Southern Cross Travel Insurance

scti.com.au

INTERNATIONAL COMPREHENSIVE

ANNUAL MULTI-TRIP

Your travel insurance product disclosure statement

Effective from 12 July 2025



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Southern Cross Travel Insurance

Welcome to Southern Cross Travel Insurance. This document explains what your *policy* covers, the limits to that cover, the terms and conditions of your *policy*, and your responsibilities.

Southern Cross Benefits Limited is the insurer of this policy

Southern Cross Benefits Limited, AFS License 331058, trading as Southern Cross Travel Insurance (SCTI), is the insurer of this *policy*.

WriteMark®
Plain Language Standard

As part of our commitment to you, this document meets the WriteMark Plain Language Standard. The WriteMark is a quality mark awarded to documents that achieve a high standard of plain language.

A handy checklist for you

If you have questions about how to apply, your cover, or how to claim



Get in touch by phone or email

Phone from Australia: **1800 196 484**
Phone from overseas: **+61 1800 196 484**
Email: **info@scti.com.au**

> **We record all customer calls. This helps us with staff training and if we need to check the details of any calls.**

Before you buy

Make sure it's safe to travel to your destination

You need to check two things to make sure it's safe to travel at the time you purchase your *policy*:

- check your destinations on **www.smartraveller.gov.au**. If a destination has a travel advisory of 'Do not travel' or 'Reconsider your need to travel', your cover will be affected; and
- check if the destinations you're visiting have been in the news. If you book travel to somewhere that's been in the news for things that have already happened like *natural events*, your *policy* may not cover you.

> See Make sure it's safe to travel, page 24.

Before you go

How to buy a policy

You can buy a *policy* online at **www.scti.com.au** or contact us on **1800 196 484**.

Double-check the information in your policy documents

With so much to plan, it can be easy to overlook mistakes. We recommend you double check:

- your latest *Certificate of Insurance;*
- your medical assessment; and
- any special conditions we may have sent you (including any *Endorsement to your policy*) before your *journey*.

Make sure it's safe to travel to your destinations

You need to check two things before you start your *journey*:

- check your destinations again on **www.smartraveller.gov.au**. If a destination has a travel advisory of 'Do not travel' or 'Reconsider your need to travel', your cover will be affected; and
- check again to see if the places you're visiting have been in the news. If you travel to somewhere that's been in the news for things that have already happened like *natural events*, your *policy* may not cover you.

> See Make sure it's safe to travel, page 24.

Tell us if you may need to cancel or delay your journey

If something unexpected happens and you may need to delay or cancel your *journey*, you must do the following:

- tell us as soon as possible as it may affect your cover; and
- tell your service providers, such as your transport provider, hotel, and tour operator, as soon as possible.

> See 'D.2 Cancelling or changing your journey before you leave', page 41.

Tell us about any health changes

Tell us if the health of anyone listed on your *Certificate of Insurance* changes – no matter how big or small the change – so that we can tell you whether we'll offer you cover for the health changes.

> See Tell us about changes to your health, page 25.

Make sure you have your policy details handy

You may need to check your *policy* or tell us your *policy* number while you're away. To help you do this, you could:

- take a printout of your *policy* with you;
- keep the email we sent you that includes your *policy* information; and/or
- text yourself the *policy* number and the *Southern Cross Emergency Assistance* number: **+61 2 9191 1180**.

While you're away

If any of your belongings are lost, stolen or damaged

You must tell the relevant authority, such as the local police, hotel security, or airline, and get a written report on the incident as soon as you can.

If your belongings were in the care of a service provider, such as a transport provider, hotel, or tour operator, file a claim with them first.

> See 'D.4 Baggage and personal items', page 58

If you are admitted to hospital, need surgery, or need medical treatment you expect to cost over $2,000

You or someone acting on your behalf must ask *Southern Cross Emergency Assistance* for prior approval.

Phone: **+61 2 9191 1180** (open 24 hours a day, 7 days a week).

If you need minor medical attention expected to cost under $2,000

- If treatment is minor, pay the medical provider then make a claim for assessment.

> Remember – keep all receipts and any medical or dental notes.

If you need to cut your journey short or change your journey due to an emergency

If you're in an emergency and need help rearranging your *journey*, call *Southern Cross Emergency Assistance*.

Phone: **+61 2 9191 1180** (open 24 hours a day, 7 days a week).

> Only use this number for emergencies, not for general queries or claims queries.



A. Your adventure starts here

Your *policy* is a contract of insurance between you and us that consists of all the following:

- this *policy* wording;
- our Financial Services Guide;
- your latest *Certificate of Insurance;*
- your medical assessment; and
- any special terms and conditions we've sent you, including any *Endorsement to your policy*, that confirm any addition to or variation of your *policy*.

Read this policy carefully — check it's right for you

Make sure you read your whole *policy* so you can travel with peace of mind. As with all insurance contracts, there are limits to your cover. In particular, please make sure you understand:

- who can get cover on page 7;
- what your policy covers on page 8;
- the limits to your cover, on page 9;
- your responsibilities on page 20;
- the general exclusions on page 84; and
- the losses we don't cover under each section.

We've designed this *policy* to cover you when you're travelling overseas on an international *journey* for any of the following reasons:

- a holiday;
- a visit to friends and family; and/or
- non-manual work, such as working in an office, attending a trade fair at a conference centre, or going to a training course or business meeting.

If you have any questions, call us on **1800 196 484**.

Some words in this policy have specific meanings

If a word or phrase is in italics, it has a specific meaning.

In addition to the words in italics, the following words also have specific meanings:

- 'we', 'us', and 'our' means Southern Cross Travel Insurance; and
- 'you', 'your', and 'yourself' means the insured people named on your *Certificate of Insurance*.

To improve the readability of this document, these words have not been put in italics.

> **You can find the specific meanings of other defined words under 'F. Definitions — words with specific meanings', page 96.**

Headings in this document don't affect your cover

The headings in this document are to help you find relevant information. They don't affect the meaning or interpretation of any cover under this *policy*.

We use examples to help explain parts of your cover

When we use an example in this *policy*, it is to help you understand a particular concept, or how particular parts of your cover work. Other terms and conditions may apply when you make a claim, and the examples don't make up all the situations that may apply.

Who can get cover under this policy

You can only get cover under this *policy* if you meet all the criteria below:

- you live in Australia permanently;
- you're eligible for a Medicare card;
- you're travelling on your *journey* to a destination outside of Australia;
- you will return to Australia after finishing each *journey;*
- you haven't been refused cover, had an insurance claim declined, or had an insurance policy cancelled or voided, because of fraud; and
- you have access to an email address so we can contact you about your *policy*.

When you buy this *policy,* you confirm that you meet these criteria at the *date your insurance was issued*, and will keep meeting the criteria until the *date your insurance ends*.

If you don't meet all these criteria at the *date your insurance was issued*, we treat your *policy* as void from that date, and don't cover any claims.

You must meet all the criteria for the entire *period of insurance*. If you stop meeting any of the criteria at any time, your *policy* will immediately end. From that date, we have no liability for any further claims, costs, or losses.

What your policy covers

Your *policy* covers a wide range of losses that are caused by *unexpected events*. See the table on page 9 for a summary of those losses.

An *unexpected event* is something that happens during your *period of insurance* and is all the following:

- sudden, unforeseeable, or unintended;
- outside of your control; and
- something you could not have reasonably expected or avoided.

Examples of events that are not unexpected include events that have been in the news or a weather report before the *date your insurance starts*, like a storm that's on its way or severe floods. These would not be *unexpected events*. A reasonably well-informed person would have seen that these events could cause problems for travellers.

A summary of your cover

The table on page 9 summarises the losses this *policy* covers — use it to help you decide if this *policy* is right for you. But it's just a summary, so you'll need to read the rest of this document to understand what you are — and are not — covered for.

All amounts in this *policy* are in Australian dollars and include Goods and Services Tax (GST) and other duties.

You're covered for COVID-19

This *policy* includes cover for *unexpected events* relating to COVID-19. The relevant benefits and sub-limits of the *policy* apply and your claim must meet the conditions of cover for the benefit you're claiming.

!

Points to note before you read this table

An *excess* is the first part of the claim for which you are responsible.
> Learn more on page 14.

We base age-related benefits on your age at the *date your insurance starts*.

All limits shown apply to each *journey*.

Conditions, exclusions, limits and sub-limits apply.

Benefits and sub-limits

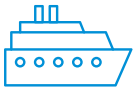
 Benefit	**D.1** Medical and evacuation	**Maximum cover** Unlimited	**Excess** ✓
Sub-limit	**D.1.1** Directly or indirectly related to terrorism	$100,000 for each person	✓
	D.1.2 Emergency dental treatment	$2,000 for each person	✓
	D.1.3 Cash allowance while in hospital (after 3 consecutive days)	$100 for each day $3,000 for each person	✓
	D.1.4 Accompanying person (if you're in hospital for more than 10 consecutive days and travelling alone)	Unlimited for each person	✓
	D.1.5 Funeral expenses or return of mortal remains	$50,000 for each deceased person	✗
 Benefit	**D.2** Cancelling or changing your journey before you leave	**Maximum cover** $2,500 to unlimited for each person	**Excess** ✓
Sub-limit	**D.2** Any claim relating to the existing condition of a relevant person	$2,500 for each person	✓
	D.2.1 Cancelling or changing your journey	$2,500 to unlimited for each person	✓
	D.2.2 Delayed journey to a special event	$2,500 for each person	✓

		Maximum cover	Excess
 Benefit	**D.3** Changes to your journey once you have left	$50,000 for each person	✓
Sub-limit	**D.3** Any claim relating to the existing condition of a relevant person	$2,500 for each person	✓
	D.3.1 Travel interruption	$30,000 for each person	✓
	D.3.2 Cutting your journey short	$50,000 for each person	✓
	D.3.3 Delayed journey to a special event	$2,500 for each person	✓
	D.3.4 Pet services	$100 for each day $1,000 for each person	✓
	D.3.5 Childcare expenses	$100 for each day $1,000 for each person	✓

		Maximum cover	Excess
 Benefit	**D.4** Baggage and personal items	$25,000 for each person	✓
Sub-limit	**D.4.1** Unspecified jewellery (or pair or set) and watches *Depreciation applies*	$1,500 for each item for each person Up to $2,500 for all items for each person	✓
	D.4.1 Unspecified mobile phones, laptops, personal computers, tablets and cameras (including related accessories) *Depreciation applies*	$3,000 for each item for each person Up to $10,000 for all items for each person	✓
	D.4.1 Other unspecified items (or pair or set of items) including related accessories *Depreciation applies*	$1,500 for each item for each person	✓

	D.4.2 Specified items (or a pair or set) including related accessories (in each case inclusive of accessories as a set of equipment items)	$10,000 for each item for each person $15,000 for all items for each person	✓
	D.4.3 Baggage delay during your journey	$1,000 for each person	✓
	D.4.4 Essential medication	$500 for each person	✓
	D.4.5 Lost, stolen or damaged bank cards, travel documents and passports	$1,000 for each person	✓
	D.4.6 Lost or stolen cash	$500 for each person	✓
	D.5	**Maximum cover**	**Excess**
Benefit	Personal accident	$50,000 (16–80 years) for each person	✗
Sub-limit	D.5.1 Loss of income	$6,500 for each injured person ($500 for each week)	✗
	D.5.2 Total permanent disablement	$50,000 for each injured person	✗
	D.5.3 Loss of life	$50,000 for each deceased person	✗
	D.6	**Maximum cover**	**Excess**
Benefit	Personal liability	$1,000,000 for each person	✗
	D.7	**Maximum cover**	**Excess**
Benefit	Rental vehicle excess	$10,000 for each person	✗

Optional add ons

 **D.8**		
Extension of cover	Moped and motorbike cover	See 'D.8 Optional: Moped and motorbike cover', page 78.
 **D.9**		
Extension of cover	Skiing and snowboarding cover	See 'D.9 Optional: Skiing and snowboarding cover', page 80.
 **D.10**		
Extension of cover	Cruise cover	See 'D.10 Optional: Cruise cover', page 82.

You can increase the amount of cover you have for your journey

This *policy* provides cover if you need to cancel or change your *travel arrangements* before leaving on your *journey* because of an *unexpected event*. When you buy this *policy*, you're covered for $2,500 for each person for each *journey*.

When you buy this *policy*, you can choose to increase your cover up to an unlimited amount under 'D.2 Cancelling or changing your journey before you leave' (page 41). Think carefully before you decide how much cover you need. To help you decide, make notes on what you've paid, or will have to pay before you leave, for the travel, accommodation, event tickets and tours you've booked.

For example, if there are two persons on the policy and you chose a limit of $5,000 for each person for each *journey*, but spend $15,000 on a *journey*, the most you can claim is $5,000 for each person if you cancel that *journey*.

You can add extra cover for specific items

This *policy* covers you for personal items you take with you but haven't told us about. We call these *'unspecified'* items. When we pay your claim for an *unspecified* item, we only pay up to the benefit limits in the table on page 60.

You can increase the benefit limit for more valuable personal items by asking us to cover them as *'specified'* items. We've made it easy for you to specify items – from watches and jewellery to laptops and mobile phones. Learn more about cover for *specified* items on page 62.

There are some items we never cover

Before you specify an item or decide if you want to take it with you, make sure it isn't something we would never cover.

> See D.4.8 Other losses we don't cover for baggage and personal items, page 68 and 'E. General exclusions – things we never cover', page 84.

Depreciation may apply to claims for your personal items

When you claim for a personal item, we may subtract the value the item has lost over time (depreciation). The table below shows how we apply depreciation to items.

Type of personal item		Does depreciation apply?
Unspecified items		✓
Specified items	*Specified* items where you can't provide proof of ownership and value, as shown on page 61.	✓
	Any other *specified* items where you can provide proof of ownership and value, as shown on page 61.	✗

Check you're not already covered under another policy

We won't cover you for claims, costs, losses or liabilities if you have another insurance policy that already covers you. We won't contribute to any claim under any other policy. This applies to any section you claim under in this *policy*.

We recommend that you review any other insurance policies or sources you may be entitled to access before you add extra cover to this *policy*. This applies to any section you claim under in this *policy*.

Check any other insurance policies you have before you add extra cover for your *specified* items.

You can remove cover for your *specified* items and get a premium refund before the *date your insurance starts*.

You can add cover for riding mopeds and motorbikes

This *policy* does not automatically cover you while riding a moped or motorbike – this includes you driving or being a passenger. However, you can add cover to the existing *policy* benefits when you apply. Even if you add this cover, the existing *policy* benefit limits will apply, and you need to follow some conditions.

> Learn more about cover for moped and motorbikes on page 78.

You can add cover for skiing and snowboarding

This *policy* does not automatically cover you for skiing or snowboarding. However, you can add cover to the existing *policy* benefits when you apply. Even if you add this cover, the existing *policy* benefit limits will apply, and you need to follow some conditions.

> Learn more about cover for skiing and snowboarding on page 80.

You can add cover for a cruise

This *policy* does not automatically cover you for any costs related to cruises. However, you can add cover to the existing *policy* benefits when you apply. Even if you add this cover, the existing *policy* benefit limits will apply, and you need to follow some conditions.

> Learn more about cover for a cruise on page 82.

Choose the destinations you're travelling to

When you buy your *policy,* you must tell us which destinations you want to cover — including any transit stops where you'll be spending more than 48 hours.

You don't have to list:

- travel through Australian waters to an international destination — see 'D.10 Optional: Cruise cover', page 82; or
- transit stops, when they're less than 48 hours you're automatically covered in those destinations.

We won't cover you for events in any destination that isn't listed on your *Certificate of Insurance*, unless you are spending less than 48 hours in that destination. You can change the destinations before the *date your insurance starts*. However, after the *date your insurance starts*, you can only add new destinations.

Some destinations may be free to add cover for. We may charge an additional premium for other destinations.

To change the destinations you have cover for, or if you're unsure which destinations you'll be travelling to, please call us on **1800 196 484** or email us at: **info@scti.com.au**.

Choose your excess

An *excess* is the first part of the claim, for which you are responsible. If an *excess* applies to a claim, we subtract that *excess* from the amount we pay.

When you apply for your *policy*, you can choose whether to have an *excess*. Your premium may be higher if you choose to not have an *excess*.

We only subtract one *excess* for each *unexpected event*. So, if an *unexpected event* means you need to claim under more than one section of this *policy,* we only subtract one *excess*. However, if more than one *unexpected event* affects you, we subtract an *excess* for each event.

You won't pay an *excess* on the following benefits:

- 'D.1.5 Funeral expenses or return of mortal remains' (page 40);
- 'D.5 Personal accident' (page 71);
- 'D.6 Personal liability' (page 74); or
- 'D.7 Rental vehicle excess' (page 76).

