Pre-existing Medical Conditions** except as specified under the heading “Automatically Covered Pre-existing Medical Conditions” on pages 25 to 27.
- For medical evacuation, funeral services or cremation or bringing **your** remains back to Australia unless it has been first approved by **us**.
- If **you** decline to promptly follow **our** medical advice (and **we** also will not be responsible for subsequent medical, **hospital** or evacuation expenses).
- For medical evacuation or the transportation of **your** remains from Australia to an **overseas** country.
- For any medical costs incurred in Australia.
- For any claim under a Domestic Plus Policy.

Please also read **General exclusions that apply to all benefits on pages 68 to 70**.

Benefit 2: Overseas Emergency Medical and Hospital Expenses

	Comprehensive	Standard Saver	Basics	Snow Sports Plus	Frequent Traveller Saver	Domestic Plus
This benefit applies to	✓	✓	✓	✓	✓	No cover
Benefit limit 64 years of age & under	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	
Benefit limit 65 to 69 years of age	Unlimited	Unlimited	Unlimited	Unlimited	Not available	
Benefit limit 70 to 79 years of age	Unlimited	Unlimited	Unlimited	Unlimited	Not available	
Benefit limit 80 to 89 years of age	\$40,000	\$40,000	\$40,000	Not available	Not available	
Benefit limit over 90 years of age	\$30,000	\$30,000	\$30,000	Not available	Not available	
Excess 79 years of age and under*	\$200	\$200	\$200	\$200	\$200	
Excess 80 to 89 years of age^	\$2,000	\$2,000	\$2,000			
Excess over 90 years of age^	\$5,000	\$5,000	\$5,000			

* **Excess** applies for each claim unless **you** paid for the **excess** removal option when **you** purchased **your** policy. **Your excess** amount is shown on **your** Certificate of Insurance.

^ Age **excess** cannot be removed.

We will pay

- Subject to the age limits set out in the Benefit Summary above, for the reimbursement of the **reasonable** medical or **hospital** expenses incurred by **you** until **you** get back to Australia if **you** are **injured** or become **sick overseas**.

The medical or **hospital** expenses must have been incurred due to a claimable event and confirmed in writing by a **medical practitioner**. **You** must make every effort to keep **your** medical or **hospital** expenses to a minimum.

If **we** determine that **you** should return to Australia for treatment and **you** do not agree to do so then **we** will pay **you** the amount that **we** determine would cover **your** medical expenses and/or related costs had **you** agreed to **our** recommendation. **You** will then be responsible for any ongoing or additional costs relating to or **arising** out of the event **you** have claimed for.

We will only pay for treatment received and/or **hospital** accommodation **overseas** during the 12 months' period after the **sickness** first manifested itself or the **injury date** and within the same period of cover.

We will not pay

- For claims **arising** from **Pre-existing Medical Conditions** except as specified under the heading "Automatically Covered Pre-existing Medical Conditions" on pages 25 to 27.
- For planned medical procedures, cosmetic treatments, or other non-emergency medical treatments or for any complications or other claims **arising** from such procedures or treatments.
- For more than the applicable limits set out in the Benefit Summary above.
- When **you** have not notified **us** as soon as practical of **your** admittance to **hospital**.
- If **you** do not take **our** advice.
- After 2 weeks of treatment by a chiropractor or physiotherapist unless approved by **us**.
- For any costs incurred in Australia.
- If **you** have received medical care that is covered by a Reciprocal Health Care Agreement between Australian and another country. The list of countries that Australian has a Reciprocal Health Care Agreement with can be found at www.smarttraveller.gov.au.

Please also read **General exclusions that apply to all benefits on pages 68 to 70**.

Benefit 3: Overseas Emergency Dental

	Comprehensive	Standard Saver	Basics	Snow Sports Plus	Frequent Traveller Saver	Domestic Plus
This benefit applies to	✓	✓	✓	✓	✓	No cover
Benefit limits all ages	\$1,000	\$750	\$500	\$1,000	\$1,000	
Sub limits all ages	The cost of replacing dentures is limited to \$500					
Excess*	\$200	\$200	\$200	\$200	\$200	

* **Excess** applies for each claim unless **you** paid for the **excess** removal option when **you** purchased **your** policy. **Your excess** amount is shown on **your** Certificate of Insurance.

We will pay

- Up to the limits set out in the Benefit Summary above, for the cost of **overseas** emergency dental treatment for dental costs incurred which the treating dentist certifies in writing is for the relief of sudden and acute pain to sound and natural teeth.

We will not pay

- For claims **arising** from **Pre-existing Medical Conditions** except as specified under the heading “Automatically Covered Pre-existing Medical Conditions” on pages 25 to 27.
- For planned medical procedures, cosmetic treatments, or other non-emergency medical treatments or for any complications or other claims **arising** from such procedures or treatments.
- For damage to dental prostheses, bridges or crowns.
- For dental treatment involving the use of precious metals.
- For any costs after 2 weeks of treatment by a dentist unless approved by **us**.
- For any costs incurred in Australia.
- For more than the applicable limits set out in the Benefit Summary above.

Please also read **General Exclusions** that apply to all benefits on pages 68 to 70.

Benefit 4: Overseas Emergency Evacuation

	Comprehensive	Standard Saver	Basics	Snow Sports Plus	Frequent Traveller Saver	Domestic Plus
This benefit applies to	✓	✓	✓	✓	✓	No cover
Benefit limit 64 years of age & under	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	
Benefit limit 65 to 69 years of age	Unlimited	Unlimited	Unlimited	Unlimited	Not available	
Benefit limit 70 to 79 years of age	Unlimited	Unlimited	Unlimited	Unlimited	Not available	
Benefit limit 80 to 89 years of age	\$40,000	\$40,000	\$40,000	Not available	Not available	
Benefit limit over 90 years of age	\$30,000	\$30,000	\$30,000	Not available	Not available	
Excess 79 years of age and under*	\$200	\$200	\$200	\$200	\$200	
Excess 80 to 89 years of age^	\$2,000	\$2,000	\$2,000			
Excess over 90 years of age^	\$5,000	\$5,000	\$5,000			

* **Excess** applies for each claim unless **you** paid for the **excess** removal option when **you** purchased **your** policy. **Your excess** amount is shown on **your** Certificate of Insurance.

^ Age **excess** cannot be removed.

We will pay

- Up to the limits set out in the Benefit Summary above, for **your overseas** medical transfer or evacuation if **you** must be transported to the nearest **hospital** for emergency medical treatment or be brought back to Australia with appropriate medical supervision.

We will not pay

- If **you** decline to promptly follow **our** medical advice (and **we** also will not be responsible for subsequent medical, **hospital** or evacuation expenses).
- For medical evacuation or the transportation of **your** remains from Australia to an **overseas** country.
- For more than the applicable limits set out in the Benefit Summary above.

Please also read General Exclusions that apply to all benefits on pages 68 to 70.

Benefit 5: Trip Cancellation Expenses

	Comprehensive	Standard Saver	Snow Sports Plus	Domestic Plus	Frequent Traveller Saver	Basics
This benefit applies to	✓	✓	✓	✓	✓	No cover
Benefit limit 64 years of age & under	Unlimited	\$15,000	Unlimited	Unlimited	Unlimited	
Benefit limit 65 to 69 years of age	Unlimited	\$15,000	Unlimited	Unlimited	Not available	
Benefit limit 70 to 79 years of age	Unlimited	\$15,000	Unlimited	Unlimited	Not available	
Benefit limit 80 to 89 years of age	\$40,000	\$15,000	Not available	\$40,000	Not available	
Benefit limit over 90 years of age	\$30,000	\$15,000	Not available	\$30,000	Not available	

Sub limits	Travel agent's cancellation fees: \$1,500 Relatives with a Pre-existing Medical Condition: \$2,000					
Excess*	\$200	\$200	\$200	\$0	\$200	
Excess 80 to 89 years of age^	\$2,000	\$2,000		\$2,000		
Excess over 90 years of age^	\$5,000	\$5,000		\$5,000		

* **Excess** applies for each claim unless **you** paid for the **excess** removal option when **you** purchased **your** policy. **Your excess** amount is shown on **your** Certificate of Insurance.

^ Age **excess** cannot be removed.

Important Cover Conditions

Cover under this benefit is subject to the following conditions:

- Once a claim is made under this benefit, **your policy** ends, and another travel insurance **policy** will need to be purchased for a new **trip**.

We will pay

Up to the limits set out in the Benefit Summary above, if **your trip** is cancelled or shortened at any time through circumstances neither expected nor intended by **you** and outside **your** control:

- **Your** cancellation fees and lost deposits for travel and accommodation arrangements that **you** have paid in advance and cannot recover in any other way.
- The travel agent's cancellation fees up to \$1,500 where all monies have been paid or the maximum amount of the deposit has been paid at the time of the cancellation. However, **we** will not pay more than the level of commission or service fees normally earned by the agent, had **your trip** not been cancelled. **We** will require written evidence of the travel agent's fee.
- **You, your relative** or **travelling companion** are a member of the armed forces, police, fire, nursing or ambulance services and **you** must stay in Australia because of an emergency or **you** are posted **overseas** unexpectedly.
- **You** for loss of frequent flyer or similar air travel points **you** used to purchase an airline ticket following the cancellation of that airline ticket, if **you** cannot recover the lost points from any other source. **we** calculate the amount **we** pay **you** as follows:
 - the cost of an equivalent class airline ticket based on the quoted retail price at the time the ticket was issued, less **your** financial contribution; multiplied by:
 - the total value of the points lost, divided by the total number of points used to obtain the ticket.

We will not pay

- If **you** were aware of any reason, before **your period of insurance** commenced, that causes **your trip** to be cancelled, abandoned or shortened.
- As a result of the death, **injury** or **sickness** of **your relative** that **arises** from a **Pre-Existing Medical Condition**; however, if **your relative** is hospitalised in or dies in Australia or New Zealand after the **policy** is issued and the hospitalisation or death is due to a Pre-Existing Medical Condition that at the time of **policy** issue **you** could not reasonably be aware would result in hospitalisation or death, then **we** will pay up to \$2,000.
- As a result of the death, **injury** or **sickness** of any person who resides outside of Australia or New Zealand.
- As a result of **you** or **your travelling companion** changing plans or deciding not to continue with the intended **trip**.
- If **your** claim relates to the financial collapse of any **carrier** or tour or accommodation provider.
- As a result of a tour operator or wholesaler being unable to complete arrangements for any tour because there were not enough people to go on the tour.
- For any claim or loss **arising** out of any business, financial or contractual obligations. This exclusion does not apply to claims where **you** or **your travelling companion** are made redundant from full-time employment in Australia provided **you** or they were not aware that the redundancy was to occur before **you** purchased **your policy**.
- As a result of delays or rescheduling by a bus line, airline, shipping line or rail authority.
- As a result of the mechanical breakdown of any means of transport.
- As a result of an act or threat of **terrorism**.
- If **you** can claim **your** additional travel and accommodation expenses from anyone else.
- For costs which **you** have paid on behalf of any other person, unless that person is also an insured person named on **your** Certificate of Insurance. An **excess** will still be applied to each person who the costs relate to.
- For more than the applicable limits set out in the Benefit Summary above.

Please also read General Exclusions that apply to all benefits on pages 68 to 70.

Benefit 6: Trip Disruption Expenses

	Comprehensive	Standard Saver	Snow Sports Plus	Domestic Plus	Frequent Traveller Saver	Basics
This benefit applies to	✓	✓	✓	✓	✓	No cover

Benefit limit all ages	\$50,000	\$30,000	\$50,000	\$50,000	\$50,000	
Sub limits	Cost of your return to Australia if you shorten your overseas trip because your relative is hospitalised in Australia or New Zealand or dies in Australia or New Zealand after the policy is issued as a result of a Pre-existing Medical Condition , and at the time of policy issue you were unaware of the likelihood of such hospitalisation or death: \$2,000.					
Excess*	\$200	\$200	\$200	\$0	\$200	

* **Excess** applies for each claim unless **you** paid for the **excess** removal option when **you** purchased **your policy**. **Your excess** amount is shown on **your** Certificate of Insurance.