How we work out what you need to pay for your policy

Your premium is the amount you must pay for your *policy*. We tell you how much your premium is when you apply for your *policy*. We base the premium on several things, including:

- the *maximum trip duration* you select;
- the number of adults, children, and *non-dependent children* you want cover for, and how old they are;
- which destinations you're travelling to;
- what *excess* you've selected;
- whether you've increased the amount of cover you have under 'D.2 Cancelling or changing your journey before you leave' (see page 41);
- whether you've added any specified items, and the value of those items (see page 61);
- whether you've added cover for skiing and snowboarding (see page 80);
- whether you've added cover for moped and motorbikes (see page 78);
- whether you've added cover for any pre-existing medical conditions (see page 26); and
- whether you've added cover for cruise (see page 82).

Your premium includes government duties and taxes, including Goods and Services Tax (GST), if applicable.

Your premium includes cover for your dependent children

A *dependent child* can be any of your children, stepchildren, foster children, and grandchildren who are under 21 years old at the *date your insurance was issued* and are not in full-time employment.

This *policy* doesn't automatically cover their *pre-existing medical conditions* (see page 27). However, if your dependent child completes a medical assessment, we may be able to offer cover for their pre-existing medical conditions and you may need to pay an extra premium.

This policy doesn't automatically cover specified items (see page 61). So, if your dependent children need cover for these, you may need to pay an extra premium.

You'll need to pay a premium for non-dependent children

We charge a premium for any children travelling who aren't *dependent children*. Examples of *non-dependent children* include children who aren't related to any of the adults your *policy* covers, such as your child's friend. Children travelling without any adults are *non-dependent children* and we charge them a premium.

Adults can travel independently, however *dependent children* are only covered if travelling with an adult who's covered by the policy.

How cover applies to the people on your journey

This cover applies separately to each person listed on your *Certificate of Insurance*.

The maximum cover under each benefit is for each person for each *journey*.

If there's more than one person, all benefits, limits, conditions, and exclusions are as if we issued a separate *policy* to each of those people. However, if multiple claims arise from one event, we only apply any applicable *excess* once.

> You can find the limits for your policy in the table on page 9.

Select when you'd like your cover to start

You'll need to choose when you want your cover to start. If you want your cover to start as soon as you buy your *policy*, select today's date.

Your 12 months of cover begins on the date you choose for your cover to start.

If you choose to start your cover after the day you buy your *policy*, you won't have any cover until the date you chose. For example, you won't have cancellation cover for any events that happen before the *date your insurance starts*.

> Learn how your cover starts and stops on page 18.

Select a maximum trip duration

You'll have to choose the maximum length of cover you want for each *journey* – we call this the '*maximum trip duration*'.

You can choose a *maximum trip duration* of 30, 60, or 90 days. If you want to go on a *journey* that's longer than 90 days, the Single Trip policy may be a better option.

Day one of your *maximum trip duration* is the day you start each *journey*. If you've chosen 30 days as your *maximum trip duration*, but take a 35-day *journey*, the *policy* won't cover you for the last 5 days. So, choose your *maximum trip duration* carefully.

> If you're planning a journey that's longer than your maximum trip duration, get in touch to discuss your options.

We may decide to offer you different cover, or refuse cover

When you apply for your *policy*, we can decide how and when to offer cover. We may decide to not offer you cover, or to offer you cover on different terms and conditions – even if you've had a *policy* with us before.

We may send you special terms and conditions in any of the following:

- your *Certificate of Insurance;*
- your medical assessment; and/or
- any *Endorsement to your policy.*

If we do send you special terms and conditions, your cover will be determined by both:

- the terms and conditions in this *policy;* and
- the special terms and conditions we send you.

We email your policy documents when we accept your application

If we accept your application, we will send you an email that confirms your cover. The email will include:

- a copy of this *policy;*
- a copy of our Financial Services Guide;
- your *Certificate of Insurance* and medical assessment, which set out:
  - details of your *policy;* and
  - details of your medical cover and your answers to the medical questions; and
- any special conditions that apply to your *policy* (including any *Endorsement to your policy*).

These documents form your insurance contract.

We usually contact you by email

We send emails to the main policyholder using the email address you give us.

We use email to send you any important documents. If you don't want to share these important documents with the main policyholder, you'll need to buy a separate *policy*.

When we make decisions and set timeframes, we use the dates we send in an email rather than the date it was delivered or received.

If you don't receive an email you're expecting, please check your junk mail first, then contact us.

If you're the main policyholder

If you're the main policyholder, you're responsible for:

- passing on any information we send you to the people named on your *Certificate of Insurance*
- any information you give us about people named on your *Certificate of Insurance*.

> See 'You have a duty to take reasonable care not to make a misrepresentation', page 20.

For our records, if we contact the main policyholder, we've contacted everyone named on your *Certificate of Insurance*, unless you provide us with additional contact details of other policyholders in writing.

We keep your information private

Our privacy policy explains when and how we collect, hold, use, disclose, destroy or de-identify your personal information. You can find our privacy policy at: **www.scti.com.au/privacy**.

For example, we collect and use your personal information to:

- identify you and other policyholders;
- consider your eligibility for cover under the *policy*;
- provide you with a *policy*; and
- process any claims.

Please refer to our privacy policy for more information.

If you would like to access or correct your personal information, please email us at: **info@scti.com.au**.

You have a 14-day free look period

If you cancel your *policy* within 14 days of buying it, you can get a refund if you meet all the criteria below:

- you tell us you want to cancel within 14 days of buying your *policy;*
- you haven't started your first *journey* (you can't cancel your *policy* after the *date your journey starts*); and
- you haven't made a claim, and don't intend to make a claim.

Tell us you want to cancel by calling **1800 196 484** or emailing us at: **info@scti.com.au**.

Refunds if you cancel after the 14-day free look period

If you cancel your *policy* after the 14-day free look period, you can get a full refund if you meet the criteria below. You don't have to pay a cancellation fee:

- you haven't started your first *journey* (you can't cancel your *policy* after the *date your journey starts*); and
- you haven't made a claim or intend to make a claim.

Tell us you want to cancel by calling **1800 196 484** or emailing us at: **info@scti.com.au**.

When your cover starts and stops

When you buy your *policy,* you select the dates relevant to your cover.

Cancellation cover begins on the date your insurance starts

From the date your insurance starts, you have cover under 'D.2 Cancelling or changing your journey before you leave' (see page 41). You must choose the date your insurance starts. It can be the date you buy your policy or any other date before the start of your first journey.

Your cancellation cover under 'D.2 Cancelling or changing your journey before you leave' (see page 41) begins on the date you choose as the date your insurance starts. The rest of your cover starts when you leave on each journey.

When you return from your journey your full cover stops. This means between each journey you only have cover under 'D.2 Cancelling or changing your journey before you leave' (see page 41).

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Point to note

If you change your plans, and stay overseas longer, you need to let us know.

If you change your plans and return to your *home* early or stay overseas longer make sure you know when your cover for each *journey ends*. Cover for each *journey* ends at whichever is the earliest:

- on the date and time you return *home*;
- on the last day you selected as your *maximum trip duration;* or
- on the *date your insurance ends*.

When cover for your policy ends

Cover under your *policy* ends on the *date your insurance ends*.

When we will — and won't — extend your cover

This part of the *policy* explains the circumstances where we can extend your *policy*.

We can extend your cover at no charge if an unexpected event means you cannot return home

If an *unexpected event* that we cover stops you from returning to your *home*, we can extend your cover at no charge if you call us at **1800 196 484** or email us at: **info@scti.com.au**.

When you contact us, we'll tell you in writing when your extended cover will end. This will form part of your insurance contract.

To keep getting cover, you must go along with any arrangements we make to get you back to your *home*. If this is related to a medical event, you must return to Australia once we, or our medical team, say you're fine to travel.

Your cover stops if you decide to continue your *journey* or don't follow our arrangements.

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Point to note

Remember, let us know if your health has changed before you start your next *journey*. We can tell you whether we'll offer you cover for the health changes for any future *journey* under your *policy*.

> See Tell us about changes to your health (page 25).

Making other changes to your policy

You can ask us to change your policy and we will decide whether to make any of the changes you ask for.

If we agree to make a change, we'll:

- tell you if you need to pay an extra premium;
- tell you if we need to revise your *policy* or send you a new one; and
- email you to confirm the change and include your changed or new insurance documents.

The changes only take effect when we have sent the email confirming the change and we've received any extra premium.

Your responsibilities

As a condition of your cover, you must meet the following responsibilities. These responsibilities apply to all sections of this *policy*.

You must be reasonably careful

We expect you to take reasonable care to avoid or minimise a loss, and to take extra care of more valuable items.

You have a duty to take reasonable care not to make a misrepresentation

Before you enter into an insurance contract, we ask you questions which are relevant to insure you and on what terms. When you answer, you have a duty to take reasonable care not to make a misrepresentation.

A misrepresentation is an answer which is incorrect, an answer which is only partially correct, or an answer which does not fairly reflect the truth.

Give us accurate and complete information

You must be honest and fair with us. All the information we get from you, or anyone acting on your behalf, about this *policy* and any claim must be honest, accurate and complete.

What we can do if you don't meet your responsibilities

If you don't meet the responsibilities above, we may:

- refuse to issue a *policy;*
- decline any claim;
- reduce our liability for any claim;
- recover any amount we've already paid you for claims;
- cancel this *policy;*
- void this *policy* — this means treating your *policy* as though it never existed; and/or
- we may refuse to insure you in the future.

If we decide to cancel your *policy:*

- we'll do it by email;
- we won't cover you or anyone listed on your *Certificate of Insurance* from the cancellation date in; the email
- we may keep the premium you've paid for the *policy;* and
- we may refuse to insure you in the future.

If we decide to void your *policy:*

- we'll do it by email;
- we'll treat the *policy* as if it had never existed, and won't cover you or anyone listed on your *Certificate of Insurance;*
- we'll return the premium you paid for the *policy;*
- you'll have to refund any amount we've already paid you for claims, if we ask; and
- we may refuse to insure you in the future.

Your duty of disclosure

Before you enter into an insurance contract, you have a duty to tell us anything that you know, or could reasonably be expected to know, may affect our decision to insure you and on what terms.

You have this duty until we agree to insure you.

You have the same duty before you renew, extend, vary or reinstate an insurance contract.

You do not need to tell us anything that:

- reduces the risk we insure you for;
- is common knowledge;
- we know or should know as an insurer; or
- we waive your duty to tell us about.

If you do not tell us something

If you do not tell us anything you are required to, we may cancel your contract or reduce the amount we will pay you if you make a claim, or both.

If your failure to tell us is fraudulent, we may refuse to pay a claim and treat the contract as if it never existed.

Claiming and the claims process

It's stressful when things go wrong on a *journey*, so we've made it as straightforward as possible to make a claim. It's important that you tell us as soon as you become aware of any circumstances that may result in a claim.

Making your claim

You can make a claim online at: **www.scti.com.au/claims**. Follow the prompts and upload your supporting documents. To avoid delays, make sure you have your supporting documents ready.

When you make your claim, we may ask you to complete an authorisation form. You must complete this form and return to us before we can assess your claim.

If you have any questions about making a claim, call Southern Cross Travel Insurance on **1800 196 484** or email at: **info@scti.com.au**.

You can only claim for the same standard of travel and accommodation

If your plans change, you may have to book new flights or accommodation. If this happens, you can only claim for travel or accommodation that's the same standard you originally booked. For example, if you booked premium economy seats, we won't cover an upgrade to business class.

If you can't book the same standard of flights or accommodation, you must get our permission before you book a higher standard.

You have responsibilities at claim time

You're responsible for doing certain things described in this section before and after you claim, and after we accept your claim. These responsibilities apply to any section you claim under.

Before you claim

You must do all the following before you make a claim.

Tell us as soon as possible

Make a claim as soon as possible.

Prevent any further loss

You must take all reasonable steps to prevent further loss or liability. For example, you would not be taking all reasonable steps to prevent further loss if you:

- knew you couldn't make your *journey*, but couldn't get a refund or credit because you didn't cancel straight away;
- continued to pay towards your *journey* when you knew you had a change in your health that later affects your ability to travel; and/or
- received medical treatment in a private hospital in a country where you could have received free or subsidised medical treatment under the public health system.

Get written reports for medical events

For minor medical events, you pay the costs yourself and submit a claim for assessment.
Get a medical report from your medical professional and a copy of any prescriptions you're given.
You'll need to submit these with your claim along with your receipts for the payments.

For major medical events, we'll work with you or the hospital to get the information we need to decide cover, so it's important that you call *Southern Cross Emergency Assistance* as soon as you can on **+61 2 9191 1180**.

Get written reports for lost, stolen or damaged items

If your items are lost, stolen or damaged, you must report it to the relevant authorities, such as the police or your airline operator as soon as possible, and get a written report from them. If you don't report lost or stolen items to the relevant authorities, we won't pay your claim.

For any claims relating to a lost or stolen mobile phone or device with phone capabilities, you must block the International Mobile Equipment Identity (IMEI) number. You must also send us proof that this IMEI number has been blocked, or confirmation from your provider confirming that it can't be blocked.

Claim refunds, credits, payments, or compensation from anyone else, if you can

You must seek refunds, credits, payments, or compensation from other parties for the loss you're claiming. For example:

- an airline might give you a refund or a credit;
- your credit card provider might give you a refund; and/or
- you may be able to claim against a hotel, a transport provider (an airline, ferry operator, or bus company), or travel and tour operator.

If we accept your claim, we'll pay the difference between your cover and any other refunds, credits, payments, or compensation you've received.

Both of the following must apply:

- you've got any other refunds, credits, payments, or compensation for the loss; and
- your claims against anyone else have been decided.

We'll ask you to prove that you can't get a refund, credits, payments, or compensation for any costs you're claiming.

If you have other insurance, we won't pay your claim. For example, your home and contents insurance policy may cover your personal items while in Australia traveling from your *home* to the international airport to the extent permitted by law.

Preserve anything that is part of the claim

Don't destroy, dispose of or have repaired anything that is or could be part of the claim.

Once you have claimed

You must do all the following once you've made a claim.

Follow our instructions

Do what we ask you to do and give us the information and help that we need. We may decide to not pay your claim if you don't do what we, or *Southern Cross Emergency Assistance*, ask you to do.

Provide us with proof to support your claim

Send us proof to support your claim. Each benefit requires specific evidence that's needed to prove your claim. You'll need to refer to the benefit you're claiming under to understand what you need to send to us.

Give us necessary documents and authority to act

Give us all necessary documents and authority so that we can deal with your claim. For a claim under 'D.6 Personal liability' (page 74), you must let us take over, and conduct in your name, the defence or settlement of any claim, and give us full discretion in the handling of any legal proceedings.

If someone is claiming against you, refer them to us

If someone is making a claim against you, don't admit any liability. Instead, let us know about the situation and follow our advice.

Once we've accepted your claim

You must do all the following once we've accepted your claim.

Help us recover money from someone else, if we ask

We have the right to take action to get money back from a person or company that caused a loss you've claimed for under your *policy.*

We'll pay for any action and may:

- act in your name to get money back from other parties;
- take over defending an action that other parties are carrying out against you; and/or
- defend and settle any claim against you.

You must not start any action against other parties without our written permission. 'Action' includes incurring expenses and negotiating, paying, settling, or agreeing on compensation.

You must help us by:
- answering our questions and giving us any information we ask for; and
- cooperating with us and anyone else we appoint to help us recover the money.

If we pay you for a damaged item, send it to us
Where we pay your claim for a damaged item, it becomes ours. If we ask, you must send it to us, at our cost.

Tell us if your lost or stolen property is recovered
If any lost or stolen items that you claimed for are found, you must tell us. Then we'll decide whether you must give us the recovered items, or refund any money we paid you for them.

What we can do if you don't meet your responsibilities
If you don't meet the responsibilities under this section 'You have responsibilities at claim time', we may:
- decline any claim;
- reduce our liability for any claim;
- recover any amount we've already paid you for claims;
- cancel this *policy;* and/or
- refuse to insure you in the future.

If we cancel your *policy*:
- we'll do it by email;
- we won't cover you or anyone listed on your *Certificate of Insurance* from the cancellation date in the email;
- we may keep the premium you've paid for the *policy;* and
- we may refuse to insure you in the future.

Some advice before you go
Make sure it's safe to travel
You must make sure it's still safe to travel to your destinations by checking for travel advisories on the Smartraveller website **www.smartraveller.gov.au**.

Your *policy* may be affected if the travel advisory on the Smartraveller website is 'Do not travel' or 'Reconsider your need to travel'.

You need to check this when you buy your insurance, again before you start your *journey,* and before leaving for each new destination.

The table below shows how travel advisories affect your *policy*.

Type of travel advisory	Effect on your policy
A travel advisory that affects just part of a country	You won't be covered for events in that part of the country that relate to that travel advisory.
A travel advisory that affects the whole country	You won't be covered for events anywhere in that country that relate to that travel advisory.

Multiple travel advisories may apply to a country. For example, Department of Foreign Affairs and Trade (DFAT) may issue an entire country with a travel advisory because of threats of terrorism. In addition, a city in that country may be experiencing civil riots which results in DFAT issuing a partial travel advisory to that specific area.

Your cover may be impacted if you buy your *policy*, then your destination is given a travel advisory before you leave for that destination, including if you are already overseas at the time the travel advisory is issued.

To find out how you are covered if a travel advisory changes for a destination on your *journey*, call us on **1800 196 484**.

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Tell us about changes to your health

This *policy* doesn't automatically cover *changes to your health* after the *date your insurance starts* other than where you qualify for cover under 'D.2 Cancelling or changing your journey before you leave' (page 41).

However, if you contact us to complete a medical assessment, we may be able to offer you cover for these changes.

Contact us if you want to make a complaint

If you're unhappy with any part of your insurance, or the service we've provided, please let us know. We take complaints seriously and do our best to resolve them.

You can call us on **1800 196 484**, or email us at: **feedback@scti.com.au**.

If we can't resolve your problem after you first contact us, we'll ask you to follow our internal complaint process – see: **www.scti.com.au/complaints**.

If you're not satisfied with the result of your complaint, you can take it to the Australian Financial Complaints Authority (AFCA). AFCA's services are independent and free to you and we are bound by the decisions it makes under its terms of reference. You can find out more about the AFCA at: **www.afca.org.au**.

Financial Claims Scheme

You may be entitled to payment under Financial Claims Scheme, which is subject to eligibility criteria and information about the scheme can be obtained from the APRA website at: **www.fcs.gov.au**.

We have a vulnerable customer policy

You can access our vulnerable customer statement on our website at: **www.scti.com.au/vulnerable**.

We follow the General Insurance Code of Practice

We are signatories to the General Insurance Code of Practice (the Code). To learn more about the Code and the rights you may have under it, visit: **www.codeofpractice.com.au**. The Insurance Council of Australia developed the Code to further raise standards of practice and service across the insurance industry.

The Code Governance Committee is the independent body that monitors and enforces insurers' compliance with the General Insurance Code of Practice. Their purpose is to drive better Code compliance, helping the insurance industry to improve its service to consumers. For more information on the Code Governance Committee, visit: **www.insurancecode.org.au/about/about-the-code-governance-committee**.

Australian law applies

Any legal disputes about this *policy* will be decided under Australian law.



B.

How we cover pre-existing medical conditions

This section applies to any claim under this *policy.* It explains how and when we can cover:

- *illnesses, injuries*, and *health symptoms* that you knew about when you applied for your *policy* – we call these *pre-existing medical conditions;*
- changes to your *pre-existing medical conditions* after you buy your *policy;* and
- any new *illness, injury*, or *health symptom* that you discover after the *date your insurance was issued* and before the *date your journey starts.*

> The terms and conditions in this section apply when you a make claim under 'D. What is and isn't covered' (see page 35).

Pre-existing medical conditions

We don't automatically cover any pre-existing medical conditions

The *policy* doesn't automatically cover your *pre-existing medical conditions*. However, if you complete a medical assessment, we may be able to offer you cover for your *pre-existing medical conditions*.

We won't cover undiagnosed pre-existing medical conditions at all

We won't cover undiagnosed *pre-existing medical conditions*. For example, if you're experiencing stomach pains but the medical professionals don't know why, or you're awaiting test results, we won't cover those symptoms.

What we consider a pre-existing medical condition

A *pre-existing medical condition* is any *illness*, *injury*, or *health symptom* to which all the following apply:

- You were aware of the i*llness, injury or health symptom*, or a reasonable person in the circumstances could be expected to have been aware of it before the *date your insurance starts*;
- in the three years before the *date your insurance was issued*, any of the following applied;
  - you sought or received medical help;
  - someone recommended you seek or receive medical help;
  - a reasonable person would have sought or received medical help; and/or
  - you were waiting for medical help.

  In this definition, 'medical help' means any of the following:
  - advice from a health professional;
  - tests, investigations, or specialist consultations;
  - care, treatment, or medical attention, including surgery; and/or
  - medication or a script for medication.

An *illness*, *injury* or *health symptom* doesn't need a confirmed medical *diagnosis* to count as a *pre-existing medical condition*.

We treat pregnancy complications as pre-existing medical conditions

If you have had any pregnancy complications in the three years before the *date your insurance was issued,* we consider these complications to be *pre-existing medical conditions*. If you experience those same complications, we won't automatically cover you, so if you want cover, you should apply by completing a medical assessment.

Examples of pregnancy complications include:

- pre-eclampsia;
- recurrent miscarriage (that is, three or more consecutive miscarriages);
- small for date baby; and/or
- postnatal depression.

We may be able to cover you for pre-existing medical conditions

If you complete a medical assessment, we may be able to offer you cover for your *pre-existing medical conditions*.

Changes to health

We don't automatically cover changes to your health other than under D.2 Cancelling or changing your journey before you leave

This *policy* doesn't automatically cover *changes to your health* other than under 'D.2 Cancelling or changing your journey before you leave' (see page 41).

If there's a change to your health before your journey, we may cover you under 'D.2 Cancelling or changing your journey before you leave' (page 41), even if we can't cover that condition on your journey.

We only cover you under 'D.2 Cancelling or changing your journey before you leave' (page 41) if medical advice states that you are not medically fit to travel on your journey as it was originally arranged.

Unless you contact us and we confirm otherwise, we won't cover any payments you make after you become aware, or a reasonable person would have been aware, of any *changes to your health*.

We won't cover undiagnosed changes to your health at all

We won't cover undiagnosed *changes to your health*. For example, if you're experiencing stomach pains but the medical professionals don't know why, or you're awaiting test results, we won't cover those symptoms.

What we consider to be changes to health

A *change to your health* before you travel is any new *illness, injury or health symptom*, or change to a *covered condition*, to which all the following apply:

- it occurs between the *date your insurance was issued* and the *date your journey starts*. The *date your journey starts* applies to each *journey* you start;
- you were aware of the new illness, injury or health symptom, or a reasonable person in the circumstances could be expected to have been aware of it;
- any of the following apply:
  - you seek or receive medical help;
  - someone recommends you seek or receive medical help;
  - a reasonable person would seek or receive medical help; and/or
  - you are waiting for medical help.

  In this definition, 'medical help' means any of the following:
  - advice from a health professional;
  - tests, investigations or specialist consultations;
  - care, treatment, or medical attention, including surgery; and/or
  - medication or a script for medication.

A new *illness, injury, health symptom*, or change to a *covered condition* doesn't need a confirmed medical *diagnosis* to count as a *change to your health*.

Changes to a *covered condition* include any change in the prognosis, treatment or medication (including dose).

We may be able to cover you for changes to your health before you travel

If you contact us to complete a medical assessment, we may be able to offer you cover for these *changes to your health*.

Before you travel, we recommend getting your *doctor* to check for any new health conditions or symptoms you or anyone travelling may have. If your *doctor* tells you of any new *illness, injury, health symptom*, or change to a *covered condition* before the *date your journey starts*, contact us to see if we can offer cover.

How to apply to cover your pre-existing medical condition, or changes to your health, under section D

To apply for cover for your *pre-existing medical condition* or *changes to your health* you must both:

- complete the medical assessment when you apply for cover; and
- tell us about all your *pre-existing medical conditions* or *changes to your health* when you complete the medical assessment.

We need to know the name of the health condition or *health symptom* of your *pre-existing medical condition* or *changes to your health* when you apply. If you're unsure, check with your *doctor* first. If you don't tell us about all your *pre-existing medical condition* or *changes to your health* it could affect your cover when you submit a claim.

You must tell us about all your pre-existing medical conditions or changes to your health, not just some

If you choose to tell us about one *pre-existing medical condition* or *change to your health*, you must tell us about all your *pre-existing medical conditions* or *changes to your health* when you apply for cover and complete the medical assessment.

If you don't tell us about your *pre-existing medical conditions*, we won't cover anything related to them.

If you don't tell us about *changes to your health*, we'll only provide the cover available under 'D.2 Cancelling or changing your journey before you leave' (page 41).

Call us about your pre-existing medical condition or change to your health, if you're unsure

Making sure you have the right cover for your health is important to us. If you have any questions, call us on **1800 196 484**.

You can accept or decline our offer to cover you for a pre-existing medical condition or change to your health

If we offer to cover any of your *pre-existing medical conditions* or *changes to your health* which you tell us about in your medical assessment, you can choose to accept or decline our offer.

If you accept our offer, you may need to pay an extra premium

You may need to pay an extra premium if you accept our offer. When we receive that premium, we send you an email confirming the *pre-existing medical conditions* or *changes to your health* we have agreed to cover. Your medical assessment will list them as *covered conditions*.

If you decline our offer, we won't cover your pre-existing medical conditions

You won't need to pay any extra premium if you decline our offer. We'll send you an email confirming that we're not covering your *pre-existing medical conditions* or *changes to your health*. Your medical assessment will list these as excluded conditions. We won't cover any claims for anything related to your excluded *pre-existing medical conditions* or *changes to your health*.

We may be unable to cover your condition

If you complete a medical assessment and we're unable to cover your *pre-existing medical conditions* or *changes to your health*, we'll send you an email confirming this. Your medical assessment will list those *pre-existing medical conditions* or *changes to your health* as excluded conditions.

We won't pay any claims for anything related to your excluded *pre-existing medical conditions* or *changes to your health*.

We won't cover changes or cancellations for expected medical procedures — even if they're for covered conditions

If you need to claim because of a medical procedure you were on a waiting list for or scheduled to receive before *the date your insurance was issued*, we won't cover you under:

- 'D.2 Cancelling or changing your journey before you leave' (page 41); or
- 'D.3 Changes to your journey once you have left' (page 48).

This exclusion applies even if the condition you are having the medical procedure for is listed on your medical assessment as a *covered condition*.

We may cover journey changes caused by the ill-health of someone important to you

A *relevant person* is a person who's important to you but isn't named on your *Certificate of Insurance* and is one of the following:

- a member of your *immediate family;*
- your travel companion; or
- a person directly related to the primary purpose of your *journey.*

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Point to note

Take the health of any relevant people into account when you plan your *journey* and choose your cover. We only provide limited cover for changes or cancellations caused by sudden unexpected changes in a *relevant person's* health.

You can make a claim under 'D.2 Cancelling or changing your journey before you leave' (page 41), or 'D.3 Changes to your journey once you have left' (page 48), if the health of a relevant person unexpectedly gets worse, resulting in any of the following:

- their death;
- their admission to a public or private hospital, for inpatient care as part of non-elective treatment;
- a *doctor* recommending their admission to a public or private hospital for inpatient care as part of non-elective treatment;
- their admission to end-stage palliative care;
- a *doctor* recommending their admission to end-stage palliative care;
- their *diagnosis* of a *terminal condition;* and/or
- their *diagnosis* of a condition that needs radiotherapy or chemotherapy.

The *relevant person* must also not be over 85 years old before the *date your insurance was issued*.



C. How we cover pregnancy

This section explains how we cover pregnancy under section D.

We cover you for costs or losses related to pregnancy

This *policy* automatically covers pregnancy up until the 24th week of gestation (the first 23 weeks and 6 days). Gestational age is measured in weeks and days from the first day of your last menstrual period or from staging ultrasound. We provide this cover for a single pregnancy, a multiple pregnancy (such as twins or triplets) and a pregnancy through fertility treatment, as long as the pregnancy had no complications before you bought your *policy*.

> **For details on how we cover you, see 'D.1 Cover for medical and evacuation' (page 35), 'D.2 Cancelling or changing your journey before you leave' (page 41), and 'D.3 Changes to your journey once you have left' (page 48).**

We'll cover medical expenses related to pregnancy, including:

- overseas childbirth up until the 24th week (the first 23 weeks and 6 days); and
- neo-natal care of the new-born child up until the date and time you return to New Zealand.

We won't cover any pregnancy after the 24th week of gestation.

We won't cover claims for common symptoms of pregnancy

We don't cover common symptoms of pregnancy. These symptoms include:

- breast tenderness;
- constipation;
- fatigue;
- frequent urination;
- heartburn; and/or
- nausea (morning sickness).

We treat pregnancy complications as pre-existing medical conditions

If you have had any pregnancy complications in the 3 years before you bought your *policy*, we consider these complications to be *pre-existing medical conditions*. If you experience those same complications, we won't automatically cover you.

Examples of pregnancy complications include:

- pre-eclampsia;
- recurrent miscarriage (that is, three or more consecutive miscarriages);
- small for date baby; and/or
- postnatal depression.

You can apply for cover under section D for pregnancy complications

To apply for cover for pregnancy complications you've had in the last 3 years, you must do all the following:

- complete the medical assessment when you apply for cover;
- tell us about all your *diagnosed pre-existing medical conditions;* and
- pay any extra premium and have us confirm your cover in writing

> For details on how we cover you, see 'B. How we cover pre-existing medical conditions' (page 26) and 'Changes to health' (page 28).

How we cover changes to your journey for serious medical complications

You can claim under 'D.2 Cancelling or changing your journey before you leave' (page 41), or 'D.2.1 Cancelling or changing your journey' (page 41) if there are serious medical complications with your pregnancy.

Your obstetrician, genetic counsellor, or vocationally registered medical practitioner (obstetrics) must say one of the following things in writing:

- you're not *fit to travel* on your booked itinerary because of a serious medical complication related to you or your unborn child; or
- it's unsafe, or medically unadvisable, for the health of your unborn baby for you to travel on your booked itinerary.

We won't cover *pre-existing medical conditions* relating to pregnancy unless we agreed to cover them when you applied for this *policy*.

We pay for you to get back home to support a relevant person who is pregnant

If you're on your *journey*, you can make a claim under 'D.3.2 Cutting your journey short' (see page 51) if both of the following apply:

- a *relevant person* is admitted to hospital because of their pregnancy; and
- a *relevant person* is within 24 weeks of conception.

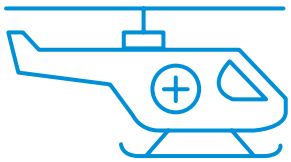
If the pregnant *relevant person* has any existing conditions, the terms that apply to the *existing condition of a relevant person* would apply.

> Learn more about those terms under We may cover journey changes caused by the ill-health of someone important to you on page 31.



D. What is and isn't covered

This section explains the details of your *policy*: when you are covered and when you are not.



D.1 Cover for medical and evacuation

This section explains cover for medical treatment and evacuation because of an *unexpected event* on your *journey*.

When you need to check with us before you start medical treatment

You need to let us know about major, but not minor, treatment.

Contact us if you need serious, or expensive medical treatment

You may not be able make a claim if you don't get our approval first. You, or someone acting for you, must contact *Southern Cross Emergency Assistance* as soon as possible if you need serious medical attention.

You must get our approval if you:

- are admitted to hospital;
- need surgery; and/or
- expect your medical and related expenses to be more than $2,000.

You don't need to get our approval for minor medical treatment

If you need to see a medical professional or get minor medical treatment that's under $2,000, you should pay for it and submit a claim for assessment.

Don't forget to keep all receipts, bills, medical reports and any other documents that could support your claim.

You can claim online at: **www.scti.com.au/claims**.

We are not responsible for standards of medical care

Some overseas countries may have lower medical standards and services than Australia. We are not responsible for the standard of any medical services you get while you are overseas.

D.1.1 Medical and evacuation

We'll cover your actual and reasonable medical expenses if you need medical treatment because of an *unexpected event* during your *journey*.

If we have confirmed that your medical expenses are covered, and you are deemed medically fit to travel by *Southern Cross Emergency Assistance*, we can pay to:

- repatriate you to Australia; or
- evacuate you to another country that we choose for further treatment.

If you need medical evacuation, or repatriation to Australia, because of an *unexpected event* during your *journey*, we'll cover:

- your medical evacuation costs if we need to move you to another location for necessary medical treatment; and
- your repatriation costs to bring you back to Australia.

We only cover you if one of the following applies:

- your *policy* covers your medical treatment; or
- your *policy* would cover your medical treatment, but a public health service already covers it.

Your claim must meet the conditions of cover on page 37.

We subtract an *excess* from claims we pay under this section.

Conditions of cover

We only cover your claims if you follow any instructions we make to evacuate you to another medical facility or repatriate you to Australia. We'll only ever ask to do this if you are medically fit to travel.

We won't cover any further medical treatment after the date and time we would have moved you, if you refuse to be evacuated or repatriated.

The following conditions also apply to all claims under this section:

- you must, in our opinion, be medically fit to travel with or without an upgrade to your *travel arrangements;*
- we'll decide whether to medically evacuate you to another location, or repatriate you to Australia. This includes when, where, and how we'll do it;
- if we have to repatriate you to Australia, we'll try to use your original return ticket. If we can't re-book the ticket, you must try to get a refund and return it to us. If the refund is more than the cost of returning you to Australia, you keep the difference between the cost and the refund;
- if you don't hold a return ticket to Australia, we'll deduct the cost of a one-way fare to Australia from any payment made under this section of the *policy.* The cost will be a one-way economy fare from your original carrier for the return route we use, as published on the date we finalise your claim or the date we make your arrangements. You must give us the full itinerary that you got from your transport providers so that we can confirm your flight details with your carrier; and
- if we cover the cost of your repatriation to Australia, there is no cover for any unused pre-paid costs of your original return *travel arrangements* to Australia.