Important Cover Conditions

Cover under this benefit is subject to the following conditions:

- If **you** need to return to Australia and did not have a return ticket booked to Australia before the circumstances giving rise to a claim under this benefit happened, **we** will reduce the amount of **your** claim by the price of the fare to Australia from the place **you** planned to return to Australia from. The fare will be at the same fare class as the one **you** left Australia on.
- Wherever claims are made by **you** under this benefit and Benefit 5 – Trip Cancellation Expenses for cancelled or alternative travel arrangements for the same or similar expense, **we** will pay for the higher of the two amounts, not both.

We will pay

- Up to the limits set out in the Benefit Summary above, for the reimbursement of the **reasonable** additional travel and accommodation expenses if a disruption to **your trip** (whether domestic or **overseas**) **arises** from the following reasons:
 - **your** scheduled or connecting transport is cancelled, delayed, shortened or diverted because of a strike, riot, hijack, civil protest, severe weather or **natural disaster**. The event must have begun after **we** issued the Certificate of Insurance.
 - **you** unknowingly break any quarantine rule.
 - **you** lose **your** passport, travel documents or credit cards or they are stolen.
 - An accident occurs involving **your** mode of transport. **You** must have written confirmation of the accident from an official body in the country where the accident happened.
 - **your home** is rendered uninhabitable by fire, explosion, earthquake or flood.

- Up to the limits set out in the Benefit Summary above, for the reimbursement of the **reasonable** additional accommodation and travel expenses if **you** cannot travel because of an **injury** or **sickness** which occurred or first manifested itself while on the **trip** and which needs immediate treatment from a **medical practitioner** who certifies that **you** are unfit to travel. **We** will also reimburse **your reasonable** additional accommodation and travel expenses for **you** to be with **your travelling companion** if they cannot continue their **trip** for the same reason.
- Up to the limits set out in the Benefit Summary above, for the reimbursement of the **reasonable** accommodation and travel expenses of **your travelling companion** or a **relative** to travel to **you**, stay near **you** or escort **you** if **you** cannot travel because of an **injury** or **sickness** which occurred or first manifested itself while on the **trip**. If **you** are in **hospital** suffering from a life-threatening or other serious condition, or are evacuated for medical reasons. They must travel, stay with **you** or escort **you** on the written advice of a **medical practitioner** and with **our** prior approval.
- Up to the limits set out in the Benefit Summary above, for the reimbursement of the **reasonable** cost of **your** return to Australia if it is medically necessary for **you** to shorten **your overseas trip**. **You** must obtain written advice from a **medical practitioner**. **We** will only pay the cost of the fare class that **you** had planned to travel at (unless otherwise authorised by **us**) and **you** must take advantage of any pre-arranged return travel to Australia.
- Up to the limits set out in the Benefit Summary above, for the reimbursement of the **reasonable** additional accommodation and travel expenses if, during **your overseas trip**, **your travelling companion** or a **relative** in Australia or New Zealand if either of **you**:
 - dies unexpectedly;
 - is disabled by an **injury**; or
 - becomes seriously **sick** and requires hospitalisation (except **arising** out of a **Pre-existing Medical Condition**).

We will only pay the cost of the fare class **you** had planned to travel at.

- Up to the limits set out in the Benefit Summary above, for the reimbursement of the **reasonable** cost of **your** return to Australia if **you** shorten **your overseas trip** because **your relative** is hospitalised in Australia or New Zealand or dies in Australia or New Zealand after the **policy** is issued as a result of a **Pre-existing Medical Condition**, and at the time of **policy** issue **you** were unaware of the likelihood of such hospitalisation or death. The most **we** will pay under this benefit in total is \$2,000.

We will not pay

- If **you** were aware of any reason, before **your period of insurance** commenced, that may cause **your trip** to be cancelled or disrupted or delayed.
- If the death, **injury** or **sickness** of **your relative** arises from a **Pre-existing Medical Condition**, except as specified above.
- As a result of **you** or **your travelling companion** changing plans or deciding not to continue with the intended **trip**.

- If **your** claim relates to the financial collapse of any transport, tour or accommodation provider.
- If **you** can claim **your** additional travel and accommodation expenses from anyone else.
- For costs which **you** have paid on behalf of any other person, unless that person is also an insured person named on **your** Certificate of Insurance. An **excess** will still be applied to each person to whom the costs relate.
- For delays or rescheduling by a bus line, airline, shipping line or rail authority unless it is due to a strike, riot, hijack, civil protest, severe weather or **natural disaster**.
- Any additional expenses caused by planned medical procedures, cosmetic treatments, or other non-emergency medical treatments.
- Additional expenses relating to telephone calls and mobile data (other than calls to notify **us** of **your** emergency).
- For more than the applicable limits set out in the Benefit Summary above.

Please also read General Exclusions that apply to all benefits on pages 68 to 70.

Benefit 7: Trip Resumption Expenses

	Comprehensive	Standard Saver	Basics	Snow Sports Plus	Domestic Plus	Frequent Traveller Saver
This benefit applies to	✓	✓	No cover	✓	✓	✓
Benefit limit all ages	\$3,000	\$2,000		\$3,000	\$3,000	\$3,000
Excess*	\$200	\$200		\$200	\$0	\$200

* **Excess** applies for each claim unless **you** paid for the **excess** removal option when **you** purchased **your** policy. **Your excess** amount is shown on **your** Certificate of Insurance.

We will pay

- Up to the limits set out in the Benefit Summary above, to reimburse the **reasonable** airfares for **you** to return to the place **you** were when **your overseas trip** was interrupted if:
 - during **your trip** **your relative** in Australia dies unexpectedly or is hospitalised following a serious **injury** or a **sickness** (except arising from a **Pre-existing Medical Condition**);
 - and
 - it is possible for **your trip** to be resumed; and
 - at the date **you** return to Australia there is more than 14 days remaining of the **period of insurance**, as noted on **your** Certificate of Insurance; and

- o you resume your trip within 6 months of your return to Australia.

If your relative is hospitalised in Australia or New Zealand or dies in Australia or New Zealand after the policy is issued as a result of a Pre-existing Medical Condition, and at the time of policy issue you were unaware of the likelihood of such hospitalisation or death, then the most we will pay under this benefit in total is \$1,500.

We will not pay

- If the death, injury or sickness of your relative arises from a Pre-existing Medical Condition, except as specified above.
- If you were aware of any reason, before your period of insurance commenced, that may cause your trip to be cancelled or disrupted or delayed.
- For more than the applicable limits set out in the Benefit Summary above.

Please also read General Exclusions that apply to all benefits on pages 68 to 70.

Benefit 8: Overseas Hospital Cash Payment

	Comprehensive	Standard Saver	Basics	Snow Sports Plus	Domestic Plus	Frequent Traveller Saver
This benefit applies to	✓	No cover	No cover	✓	No cover	✓
Benefit limit all ages	\$5,000			\$5,000		\$5,000
Excess	\$0	\$0		\$0		\$0

We will pay

- Up to the limits set out in the Benefit Summary above, if you suffer an injury or sickness on an overseas trip, \$50 for each 24-hour period you are in hospital after you are in hospital for more than 48 continuous hours.

We will not pay

- For the first 48 continuous hours you are in hospital.

- If **you** cannot claim for **overseas** medical expenses in Benefit 2 (Overseas Emergency Medical and Hospital Expenses).
- For more than the applicable limits set out in the Benefit Summary above.

Please also read General Exclusions that apply to all benefits on pages 68 to 70.

Benefit 9: Accidental death

	Comprehensive	Snow Sports Plus	Domestic Plus	Frequent Traveller Saver	Standard Saver	Basics
This benefit applies to	✓	✓	✓	✓	No cover	No cover
Benefit limit 79 years of age and under	\$25,000	\$25,000	\$25,000	\$25,000		
Benefit limit 80 to 89 years of age	\$20,000	\$20,000	\$20,000	\$20,000		
Benefit limit over 90 years of age	\$15,000	\$15,000	\$15,000	\$15,000		
Sub limits	Death of any one accompanying dependant: \$5,000					
Excess all ages	\$0	\$0	\$0	\$0		

We will pay

- **Your** estate, up to the limits set out in the Benefit Summary above, if:
 - **You** are **injured** during **your trip** and **you** die because of that **injury** within 12 months of the **injury date**; or
 - During **your trip**, the mode of transport **you** are travelling on disappears, sinks or crashes and **you** are presumed dead and **your** body is not found within 12 months.

We will not pay

- For death caused by suicide or for any reason other than caused by **injury** as defined under “Words With Special Meaning” on pages 5 to 10.
- For more than the applicable limits set out in the Benefit Summary above.

Please also read General Exclusions that apply to all benefits on pages 68 to 70.

Benefit 10: Permanent Disability

	Comprehensive	Snow Sports Plus	Frequent Traveller Saver	Standard Saver	Basics	Domestic Plus
This benefit applies to	✓	✓	✓	No cover	No cover	No cover
Benefit limit 79 years of age and under	\$25,000	\$25,000	\$25,000			
Benefit limit 80 to 89 years of age	\$20,000	\$20,000	\$20,000			
Benefit limit over 90 years of age	\$15,000	\$15,000	\$15,000			
Sub limits	Permanent disability of any one accompanying Dependents: \$5,000					
Excess all ages	\$0	\$0	\$0			

We will pay

- Up to the limits set out in the Benefit Summary above, if **you** are **injured** during **your trip**; and if because of the **injury**, **you** become **permanently disabled** within 12 months of the **injury date**.

We will not pay

- For permanent disability caused by any reason other than **injury**.
- For **injury** caused by self-harm.
- For more than the applicable limits set out in the Benefit Summary above.

Please also read General Exclusions that apply to all benefits on pages 68 to 70.

Benefit 11: Loss of income

	Comprehensive	Snow Sports Plus	Domestic Plus	Frequent Traveller Saver	Standard Saver	Basics
This benefit applies to	✓	✓	✓	✓	No cover	No cover
Benefit limit all ages	\$10,000	\$10,000	\$10,000	\$10,000		
Sub limits	Per week up to 25 weeks: \$400					
Excess	\$0	\$0	\$0	\$0		

Important Cover Conditions

Cover under this benefit is subject to the following conditions:

You must:

- Obtain a medical report from **your medical practitioner overseas** regarding the nature of **your injury** and confirming **your** disablement.
- Obtain a medical report from **your medical practitioner** in Australia once **you** return **home** outlining the treatment plan for **your** return to work, the expected return to work date or length of expected disablement.
- Provide **us** satisfactory evidence of **your** lost income.

We will pay

- Up to the limits set out in the Benefit Summary above, if **you** are **injured** during **your trip** and become disabled within 30 days of the **injury date** because of the **injury**, and the disablement continues for more than 30 days after **your** return to **your home** (**your** “waiting period”), **we** will pay **you** up to \$400 per person, per complete week of continued disability following the waiting period for a period of up to 25 weeks to replace **your** lost income. **We** will only pay if **you** cannot perform **your** normal or suitable alternative work and **you** lose all **your** income.

We will not pay

- For the first 30 days of **your** disablement from the time **you** return to **your home**.

- For the loss of income of dependants.
- For more than the applicable limits set out in the Benefit Summary above.

Please also read General Exclusions that apply to all benefits on pages 68 to 70.

Benefit 12: Passports, Credit Cards & Credit Card Fraud

	Comprehensive	Standard Saver	Basics	Snow Sports Plus	Domestic Plus	Frequent Traveller Saver
Benefit limit applies to	✓	✓	No cover	✓	No cover	✓
Benefit limit all ages	\$5,000	\$2,000		\$5,000		\$5,000
Excess	\$0	\$0		\$0		\$0

We will pay

- Up to the limits set out in the Benefit Summary above, to reimburse **you** the replacement costs (including communication costs) of any travel documents, including passports, credit cards or travellers cheques **you** lose or which are stolen from **you** during **your trip**.
- Up to the limits set out in the Benefit Summary above, for any loss resulting from the fraudulent use of any credit card held by **you** following the loss of the card during **your trip**. **We** will only cover those amounts not covered by any guarantee given by the bank or issuing company to **you** as the cardholder covering such losses.

We will not pay

- If **you** do not report the theft within 24 hours to the police and, in the case of credit cards and travellers cheques, to the issuing bank or company in accordance with the conditions under which the cards or cheques were issued; and
- If **you** cannot prove that **you** made a report to the above relevant persons by providing **us** with a written statement from them.
- For more than the applicable limits set out in the Benefit Summary above.

Please also read General Exclusions that apply to all benefits on pages 68 to 70.

Benefit 13: Theft of Cash

	Comprehensive	Standard Saver	Basics	Snow Sports Plus	Domestic Plus	Frequent Traveller Saver
Benefit limit applies to	✓	No cover	No cover	✓	No cover	✓
Benefit limit all ages	\$250			\$250		\$250
Excess	\$0			\$0		\$0

We will pay

Up to the limit set out in the Benefit Summary above, for theft of cash, bank notes, currency notes, postal orders or money orders that have been forcibly and violently stolen from **you** whilst on **your** person during **your trip**.

We will not pay

- If **you** do not report the theft within 24 hours to the police or an office of the bus line, airline, shipping line or rail authority **you** were travelling on when the theft occurred. **You** must prove that **you** made a report by providing **us** with a written statement from whoever **you** reported it to.
- The cash, bank notes, currency notes, postal orders or money orders were not on **your** person at the time they were stolen.
- For more than the applicable limits set out in the Benefit Summary above.

Please also read General Exclusions that apply to all benefits on pages 68 to 70.

Benefit 14: Luggage and Personal Effects

	Comprehensive	Standard Saver	Basics	Snow Sports Plus	Domestic Plus	Frequent Traveller Saver
Benefit applies to	✓	✓	Optional	✓	✓	✓

Benefit limit for all unspecified items combined	\$10,000	\$5,000	\$2,000	\$10,000	\$7,500	\$10,000
Sub limits for any single unspecified item or set	Personal computers, video recorders & cameras: \$3,000 Mobile phones and other portable communication equipment: \$1,000 Small mobile hand-held computers including tablet devices like iPads: \$1,000 Any other unspecified item or set: \$750					
Benefit limit for all Specified High Value items combined	\$10,000	Not available	Not available	\$10,000	\$10,000	\$10,000
	Sub limit for any single Specified High Value Item or set: \$5,000					
Excess*	\$200	\$200	\$200	\$200	\$0	\$200

* **Excess** applies for each claim unless **you** paid for the **excess** removal option when **you** purchased **your** policy. **Your excess** amount is shown on **your** Certificate of Insurance.

Under this benefit **you** have the option to protect **your** eligible items of **luggage and personal effects** as **unspecified items** or, for the payment of additional premium, as **Specified High Value Items**. All **luggage and personal effects** are considered **unspecified items** unless **you** have declared them and they appear on **your** Certificate of Insurance as **Specified High Value Items**.

Unspecified items and **Specified High Value Items** are subject to sub limits.

Limits for unspecified items

The maximum **we** will pay for all **unspecified items** combined depends on your **policy** as described in the Benefit Summary above. The maximum **we** will pay for any single **unspecified item** is or set:

- \$3,000 for personal computers, video recorders or cameras
- \$1,000 for mobile phones, satellite phones, and other portable communication equipment
- \$1,000 for small mobile hand-held computers including tablet devices like iPads;
- \$750 for any other **unspecified item** or set.

Limits for Specified High Value Items

The maximum **we** will pay for all **Specified High Value Items** combined is \$10,000. The maximum **we** will pay for any single **Specified High Value Item** or set is \$5,000.

Important Cover Conditions

Cover under this benefit is subject to the following conditions:

- **You** must take care to protect and secure **your luggage and personal effects** at all times. This means:
 - **You** must not transport **your** jewellery, mobile phone, camera, video camera, personal computer, computer equipment or their accessories in the cargo hold of any **carrier**.
 - **You** must carry **your** jewellery, watches, mobile phones, cash, bank cards and travel documents on **your** person when using transport providers.
 - **You** must use the safe or locker provided to **you** by **your** accommodation to store **your** jewellery, cash, bank cards or travel documents.
 - **You** must not leave **your luggage and personal effects** unsupervised or in a **public place** or at any time in the passenger compartment of an **unattended motor vehicle**.
 - **You** must not leave **your luggage and personal effects** in an **unattended motor vehicle** overnight.
- Where a claim is for the loss or theft of, or damage to, **luggage and personal effects**, **you** must:
 - report the loss or theft within 24-hours to the police or an office of the bus line, airline, shipping line or rail authority **you** were travelling on when the loss or theft occurred.
 - provided **us** a copy of the written report to the police or office of the bus line, airline, shipping line or an office of the bus line, airline, shipping line or rail authority **you** were travelling on.

If a claim relates to a mobile phone or device with phone capabilities and **you** must supply **us** the IMEI (International Mobile Equipment Identity) number. **You** must also block the IMEI number (by Australian telecommunication providers).

We will pay

- Up to the limits set out in the Benefit Summary above, if during **your trip**, an item of **your luggage and personal effects** is permanently lost, stolen or accidentally damaged, **we** will, at **our** option:
 - Repair the item
 - Replace the item, or
 - Pay **you** the amount it would cost **us** to repair or replace the item.

Subject to the item sub limits set out on the Benefit Summary above, the most **we** will pay is the original purchase price of the item less any depreciation that applies. Depreciation will be calculated as detailed under the heading Depreciation on page 74.

No depreciation will be applied to **luggage and personal effects** purchased duty free prior to **your** departure, **luggage and personal effects** purchased during **your trip**, or **Specified High Value Items** listed on **your** Certificate of Insurance.

Where an item is part of a pair or set, **we** will pay no more than the value of the lost, damaged or stolen part, regardless of any special value that the item may have had as part of a pair or set.

A pair or related set of items are considered as only one item and the appropriate single item limit will be applied. For example, but not limited to:

- a camera, lenses (attached or not), tripod and accessories; or
- a matching pair of earrings.

The most **we** will pay if **your luggage and personal effects** are stolen from the locked boot or from a **locked storage compartment** of an **unattended motor vehicle** during daylight hours is \$200 for each item, and \$2,000 in total for all stolen items, even if **you** have purchased Specified High Value Item Cover.

We will not pay

- If **your luggage and personal effects** were left **unsupervised** in a **public place**.
- If the loss, theft or damage is to items left behind in any accommodation, hotel or motel room after **you** have checked out or items left behind in any aircraft, cruise ship, ferry, train, tram, taxi or bus or **rental vehicle**.
- For the loss, theft or damage of jewellery, watches, mobile phones, cash, bank cards or travel documents not carried on **your** person when using transport providers.
- If **your** jewellery, watches, cash, bank cards or travel documents are lost or stolen from **your** accommodation where a safe or locker has been provided and **you** fail to use it.
- If the **luggage and personal effects** were left during the daylight hours in an **unattended motor vehicle**, unless they were locked in the boot or in a **locked storage compartment**.
- If the **luggage and personal effects** were left in an **unattended motor vehicle** overnight, even if they were locked in the boot or in a **locked storage compartment**.
- If the **luggage and personal effects** were left with a **motorcycle**. This includes in **locked storage compartments**.
- If the **luggage and personal effects** were being sent unaccompanied or by post, courier or under a freight contract.
- If **your** jewellery, mobile phone, camera, video camera, personal computer, computer equipment or their accessories are transported in the cargo hold of any aircraft, cruise ship, ferry, train, tram or bus.
- If **you** do not report the loss, theft or misplacement of the **luggage and personal effects** within 24 hours to the police or an office of the bus line, airline, shipping line or rail authority **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.

- If the loss relates to a mobile phone or device with phone capabilities and **you** are unable to supply the IMEI (International Mobile Equipment Identity) number. **You** are also required to block the IMEI number (by Australian telecommunication providers) of the stolen or lost mobile phone or device. **We** will not pay if the IMEI has not been blocked.
- If the loss or damage is to, or of, sporting equipment (including **bicycles** and surfboards) while in use.
- The loss, theft or damage is to or of **bicycles** unless **you** have purchased the optional Bicycle Cover and it is listed on the Certificate of Insurance.
- The loss, theft or damage is to household equipment, mobile phone prepaid minutes **you** have not used, mobile rental charges or payments, motor vehicles and accessories, or items of a perishable nature (meaning items that can decay or rot and will not last for long).
- The loss, theft or damage is to watercraft of any type (other than surfboards).
- The loss or damage **arises** from any process of cleaning, repair or alteration.
- The loss or damage **arises** from ordinary wear and tear, deterioration, atmospheric or weather conditions, insects, rodents or vermin.
- The loss or damage **arises** an electrical or mechanical breakdown.
- If the loss or damage is to, or of, fragile items made of glass or other brittle materials (such as glassware, china, ceramics, pottery, etc) or is an electronic component which is broken or scratched, unless either:
 - it is the lens of spectacles, binoculars or photographic or video equipment; or
 - the breakage or scratch was caused by a crash involving a vehicle in which **you** were travelling.
- **You** are entitled to be reimbursed by the bus line, airline, shipping line or rail authority **you** were travelling on when the loss, theft, or damage occurred. However, if **you** are not reimbursed the full amount of **your** claim, **we** will pay the difference between the amount of **your** loss and what **you** were reimbursed, up to the limit of **your** cover (allowing for depreciation due to age, wear and tear).
- For more than the applicable limits set out in the Benefit Summary above.

Please also read General Exclusions that apply to all benefits on pages 68 to 70.

Benefit 15: Delay of Luggage and Personal Effects

	Comprehensive	Standard Saver	Basics	Snow Sports Plus	Domestic Plus	Frequent Traveller Saver
Benefit limit applies to	✓	No cover	No cover	✓	No cover	✓
Benefit limit all ages	\$500			\$500		\$500
Excess*	\$200			\$200		\$200

* **Excess** applies for each claim unless **you** paid for the **excess** removal option when **you** purchased **your** policy. **Your excess** amount is shown on **your** Certificate of Insurance.

Important Cover Conditions

Cover under this benefit is subject to the following conditions:

- **You** must obtain written confirmation of delay, misdirection, or misplacement from the **carrier** who was responsible for **your luggage and personal effects**, the length of the delay, and details of any compensation provided to **you**. **We** will deduct any amount **we** pay **you** under this benefit for any subsequent claim for permanently lost **luggage and personal effects**.

We will pay

- limits set out in the Benefit Summary above, if any items of **your luggage and personal effects** are delayed, misdirected or misplaced by the **carrier** for more than 12 hours whilst **you** are on **your trip**, and in **our** opinion it was **reasonable** for **you** to purchase essential items of clothing or other personal items.

We will not pay

- If **you** are entitled to compensation from the bus line, airline, shipping line or rail authority **you** were travelling on for the relevant amount claimed. However, if **you** are not reimbursed the full amount, and **your** loss is coverable under **your policy**, **we** will pay the difference between the amount of **your** expenses and what **you** were reimbursed up to the limit of **your** cover.
- Once **you** return to **your home** or after the **period of insurance**.
- For more than the applicable limits set out in the Benefit Summary above.

Please also read General Exclusions that apply to all benefits on pages 68 to 70.