What we won't cover

We won't cover any claims, costs or losses directly or indirectly arising from, related to or associated with the following:

- check-ups or treatment when no symptoms, *illness* or *injury* were under investigation;
- over-the-counter treatments or medications that are available without a prescription;
- preventative treatment (including but not limited to contraception and vaccines);
- fertility treatment;
- medical expenses incurred directly or indirectly due to a treatment error by a medical provider;
- medical treatment in Australia, unless provided on a cruise ship which is travelling internationally – see 'D.10 Optional: Cruise cover' (page 82);
- anything excluded under D.1.6 Other losses we won't cover under all benefits in Section D.1 (page 40); or
- anything excluded under 'E. General exclusions – things we never cover' (page 84).

D.1.2 Emergency dental treatment

We cover you if you require emergency dental treatment because of an *unexpected event* during your *journey*.

Your claim must meet the conditions of cover below.

We pay up to $2,000 for each person for each *journey*.

We subtract an *excess* from claims we pay under this section.

✓

Conditions of cover

We'll only cover emergency dental treatment if it is for at least one of the following:

- to relieve sudden and acute pain; or
- where your natural teeth, replacement teeth or dentures have been damaged during your *journey* as a result of an *injury*.

You must also get a report from the treating dentist that confirms the reason for and details of the emergency dental treatment.

✗

What we won't cover

We won't cover any claims, costs or losses directly or indirectly arising from, related to or associated with the following:

- check-ups or preventative treatment;
- dental treatment in Australia, unless provided on a cruise ship which is travelling internationally – see 'D.10 Optional: Cruise cover' (page 82);
- over-the-counter treatments or medications that are available without a prescription;
- dental expenses incurred directly or indirectly due to a treatment error by a dental provider;
- anything excluded under D.1.6 Other losses we won't cover under all benefits in Section D.1 (page 40); or
- anything excluded under 'E. General exclusions – things we never cover' (page 84).

D.1.3 Cash allowance while in hospital

We'll pay you a cash allowance if you need to stay in hospital for more than three consecutive days because of an *unexpected event* during your *journey*.

Your claim must meet the conditions of cover on page 39.

We pay you $100 for each day you're in hospital. We pay up to $3,000 for each person for each *journey*.

We subtract an *excess* from claims we pay under this section.

Conditions of cover

We only cover you if one of the following applies:

- your *policy* covers your medical treatment; or
- your *policy* would cover your medical treatment, but a public health service already covers it.

What we won't cover

We won't cover any claims, costs or losses directly or indirectly arising from, related to or associated with the following:

- anything excluded under D.1.6 Other losses we won't cover under all benefits in Section D.1 (page 40); or
- anything excluded under 'E. General exclusions — things we never cover' (page 84).

D.1.4 Accompanying person

If you're travelling alone and are admitted to hospital for more than 10 consecutive days because of an *unexpected event* during your *journey*, we'll arrange for someone to travel to where you're getting medical treatment. You can choose who comes to you, as long as they're coming from Australia.

Your claim must meet the conditions of cover below.

We cover your accompanying person's reasonable costs of travel (a return economy flight and transfers), accommodation, and meals.

We subtract an *excess* from claims we pay under this section.

Conditions of cover

We only cover you if one of the following applies:

- your *policy* covers your medical treatment; or
- your *policy* would cover your medical treatment, but a public health service already covers it.

What we won't cover

We won't cover any claims, costs or losses directly or indirectly arising from, related to or associated with the following:

- anything excluded under D.1.6 Other losses we won't cover under all benefits in Section D.1 (page 40); or
- anything excluded under 'E. General exclusions — things we never cover' (page 84).

D.1.5 Funeral expenses or return of mortal remains

If you die while you're on your *journey*, we'll cover the actual and reasonable cost of the following:

- embalming your body, cremating your body, or both;
- either:
  - a burial in the place where you died (the cost of a casket, a newspaper death notice cost, hearse fees, any compulsory fees for buying and preparing a burial plot); or
  - returning your remains to Australia; and
- flying an *immediate family* member to the place you died, on a scheduled return economy flight, to help make these arrangements.

Your claim must meet the conditions of cover below.

We pay up to $50,000 to the estate of each deceased person.

We won't subtract an *excess* from claims we pay under this section.

✓

Conditions of cover

We don't require evidence that your death was caused by an *unexpected event*, however, we only cover you if someone can give us satisfactory evidence of your death.

✗

What we won't cover

We won't cover any claims, costs or losses directly or indirectly arising from, related to or associated with the following:

- a *terminal condition* you knew about before the *date your journey starts.*

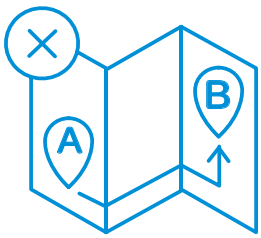
D.1.6 Other losses we won't cover under all benefits in Section D.1

✗

What we won't cover

We won't cover any claims, costs or losses directly or indirectly arising from, related to or associated with the following:

- you, or someone acting for you, didn't contact *Southern Cross Emergency Assistance* and get our approval before you started medical treatment that was likely to cost more than $2,000;
- you had private medical treatment when public treatment was available, for example under a reciprocal health agreement with Australia; or
- childbirth that occurs after the 24th week (i.e. later than 23 weeks and 6 days) and any associated neo-natal care.



D.2

Cancelling or changing your journey before you leave

The maximum amount we pay for all claims under this section is the amount you selected. This is shown on your *Certificate of Insurance*. Standard cover is $2,500 for each person for each *journey*, and you can pay extra for $5,000, $10,000 or unlimited cover.

The following sub-limits also apply:

- for any claim under this section involving the *existing condition of a relevant person*, we pay up to $2,500 for each person for each *journey;* and
- for any claim under D.2.2 Delayed journey to a special event (page 44), we pay up to an extra $2,500 for each person for each *journey*.

We subtract an *excess* from claims we pay under all benefits in this section.

D.2.1 Cancelling or changing your journey

We cover you if you need to cancel or change your *travel arrangements* before your *journey* because of an *unexpected event*.

For each type of travel expense, we will pay you the higher of the following:

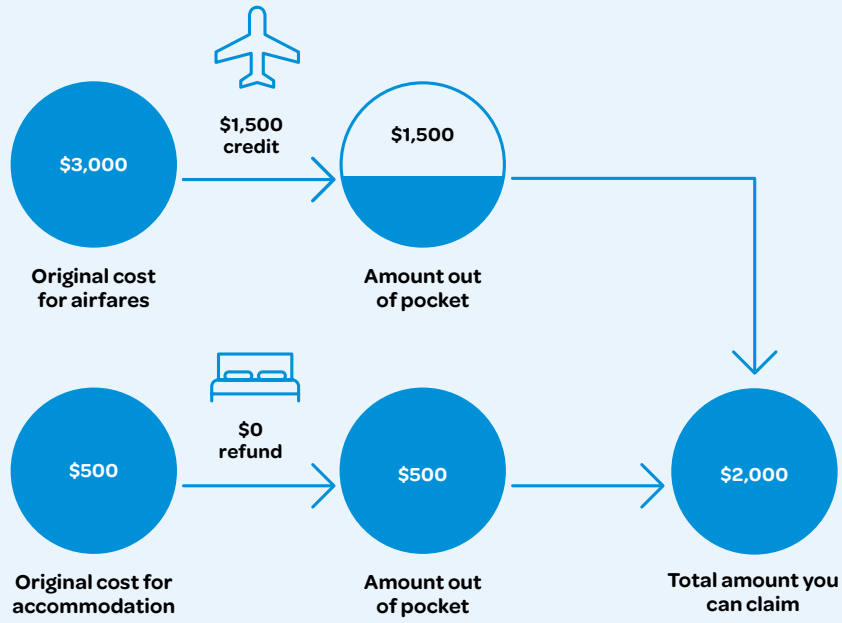
- the total value of your original unused prepaid costs, less any refund or credits you are eligible to receive; or
- the total value of your additional costs, less any refund or credits you are eligible to receive.

Your claim must meet the conditions of cover on page 46.

We pay you up to the amount shown on your Certificate of Insurance. The sub-limits under 'D.2 Cancelling or changing your journey before you leave' (page 41)' also apply — see above.

Example: Cancelling your journey

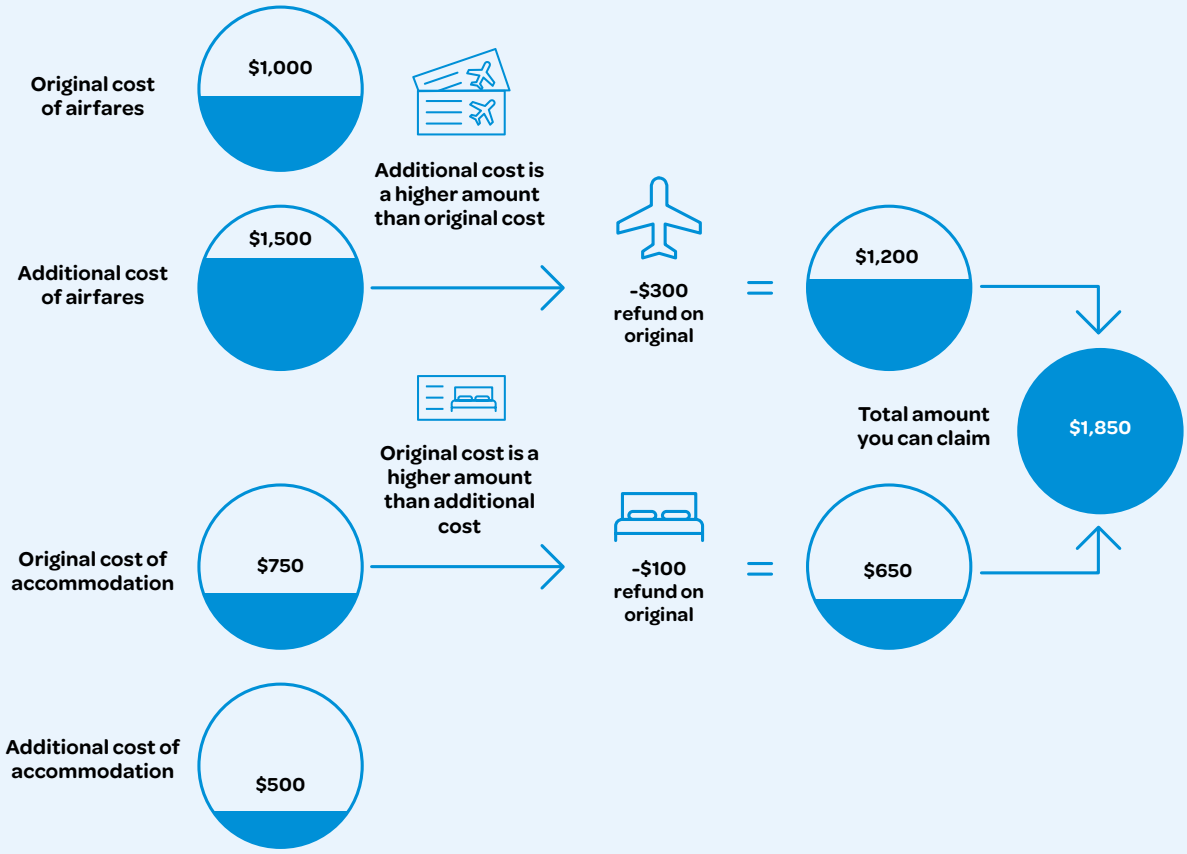
You've paid $3,000 for airfares and $500 for accommodation. An *unexpected event* means you need to cancel your *journey*. Your airline gives you $1,500 credit for the unused airfares. You can't get any refund for your accommodation. This means you can claim $1,500 for your unused airfares and $500 for your unused accommodation. This would put you back to your original financial position.



Example: Changes to your journey

You've paid $1,000 for airfares and $750 for accommodation. An *unexpected event* means you need to change your *journey*. You have to spend an extra $1,500 on new airfares and $500 on accommodation to continue your journey. Your airline gives you $300 refund for the unused original airfares and your accommodation gives you a $100 refund.

This means you can claim $1,200 for your additional airfares and $650 for your original unused accommodation, a total of $1,850. This would put you back to your original financial position.



✓

Conditions of cover

Everything under 'D.2.3 Conditions of cover for cancelling or changing your journey before you leave' (see page 46) applies to all claims under this section.

✗

What we won't cover

We won't cover any claims, costs or losses directly or indirectly arising from, related to or associated with the following:

- anything considered unreasonable. For example, when your airline offers you a free flight, but you decide to buy a different flight that gets you to your destination only a few hours before the free flight. However, we may cover these extra costs if they relate to a *special event* – see D.2.2 Delayed journey to a special event (page 44);
- anything excluded under D.2.4 Other losses we won't cover if you need to change your plans before you leave (page 47); or
- anything excluded under 'E. General exclusions – things we never cover' (page 84).

D.2.2 Delayed journey to a special event

If you need to change your *travel arrangements* before your *journey* because of an *unexpected event*, we'll cover the extra costs to get you to your destination as quickly as possible so you can attend a *special event*.

For example, if your airline offers you a free flight but you decide to take a different flight that gets you to your destination a few hours earlier so that you don't miss a *special event*, we'll pay those extra costs.

Your claim won't be covered under 'D.2.1 Cancelling or changing your journey' (page 41) because the costs or losses are unreasonable as your airline has offered you a free flight.

For each type of travel expense, we will pay you the higher of the following:

- the total value of your original unused prepaid costs, less any refund or credits you are eligible to receive; or
- the total value of your additional costs, less any refund or credits you are eligible to receive.

Your claim must meet the conditions of cover on page 45.

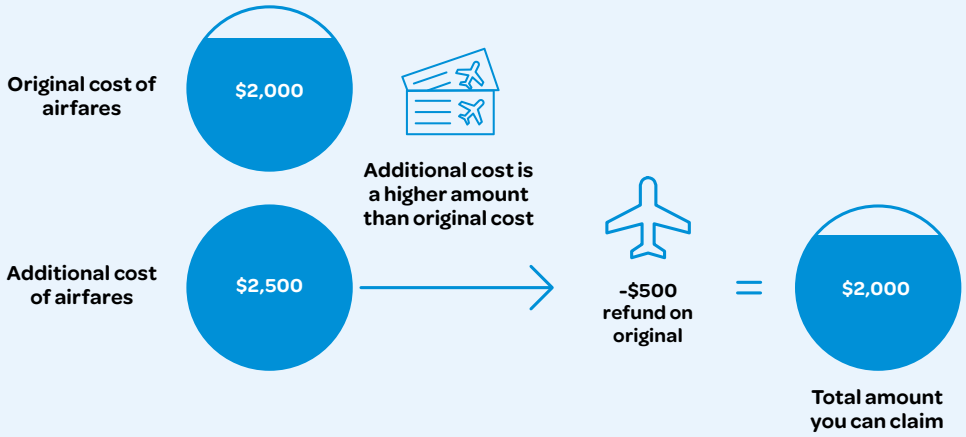
We pay you up to $2,500 for each person for each *journey*.

Example: Delayed journey to a special event

You've paid $2,000 for airfares to a friend's wedding. The airline cancels the flight and offers an alternative flight in two days' time at no additional cost. However, this means you would miss your friend's wedding.

You find flights on another airline that would get you there in time and at an additional cost of $2,500. If you take this option, the original airline will only refund you $500. You don't have cover under D.2.1 Cancelling or changing your journey (page 41) because the costs are unreasonable since the airline offered you an alternative flight in two days' time. Since you're travelling to a *special event*, we'll cover you up to the benefit limit towards the new flights.

Your additional costs are higher than your original costs. This means you could claim $2,000 – your additional costs of $2,500, less the $500 refund. This would put you back to your original financial position.



Conditions of cover

We only cover you if your *journey* to the *special event* was delayed before you left your *home*, and the event can't be delayed or rescheduled.

Everything under 'D.2.3 Conditions of cover for cancelling or changing your journey before you leave' (see page 46) also applies.

What we won't cover

We won't cover any claims, costs or losses directly or indirectly arising from, related to or associated with the following:

- if a reasonable person in your situation would have expected your plans to change;
- anything excluded under D.2.4 Other losses we won't cover if you need to change your plans before you leave (page 47); or
- anything excluded under 'E. General exclusions – things we never cover' (page 84).

D.2.3 Conditions of cover for cancelling or changing your journey before you leave

The following conditions apply to all claims under this section

- You can't claim for the same *unexpected event* more than once for each *journey;*
- the *unexpected event* must directly affect you or a *relevant person;*
- from any claim we pay you, we subtract all refunds (including taxes) and credit you can receive from third parties; and
- you must either send us proof of any refunds or credits you get, or prove you can't get refunds or credits.