Benefit 16: Travel Delay Expenses

	Comprehensive	Snow Sports Plus	Domestic Plus	Frequent Traveller Saver	Standard Saver	Basics
Benefit limit applies to	✓	✓	✓	✓	No cover	No cover

Benefit limit all ages	\$2,000	\$2,000	\$2,000	\$2,000		
Sub limit	For each 24-hour period of delay: up to \$200					
Excess	\$0	\$0	\$0	\$0		

We will pay

- Up to the limits set out in the Benefit Summary above, to reimburse up to \$200 for each adult listed on the Certificate of Insurance for **the reasonable** additional meals and accommodation expenses if a delay to **your trip**, for at least 6 hours, **arises** from circumstances outside **your** control.
- Up to the limits set out in the Benefit Summary above, to reimburse up to \$200 for each adult listed on the Certificate of Insurance for each subsequent full 24-hour period that the delay continues beyond the initial 6-hour delay.

We will not pay

- If the delay to **your trip** arises from:
 - the financial collapse of any transport, tour or accommodation provider; or
 - an act or threat of **terrorism**.
- If **you** can claim **your** additional meals and accommodation expenses from anyone else.
- If **you** have not checked in for **your trip** at or before the recommended time.
- If **you** did not get a written statement from the appropriate transport company or authority confirming the reason for the delay and how long it lasted.
- For more than the applicable limits set out in the Benefit Summary above.

Please also read General Exclusions that apply to all benefits on pages 68 to 70.

Benefit 17: Alternative Transport Expenses

	Comprehensive	Standard Saver	Basics	Snow Sports Plus	Domestic Plus	Frequent Traveller Saver
Benefit limit applies to	✓	No cover	No cover	✓	✓	✓
Benefit limit all ages	\$5,000			\$5,000	\$5,000	\$5,000
Excess*	\$200			\$200	\$0	\$200

* **Excess** applies for each claim unless **you** paid for the **excess** removal option when **you** purchased **your** policy. **Your excess** amount is shown on **your** Certificate of Insurance.

We will pay

- **Your reasonable** additional travel expenses, up to the limits set out in the Benefit Summary above, to reach a wedding, funeral, conference, sporting event or prepaid travel/tour arrangements on time if **your** scheduled transport is cancelled, delayed, shortened or diverted during **your trip** and that means **you** would not arrive on time.

We will not pay

- If the cancellation, delay, shortening or diversion of **your** scheduled transport **arises** from the financial collapse of any transport, tour or accommodation provider.
- If **your** claim **arises** from an act or threat of **terrorism**.
- For more than the applicable limits set out in the Benefit Summary above.

Please also read General Exclusions that apply to all benefits on pages 68 to 70.

Benefit 18: Personal liability

	Comprehensive	Standard Saver	Basics	Snow Sports Plus	Domestic Plus	Frequent Traveller Saver
Benefit limit applies to	✓	✓	✓	✓	✓	✓
Benefit limit all ages	\$5,000,000	\$2,500,000	\$1,000,000	\$5,000,000	\$5,000,000	\$5,000,000
Excess*	\$200	\$200	\$200	\$200	\$0	\$200

* **Excess** applies for each claim unless **you** paid for the **excess** removal option when **you** purchased **your** policy. **Your excess** amount is shown on **your** Certificate of Insurance.

Important Cover Conditions

Cover under this benefit is subject to the following conditions:

You must not admit fault or liability for the claim, or incur any legal costs without **our** prior written approval.

We will pay

- **Your** legal liability, up to the limits set out in the Benefit Summary above, for payment of compensation in respect of:
 - death or bodily **injury**; and/or
 - physical loss of, or damage to, property

which is caused by an accident or a series of accidents attributable to one source or originating cause that occurs during **your trip**.

- **Your reasonable** legal expenses, up to the limits set out in the Benefit Summary above, for settling or defending the above claim made against **you** where the claim is covered by the **policy**.

We will not pay

For anything **you** have to pay because of a legal claim against **you** for causing bodily **injury**, death or loss or damage to, or of, property, if the claim **arises** out of or is for:

- **Injury to you, your travelling companion**, or to a **relative** or employee of either of **you**.
- Damage to property belonging to **you**, or in **your** care or control, or belonging to, or in the care or control of, **your relative**, or **your travelling companion**, or to an employee of either of **you**.
- The ownership, custody or use of any firearm or weapon, aerial device, watercraft or mechanically propelled vehicle.
- The conduct of a business, profession or trade.
- Any loss, damage or expenses which are covered or should have been covered under a statutory or compulsory insurance policy, statutory or compulsory insurance or compensation scheme or fund, or under workers' compensation legislation, an industrial award or agreement, or accident compensation legislation.
- Any fine or penalty or aggravated, punitive, exemplary, liquidated damages and any other damages resulting from the multiplication of compensatory damages.
- Disease that is transmitted by **you**.
- Any relief or recovery other than monetary amounts.
- A contract that imposes on **you** a liability which **you** would not otherwise have;
- Assault and/or battery committed by **you** or at **your** direction.

- Conduct intended to cause **injury**, property damage or liability with reckless disregard for the consequences of **you** or any person acting with **your** knowledge, consent or connivance.
- For more than the applicable limits set out in the Benefit Summary above.

Please also read General Exclusions that apply to all benefits on pages 68 to 70.

Benefit 19: Rental Vehicle Excess

	Comprehensive	Standard Saver	Snow Sports Plus	Domestic Plus	Frequent Traveller Saver	Basics
Benefit limit applies to	Optional	Optional	Optional	✓	Optional	No cover
Benefit limit all ages	Up to \$8,000	Up to \$8,000	Up to \$8,000	\$5,000	Up to \$8,000	
Excess*	\$200	\$200	\$200	\$0	\$200	

* **Excess** applies for each claim unless **you** paid for the **excess** removal option when **you** purchased **your** policy. **Your excess** amount is shown on **your** Certificate of Insurance.

Important Cover Conditions

Cover under this benefit is subject to the following conditions:

- **You** only have this benefit if **you** purchased the optional Rental Vehicle Excess cover in connection with an eligible **policy**. The amount of **your** cover will be listed on **your** Certificate of Insurance.
- This cover does not take the place of **rental vehicle** insurance and only provides cover for the **excess** component that **you** become liable to pay in the event of collision or theft.

We will pay

- Up to the amount listed on **your** Certificate to reimburse the **rental vehicle** insurance excess or the cost of repairing the vehicle, whichever is the lesser, if a **rental vehicle** **you** have rented from a licensed rental company during **your trip** is involved in a motor vehicle accident while **you** are driving, or is damaged or stolen while in **your** custody. **You** must provide a copy of the repair account and/or quote. There is no cover relating to any other costs, including the costs to independently fix the damage.

- Up to \$500 for the cost of returning **your rental vehicle** to the nearest depot if **your attending medical practitioner** certifies in writing that **you** are unfit to do so during **your trip**.

We will not pay

- For the theft or damage to **your rental vehicle** if:
 - the **rental vehicle** is operated or used in violation of the rental agreement, including by any person not designated in the **rental vehicle** contract as an authorised driver and by any person not named on **your** Certificate of Insurance;
 - **you** were operating the **rental vehicle** while affected by alcohol or any other drug in a way that is against the law of the place **you** are in;
 - **you** were operating the **rental vehicle** without a licence for the purpose that **you** were using it; or
 - the vehicle does not meet the definition of **rental vehicle** in this policy.

Please also read General Exclusions that apply to all benefits on pages 68 to 70.

Benefit 20: Snow Sports Equipment

	Comprehensive	Standard Saver	Basics	Snow Sports Plus	Domestic Plus	Frequent Traveller Saver
Benefit limit applies to	No cover	No cover	No cover	✓	✓	No cover
Benefit limit all ages				\$1,500	\$1,500	
Excess*				\$200	\$0	

* **Excess** applies for each claim unless **you** paid for the **excess** removal option when **you** purchased **your** policy. **Your excess** amount is shown on **your** Certificate of Insurance.

Important Cover Conditions

Cover under this benefit is subject to the following conditions:

- There is no cover while **snow sports equipment** is in use.
- **You** must take care to protect and secure **your snow sports equipment** at all times. This means:
 - **You** must not leave **your snow sports equipment** unsupervised or in a **public place** or at any time in the passenger compartment of an **unattended motor vehicle**.
 - **You** must not store **your snow sports equipment** in an **unattended motor vehicle** overnight.
 - **You** must, when **you** are transporting **your snow sports equipment** by aircraft, securely pack it in a ski or snowboard case or other container designed for **snow sports equipment**.
 - **You** must, when **you** are transporting **your snow sports equipment** by motor vehicle, only place it in the locked boot or **locked storage compartment** and obscured from view.
- Limits apply if **your snow sports equipment** is stolen from an **unattended motor vehicle**.
- Where a claim is for the loss or theft of, or damage to, **snow sports equipment**, **you** must:
 - report the loss or theft within 24-hours to the police or an office of the bus line, airline, shipping line or rail authority **you** were travelling on when the loss or theft occurred.
 - provided **us** a copy of the written report to the police or office of the bus line, airline, shipping line or an office of the bus line, airline, shipping line or rail authority **you** were travelling on.

We will pay

- Up to the limits set out in the Benefit Summary above, if during **your trip**, **snow sports equipment** owned by **you** is permanently lost, stolen, accidentally damaged, **we** will, at **our** option:
 - Repair the item
 - Replace the item, or
 - Pay **you** the amount it would cost **us** to repair or replace the item.

Subject to the limits shown in the Benefit Summary above, the most **we** will pay is the original purchase price of the item less any depreciation that applies. Depreciation will be calculated as detailed under the heading Depreciation on page 74.

No depreciation will be applied to **snow sports equipment** purchased duty free prior to **your** departure, **snow sports equipment** purchased during **your trip**.

Where an item is part of a pair or set, **we** will pay no more than the value of the lost, damaged or stolen part, regardless of any special value that the item may have had as part of a pair or set.

If your snow sports equipment is stolen from an unattended motor vehicle then the most we will pay under any circumstances is \$200 for each item, pair or set, and \$1,000 in total for all stolen items.

We will not pay if

- The loss or damage is to, or of, snow sports equipment while it is in use.
- The snow sports equipment was left unsupervised in a public place.
- If you leave your snow sports equipment in any aircraft, cruise ship, ferry, train, tram, taxi or bus or in any hotel or motel room after you have checked out.
- If the snow sports equipment was left in an unattended motor vehicle, unless it was left in the locked boot or locked storage compartment of a motor vehicle and obscured from view.
- If the snow sports equipment was left in an unattended motor vehicle, even if it was left in the locked boot or locked storage compartment of a motor vehicle and obscured from view.
- If the snow sports equipment was being sent unaccompanied or under a freight contract.
- If the loss or damage arises from any process of cleaning, repair or alteration.
- If the loss or damage arises from ordinary wear and tear, deterioration, atmospheric or weather conditions, insects, rodents or vermin.
- If the snow sports equipment suffers an electrical or mechanical breakdown.
- If you are entitled to be reimbursed by the bus line, airline, shipping line or rail authority you were travelling on when the loss, theft or damage occurred. However, if you are not reimbursed the full amount of your claim, we will pay the difference between the amount of your loss and what you were reimbursed, up to the limit of your cover (allowing for depreciation due to age, wear and tear).
- If you do not report the loss, theft or damage within 24-hours to the police or an office of the bus line, airline, shipping line or rail authority you were travelling on when the loss, theft or damage occurred. You must prove that you made such report by providing us with a written statement from whoever you reported it to.
- For more than the applicable limits set out in the Benefit Summary above.

Please also read General Exclusions that apply to all benefits on pages 68 to 70.