For claims involving a *relevant person*, the following conditions also apply:

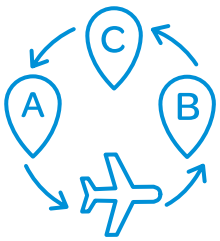
- in claims that have arisen because of an *unexpected event* involving a *relevant person's* circumstances, we only cover the following *unexpected events*:
  - the *relevant person* dying;
  - the *relevant person* being admitted to a public or private hospital for inpatient care as part of non-elective treatment, or a *doctor* recommending that they are;
  - the *relevant person* being admitted to end-stage palliative care, or a *doctor* recommending that they are; and/or
  - the *relevant person* being *diagnosed* with a *terminal condition*, or a condition that requires radiotherapy or chemotherapy.
- the *relevant person* must also not be over 85 years old before the *date your insurance was issued.*

D.2.4 Other losses we won't cover if you need to change your plans before you leave

What we won't cover

We won't cover any claims, costs or losses directly or indirectly arising from, related to or associated with the following;

- if a reasonable person in your situation would have expected your plans to change;
- you decide you don't want to travel, you are disinclined to travel or you change your mind;
- you booked a *journey*, even though you knew you were on a waiting list for a medical procedure and could get a date that would clash with your *journey* dates;
- you, or someone acting for you, didn't tell your service provider about a problem quickly enough, so you lost a deposit, were charged more, or your refund or credit amount was reduced;
- your failure to check in or board at the right time for a *scheduled transport* service;
- your failure to get the bookings, tickets, passport, visas, visa waivers, Electronic System for Travel Authorisation (ESTA) or documents you needed for your *journey*, didn't have them with you, or failed to ensure that they were valid and correct;
- you are denied check in or boarding on a *scheduled transport* service by a transport provider or any authority for any reason;
- you didn't have a confirmed seat, booking, or reservation, including travelling on standby tickets;
- your financial circumstances prevented you from travelling;
- another person who's essential to your *journey* being able to travel but deciding they don't want to;
- your return *journey*, if you hadn't already paid for transport back to your *home* when the *unexpected event* happened;
- the error, default, or *financial collapse* of a service provider;
- currency rate fluctuations;
- commitments for work (including volunteer), study, sport or a leisure activity, including requests or requirements of employers, academic providers or organiser;
- delays and rescheduling where you can get full refunds or credits from a transport provider or any other source;
- payments for ceremonies or receptions, including weddings and cultural events;
- an *epidemic* or *pandemic*, or the perceived threat of an *epidemic* or *pandemic;*
- an act of *terrorism* or the perceived threat of *terrorism;*
- any amount that your service providers refund or provide credit for, including taxes;
- your travel arrangements being cancelled or changed due to a *cyber attack;* or
- anything excluded under 'E. General exclusions — things we never cover' (page 84).



D.3 Changes to your journey once you have left

The maximum amount we pay for all claims under this section is $50,000 for each person for each *journey*.

The following sub-limits also apply:

- for any claim under this section involving the *existing condition* of a *relevant person*, we pay up to $2,500 for each person for each *journey;* and
- for any claim under D.3.3 Delayed journey to a special event (page 52), we pay up to an extra $2,500 for each person for each *journey.*

We subtract an *excess* from claims we pay under all benefits in this section.

D.3.1 Travel interruption

We cover you if an *unexpected event* interrupts your *journey* and you need to re-arrange your *travel arrangements*.

For each type of travel expense, we will pay you the higher of the following:

- the total value of your original unused prepaid costs, less any refund or credits you are eligible to receive; or
- the total value of your additional costs, less any refund or credits you are eligible to receive.

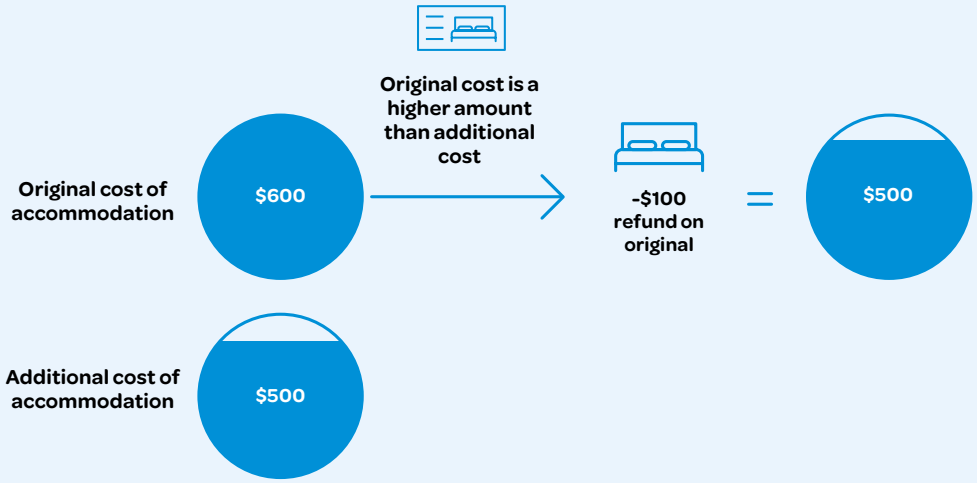
Your claim must meet the conditions of cover on page 50.

We pay you up to $30,000 for each person for each *journey*.

Example: Travel interruption during your journey

After starting a multi-destination journey, an *unexpected event* means you can't reach your next destination until two days after you were supposed to get there. Your airline changes your flight for free. However, you need to find new accommodation in your current destination, which costs $500. You had paid $600 for the two days accommodation in your next destination, which you don't use. This accommodation provider gives you a $100 refund.

Your original unused prepaid costs are higher than your additional costs. This means you could claim $500 — your original costs of $600, less the $100 refund. This would put you back to your original financial position.



Example: Travel interruption at the end of your journey

At the end of your *journey*, an *unexpected event* means you can't return *home* until two days after you were supposed to arrive. Your airline changes your flight for free. However, you need to find new accommodation in your current destination, which costs $600, and pay an extra $50 for two days' airport parking for your vehicle.

This means you could claim $650, which is your total additional unexpected cost. This would put you back to your original financial position.

Example: Prepaid costs versus additional costs

You've paid $10,000 for a tour which includes accommodation, transport and meals. An *unexpected event* means you are delayed and need to cancel your tour which is non-refundable. While delayed, you incurred additional accommodation, meal and transport expenses totalling $3,000.

We'll pay the higher value of either your original unused prepaid costs, or your additional costs, less any refunds you were eligible for.

In this case, your original unused prepaid costs are $10,000, and your additional costs are $3,000. You received no refund for the original unused prepaid costs. As the original unused prepaid cost is the higher amount, we will pay you $10,000 for this event. This is because you were unable to use the original prepaid tour so the $10,000 paid for the tour is considered your out-of-pocket cost.

✓

Conditions of cover

We only cover claims relating to the first 30 days you are delayed after the *unexpected event*.

Everything under D.3.6 Conditions of cover for changes to your journey once you have left (page 56) also applies.

✗

What we won't cover

We won't cover any claims, costs or losses directly or indirectly arising from, related to or associated with the following:

- anything considered unreasonable. For example, when your airline offers you a free flight, but you decide to buy a different flight that gets you to your destination only a few hours before the free flight. However, we may cover these extra costs if they relate to a *special event* – see D.3.3 Delayed journey to a special event (page 52);
- anything excluded under D.3.7 Other losses we won't cover if you need to change your plans after you've left (page 57); or
- anything excluded under 'E. General exclusions – things we never cover '(page 84).

D.3.2 Cutting your journey short

We cover you if an *unexpected event* interrupts your *journey* so that you need to re-arrange your *travel arrangements* to return *home*.

For each type of travel expense, we will pay you the higher of the following:

- the total value of your original unused prepaid costs, less any refund or credits you are eligible to receive; or
- the total value of your additional costs, less any refund or credits you are eligible to receive.

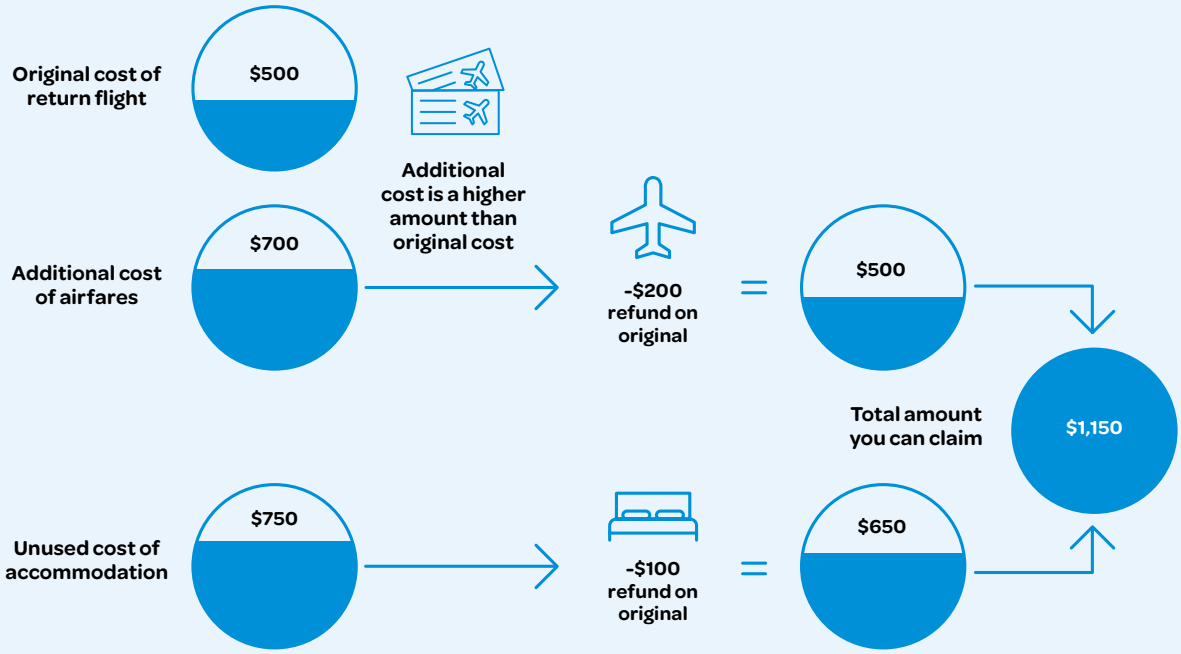
Your claim must meet the conditions of cover on page 52.

We pay you up to $50,000 for each person for each *journey*.

Example: Cutting your journey short

You've paid $1,000 for airfares and $1,500 for 10 nights' accommodation. An *unexpected event* means you need to return *home* early after five nights. Your original airline can't change your return flight, so you buy a new flight for $700 with a new airline. Your original airline refunds you $200 for your unused return ticket. You cancel your remaining five nights' accommodation and get a $100 refund.

Your additional costs are higher than your original costs. This means you can claim $1,150 — your additional costs of $700, less the $200 refund, plus your $750 of unused accommodation, less the $100 refund. This would put you back to your original financial position.



Conditions of cover

Everything under D.3.6 Conditions of cover for changes to your journey once you have left (page 56) applies.

What we won't cover

We won't cover any of the following:

- anything excluded under D.3.7 Other losses we won't cover if you need to change your plans after you've left (page 57); or
- anything excluded under 'E. General exclusions — things we never cover' (page 84).

D.3.3 Delayed journey to a special event

If you need to change your *travel arrangements* because of an *unexpected event* during your *journey*, we'll cover the extra costs to get you to your destination as quickly as possible so you can attend a *special event*.

Your claim won't be covered under 'D.3.1 Travel interruption' (page 48) because the costs or losses are unreasonable.

For each type of travel expense, we will pay you the higher of the following:

- the total value of your original unused prepaid costs, less any refund or credits you are eligible to receive; or
- the total value of your additional costs, less any refund or credits you are eligible to receive.

Your claim must meet the conditions of cover on page 53.

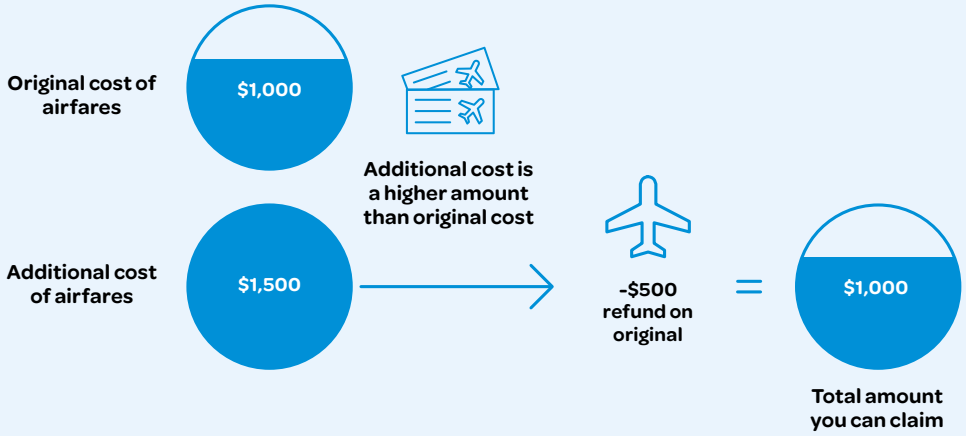
We pay you up to $2,500 for each person for each *journey*.

Example: Delayed journey to a special event

You're already on your *journey* when the airline cancels the second leg of your flight. You've paid $1,000 for this flight to get to a friend's wedding. The airline offers an alternative flight in two days' time at no additional cost. However, this means you would miss your friend's wedding.

You find flights on another airline that would get you there in time and at an additional cost of $1,500. If you take this option, the original airline will only refund you $500. Since you're travelling to a *special event*, we'll cover you up to $2,500 towards the new flights which we wouldn't normally cover because the airline offered an alternative.

This means you could claim $1,000, which is the higher amount of the additional costs ($1,500), less your $500 refund. This would put you back to your original financial position.



Conditions of cover

We only cover you if your *journey* to the *special event* was delayed after you left your *home*, and the event can't be delayed or rescheduled.

Everything under D.3.6 Conditions of cover for changes to your journey once you have left (page 56) also applies.

What we won't cover

We won't cover any of the following:

- anything excluded under D.3.7 Other losses we won't cover if you need to change your plans after you've left (page 57); or
- anything excluded under 'E. General exclusions – things we never cover' (page 84).

D.3.4 Pet services

We'll cover the extra daily costs of keeping your pets in a boarding facility, such as a kennel or cattery, if an *unexpected event* delays your return *home*.

Your claim must meet the conditions of cover below.

We pay up to $100 for each day and up to $1,000 for each person for each *journey*.

We subtract an *excess* from claims we pay under this section.

✓

Conditions of cover

We only cover you if all the following apply:

- an *unexpected event* delays your return *home;* and
- the pet boarding facility is a registered business.

✗

What we won't cover

We won't pay you for any claims, costs, losses or liabilities directly or indirectly arising from, related to or associated with the following:

- any animals that don't normally live with you at your home. We may ask you to provide evidence that an animal lives in your home, such as a microchip registration or a pet insurance policy;
- any daily fees you incur from the day after you return *home;* or
- anything under 'E. General exclusions — things we never cover' (page 84).

D.3.5 Childcare expenses

We'll cover the cost of any childcare you've already booked but can't use and is not refundable if an *unexpected event* delays your return *home*.

Your claim must meet the conditions of cover below.

We pay up to $100 for each day and up to $1,000 for each person for each *journey*.

We subtract an *excess* from claims we pay under this section.

✓

Conditions of cover

We only cover you if all the following apply:

- you've booked the childcare for after the *date your journey ends;*
- this *policy* covers the *children* receiving the care;
- you can't get a credit or a refund for your booking; and
- the childcare facility is a registered business.

✗

What we won't cover

We won't pay you for any claims, costs, losses or liabilities directly or indirectly arising from, related to or associated with the following:

- any *children* that don't normally live with you at your home;
- any daily fees you incur from the day after you return *home;* or
- anything under 'E. General exclusions — things we never cover' (page 84).

D.3.6 Conditions of cover for changes to your journey once you have left

The following conditions apply to all claims under this section

- You can't claim for the same *unexpected event* more than once for each *journey;*
- you can't change any destinations of your *journey;*
- you can't claim under both 'D. 2 Cancelling or changing your journey before you leave' (page 41) and D.3 Changes to your journey once you have left (page 48) for the same *unexpected event;*
- the *unexpected event* must directly affect you or a *relevant person;*
- from any claim we pay you, we'll subtract all refunds (including taxes) and credits you can receive from third parties;
- you must either send us proof of any refunds or credits you can get, or prove you can't get refunds or credits; and
- if you hadn't already paid for your return transport when the *unexpected event* happened, we'll subtract the price to get you back *home*. The price will be for the original method of transport you used for your *journey.*

If the claim involves a *relevant person,* the following conditions also apply:

- in claims that have arisen because of an *unexpected event* involving a *relevant person's* circumstances, we only cover the following *unexpected events*:
  - the *relevant person* dying;
  - the *relevant person* being admitted to a public or private hospital for inpatient care as part of non-elective treatment, or a *doctor* recommending that they are;
  - the *relevant person* being admitted to end-stage palliative care, or a *doctor* recommending that they are;
  - the *relevant person* being *diagnosed* with a *terminal condition*, or a condition that requires radiotherapy or chemotherapy; and
- the *relevant person* must also not be over 85 years old before the *date your insurance was issued.*

D.3.7 Other losses we won't cover if you need to change your plans after you've left

What we won't cover

We won't cover any claims, costs or losses directly or indirectly arising from, related to or associated with the following:

- you decide you don't want to travel, you are disinclined to travel or you change your mind;
- you started your *journey*, even though you knew you were on a waiting list for a medical procedure and could get a date that would clash with your *journey* dates;
- you, or someone acting for you, didn't tell your service provider about a problem quickly enough, so you lost a deposit, were charged more, or your refund or credit amount was reduced;
- your failure to check in or board at the right time for a *scheduled transport* service;
- your failure to get the bookings, tickets, passport, visas, visa waivers, Electronic System for Travel Authorisation (ESTA) or documents you needed for your *journey*, didn't have them with you, or failed to ensure that they were valid and correct;
- you are denied check in or boarding on a *scheduled transport* service for any reason;
- you didn't have a confirmed seat, booking, or reservation, including travelling on standby tickets;
- your financial circumstances prevented you from continuing your *journey;*
- another person who's essential to your *journey* deciding they don't want to continue on your *journey;*
- your return *journey* if you hadn't already paid for transport to your *home* when the *unexpected event* happened;
- the error, default, or *financial collapse* of a service provider;
- currency rate fluctuations;
- commitments for work (including volunteer), study, sport or a leisure activity, including requests or requirements of employers, academic providers or organisers;
- delays and rescheduling where you can get refunds or credits from a transport provider or any other source;
- payments for ceremonies or receptions, including weddings and cultural events;
- an *epidemic* or *pandemic*, or the perceived threat of an *epidemic* or *pandemic;*
- an act of *terrorism* or the perceived threat of *terrorism;*
- any amount that your service providers refund or provide credit for, including taxes;
- your travel arrangements being cancelled or changed due to a c*yber attack;* or
- anything excluded under 'E. General exclusions — things we never cover' (page 84.



D.4 Baggage and personal items

The maximum amount we pay for cover under this section is $25,000 for each person for each *journey*.

We subtract an *excess* from claims we pay under all benefits in this section.

Aa

Some terms have specific definitions in this section

When we use the following terms in this section, we mean the definitions we give here.

Public place

Any area which the public can access, whether they're allowed to or not. Public places include:

- the foyers, balconies, grounds, and other common areas of hotels, motels, hostels, dormitories, and other shared accommodation — but not a private, locked room that only you or your travelling party occupy;
- public transport and public transport hubs, such as ports, planes, trains, buses, taxis, ride shares, airports, railway stations, bus terminals, taxi stands, and wharves; and
- spaces such as restaurants, bars, pubs, night clubs, shops, markets, public toilets, parks, beaches, streets, museums, galleries, and campgrounds.

Unattended

When the loss, theft, or damage happened, the item was one of the following:

- not on, or under the control of, you or a *relevant person;*
- left in a place where someone could take it without your or a *relevant person's* knowledge; and/or
- left at such a distance from you that you or a *relevant person* can't attempt to stop someone from unlawfully taking the item, such as items you or a *relevant person* purposely leave behind or walk away from.

D.4.1 Unspecified items for loss, theft, and damage

We cover you if your *unspecified* items are lost, stolen, or damaged because of an *unexpected event* during your *journey*.

Your claim must meet the conditions of cover on page 60.

We pay up to the sub-limits in the following table.

All limits shown below apply to each *journey*.

Unspecified item	Limit
Your total *unspecified* jewellery (or pairs or sets of jewellery) and traditional watches.	$1,500 for each item for each person Up to $2,500 for all items for each person
Your total *unspecified* mobile phones, laptops, personal computers, tablets and cameras — including related accessories.	$3,000 for each item for each person Up to $10,000 for all items for each person
Other *unspecified* items (or pairs or sets of items) and smart watches — including related accessories.	$1,500 for each item for each person

How we pay claims for unspecified items

When we pay a claim for an *unspecified* item, at our option, we do one of the following:

- pay you the cost of getting the item repaired;
- pay you the indemnity value of the item; or
- give you a credit for the indemnity value at a retailer we choose.

We work out the indemnity value of an item by subtracting the depreciation which the item has lost over time from the purchase price of the item.

Conditions of cover

We only cover your claims for *unspecified* items if you meet the conditions below.

Give us proof of ownership and value

You must send us:

- proof of when you bought the item and how much you paid for it (for example, the receipt); and
- the damaged item itself, if we request this from you.

Everything under D.4.7 Conditions of cover for baggage and personal items (page 67) also applies.

What we won't cover

We won't cover any of the following:

- anything excluded under D.4.8 Other losses we don't cover for baggage and personal items (page 68); or
- anything excluded under 'E. General exclusions — things we never cover' (page 84).

D.4.2 Specified items for loss, theft, and damage

We cover you if your *specified* items are lost, stolen, or damaged because of an *unexpected event* during your *journey*.

Your claim must meet the conditions of cover on page 62.

Only items with a certain value can get cover as specified items

You can list certain items as a *specified* item if it has a value of $1,500 to $10,000 for each item.

Make sure you have proof of ownership and value

Before you specify an item, make sure you have:

- proof that you own the item; and
- a valuation that's less than 24 months old at the time you specify the item on your *policy*.

You'll need to send us these documents if you make a claim for that *specified* item.

The table below shows you what you need to have.

Item age when added to your policy	What you need to send us to prove you own the item	What you need to send us to prove the value of the item
Less than 12 months	An original receipt	
12 months or older	One of the following: • an original receipt; or • a document that shows the item on your current contents insurance policy.	A valuation that's less than 24 months old when you added the item to your *policy*. If the valuation is for jewellery or watches, the valuation must be from either: • a member of the Australian Association of Jewellery Valuers; or • a member of the National Council of Jewellery Valuers.

If you can't provide the proof we need, we'll assess your personal item as an *unspecified* item. We'll apply the sub-limit and depreciation for *unspecified* items — see the table on page 59.

We reserve the right to have the *specified* item independently valued at our cost. We would base any claim payment on this independent valuation.

How we pay claims for specified items

When we pay a claim for a *specified* item, at our option, we do one of the following:

- pay you the cost of getting the item repaired;
- pay you the current value of the item per the valuation if the item is more than 12 months old — we won't apply depreciation; or
- give you a credit at a retailer we choose for the current value of the item.

The most we pay is the lower of the following amounts:

- the current value of the item per the valuation if the item is more than 12 months old (up to the amount you specified on your *Certificate of Insurance);* or
- up to $15,000 for all specified items for each person for each *journey*.

Keep damaged items

Please keep any damaged *specified* items in case we ask you for them.

✓

Conditions of cover

We only cover your claims for *specified* items if you meet the conditions below.

Give us proof of ownership and value

You must send us:

- proof of when you bought the item and how much you paid for it (for example, the receipt); and
- the damaged item itself, if we request this from you.

Everything under D.4.7 Conditions of cover for baggage and personal items (page 67) also applies.

✗

What we won't cover

We won't cover any of the following:

- anything excluded under D.4.8 Other losses we don't cover for baggage and personal items (page 68); or
- anything excluded under 'E. General exclusions — things we never cover' (page 84).

D.4.3 Baggage delay during your journey

We cover you if your *scheduled transport* provider delays your checked-in baggage for more than 12 hours from the time you arrive at your destination, because of an *unexpected event* during your *journey*.

Your claim must meet the conditions of cover below.

We pay the actual, reasonable cost of buying essential clothing and toiletries, up to $1,000 for each person for each *journey*.

✓

Conditions of cover

We only cover you if you give us both:

- the original receipts for the essential clothing and toiletries; and
- a delayed baggage report.

✗

What we won't cover

We won't cover any claims, costs or losses directly or indirectly arising from, related to or associated with the following:

- baggage delay that is less than 12 hours;
- baggage delay that occurs on your return to Australia;
- anything excluded under D.4.8 Other losses we don't cover for baggage and personal items (page 68); or
- anything excluded under 'E. General exclusions — things we never cover' (page 84).

D.4.4 Essential medication for your covered conditions

We'll cover you if essential prescription medication for your *covered conditions* is lost, stolen, damaged or delayed because of an *unexpected event* during your *journey*.

Your claim must meet the conditions of cover below.

We'll pay up to $500 for each person for each *journey*.

✓

Conditions of cover

We only cover your claims for essential medication if you meet the conditions below.

Give us proof of your care

You need to show us you did all the following:

- took reasonable care of the medication — we expect you to take more care of more valuable medication; and
- took any reasonable action you could to recover your medication.

Give us proof about your medication

You need to give us reasonable proof that:

- the medication is only available on prescription;
- the medication is essential for managing your *covered condition;*
- you own the lost, stolen, damaged or delayed medication; and
- the amount you're claiming only covers the cost of essential medication you need for the rest of your *journey*.

Everything under D.4.7 Conditions of cover for baggage and personal items (page 67) also applies.

✗

What we won't cover

We won't cover any of the following:

- anything excluded under D.4.8 Other losses we don't cover for baggage and personal items (page 68); or
- anything excluded under 'E. General exclusions — things we never cover' (page 84).

D.4.5 Lost, stolen or damaged bank cards, travel documents and passports

We'll cover the cost to replace your essential bank cards, travel documents, or passport if they are lost, stolen, or destroyed because of an *unexpected event* during your *journey*.

Your claim must meet the conditions of cover below.

We'll pay up to $1,000 for each person for each *journey*.

✓

Conditions of cover

Give us proof of your ownership and the cost to replace bank cards, travel documents and passports

You need to give us reasonable proof that you own each item and of the cost of replacing each item. Please send us as many supporting documents as you can.

Keep damaged items if possible

Please keep any damaged items if you can. We may want to inspect them.

Everything under D.4.7 Conditions of cover for baggage and personal items (page 67) also applies.

✗

What we won't cover

We won't cover any of the following:

- anything excluded under D.4.8 Other losses we don't cover for baggage and personal items (page 68); or
- anything excluded under 'E. General exclusions — things we never cover' (page 84).

D.4.6 Lost or stolen cash

We'll cover you if your cash is lost, stolen, or destroyed because of an *unexpected event* during your *journey*.

Your claim must meet the conditions of cover below.

We'll pay up to $500 for each person for each *journey*.

✓

Conditions of cover

Please send us as many of the following as you can:

- a bank statement that shows you withdrew the cash;
- a currency exchange receipt; and/or
- any other bank documents that confirm you withdrew the cash.

We only cover you if your claim meets everything under D.4.7 Conditions of cover for baggage and personal items (page 67).

✗

What we won't cover

We won't cover any of the following:

- anything excluded under D.4.8 Other losses we don't cover for baggage and personal items (page 68); or
- anything excluded under 'E. General exclusions — things we never cover' (page 84.

D.4.7 Conditions of cover for baggage and personal items

Conditions of cover

We only cover your claims for under D.4 baggage and personal items if you meet the conditions below.

Give us proof of your journey

You need to give us proof that you were on your *journey* when the items were lost, damaged or stolen. Send us copies of as many of these documents as possible:

- your passport pages that show travel stamps and your photograph;
- your boarding pass; and/or
- any other official documentation that proves to our reasonable satisfaction that you were on your *journey*.

Give us proof of your care

You need to show us that you did all the following:

- took reasonable care with the safety and security of your item — we expect you to take extra care of more valuable items;
- took any reasonable action you could to recover your item;
- reported the loss, theft, or damage to police, security, or appropriate authorities, such as your airline operator, as soon as possible and got a written report from them; and
- lodged a claim with a service provider if the item was in its custody when the loss, theft, or damage happened. Service providers include transport providers, hotels, travel operators, or tour operators.

Keep damaged items if possible

Please keep any damaged items if you can. We may want to inspect them.

D.4.8 Other losses we don't cover for baggage and personal items

What we won't cover

We won't cover any claims, costs or losses directly or indirectly arising from, related to or associated with the following.

Any personal items left unattended

Personal items you leave unattended in any of the following places:

- public places (unless the items are inside locked checked-in luggage on a transport provider);
- weddings, funerals, conferences, concerts, shows, festivals, or sporting events (unless the items are checked into a ticketed cloakroom);
- locked vehicles at night;
- unlocked vehicles at any time; and
- unlocked premises at any time.

This does not apply to any bicycle, e-bicycle or e-scooter left unattended in a public place, if it was locked with a secure lock.

Watches and jewellery

Watches and jewellery that you:

- leave unattended in a vehicle (including taxis or ride share vehicles) at any time, whether locked or not;
- aren't carrying on your person when using transport providers;
- leave in your communal accommodation, unless you store them in a safe or locker;
- leave in your non-communal accommodation, unless you store them in a safe or locker where provided; or
- leave in unlocked premises.

Continues over page >>

Cameras and electronic devices

Cameras and related equipment, and electronic devices that:

- you packed in checked-in luggage, or placed in a luggage storage compartment or trailer, when using transport providers;
- you leave unattended when using transport providers;
- are in a locked vehicle, and not placed out of sight in a locked boot or compartment;
- you leave in an unlocked vehicle whether placed out of sight or not; or
- you leave in unlocked premises.

Electronic devices include laptops, personal computers, tablets, mobile phones, navigation devices, and aerial devices (including drones).

Certain causes

- liquid (including water) damage;
- cosmetic damage that doesn't affect the functionality or usability of the item;
- moth, vermin, cleaning, dyeing, repairing, restoring, wear and tear, gradual deterioration, atmospheric or climatic conditions, or action of light;
- manufacturing defects;
- electronic or mechanical breakdown;
- damage to or loss of sporting equipment, bicycles, aerial devices (including drones), or parts of any of these while you're using or carrying them; or
- fraudulent use of mobile phones.

Certain personal items

- software, programmed data, or downloaded files;
- household effects;
- the breakage of glass, fragile, or brittle items (except for photographic or video equipment, binoculars, spectacles, or contact lenses);
- bonds, coupons, stamps, negotiable instruments, bullion, precious metals, deeds, manuscripts or securities of any kind, or any monetary transactions where error or omission involves devaluation of currency, shortages, or counterfeit currency;
- lost or stolen mobile phones or devices with phone capabilities if you are unable to supply the International Mobile Equipment Identity (IMEI) number, and proof that this IMEI number has been blocked, or your provider confirms it can't be blocked;
- any goods or personal items intended for sale, trade, valuation, or as trade samples;
- motor vehicles, mopeds, motorbikes, trailers, caravans, watercraft, aircraft, or the parts of any of these, including keys; or
- your *travelling companions'* personal items.

Continues over page >>

Cash, bank cards, travel documents, and passports

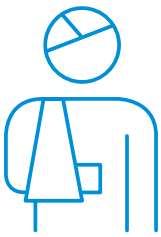
- items you left:
  - unattended in a public place;
  - unattended at weddings, funerals, conferences, concerts, shows, festivals, or sporting events (unless items are checked into a ticketed cloakroom);
  - unattended in a vehicle (including taxis or ride share vehicles) at any time, whether locked or unlocked;
  - in unlocked accommodation; or
  - in your accommodation, unless you stored them in a safe or locker.
- items you were not carry on your person while using a transport provider;
- your travelling companions' cash, bank cards, travel documents and passports;
- fraudulent use of credit cards or bank cards;
- currency devaluation; or
- a shortfall due to an error in a financial transaction.

Certain losses or costs

- loss of warranties or support plans;
- the cost of postage, or insurance premiums you paid on items, except for actual and reasonable shipping costs related to your lost (but found) luggage;
- depreciation of items; or
- items sent by postal, courier, freight, or cargo service.

General exclusions

We won't cover any claims, costs or losses excluded under 'E. General exclusions — things we never cover' (page 84).



D.5 Personal accident

The maximum amount we pay for claims under this section is $50,000 for each injured person for each *journey*.

We won't subtract an *excess* from claims we pay under any benefit in this section.

D.5.1 Loss of income

We'll cover your lost income if you suffer an *injury* because of an *unexpected event* on your *journey*.

Your claim must meet the conditions of cover below.

While you can't work, we'll pay you up to $500 a week, up to $6,500 for each injured person for each *journey*.

We start payments 30 days after the day you would have returned to your job. We pay this benefit for up to 13 weeks.

✓

Conditions of cover

We only cover you if all the following apply:

- you're between 16 and 80 years old on the *date your insurance starts;*
- your *injury* occurs within 30 days of the *unexpected event;*
- within 90 days of suffering the *injury*, a *doctor* confirms that you can't do your normal work;
- an *unexpected event* during your *journey* caused your *injury;*
- your claim is for the loss of your usual income while you can't work; and
- you provide evidence that confirms you were in full-time, regular employment before the *date your journey starts.*

You must claim any amount payable under this section from any statutory fund, compensation scheme, or transport accident compensation scheme, if you can. This *policy* will only cover the remaining amount once you've claimed as much as you can from these sources.

✗

What we won't cover

We won't cover any claims, costs, losses or liabilities directly or indirectly arising from, related to or associated with the following:

- an *illness;*
- any loss of income for the first 30 days after you planned to return to work;
- any loss of income after we have paid 13 weeks benefit; or
- anything excluded under 'E. General exclusions — things we never cover' (page 84).