Benefit 21: Snow Equipment Replacement Hire

	Comprehensive	Standard Saver	Basics	Snow Sports Plus	Domestic Plus	Frequent Traveller Saver
Benefit limit applies to	No cover	No cover	No cover	✓	✓	No cover
Benefit limit all ages				\$1,500	\$1,500	

Excess*				\$200	\$0	
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* **Excess** applies for each claim unless **you** paid for the **excess** removal option when **you** purchased **your** policy. **Your excess** amount is shown on **your** Certificate of Insurance.

We will pay

Up to the limits set out in the Benefit Summary above, for hiring replacement **snow sports equipment** that is necessary to continue with **your** original itinerary if **snow sports equipment** owned by **you** has been misdirected or delayed for a period of more than 24-hours.

We will not pay

- Unless **we** accept a claim by **you** under Benefit 20 – Snow Sports Equipment for accidental loss, theft of, or damage to **snow sports equipment** owned by **you**.
- For more than the applicable limits set out in the Benefit Summary above.

Please also read General Exclusions that apply to all benefits on pages 68 to 70.

Benefit 22: Snow Prepaid Expenses

	Comprehensive	Standard Saver	Basics	Snow Sports Plus	Domestic Plus	Frequent Traveller Saver
Benefit limit applies to	No cover	No cover	No cover	✓	✓	No cover
Benefit limit all ages				\$750	\$750	
Excess*				\$200	\$0	

* **Excess** applies for each claim unless **you** paid for the **excess** removal option when **you** purchased **your** policy. **Your excess** amount is shown on **your** Certificate of Insurance.

Important Cover Conditions

Cover under this benefit is subject to the following conditions:

- **You** must provide **us** with written confirmation from the **medical practitioner** of the nature of **your** injury or sickness.

We will pay

- Up to the limits set out in the Benefit Summary above, if **you** are **injured** or become **sick** during **your trip** and are unable to utilise the full duration of **your** pre-booked and pre-paid lift passes, **snow sports equipment** hire, or lessons, **we** will reimburse **you** the percentage amount of the unused portion for each insured person.

We will not pay

- If the claim **arises** from activities not defined as Snow Sport.
- If the claim **arises** outside the period 15th December to 15th April in northern hemisphere resorts and 15th June to 30th 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.
- For more than the applicable limits set out in the Benefit Summary above.

Please also read General Exclusions that apply to all benefits on pages 68 to 70.

Benefit 23: Snow Resort Closure

	Snow Sports Plus	Domestic Plus	Comprehensive	Standard Saver	Basics	Frequent Traveller Saver
Benefit limit applies to	✓	✓	No cover	No cover	No cover	No cover
Benefit limit all ages	\$1,000	\$1,000				
Sub limits	Up to \$100 in total per 24-hour period for up to 10 days					
Excess*	\$200	\$0				

* **Excess** applies for each claim unless **you** paid for the excess removal option when **you** purchased **your** policy. **Your excess** amount is shown on **your** Certificate of Insurance.

Important Cover Conditions

Cover under this benefit is subject to the following conditions:

If **you** have a claim under this benefit **you** must get written confirmation from the management of the resort stating the reason for the closure and how long the closure lasted.

We will pay

- Up to the limits set out in the Benefit Summary above, if during **your** stay at **your** pre-booked and pre-paid holiday resort all ski lift systems are closed for more than 24-hours because there is not enough snow, too much snow, bad weather or a power failure, **we** will reimburse:
 - the cost of transport to the nearest open resort;
 - the cost of lift passes at the alternate resort.

We will not pay

- If the claim **arises** outside the period 15th December to 15th April in Northern Hemisphere resorts and 15th June to 30th 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.
- The claim relates to resorts that do not have skiing facilities greater than 1,000 metres above sea level.
- For more than the applicable limits set out in the Benefit Summary above.

Please also read General Exclusions that apply to all benefits on pages 68 to 70.

Benefit 24: Adventure Pack

	Comprehensive	Standard Saver	Basics	Snow Sports Plus	Domestic Plus	Frequent Traveller Saver
This benefit applies to	Optional	Optional	No cover	Optional	✓	Optional
Excess*	\$200	\$200		\$200	\$0	\$200

* Excess applies for each claim unless **you** paid for the **excess** removal option when **you** purchased **your** policy. **Your excess** amount is shown on **your** Certificate of Insurance.

Important Cover Conditions

Cover under this benefit is subject to the following conditions:

- **You** only have this benefit if **you** purchased the Adventure Pack in connection with an eligible **policy**.
- **You** must be aged 74 and under at the date of **policy** issue to purchase the Adventure Pack.
- **You** must comply with the participation limitations and conditions of Adventure Activities **you** participate in. These limitations and conditions are provided in italics following each activity they apply to.
- Cover for all Adventure Activities is limited to amateur participation.

We will pay

For claims that are covered by the benefits of your policy (except not Benefit 10 – Permanent Disability, Benefit 11 – Loss of Income or Benefit 18 – Personal Liability) if you have purchased the Adventure Pack and the claim arises out of your amateur participation in the following Adventure Activities:

Abseiling

Animal conservation and handling (*under appropriate supervision*)

Battle re-enactment (*not with firearms*)

Cave/river tubing

Caving/potholing

Contact sports (including any form of rugby, Australian Rules football or American football)

Deep sea fishing

Diving underwater using an artificial breathing apparatus at a depth no greater than 30 metres (**you** must hold an open water diving licence recognised in Australia or dive with an instructor licensed for these activities)

Expeditions to or on the Kokoda Track/Trail

Flying fox/zip lining

Hiking, trekking or tramping, peaking (only at altitudes from 3,000 metres up to 6,000 metres, and where specialist climbing equipment is not required)

Martial arts (basic training only, no sparring, no competition)

Outdoor rock climbing (with ropes and appropriate safety gear)

Quad biking (only single rider and not racing)

Sailing (only from 11 to 15 nautical miles off any land mass; and not racing)

Shooting (only moving target, e.g. clay pigeon)

Surface water activities in rivers or rapids (only graded IV or V under the International Scale of River Difficulty; no racing)

Tandem parachuting, tandem sky diving, tandem hang gliding, tandem gliding and tandem paragliding
(you must be in tandem with an instructor licensed for these activities)

We will not pay

If **you** do not comply with the participation conditions described in italics after certain Adventure Activities.

If **you** were 75 years of age or older at the date of **policy** issue.

If **you** participate in any Adventure Sports other than as an amateur.

If **you** participate in any Adventure Sports in a race or timed format.

The claim or loss is for is for disability under Benefit 10, loss of income under Benefit 11, or liability under Benefit 18.

Please also read General Exclusions that apply to all benefits on pages 68 to 70.

Benefit 25: Golf Pack

	Comprehensive	Standard Saver	Basics	Snow Sports Plus	Domestic Plus	Frequent Traveller Saver
Benefit limit applies to	Optional	Optional	No cover	Optional	Optional	Optional
Benefit limit all ages	Up to \$2,500	Up to \$2,500		Up to \$2,500	Up to \$2,500	Up to \$2,500
Excess*	\$200	\$200		\$200	\$0	\$200

* Excess applies for each claim unless you paid for the excess removal option when you purchased your policy. Your excess amount is shown on your Certificate of Insurance.

Important Cover Conditions

Cover under this benefit is subject to the following conditions:

- **You** only have this benefit if **you** purchased the Golf Pack in connection with an eligible **policy**.
- There is no cover while **golf equipment** is in use.
- **You** must take care to protect and secure **your golf equipment** at all times. This means:
 - **You** must not leave **your golf equipment unsupervised** or in a **public place** or at any time in the passenger compartment of an **unattended motor vehicle**.
 - **You** must not store **your golf equipment** in an **unattended motor vehicle** overnight.
 - **You** must, when **you** are transporting **your golf equipment** by aircraft, securely pack it in a case or other container designed for **golf equipment**.
 - **You** must, when **you** are transporting **your golf equipment** by motor vehicle, only place it in the locked boot or **locked storage compartment** and obscured from view.
- The limits set out in the Benefit Summary above apply to all claims in total under this benefit.
- Where a claim is for the loss or theft of, or damage to, **golf equipment**, **you** must:
 - report the loss or theft within 24-hours to the police or an office of the bus line, airline, shipping line or rail authority **you** were travelling on when the loss or theft occurred.
 - provided **us** a copy of the written report to the police or office of the bus line, airline, shipping line or an office of the bus line, airline, shipping line or rail authority **you** were travelling on.

We will pay

- Up to the limits set out in the Benefit Summary above, if **you** are **injured** or become **sick** during **your trip** and are unable to play golf, **we** will pay the value of any unused, non-refundable, pre-paid green fees.

You must provide **us** with written confirmation from **your medical practitioner** of the nature of **your injury** or **sickness**.

- If, during **your trip**, **golf equipment** owned by **you** is permanently lost, stolen or accidentally damaged, **we** will, at **our** option:
 - Repair the item; or
 - Replace the item; or
 - Pay **you** the amount it would cost **us** to repair or replace the item.

Subject to the limits set out in the Benefit Summary above, the most **we** will pay is the original purchase price of the item less any depreciation that applies. Depreciation will be calculated as detailed under the heading Depreciation on page 74.

No depreciation will be applied to **golf equipment** purchased duty free prior to **your** departure, **golf equipment** purchased during **your trip**.

Where an item is part of a pair or set, **we** will pay no more than the value of the lost, damaged or stolen part, regardless of any special value that the item may have had as part of a pair or set.

If **your golf equipment** is stolen from an **unattended motor vehicle** then the most **we** will pay under any circumstances is \$200 for each item, pair or set, and \$1,000 in total for all stolen items.

We will reimburse **you**, up to the limits set out in the Benefit Summary above, for the costs of hiring alternative **golf equipment** that is necessary to continue with **your** original itinerary if:

- **we** approve a claim by **you** under this Golf Pack for accidental loss, theft of, or damage to **golf equipment** owned by **you**; or
- **Golf equipment** owned by **you** has been misdirected or delayed for a period of more than 24 hours.
- **We** will also reimburse **you** the **golf equipment** hire insurance excess if **you** have chosen and paid for **golf equipment** hire cover from the hire company or agency and **you** are charged an **excess** following the loss of, or damage to the **golf equipment** hired by **you**.

We will not pay

- If the loss or damage is to, or of, **golf equipment** while it is in use.
- If the **golf equipment** was left **unsupervised** in a **public place**.
- If **you** leave **your golf equipment** in any aircraft, cruise ship, ferry, train, tram, taxi or bus, or in any hotel or motel room after **you** have checked out.
- If the **golf equipment** was left in an **unattended a motor vehicle**, unless it was left in the locked boot or **locked storage compartment** of a motor vehicle and obscured from view.
- If the **golf equipment** was left in an **unattended motor vehicle** overnight, even if it was left in the locked boot or **locked storage compartment** of a motor vehicle.
- If the **golf equipment** was being sent unaccompanied or under a freight contract.
- If the loss or damage **arises** from any process of cleaning, repair or alteration.
- If the loss or damage **arises** from ordinary wear and tear, deterioration, atmospheric or weather conditions, insects, rodents or vermin.
- If the **golf equipment** suffers an electrical or mechanical breakdown.
- If **you** are entitled to be reimbursed by the bus line, airline, shipping line or rail authority **you** were travelling on when the loss, theft or damage occurred. However, if **you** are not reimbursed the full amount of **your** claim, **we** will pay the difference between the amount of **your** loss and what **you** were reimbursed, up to the limit of **your** cover (allowing for depreciation due to age, wear and tear).

- If **you** do not report the loss, theft or damage within 24-hours to the police or an office of the bus line, airline, shipping line or rail authority **you** were travelling on when the loss, theft or damage occurred. **You** must prove that **you** made such report by providing **us** with a written statement from whoever **you** reported it to.
- For more than the applicable limit set out in the Benefit Summary above.

Please also read General Exclusions that apply to all benefits on pages 68 to 70.