D.5.2 Total permanent disablement

We'll pay you a lump sum payment if, due to an *unexpected event*, you suffer an *injury* on your *journey* that leaves you permanently disabled and unable to return to any gainful employment. We'll pay you a lump sum amount of $50,000 for each injured person for each *journey*.

Your claim must meet the conditions of cover below.

✓

Conditions of cover

We only cover you if all the following apply:

- you're between 16 and 80 years old on the *date your insurance starts;*
- you seek, and follow, proper medical advice from a registered medical professional as soon as the *injury* occurs;
- an *unexpected event* during your *journey* caused the *injury* that led to your permanent disablement;
- you provide medical reports that prove the *injury* left you permanently disabled;
- you provide evidence that confirms the following:
  - you were in full-time, regular employment before the *date your journey starts* ; and
  - your *injury* means you can't start or continue any gainful employment.

✗

What we won't cover

We won't cover any claims, costs, losses or liabilities directly or indirectly arising from, related to or associated with the following:

- an *illness;* and
- anything excluded under 'E. General exclusions — things we never cover (page 84).

D.5.3 Loss of life

We'll provide a lump sum payment to your estate if you die as a result of an *injury* you suffer whilst on your *journey*. We'll pay your estate a lump sum amount of $50,000 for each deceased person.

Your claim must meet the conditions of cover below.

✓

Conditions of cover

We only cover you if all the following apply:

- you're between 16 and 80 years old on the *date your insurance starts;*
- you died as a direct result of an *injury* you suffered on your *journey;*
- an *unexpected event* caused the *injury;* and
- your estate gives us a medical report and any other materials or information we reasonably require that prove you died as a direct result of an *injury* you suffered on your *journey* .

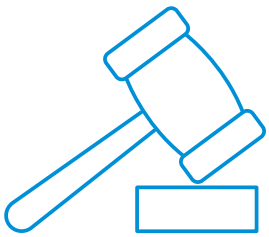
We're entitled to arrange a post-mortem examination at our cost.

✗

What we won't cover

We won't cover any claims, costs or losses or liabilities directly or indirectly arising from, related to or associated with the following:

- you dying because of an *illness*, even if the *illness* is a direct result of an *injury* you suffered on your *journey;*
- you dying more than 90 days after the date you were injured; or
- anything excluded under 'E. General exclusions — things we never cover' (page 84).



D.6 Personal liability

We'll cover you for your legal liability to pay damages or compensation to anyone else for *injury* or damage caused by you due to an *unexpected event* during your *journey*. We'll also cover your defence costs if you get our approval first.

Your claims must meet the conditions of cover below.

We'll pay up to $1,000,000 for each person for each *journey*.

We won't subtract an *excess* from claims we pay under this section.

Conditions of cover

We only cover you if all the following apply:

- you don't admit fault or liability to anyone before you've spoken to us and got our written agreement;
- your legal liability arose from your negligence;
- your negligence caused:
  - physical *injuries* to someone, or someone's death; and
  - loss of, or damage to, someone else's property.

What we won't cover

We won't cover any claims, costs or losses or liabilities directly or indirectly arising from, related to or associated with the following:

- any kind of motor vehicle, scooter, moped, motorbike, trailer, caravan, bicycle, waterborne craft, aircraft, aerial device (including drones) or other mechanically, electrically, or self-propelled vehicle or device in your care, custody, control or ownership;
- owning or occupying land or buildings, unless you're using it as a temporary accommodation;
- firearms;
- any work, occupation, business, profession, apprenticeship, voluntary work, work experience or consultancy;
- your liability as an employer, or under a contract (unless you would have been liable if that contract didn't exist);
- your liability to any member of your *immediate family* or a person you're travelling with;
- legal costs for criminal proceedings;
- punitive, exemplary or aggravated damages or any fine or penalty;
- legal costs incurred by the party to whom you are liable;
- anything you, or a *relevant person*, did or omitted that was malicious, intentional, or unlawful;
- a *relevant person's* physical *injury;*
- animals that you or a *relevant person*, own, are caring for, or are in control of;
- acts of *terrorism;*
- transmission of any *illness;*
- anything excluded under 'E. General exclusions — things we never cover' (page 84).



D.7 Rental vehicle excess

We pay the non-refundable excess if the vehicle you're renting is stolen or damaged because of an *unexpected event* during your *journey*.

Aa

This is not a replacement for rental vehicle insurance

Being insured for the rental vehicle excess does not mean you are covered for the total value of the vehicle, or the total cost of any damage done to it. You are only covered for the rental vehicle excess.

Examples of rental vehicle excess:

- your rental vehicle has an excess of $2,000 on the rental agreement. If the vehicle is damaged due to an *unexpected event*, and the total cost to repair the damage is $25,000, the vehicle-rental company will charge you an excess of $2,000. Therefore, you can claim $2,000; or
- your rental vehicle has an excess of $5,000 on the rental agreement. If the vehicle is damaged due to an *unexpected event*, and the total cost to repair the damage is $800, the vehicle-rental company will charge you an excess of $800. Therefore, you can claim $800.

This benefit covers the excess that you need to pay to the licensed rental vehicle company if your rental vehicle is stolen or damaged.

Your claim must meet the conditions of cover on page 77.

You can claim up to $10,000 for each person for each *journey*.

We won't subtract our own *excess* from claims we pay under this section.

Conditions of cover

We only cover you if all the following apply:

- you rented the vehicle from a licensed vehicle-rental company, and the vehicle is either:
  - a standard model motor vehicle or a motor home designed to carry no more than 8 people including the driver; or
  - a moped or motorbike with a maximum engine capacity of 200cc or 15kw output for electric models (and you have selected the moped and motorbike option).
- you followed all terms of the vehicle's rental agreement. For example, we won't cover you if the person driving the rental vehicle is not a driver named on the rental vehicle agreement;
- the driver at the time of the event is named on your *Certificate of Insurance;*
- if the vehicle is stolen or damaged while unattended, we'll only cover you if the rental agreement is in the name of someone named on your *Certificate of Insurance;* and
- the driver followed the relevant laws, including driving laws and highway rules such as speed limits and blood alcohol limits.

What we won't cover

We won't cover any claims, costs or losses or liabilities directly or indirectly arising from, related to or associated with the following:

- off-road driving — we only cover you when you're driving the rental vehicle on a formed or paved road or carpark;
- your liability for any damages, compensation, and legal expenses resulting from you driving a rental vehicle — this means we won't cover you under 'D.6 Personal liability' (page 74);
- where the rental company has incorrectly charged you an excess;
- if you have chosen not to take out any vehicle insurance when hiring the vehicle; or
- snything excluded under 'E. General exclusions — things we never cover' (page 84).



D.8 Optional: Moped and motorbike cover

You can add optional cover to some of the benefits in this *policy* for *unexpected events* that happen when you're riding a moped or motorbike on your *journey*. By adding this cover, the benefits and sub-limits of the *policy* are extended to cover you while ride a moped or motorbike.

Aa

What we mean by riding a moped or motorbike

When we use the phrase 'riding a moped or motorbike', we mean driving or being a passenger on any two-wheel moped or motorbike (including motorbike taxi or rideshare).

To get this optional cover, you must:

- choose the moped or motorbike option when you apply for cover; and
- pay the extra premium.

You will know you have cover as it will be written on your *Certificate of Insurance*.

Your claim must meet the conditions of cover on page 79, and the conditions of cover for the benefit you're claiming.

An *excess* may apply to this type of claim – it depends on which *excess* you have selected on your *policy* and which section of the *policy* you are claiming under. Your *Certificate of Insurance* shows the *excess* that applies.

Conditions of cover

We only cover your claims for riding a moped or motorbike if you meet the conditions below.

Ride the moped or motorbike safely and legally

While riding a moped or motorbike, you must always do all the following:

- wear a helmet, even if the local laws do not require you to do so;
- stay within the law — including following all driving laws, such as speed limits and blood alcohol limits; and
- if you're driving, make sure you have the right driver's licence for the class of moped or motorbike, as required by the country you're in.

What we won't cover

We won't cover any claims, costs or losses or liabilities directly or indirectly arising from, related to or associated with the following:

- you're riding a moped or motorbike ;
  - with an engine over 200cc (or 15kw output for electric models);
  - in a *professional* capacity, for example as a guide or instructor;
  - in a race of any kind; or
  - in any competition.
- your liability for any damages, compensation, and legal expenses resulting from you riding a moped or motorbike — this means we won't cover you under 'D.6 Personal liabilit' (page 74);
- anything excluded under 'What we won't cover' in the benefit you're claiming; or
- anything excluded under 'E. General exclusions — things we never cover '(page 84).



D.9 Optional: Skiing and snowboarding cover

You can add optional cover to some of the benefits in this *policy* for *unexpected events* that happen when you're skiing or snowboarding on your *journey*. By adding this cover, the benefits and sub-limits of the *policy* are extended to cover you while skiing or snowboarding.

Aa

What we mean by skiing or snowboarding

When we use the phrase 'skiing or snowboarding' we mean the following:

- when you're on skis or a snowboard; and
- when you're in a commercial ski area to ski or snowboard.

To get this optional cover, you must:

- choose the skiing and snowboarding option when you apply for cover
- pay the extra premium.

You will know you have cover as it will be written on your *Certificate of Insurance*.

Your claim must meet the conditions of cover below, and the conditions of cover for the benefit you're claiming.

An *excess* may apply to this type of claim – it depends on which *excess* you have selected on your *policy* and which section of the *policy* you are claiming under. Your *Certificate of Insurance* shows the *excess* that applies.

✓

Conditions of cover

We only cover your claims for skiing or snowboarding if you meet the conditions below.

Ski or snowboard safely

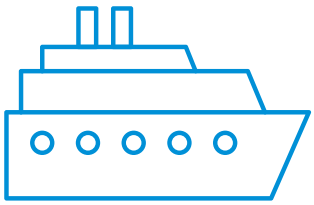
While skiing or snowboarding, you must always do all the following:

- wear a helmet; and
- follow the rules of the commercial ski area as set out in their notices or regulations.

What we won't cover

We won't pay you for any claims, costs, losses or liabilities directly or indirectly arising from, related to or associated with the following:

- skiing or snowboarding:
  - off-piste, or outside a designated commercial ski area that's open for use;
  - in a *professional* capacity, for example as a guide or instructor;
  - in a race of any kind; or
  - in any competition.
- anything excluded under 'What we won't cover' in the benefit you're claiming; or
- anything excluded under 'E. General exclusions — things we never cover' (page 84).



D.10 Optional: Cruise cover

You can add optional cover to some of the benefits in this *policy* for *unexpected events* that happen when you take a cruise. By adding this cover, the benefits and sub-limits of the *policy* are extended to cover you for cruises. For example, if you need to make a claim under 'D.2 Cancelling or changing your journey before you leave' (page 41), we will only pay up to the limit you selected when you purchased your *policy*.

Aa

What we mean by cruise

When we refer to a cruise, we mean travel by ship or boat that isn't solely for the purpose of transportation and involves staying on the vessel overnight in a cabin.

To get this optional cover, you must:

- choose the cruise option when you apply for cover; and
- pay the extra premium.

You will know you have cover as it will be written on your *Certificate of Insurance*.

Your claim must meet the conditions of cover below, and the conditions of cover for the benefit you're claiming.

An *excess* may apply to this type of claim – it depends on which *excess* you have selected on your *policy* and which section of the *policy* you are claiming under. Your *Certificate of Insurance* shows the *excess* that applies.

✓

Conditions of cover

We only cover your cruise related claims if you meet the conditions below:

- **you travel as a fare-paying passenger;**
- **the cruise is run by a company that's licensed to operate a passenger carrying service, or is a tour operator; and**
- **on your *journey*, the cruise is travelling to an overseas destination (including international waters).**

What we won't cover

We won't pay you for any claims, costs, losses or liabilities directly or indirectly arising from, related to or associated with the following:

- if you're travelling on a cruise that stays only in Australian waters;
- anything excluded under 'What we won't cover' in the benefit you're claiming; or
- anything excluded under 'E. General exclusions — things we never cover' (page 84).



E. General exclusions — things we never cover

These general exclusions apply to the whole *policy*. These exclusions apply throughout your *period of insurance* — including before each *journey*, and while you're on each *journey*.

We won't cover any claims, costs or losses or liabilities directly or indirectly arising from, related to or associated with the following.

Events out of your control

E.1 Biological or chemical

Anyone using, or threatening to use, biological or chemical materials, substances, or compounds to:

- harm people;
- kill people; and/or
- create public fear.

E.2 Governmental or official

A federal, state, territory or local government or official authority's:

- directive;
- restriction;
- prohibition;
- quarantine; and/or
- detention.

Examples include a government or official authority:

- closing borders;
- declaring *epidemic* or *pandemic* restrictions, such as a lockdown; or
- seizing items.

E.3 Natural event

Your travelling to a country or destination where a *natural event* has occurred before the *date your journey starts*.

Some examples of *natural events* are:

- snowstorms;
- floods;
- bushfires;
- cyclones;
- tornadoes;
- volcanic eruptions;
- earthquakes; and
- tsunamis.

E.4 Nuclear

Anyone using, or threatening to use:

- nuclear weapons and other nuclear materials;
- ionising radiation; and/or
- radioactive contamination from any nuclear waste or combusting nuclear fuel.

In this exclusion, combustion is any self-sustaining process of nuclear fusion or fission.

E.5 War and violence

Any:

- riot or civil commotion;
- acts of foreseeable violence;
- acts involving military operations; and/or
- war, invasion, or civil war – whether it's declared or not.

Exception

Riot or civil commotion if you've already left on your *journey* before the event starts and you try your best to avoid it.

Travel

E.6 Aircraft crew member

Activity as a member of an aircraft crew.

E.7 Cruises

Cruises, including any of the following things:

- bookings for a cruise;
- costs incurred on a cruise; and/or
- evacuation from a cruise.

You will only have cover as set out in 'D.10 Optional: Cruise cover' (page 82).

Exceptions

We do provide cover if all the following apply:

- you chose the cruise option when you applied for the *policy;*
- you paid an extra premium; and
- you have cruise cover on your *Certificate of Insurance.*

E.8 Hitchhiking

This includes you picking up a hitchhiker or being a hitchhiker yourself.

E.9 Travelling by charter vessel

Any time you are travelling by charter vessel.

Exceptions

We do provide cover if both of the following apply:

- you are travelling within 12 nautical miles, or 22.2 kilometres, of populated land; and
- the vessel is crewed.

E.10 Where you haven't paid a fare for air or sea travel

You while you're on one of the following as anything other than a fare-paying passenger:

- a *scheduled transport* service in the air or sea;
- a crewed charter vessel; or
- a sightseeing air tour from one location back to that location.

You are a fare-paying passenger if any of the following apply:

- you bought a ticket for your air or sea travel;
- you bought a ticket using frequent flyer points, or a similar loyalty programme to travel; and/or
- you're travelling as part of a prize for a promotion or an employee incentive scheme.

E.11 Work

Work, including volunteer work, while you're on your *journey.*

✓

Exceptions

We cover non-manual work that includes any of the following:

- attending a work conference or business meeting;
- attending a trade fair;
- attending a business training course; and/or
- non-manual work based in an office.

Health and medical conditions

E.12 Changes to your health

Any *change to your health*, whether it's *diagnosed* or undiagnosed.

We won't cover any:

- new undiagnosed *illness* or *injury;*
- changes to *covered conditions*, including changes to the prognosis (unless an exception below applies); or
- newly *diagnosed illness* or *injury* (unless an exception below applies).

✓

Exceptions

- Any new *diagnosed illness* or *injury* if we confirm the changes as a *covered condition* (see page 25);
- changes to *covered conditions*, if we confirm the changes as a *covered condition* (see page 25); and/or
- claims under 'D.2 Cancelling or changing your journey before you leave' (page 41), except where the *change to your health* arises between the *date your insurance was issued* and the *date your insurance starts.*

E.13 Medical conditions

Any of the following:

- sexually transmitted infections, unless it's HIV and a *covered condition;*
- travel exhaustion;
- travel against medical advice;
- you refusing to return to Australia or evacuate to another location after our medical team advises you can safely do so;
- having an elective or a cosmetic procedure or treatment; and/or
- complications relating to an elective or cosmetic procedure or treatment, unless it happened before the *date your insurance starts* and it is a *covered condition* under your *policy.*

✓

Exceptions

- Any new *diagnosed illness* or *injury* if we confirm the changes as a *covered condition* (see page 25); and/or
- changes to *covered conditions*, if we confirm the changes as a *covered condition* (see page 25).

E.14 Pre-existing medical condition

Any *pre-existing medical condition*, whether it's *diagnosed* or undiagnosed.

✓

Exception

A *pre-existing medical condition* if it's a *covered condition.*

E.15 Pregnancy

Any of the following:

- pregnancy after the 24th week of gestation;
- pregnancy up to the 24th week of gestation, when you knew about complications before the *date your insurance starts;*
- common symptoms of pregnancy, such as breast tenderness, constipation, fatigue, frequent urination, heartburn and nausea; and/or
- medical treatment related to an uncomplicated pregnancy.