Benefit 26: Bicycle Pack

	Comprehensive	Standard Saver	Snow Sports Plus	Domestic	Frequent Traveller Saver	Basics
Benefit limit applies to	Optional	Optional	Optional	Optional	Optional	No cover
Benefit limit all ages	Up to \$15,000	Up to \$15,000	Up to \$15,000	Up to \$15,000	Up to \$15,000	
	\$5,000 for any one bicycle					
Excess*	\$200	\$200	\$200	\$0	\$200	

* **Excess** applies for each claim unless **you** paid for the **excess** removal option when **you** purchased **your** policy. **Your excess** amount is shown on **your** Certificate of Insurance.

Important Cover Conditions

Cover under this benefit is subject to the following conditions:

- **You** only have this benefit if **you** purchased the Bicycle Pack in connection with an eligible **policy**.
- There is no cover while a **bicycle** is in use.
- **Your bicycle** must be less than 3 years old and have a value of at least \$1,500.
- The most **we** will pay per **bicycle** is \$5,000 up to \$15,000 in total for all **bicycles**.
- The most **we** will pay for **bicycle accessories** is \$750 as **luggage and personal effects**. **You** may choose to cover additional **bicycle accessories** under **Specified High Value Items**.
- **You** must take care to protect and secure **your bicycle** at all times. This means:
 - **You** must, whenever **your bicycle** is **unsupervised** in a **public place**, secure the **bicycle** frame and wheels to a fixed object with an **approved lock**.
 - **You** must not store **your bicycle** outside overnight (including in a motor vehicle, in a **locked storage compartment**, or on a **bicycle** rack).
 - **You** must, when **you** are transporting **your bicycle** by aircraft, securely pack it in a bike case or other container designed for **bicycles**.
 - **You** must, when **you** are transporting **your bicycle** by motor vehicle, keep it inside the locked vehicle or **locked storage compartment** and obscured from view, or locked and secured to a properly fixed **bicycle** rack via the lockable security provision of the **bicycle** rack.
- Where a claim is for the loss or theft of, or damage to, a **bicycle**, **you** must:
 - report the loss or theft within 24-hours to the police or an office of the bus line, airline, shipping line or rail authority **you** were travelling on when the loss or theft occurred.
 - provided **us** a copy of the written report to the police or office of the bus line, airline, shipping line or an office of the bus line, airline, shipping line or rail authority **you** were travelling on.
 - provide **us** evidence of the broken lock or securing device or forced entry into a locked storage compartment.

We will pay

If, during **your trip**, a **bicycle** owned by **you** is permanently lost, stolen, or accidentally damaged **we** will at **our** option:

- Repair the item; or
- Replace the item; or
- Pay **you** the amount it would cost **us** to repair or replace the item.

Subject to the limits shown in the Benefit Summary above, the most **we** will pay is the original purchase price of the item less any depreciation that applies. Depreciation will be calculated as detailed under the heading Depreciation on page 74.

No depreciation will be applied to **bicycles** purchased duty free prior to **your** departure or during **your trip**.

Where an item is part of a pair or set, **we** will pay no more than the value of the lost, damaged or stolen part, regardless of any special value that the item may have had as part of a pair or set.

We will not pay

- If the **bicycle** is more than 3 years old at the time the Certificate of Insurance was issued.
- If the **bicycle** has a value of less than \$1,500.
- If the loss or damage is to, or of, a **bicycle** while in use.
- If the **bicycle** was left **unsupervised** in a **public place** unless the **bicycle** frame and wheels were secured to a fixed object with an **approved lock**.
- If the **bicycle** is damaged while being transported by aircraft and **you** have not securely packed it in a bike case or other container designed for **bicycles**.
- If the **bicycle** is lost, stolen or damaged while being transported by motor vehicle unless it has been kept inside the locked vehicle or **locked storage compartment** and obscured from view, or locked and secured to a properly fixed **bicycle** rack via the lockable security provision of the **bicycle** rack.
- If the **bicycle** is lost, stolen or damaged while stored outside overnight (including in a motor vehicle, in a **locked storage compartment**, or on a **bicycle** rack).
- If the **bicycle** has a mechanical, electrical or electronic breakdown.
- For damage **arising** from or caused whilst **your bicycle** is being transported on a motor vehicle mounted **bicycle** rack.
- For damage **arising** from or caused by **your bicycle** being driven over by a motor vehicle.
- For scratching or denting or any cosmetic damage that does not impair the function and performance of the **bicycle**.
- If **you** leave **your bicycle** in any aircraft, cruise ship, ferry, train, tram, taxi or bus, or in any hotel or motel room after **you** have checked out.
- For repairing pre-existing or old damage, faulty workmanship, or incomplete repairs that existed at the time the Certificate of Insurance was issued.
- For crushing, cracking or deformation of **your bicycle** caused by tightening or clamping.
- For loss or damage that **arises** from ordinary wear and tear or deterioration.
- If the loss or damage **arises** from any process of cleaning, repair or alteration.
- If the loss or damage **arises** from atmospheric or weather conditions, insects, rodents or vermin.
- If the **bicycle** was being sent unaccompanied or under a freight contract.
- If **you** are entitled to be reimbursed by the bus line, airline, shipping line or rail authority **you** were travelling on when the loss, theft or damage occurred. However, if **you** are not reimbursed the full amount of **your** claim, **we** will pay the difference between the amount of **your** loss and what **you** were reimbursed, up to the limit of **your** cover (allowing for depreciation due to age, wear and tear).

- If **you** do not report the loss, theft or damage within 24-hours to the police or an office of the bus line, airline, shipping line or rail authority **you** were travelling on when the loss, theft or damage occurred. **You** must prove that **you** made such report by providing **us** with a written statement from whoever **you** reported it to.
- For more than the applicable limits set out in the Benefit Summary above.

Please also read General Exclusions that apply to all benefits on pages 68 to 70.

General Exclusions that apply to all benefits

To the extent permissible by law, **we** will not pay under any circumstances if:

1. **You** do not act in a responsible way to protect **yourself** and **your** property.
2. **You do not do** everything **you** can to reduce **your** loss as much as possible.
3. **Your** claim **arises** from consequential loss of any kind, including but not limited to financial loss, loss of enjoyment, or the devaluation or depreciation of currency.
4. **Your** claim **arises** from **you** being aware at the time of purchasing the **policy** of something that would give rise to **you** making a claim under this **policy**.
5. **Your** claim **arises** from a loss which is recoverable by compensation under any workers compensation or transport accident laws or by any government sponsored fund, plan, or medical benefit scheme, or any other similar type legislation required to be effected by or under a law.
6. **Your** claim **arises** from errors or omissions in any booking arrangements or failure to obtain relevant visa, passport or travel documents.
7. **Your** claim **arises** from **you** acting illegally or breaking any government prohibition, laws or regulation including visa requirements.
8. **Your** claim **arises** from a government authority detaining anyone, or confiscating or destroying anything.
9. **Your** claim **arises** from the use of a two-wheeled or three-wheeled motor vehicle unless **you** as the driver or a passenger are wearing a crash helmet (this is irrespective of the law in the country **you** are in).
10. **Your** claim **arises** from a **you** being in control of a motor vehicle without a current Australian driver licence.
11. **Your** claim **arises** from a **you** being in control of a **motorcycle, moped or scooter** without a current Australian **motorcycle** or driver licence or **you** are a passenger travelling on a **motorcycle, moped or scooter** that is in the control of a person who does not hold a current **motorcycle** or driver's licence valid for the country **you** are travelling in.
12. **Your** claim **arises** from **you** being in control of a **recreational all-terrain vehicle** (including but not limited to quad-bikes, trikes and buggies) or are a passenger on a **recreational all-terrain vehicle** unless **you**:

- are under the direct supervision of a properly licensed recreational organisation, and;
- are obeying all relevant safety codes; and
- are wearing protective gloves and a **motorcycle** rider's helmet

13. Your claim **arises** from or is related to or is associated with:

- an actual or likely **epidemic** or **pandemic**; or
- the threat of an **epidemic** or **pandemic**.

Refer to who.int and smartraveller.gov.au for further information on **epidemics** and **pandemics**.

14. Your claim **arises** from a **you** not following advice in the mass media or any government or other official body's warning:

- of a strike, riot, bad weather, civil protest or contagious disease (including an **epidemic** or **pandemic**); or
- against travel to a particular country or parts of a country, including where an advice or warning has been released by the Australian Government Department of Foreign Affairs and Trade indicating "Do not travel" or warning to "Reconsider your need to travel" or otherwise advising against all non-essential travel to or in that location or advising against specific transport arrangements or participation in specific events or activities; and
- **you** did not take appropriate action to avoid or minimise any potential claim under **your policy** (including delay of travel to the country or part of the country referred to in the warning).

Refer to who.int and smartraveller.gov.au for further information.

15. Your claim **arises** from any act of war, whether war is declared or not, or from any rebellion, revolution, insurrection or taking of power by the military.
16. Your claim **arises** from a nuclear reaction or contamination from nuclear weapons or radioactivity.
17. Your claim **arises** from a biological and/or chemical materials, substances, compounds or the like used directly or indirectly for the purpose to harm or to destroy human life and/or create public fear.
18. Your claim **arises** from any search and rescue costs charged to **you** by a government, regulated authority or private organisation connected with finding and rescuing an individual.
19. Your claim **arises** from or is related to or is associated with any **Pre-existing Medical Condition**, except as described under the heading "Automatically Covered Pre-existing Medical Conditions" on pages 24 to 27 or to the extent specifically contemplated under Benefit 5 – Trip Cancellation Expenses, Benefit 6 – Trip Disruption Expenses, or Benefit 7 – Trip Resumption Expenses.
20. Your claim **arises** from **you** taking a blood-thinning prescription medication, including but not limited to Warfarin (also known under the brand names Coumadin, Jantoven, Marevan, and Waran).
21. Your claim **arises** from or is in respect of travel booked or undertaken against the advice of any **medical practitioner**.
22. Your claim **arises** from any **injury** or **sickness** where a diagnosis of metastatic cancer (spreading malignant cancer) was given or terminal prognosis was made prior to the issue of the Certificate of Insurance.

23. **Your claim arises** from or is associated with pregnancy, childbirth or related complications except as specified under “Pregnancy” on page 27.
24. **Your claim arises** from or involves a **hospital** where **you** are being treated for addiction to drugs or alcohol, or are using it as a nursing, convalescent or rehabilitation place.
25. **Your claim arises** from or involves the cost of medication in use at the time the **trip** began or the cost for maintaining a course of treatment **you** were on prior to the **trip**.
26. **Your claim arises** from or is in any way related to depression, anxiety, stress, mental illness, mental or nervous conditions.
27. **Your claim arises** from:
 - **your, your spouse or partner, relative or your travelling companion’s** suicide or attempted suicide; or
 - **your, your spouse or partner, relative or your travelling companion injuring yourself** deliberately or putting **yourself** in danger (unless **you** are trying to save a human life).
28. **Your claim arises** from a sexually transmitted disease.
29. **Your claim arises** directly or indirectly from **you, your partner, or your travelling companion** using alcohol or drugs (unless the drugs have been prescribed by **your medical practitioner**).
30. **You, your partner, or your travelling companion** are affected by Acquired Immune Deficiency Syndrome (AIDS) or AIDS related complex (ARC) or Human Immunodeficiency Virus (HIV).
31. Despite **our** advice otherwise following **your** call to **us, you** received private **hospital** or medical treatment where public funded services or care is available in Australia or under any Reciprocal Health Agreement between the Government of Australia and the government of any other country.
32. **Your claim arises** from any medical procedures in relation to AICD/ICD insertion during **overseas trip**. **We** will exercise **our** right to organise a repatriation to Australia for this procedure to be completed if **you, your travelling companion** or a **relative** (as listed on **your** Certificate of Insurance) requires this procedure due to sudden and acute onset which occurs for the first time during **your period of insurance** and it is not directly or indirectly related to a **Pre-existing Medical Condition**.
33. **Your claim arises** from or is any way related to the death or hospitalisation of any person aged 85 years and over (other than the insured), regardless of the country in which they live.
34. **Your claim arises** from or relates to any event or occurrence where providing such cover would result in **us** contravening the Health Insurance Act 1973 (Cth), the Private Health Insurance Act 2007 (Cth) or the National Health Act 1953 (Cth) (as amended or superseded).
35. **Your claim arises** from **you** racing or participating in any race or timed activity (other than on foot).
36. **Your claim arises** from **you** participating in any **snow sports** unless **you** have purchased the Snow Sport Plus Policy if travelling internationally or the Domestic Plus Policy if travelling within Australia.
37. **Your claim arises** from **you** participating in any sports or recreational activities not listed in the Automatically Covered Sports and Leisure Activities list (page 15), except as provided under the Adventure Pack (page 20) if **you** have purchased the Adventure Pack option.
38. **Your claim arises** from **you** participating in professional sport in a professional capacity of any kind.