E.16 Private hospital and medical treatment

Private hospital or medical treatment where public funded services or care is available, including under any reciprocal health agreement between the Government of Australia and the government of any other country. If you are in a country that has a reciprocal health agreement with Australia, you must first seek public hospital treatment under that reciprocal health agreement.

E.17 Self-harm

You deliberately harming yourself, including suicide or attempted suicide, or if your self-harm causes an *illness* or *injury.*

Sports and activities (taking part and training during your period of insurance)

E.18 Adventure activities

- Abseiling;
- black water rafting;
- bungee jumping;
- caving;
- hang gliding;
- land yachting;
- outdoor rock climbing;
- on-piste winter sports;
- parachuting;
- paragliding;
- parasailing;
- white water kayaking; and
- white water rafting.

Exception

The above adventure activities when you're taking part with a licensed operator, following their safety instructions, and wearing all required safety equipment.

E.19 Any sport or activity where you don't follow instructions

Any sport or activity where you have been given safety instructions and don't follow them.

E.20 Competing for money

Any competitive sport where you can win money.

E.21 Contact sport

Physical contact during a contact sport where the rules allow it (either deliberate or incidental).

E.22 Extreme activities

Extreme activities, including, but not limited to:

- ATV and quad bikes;
- BASE jumping;
- hunting;
- kitesurfing;
- micro light flying;
- motor sports;
- off-piste winter sports;
- potholing;
- rodeo; and
- sky diving.

E.23 Mountaineering, hiking, trekking, or tramping

Mountaineering, hiking, trekking, or tramping if any of the following apply:

- a reasonable person would use climbing equipment (such as ropes or rock-climbing equipment) or oxygen;
- you're at an altitude of above 3,000 metres; and/or
- you're at an altitude of between 1,500 and 3,000 metres and you're climbing, or intend to climb (ascending or descending), more than 500 metres a day.

E.24 Ocean yachting

Ocean yachting.

Exceptions

If you're both:

- within 12 nautical miles, or 22.2 kilometres, of populated land; and
- in an area with access to telecommunication and medical services.

E.25 Professional sport

Any *professional* sport.

E.26 Racing

Any time you are racing, including against time or in timed events, of any sort.

Exception

You are racing solely on foot.

E.27 Remote touring

Any touring in an area with limited or no telecommunications or medical services.

Exception

If you are travelling as part of a licensed organised tour.

E.28 Riding a moped and motorbike

Any time you are riding a moped and motorbike during your *journey* – this includes you driving or being a passenger on any two-wheel bike (including motorbike taxi or rideshare).

You will only have cover as set out in 'D.8 Optional: Moped and motorbike cover' (page 78).

Exceptions

We do provide cover if all the following apply:

- you chose the moped and motorbike option when you applied for the *policy;*
- you paid an extra premium; and
- you have moped and motorbike cover on your *Certificate of Insurance.*

E.29 Skiing and snowboarding

Any time you are skiing or snowboarding, or on the mountain to ski or snowboard during your *journey*.

You will only have cover as set out in 'D.9 Optional: Skiing and snowboarding cover' (page 80).

✓ ***Exceptions***

We do provide cover if all the following apply:

- you chose the skiing and snowboarding option when you applied for the *policy;*
- you paid an extra premium; and
- you have skiing and snowboarding cover on your *Certificate of Insurance.*

E.30 Underwater activities

Underwater activities that involve using artificial breathing equipment.

✓ ***Exceptions***

If you hold an open-water diving certificate, or you're diving with a qualified instructor.

You putting yourself in danger

E.31 Alcohol, solvents, and drugs

Any of the following:

- you being under the influence of alcohol, solvents, or drugs — including your conduct while under their influence; and/or
- addiction to alcohol, solvents, or drugs.

✓ ***Exception***

If you used a drug that is prescribed to you and took that drug as directed.

E.32 Illegal activities

Your illegal activity.

E.33 Personal safety

You intentionally or recklessly risking any of the following:

- your personal safety; and/or
- the safety of your baggage or personal items.

✓ ***Exception***

If you risked your personal safety when trying to save someone's life.

E.34 Prostitution

Prostitution, including using or providing prostitution services.

E.35 Scams and fraud

Any scam or fraud that you could have reasonably anticipated or avoided.

E.36 Travel advisory issued before the date your insurance starts

You travelling to a country or destination where a travel advisory of 'Do not travel' or 'Reconsider your need to travel' has been published on **www.smartraveller.gov.au** before the *date your insurance starts*.

E.37 Travel advisory issued between the date your insurance starts and the date your journey starts

You travelling to a country or destination where a travel advisory of 'Do not travel' or 'Reconsider your need to travel' has been published on **www.smartraveller.gov.au** after the *date your insurance starts* but before the *date your journey starts*.

✓ ***Exception***

Claims under 'D.2 Cancelling or changing your journey before you leave' (page 41) for *travel arrangements* necessary to avoid a destination with a new travel advisory.

E.38 Travel advisory issued after the date your journey starts

You travelling to a country or destination where a travel advisory of 'Do not travel' or 'Reconsider your need to travel' has been published on **www.smartraveller.gov.au** after the *date your journey starts* but before you leave your current location for that country or destination.

✓ ***Exception***

Claims under 'D.3 Changes to your journey once you have lef't (page 48) for *travel arrangements* necessary to avoid a destination with a new travel advisory.

E.39 Unknown people

Someone invited to your accommodation, or you visiting a stranger's accommodation.

Other

E.40 Animals

An animal that belongs to you or a *relevant person*.

E.41 Consequential loss

Any consequential loss. A consequential loss is a secondary or indirect loss, such as:

- loss of income;
- loss of value;
- loss of use;
- loss of benefits, including:
  - loss arising from using frequent flyer points or similar loyalty programmes (unless an exception below applies); and/or
  - benefits that are part of a prize for a promotion or an employee incentive scheme.

Example of consequential loss

Justin, an amateur photographer, is travelling to his friends' wedding in Bali. His friends have offered to pay him $1,000 to take photos of their special day. While getting off the plane, Justin drops his camera.

While Justin can make a claim for his broken camera, he can't make claim for the $1,000 his friends had offered to pay him, or the cost of hiring a different photographer, because these are consequential losses.

✓ ***Exceptions***

Claims under D.5.1 Loss of income (page 71).

Loss from using frequent flyer points or similar loyalty programmes under:

- 'D.2 Cancelling or changing your journey before you leave' (page 41); and/or
- 'D.3 Changes to your journey once you have left' (page 48).

E.42 Non-financial loss

Non-financial losses. This includes losing the ability to enjoy or use something.

E.43 Other persons' losses

Costs or losses which aren't yours.

For example, say you paid $1,000 for accommodation for you and someone who isn't on your *Certificate of Insurance*. If an *unexpected event* means you can't travel, we'll only cover your proportional share — $500.

✓ ***Exception***

Claims under 'D.6 Personal liability' (page 74).

E.44 Our instructions

You if you haven't followed both:

- our instructions; and
- instructions from *Southern Cross Emergency Assistance.*

E.45 Period of insurance

Costs, losses or liabilities incurred outside your *period of insurance*.

E.46 Relationships

A divorce, or a personal or family relationship that's broken down.

Exceptions

If both of the following apply:

- you have experienced family violence, or family violence has affected a child in your care; and
- cancelling or changing *travel arrangements* is necessary to protect you, the child, or both, from further family violence.

To support your claim, you need to send us either:

- a protection order, police safety order, or a relevant police or court document;
- a letter or email supporting your claim from one of the following:
  - a domestic violence support service;
  - a *doctor;*
  - a school principal or social worker; or
  - a letter of evidence witnessed by an authorised person, like a justice of the peace.

Aa

Definition of family violence

In this *policy*, family violence means physical, sexual, psychological, or financial abuse, or other behaviours that have any of the following affects:

- controlling another person in a family relationship;
- making another person in a family relationship feel afraid, threatened, or intimidated; and/or
- causing another person in a family relationship cumulative harm – this includes harm to children who are exposed to family violence.

This definition is in line with the Family Violence Act 2018.

A family relationship can be any of the following:

- intimate *partners* or ex-partners;
- family relationships;
- any two people with a close personal relationship; and/or
- any two people who normally share a household, such as flatmates

E.47

Services from friends and family

Services, such as health care, accommodation, meals or transport, that you paid a family member or friend for.



F. Definitions — words with specific meanings

This section explains the definitions of specific terms in this *policy.*

Words or phrases with specific meanings are in *italics.* In addition to the words in italics, the following words also have specific meanings:

- 'we', 'us', and 'our'; and
- 'you', 'your', and 'yourself'.

To improve the readability of this document, they have not been put in italics.

These definitions apply to the singular and plural variations of each term and their contractions.

Certificate of Insurance

The latest certificate detailing the cover you have bought, including any options you have bought. The certificate also shows the *period of insurance*. We email the certificate to the main policyholder t o confirm we have issued a *policy* to you.

Changes to your health

Any new *illness*, *injury* or *health symptom*, or change to a *covered condition*, to which all the following apply:

- it occurs between the *date your insurance was issued* and the *date your journey starts*. The *date your journey starts* applies to each journey you start;
- you know about it, or a reasonable person should know about it;
- any of the following apply:
  - you seek or receive medical help;
  - someone recommends you seek or receive medical help;
  - a reasonable person would seek or receive medical help; and/or
  - you are waiting for medical help.

In this definition, 'medical help' means any of the following:

- advice from a health professional;
- tests, investigations or specialist consultations;
- care, treatment, or medical attention, including surgery; and/or
- medication or a script for medication

A new *illness*, *injury* or *health symptom*, or change to a *covered condition* doesn't need a confirmed medical *diagnosis* to count as a *change to your health*.

Changes to a *covered condition* include any change in the prognosis, treatment or medication (including dose).

Covered condition

An *illness* or *injury* that we've confirmed that we cover on your medical assessment or on an *Endorsement to your policy*.

Cyber attack

The actual or threat of an unauthorised, malicious or criminal act involving access to, processing of, use of or operation of any computer (software or hardware), that causes partial or total unavailability or failure of any computer system.

Date your insurance ends

Whichever is later:

- the *date your insurance ends*, as specified on your *Certificate of Insurance; or*
- the date and time you return *home* as we instructed, if your return is delayed past the *date your insurance ends* because of an *unexpected event* (subject to any limitations set out in this *policy* wording).

Date your insurance starts

The date and time you chose, which is confirmed on your *Certificate of Insurance*. There is no cover under this *policy* between the *date your insurance was issued* and the *date your insurance starts*, if they differ.

Date your insurance was issued

The date and time we issue your *policy*.

Date your journey ends

For each *journey* you make during your *period of insurance*, whichever is earlier:

- the date and time that you return *home;* or
- the last day of your *maximum trip duration*, as specified on your *Certificate of Insurance*.

Date your journey starts

The date and time that you leave *home* for each *journey* during your *period of insurance*.

Dependent children

Your children, stepchildren, foster children, and grandchildren who are under 21 years old at the *date your insurance was issued* and are not in full-time employment.

Diagnosed

Where a registered medical professional has confirmed a medical condition, and named that condition.

Doctor

Someone that all the following apply to:

- they have a current practising certificate;
- they're following any restrictions placed on them by their relevant licensing authority; and
- their scope of practice is relevant to the applicable healthcare service

Endorsement to your policy

A written change to your existing travel insurance contract with us that changes the terms of the original *policy.*

Epidemic

Epidemic means an *illness* which has been declared, announced or notified as an *epidemic* or public health emergency of international concern by the U.S. Center for Disease Control and Prevention, the World Health Organization or the Government of Australia.

Excess

The amount we subtract from claims we pay where an *excess* applies. You select the amount of *excess*, and your *Certificate of Insurance* shows this amount.

Existing condition of a relevant person

A *relevant person's* medical or physical conditions, symptoms, or circumstances that, before the *date your insurance starts*, they had sought, received, or been recommended:

- advice;
- care;
- treatment;
- medication; and/or
- medical attention.

Financial collapse

Any of the following applying to a service provider you're relying on for your *journey.*

- Is not able to pay its debts as they fall due for payment in the ordinary course of business
- It stops its normal business operations
- It has not paid another service provider whose services you are relying on
- It's placed in receivership or liquidation
- It becomes subject to statutory management

Health symptom

A sign or symptom of an *illness* or *injury*.

Home

Your usual place of residence in Australia.

Illness

Any:

- conditions (such as physical, mental, dental, pregnancy, and chronic conditions);
- sicknesses; and/or
- diseases.

Immediate family

Anyone who is your:

- partner;
- fiancé or fiancée;
- parent, stepparent, or parent-in-law;
- sibling or sibling-in-law;
- child, stepchild, foster child, or child-in-law ;
- grandparent or grandchild; or
- niece or nephew.

Injury

Any physical or mental damage or harm caused solely and directly by either an accident or assault.

Journey

When you leave your *home* for a destination outside of Australia that you are traveling to, which commences on the *date your journey starts* and ceases on the *date your journey ends*.

Maximum trip duration

The maximum number of days the *policy* will cover for any one *journey*. You choose the *maximum trip duration*, and it appears on your *Certificate of Insurance*.

Natural event

An event caused by natural processes of the earth. Some examples of *natural events* are:

- snowstorms;
- floods;
- bushfires;
- cyclones;
- tornadoes;
- volcanic eruptions;
- earthquakes; and
- tsunamis.

Non-dependent child

Any child who is under 18 years old and doesn't meet our definition of a *dependent child*.

Pandemic

Pandemic means an *illness* which has been declared, announced or notified as a *pandemic* or public health emergency of international concern by the U.S. Center for Disease Control and Prevention, the World Health Organization or the Government of Australia.

Period of insurance

The time from the *date your insurance starts* to the *date your insurance ends*.

Policy

The contract of insurance between you and us. The *policy* consists of all the following:

- this *policy* wording;
- our Financial Services Guide;
- your latest *Certificate of Insurance;*
- your medical assessment (if applicable); and
- any special terms and conditions we've sent you (including any *Endorsement to your policy*) to confirm any addition or variation of your *policy.*

Pre-existing medical condition

Any *illness, injury,* or *health symptom* to which all the following apply:

- you know about it, or a reasonable person should have known about it before the *date your insurance was issued;*
- in the three years before the *date your insurance was issued*, any of the following applied:
  - you sought or received medical help;
  - someone recommended you seek or receive medical help;
  - a reasonable person would have sought or received medical help; and/or
  - you were waiting for medical help.

  In this definition, 'medical help' means any of the following:
  - advice from a health professional;
  - tests, investigations, or specialist consultations;
  - care, treatment, or medical attention, including surgery; and/or
  - medication or a script for medication.

An *illness, injury,* or *health symptom* doesn't need a medical *diagnosis* to count as a pre-existing condition.

Professional

Any activity for which participants are paid for their performance, as opposed to amateur activities.

Relevant person

Anyone who isn't named on your *Certificate of Insurance* and who is one of the following:

- a member of your *immediate family;*
- your *travelling companion; or*
- a person directly related to the primary purpose of your *journey.*

Scheduled transport

Air, rail, sea, or road transport that is both:

- run by an established and licensed passenger-carrying service, tour operator, or public transport service; and
- providing regular, *scheduled transport* for fare-paying passengers.

Southern Cross Emergency Assistance

The organisation that provides you with emergency assistance services.

Special event

A wedding, funeral, conference, concert, show, festival, or sporting event.

Specified

Valuables for which you pay an extra premium to list on your *Certificate of Insurance*.
We cover *specified* items up to the limits in the table on page 10.

Terminal condition

A medical *illness*, disease, or condition that's likely to result in death and that a *doctor* has given a terminal prognosis.

Terrorism

Any act, or preparation for action, designed to influence a government or any political division in pursuit of political, religious, or ideological gain or with the purpose of intimidating the public.

Travel arrangements

Reasonable costs for the following on your *journey*:

- *scheduled transport;*
- accommodation;
- airport parking;
- airport transfers;
- rental vehicle hire and fuel costs;
- event tickets;
- tours; and
- meals.

Where the *travel arrangement* is additional (not pre-paid unused), it must be essential.

Travelling companion

Anyone that all the following applies to:

- they're not named on your *Certificate of Insurance;*
- they're travelling with you on your *journey;* and
- your travel depends on them.

Unexpected event

Something that happens during your *period of insurance* and is all the following:

- sudden, unforeseeable, or unintended;
- outside of your control; and
- something you could not have reasonably expected or avoided.

Unspecified

The items you don't tell us about when you apply for this *policy* – we cover these items up to the limits in the table on page 59.

We, us and our

Southern Cross Travel Insurance.

You, your and yourself

The insured people named on your *Certificate of Insurance.*

WriteMark®
Plain Language Standard

As part of our commitment to you, this document meets the WriteMark Plain Language Standard. The WriteMark is a quality mark awarded to documents that achieve a high standard of plain language.



Southern Cross Travel Insurance

Call us on **1800 196 484**
or visit **www.scti.com.au**