Help and emergencies

When you have an emergency

In the event of an **overseas** emergency, contact **us** immediately. **Our** helpful emergency and claims teams will be there 24 hours a day, 7 days a week to assist **you** when **you** need **us** most.

☎ In Australia: (02) 8320 7999

☎ From overseas: +61 2 8320 7999

✉ emergency@fastcover-assist.com.au

If you are hospitalised

Then **you** or a member of **your** travelling party, must contact **us** as soon as possible. **Our** emergency assistance team is available 24 hours a day every day. They can help **you** with medical problems, locating the nearest medical facilities, bringing **you home** if medically necessary, locating embassies and consulates and liaising with loved ones and work colleagues if necessary.

If **you** do not contact **us** when **you** require emergency assistance, then to the extent permissible by law, **we** may not pay for these expenses or for any evacuation or airfares that have not been approved or arranged by **us**.

If **you** are not hospitalised but **you** are being treated as an outpatient and the total cost of such treatment will exceed \$2,000 **you** must contact **us**.


You are free to choose **your** own **medical practitioner** or **we** can appoint an approved **medical practitioner** to see **you**, unless **you** are treated under a Reciprocal Health Agreement. **You** must, however, advise **us** of **your** admittance to **hospital** or **your** early return to Australia based on written medical advice. If **you** do not get the medical treatment **you** expect, **we** can assist **you**, however **we** (the Insurer) and the agents of the insurer, are not liable for any problems that result from **you** choosing **your** own **medical practitioner**.


How to claim

For general claims **you** must give **us** notice of **your** claim within 30 days of **your** return **home** by contacting **us** on:

 fastcover.com.au/claims

 claims-fch@fastcover.com.au

 In Australia: 1300 409 322 (9am to 5pm Sydney time weekdays)

 From overseas: +61 2 8215 7239

You will be asked to complete and return **our** claim form. If the claim form is not fully completed by **you**, **we** will not be able to process **your** claim. **We** can reduce **your** claim by the amount of any prejudice **we** suffered because of any delay by **you** in submitting a completed claim form.

What you need to do when making a claim

For medical, hospital or dental claims

Contact **us** as soon as possible so that **we** may assist **your** care and pre-approve expenses.

For other claims

You must notify **us** and submit full details in writing within 30 days of **your** return.

For loss or theft of your luggage and personal effects

Report it immediately to the police and obtain a written notice of **your** report.

For damage or misplacement of your luggage and personal effects

Caused by the airline or any other operator or accommodation provider, report the damage or misplacement to an appropriate official within 24 hours of discovering the loss and obtain a written report, including any offer of settlement that they may make.

For all liability claims

Do not admit fault or liability or offer or promise to pay any money, or become involved in litigation, without **our** approval.

For all claims

You must give **us** any information, at **your** expense, that **we** reasonably ask for to support **your** claim.

Information such as but not limited to police reports, valuations, medical reports, original receipts or evidence of ownership will be required. **You** must do this within the timeframes requested. **We** may ask **you** to provide **us** with translations into English, if required, of such documents to enable **us** to carry out **our** assessment of **your** claim. **We** are under no obligation to pay claims without proof of ownership and proof of event.

You must agree to have a blood alcohol and/or breath analysis where local laws permit, where it is necessary for **us** to assess **your** claim.

We choose how **we** settle claims. It is the decision of **our** claims department to repair or replace damaged / lost / stolen items or cash settle the claim, whichever is the lesser. **We** will repair or depreciate depending on the age and condition of the item or replace with the equivalent in today's market based on the original items specifications.

Excess

This refers to the amount(s) **you** are required to pay or bear **yourself** when **you** make a claim under **your policy**. **Your policy excess** is listed on **your** Certificate of Insurance. If **you** are claiming for more than one incident, this will be treated as a separate claim and the **excess** is applicable to each incident claimed.

Claims processing

We will process **your** claim within 10 business days of receiving a completed claim form and all necessary supporting documentation. If **we** need additional information, a written notification will be sent to **you** within 10 business days.

Depreciation

Depreciation will be applied to claims for **luggage and personal effects** as follows:

Depreciation Table for Unspecified Luggage and Personal Effects <i>(not applicable to Specified High Value Items or items purchased whilst on your trip)</i>			
Luggage or Personal Effects Item Claimed	Types of items <i>(but not limited to the below examples)</i>	Depreciation amount applied from the date of purchase. <i>(Applied for each month you have owned the item)</i>	Maximum depreciation applicable (% of original purchase cost)
Toiletries	Cosmetics, moisturiser, skin care, make-up, perfume, hair products and medications	3% per month	Maximum of 80%
Computers and Electrical Devices	Personal Computers, video recorders, cameras, photographic equipment, mobile phones, tablets, personal computers, and electronics devices or equipment	1.75% per month	Maximum of 60%
Clothing, Shoes, Luggage and Books	Your clothing (including sporting clothing), shoes, suitcase, handbags, jackets, underwear, accessories <i>(but not jewellery)</i> , Prescription eye glasses and sun glasses.	1.75% per month	Maximum of 80%
Camping, Sporting and Snow Sports equipment, musical and leisure equipment (but not clothing)	Skis, snowboards, guitars, bicycles , tennis racket, golf clubs	1% per month	Maximum of 60%
Jewellery	Earrings, Ring, Necklace, Bracelet	0.25% per month	Maximum of 25%
All other items		1.25% per month	Maximum of 60%

If you can claim from another party

If **you** can make a claim against another party in relation to a loss or expense covered under this **policy** and they do not pay **you** the full amount of **your** claim, **we** will only make up the difference. **You** must claim from them first.

Other insurance

If any loss, damage or liability covered under this **policy** is covered by other insurance **policy(ies)**, **you** must give **us** details. **We** may seek contribution from **your** other insurer. **You** must give **us** any information **we** reasonably ask for to help **us** make a claim from **your** other insurer.

Assistance with recovery

If **you** are aware of any third party that **you** or **we** may recover money from, **you** must inform **us** of such third party.

We may, at **our** discretion undertake in **your** name and on **your** behalf, control and settle proceedings for **our** own benefit to recover compensation or secure indemnity from any party in respect of anything covered by this **policy**. **You** are to assist and permit to be done, all acts and things as required by **us** for the purpose of recovering compensation or securing indemnity from other parties to which **we** may become entitled or subrogated, upon **us** paying **your** claim under this **policy** regardless of whether **we** have yet paid **your** claim and whether or not the amount **we** pay **you** is less than full compensation for **your** loss.

Once **we** pay **your** total loss **we** will keep all money left over. If **we** pay **you** for lost or damaged property and **you** later recover the property or it is replaced by a third party, **you** must pay **us** the amount of the claim **we** paid **you**.

Salvage

If required, **you** must send **our** claims department any damaged items for evaluation. After a claim has been settled, any salvage **you** have sent into **our** claims department will become **our** property.

Goods and Services Tax

How GST affects your claim if you are a business traveller

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

Travel within Australia only

If **you** are entitled to claim an input tax credit in respect of **your** premium **you** must inform **us** of the amount of that input tax credit (as a percentage) at the time **you** first make a claim. If **you** fail to do so, **you** may have a liability for GST if **we** pay **you** an amount under this **policy**.

Fraudulent claims and misleading conduct

Submitting an insurance claim that is not true, correct, did not occur, is misleading or exaggerated is a criminal offence under Australian Law and can lead to prosecutions. If **you** submit a claim which is fraudulent, or false in any respect, or there is a material alteration in the risk, **we** may deny part of, or all of the claim, to the extent permitted by law. If **you**, or someone authorised and acting for **you**, submits to **us** any false or misleading information **you** may be prosecuted. Additionally, **your policy** may be cancelled by **us** under the law and no refund of premium will be made.

Insurance fraud and fraudulent claims force the cost of **your** insurance to increase. For the community and **your** benefit, **we** encourage **you** to assist in reducing insurance fraud by reporting it to:

✉ info@fastcover.com.au

☎ 1300 409 322 (9am to 6pm Sydney time weekdays)

💻 fastcover.com.au/contact

All information will be treated with full confidentiality and protected to the full extent of the law.

Important matters

Under **your policy** there are rights and responsibilities that **you** and **we** have. Here are some **you** should be aware of.

Your Certificate of Insurance

When **you** take out Travel Insurance with Fast Cover **you** will be issued with a Certificate of Insurance. The Certificate of Insurance forms part of **your policy**. It will, amongst other things, detail the insured travellers and **dependants**, the type of **policy you** have purchased, **your** destination and dates of travel, any Optional Benefits selected by **you**, including any Specified High Value Items that **you** choose to cover, the premium, and any variations to the standard terms and conditions that apply specifically to **you** or **your policy**.

Period of insurance

The period **you** are insured for is set out in the Certificate of Insurance and varies depending on the length of **your trip** and the **policy** type that **you** have purchased.

If **you** have purchased **your policy** before **you** departed Australia:

- The cover for Benefit 5 – Trip Cancellation Expenses begins from the time the **policy** is issued.
- Cover for all other benefits begins on the date of departure as stated on **your** Certificate of Insurance.

If **your policy** was purchased while **you** while **you** are already **overseas**:

- There is no cover under any benefit for the first 48 hours from the time the **policy** is issued. This is **your** “waiting period”. This means there is no cover **arising** from events that happen within the waiting period. Cover for all benefits begins immediately following **your** waiting period.

For all policies:

- Cover ends on the date of return set out on **your** Certificate of Insurance, or the time the **policy** otherwise ends in accordance with its terms, whichever happens first.
- If **you** return **home** early for any reason, cover from **your policy** will be suspended from the time **you** return to **your home** until the time **you** leave **your home** to continue **your trip**. **you** must have 14 days remaining of the **period of insurance** as noted on **your** Certificate of Insurance. Following the resumption of **your trip your policy** will remain valid until the end date shown on **your** Certificate of Insurance or **your** permanent return **home**, whichever comes first. **We** will not pay any costs in relation to **your** return to Australia unless the costs are covered by this **policy**.

Extending your cover

Except as described below, **you** can apply to extend **your** cover by contacting **us** at least 2 business days before **your** original **policy** expiry date. Extension of cover is subject to **our** written approval and **your** payment of the additional premium.

We will extend **your** cover free of charge if **you** find that **your** return to Australia has been delayed because of one or more of the following:

- a bus line, airline, shipping line or rail authority **you** are travelling on, or that has accepted **your** fare or **luggage and personal effects**, is delayed; or
- the delay is due to a reason for which **you** can claim under **your policy** (subject to **our** written approval).

Cover cannot be extended:


- for any **Pre-existing Medical Condition**, unless it is listed under the heading “Automatically Covered Pre-Existing Medical Conditions” on pages 25 to 27 and **you** have not been hospitalised (including Day Surgery or Emergency Department attendance) for that condition in the past 24 months; or
- for conditions **you** suffered during the term of **your** original **policy**; or
- where **you** have not advised **us** of any circumstances that have given (or may give) rise to a claim under **your** original **policy**; or
- where at the time of extension **you** are aged 71 years or over.


Where **we** have agreed to extend cover, **we** will issue **you** with a new Certificate of Insurance. The **period of insurance** on **your** new Certificate of Insurance cannot exceed a maximum combined period of 24 months.

You can extend your policy:

 fastcover.com.au/your-policy

 info@fastcover.com.au

 1300 409 322 (9am to 6pm Sydney time weekdays)

 +61 2 8215 7239 (from overseas)

Your Duty of Disclosure

You have a legal duty of disclosure to **us** whenever **you** apply for or change a **policy**.

What you must tell us

If **we** ask **you** questions that are relevant to **our** decision to insure **you** and on what terms, **you** must tell **us** everything that **you** know, or could reasonably be expected to know, is relevant to **our** decision whether to insure **you**, and if **we** do on what terms. **You** have this duty until **we** agree to insure **you**. **Your** duty does not require **you** to disclose anything:

- that reduces the risk to be undertaken by **us**;
- that is generally well known;
- that **we** know or, in the ordinary course of **our** business, ought to know; or
- in respect of which **we** have waived **your** duty.

If you do not tell us

If **you** do not answer **our** questions honestly or do not properly disclose to **us**, **we** may reduce or refuse to pay a claim and/or may cancel the **policy**. If **you** act fraudulently in answering **our** questions or not disclosing to **us**, **we** may refuse to pay a claim or treat the **policy** as never having existed.

Your general duty applies to changes

Your general duty applies in full when **you** change or reinstate the **policy**.

Your general duty is limited for new Policies

When **you** apply for a new **policy** **your** duty of disclosure applies, but **you** do not need to disclose something to **us** unless **we** specifically ask **you** about it. However **you** must be honest in answering any questions **we** ask **you**. **You** have a legal duty to tell **us** anything **you** know, and which a **reasonable** person in **your** circumstances would include in answering the questions. **We** will use the answers in deciding whether to insure **you** and anyone else to be insured under the same **policy**, and on what terms.

Who needs to tell us

It is important that **you** understand **you** are disclosing to **us** and answering **our** questions for **yourself** and anyone else **you** want to be covered by the **policy**.

What you pay

The premium **you** pay is shown on the Certificate of Insurance. It is calculated when **you** purchase the **policy** and if **you** vary or extend cover. The premium is calculated based on a number of factors, including the **policy** **you** have chosen, **your** age, where **you** are going to, the length of **your** trip, the time between purchase and departure plus any options **you** have chosen. The amount **you** pay includes allowances for government fees, taxes and charges (including stamp duty and GST) and may include administration fees, which, if charged, will be listed on the Certificate of Insurance.

Cooling off period

You have a full 14 days from the purchase date of the **policy** (as set out in the Certificate of Insurance) to make sure **you** are happy with every aspect of **your** Fast Cover Travel Insurance **policy**. This is known as the “cooling off” period. During this time **you** may cancel the **policy** simply by contacting **us** and **we** will give **you** a full refund.

You cannot cancel **your policy** if **you** have exercised any of **your** rights or powers under the **policy** (e.g. **you** have made a claim) or if **you** have started the **trip** within the 14 day cooling off period.

Jurisdiction and governing law

The **policy** is governed by and construed in accordance with the law of New South Wales, Australia and **you** agree to submit to the exclusive jurisdiction of the courts of New South Wales. **you** agree that it is **your** intention that this Jurisdiction and Governing law clause applies.

Changes to the PDS

From time to time and where permitted by law, **we** may change parts of the **policy**. If **we** do so, any updates which are not materially adverse to **you** from the point of view of a **reasonable** person deciding whether to buy this insurance, may be found on the Fast Cover Travel Insurance website at fastcover.com.au/pds. Should **you** wish to receive a paper copy of the latest PDS please contact **us** at fastcover.com.au/contact and **we** will send **you** a copy. Should **we** substantially amend this PDS, **we** will issue **you** a Supplementary Product Disclosure Statement (SPDS) which will provide details of these amendments.

General advice

Any advice provided in this PDS is general only and does not take into account **our** individual needs, objectives or financial situation. **You** should carefully read this document before buying to decide if the product is right for **you**.

Financial Claims Scheme and Compensation Arrangements

In the unlikely event Hollard 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 fcs.gov.au and the APRA hotline on 1300 55 88 49. Hollard is an insurance company authorised under the Insurance Act 1973 (Cth).

Because of this it is 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.

The General Insurance Code of Practice

Hollard is a member of the Insurance Council of Australia and also a signatory to the General Insurance Code of Practice. The objectives of the Code are to:

- commit **us** to high standards of service;

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

You can obtain a copy of the Code from the Insurance Council of Australia website at insurancecouncil.com.au

Dispute Resolution

If you have a complaint

We hope that you never have a complaint, but if you do we will do our best to work with you to resolve it through the following process:

Our internal complaints process

Step 1: Call 1300 409 322

Please contact one of our Claims Assessors, who will try to resolve your complaint straight away.

Step 2: Talk to the manager

If we have not been able to resolve your complaint, then you can discuss your concerns with one of our managers, also available on 1300 409 322.

Step 3: Contact Internal Dispute Resolution Committee

If you are still not satisfied and your complaint is not yet resolved, you can contact our Internal Dispute Resolution Committee at:

Mail: Fast Cover Claims Locked Bag 2010, St Leonards NSW 1590
 Email: resolution@hollard.com.au
 Phone: 02 9253 6600

Your concerns will be investigated by an officer with full authority to deal with the complaint and we will inform you of the outcome within 15 working days of receiving your complaint.

Step 4: Where we have not resolved your complaint

If we have been unable to resolve your concerns once you have been through our Internal Dispute Resolution process, or your complaint has not been resolved within 45 days, you may contact the Financial Ombudsman Service (FOS).

You can contact FOS at:

Mail: GPO Box 3, Melbourne VIC 3001
 Email: info@fos.org.au
 Phone: 1800 367 287

Website: fos.org.au

A decision by FOS is binding on us but is not binding on you. You have the right to seek further legal assistance. The FOS service is provided to you free of charge.

Financial Services Guide (FSG)

Fast Cover is responsible for this FSG. This FSG provides you with information about the financial services that they provide in relation to Fast Cover Travel Insurance (to help **you** decide whether or not to use those services) as well as information on how they are remunerated in relation to the services, how they deal with complaints and how they can be contacted.

In this FSG references to:

Hollard

means The Hollard Insurance Company Pty Ltd ABN 78 090 584 473, AFSL 241436.

Fast Cover

means Fast Cover Pty Ltd ABN 98 143 196 098, AR 381399.

You and Your

means Fast Cover Pty Ltd ABN 98 143 196 098, AR 381399.

Fast Cover Travel Insurance is promoted by Fast Cover and insured by Hollard. Details about these companies are given in this document. The Fast Cover Travel Insurance PDS (PDS) including the Policy Terms and Conditions are set out in this document. The PDS contains information on the benefits and significant characteristics of the product and is aimed to assist **you** in making an informed decision about whether to buy it or not. Before **you** acquire the product, **you** should read the PDS carefully and use it to decide whether to purchase the product.

About us

Fast Cover

Fast Cover is an Authorised Representative of Hollard that permits it to deal in and provide general advice on behalf of Hollard regarding certain general insurance products issued by Hollard, including Fast Cover Travel Insurance.

Fast Cover promotes Fast Cover Travel Insurance. Fast Cover is not the insurer.

Hollard is the insurer and issuer of Fast Cover Travel Insurance Policies.

Fast Cover does not act for **you** and does not provide personal advice about Fast Cover Travel Insurance. Only Hollard can issue, vary and cancel Fast Cover Travel Insurance Policies, which it does through an arrangement with Fast Cover.

Important information you should know

The above persons and organisations have not and will not consider whether Fast Cover Travel Insurance is appropriate for **your** personal objectives, financial situation or needs as they do not provide such services to **you**. Therefore, **you** need to consider the appropriateness of any information given to **you**, having regard to **your** personal circumstances before buying Fast Cover Travel Insurance. **You** need to read the PDS (Benefits 1 – 26 of this document) including the **policy** terms, conditions and General Exclusions that apply to all benefits to determine if the product is right for **you**. If **you** require personal advice, **you** need to obtain the services of a suitably qualified adviser.

Remuneration

When **you** purchase a Fast Cover Travel Insurance Policy **you** pay the premium to Hollard for the product. This amount is agreed with **you** before the product is purchased. Fast Cover may be compensated for the services it provides. Fast Cover's compensation is included in the total amount **you** pay. Fast Cover receives a portion of the insurer's premium for promoting Fast Cover Travel Insurance policies.

How we protect your privacy

We value **your** privacy. **Our** Privacy Policy, available at fastcover.com.au/privacy, sets out how **we** protect **your** personal information. Fast Cover Pty Ltd and The Hollard Insurance Company Pty Ltd are subject to the privacy principles under the Privacy Act 1988.

In connection with Fast Cover Travel Insurance:

- Personal information is collected directly from the person involved or, where that is not reasonably practical, from other sources;
- Personal information is collected for processing insurance applications; administering policies; assessing and paying claims under the **policy**; considering any other application which may be made to a recipient and performing administrative operations (including for example accounting, risk management and staff training);
- Hollard and those with whom it has alliance and service arrangements may receive personal information for primary purposes of planning, researching and developing and identifying products and services that may interest **you** and (unless **you** ask it not to) telling **you** about products and services offered by Hollard, its related bodies corporate and alliance arrangements.

Personal information may be disclosed to third parties in connection with the above purposes, including to reinsurers, related companies, advisers, persons involved in claims, medical and emergency repatriation service providers, external claims data collectors and verifiers, **our** employees, agents and other persons where required by law. By applying for cover, **you** consent to the above. **Your** consent applies whether **you** become or remain the insured; and

We may from time to time disclose personal information to **overseas** recipients and where practically possible disclose details of such recipients at **your** request.

To access personal information (including correcting or updating it), make a complaint about a breach of privacy or if **you** have any other query relating to privacy, contact details are set out in this document.

Dispute Resolution

If you have a complaint

We hope that **you** never have a complaint, but if **you** do **we** will do **our** best to work with **you** to resolve it. Please follow **our** complaints process detailed on pages 80 to 81.

Authorised for issue

This FSG was prepared by Fast Cover (as it relates to the financial services provided by it) and Hollard has authorised the distribution of this FSG by Fast Cover.

Date of issue: 21 May 2017

Fast Cover

Call: 1300 409 322

Email: info@fastcover.com.au

Fast Cover Pty Ltd

ABN 98 143 196 098

AR No. 381399

My policy number:

24 Hour Emergency Assistance

Overseas: +61 2 8320 7999

In Australia: 02 8320 7999

fastcover
Travel Insurance made simple

My policy number:

24 Hour Emergency Assistance

Overseas: +61 2 8320 7999

In Australia: 02 8320 7999

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Travel Insurance made simple

Cut me out &
put me in your wallet

**5%
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As an existing Fast Cover traveller, you & your family/friends never have to pay full price again!

Visit www.fastcover.com.au/5-off

Phone 1300 409 322

*Not to be used in conjunction with any other offer. Please note some discounts (Original Discount) may have already been applied to premiums when a product is purchased through a certain channel (for example, online). In such a case, the greater of the discount offered in this offer and the Original Discount will be applied. You must have an existing policy or refer to an existing policy holder to be eligible for discount. Discount only available if you tell us the name of the existing Fast Cover traveller either when you call us or visit the above URL.

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Travel Insurance made simple