

APPLICATION FOR TRAVEL INSURANCE (AU) – PLAN G: Residents (In-Bound Travel)

Please note:

Cover is only available if:

- You are a Resident of Australia;
- You are 79 years of age or under;
- You purchase your policy while you are Overseas; and
- Your one-way Journey commences Overseas and ends in Australia.

Waiting period

A waiting period of 3 days applies from the Start Date on your Certificate of Insurance for all claims arising from or related to Injury or Sickness, regardless of the Policy Section that applies to the claim.

There is no cover for Pre-existing Medical Conditions except as provided under the heading Pre-existing Medical Conditions that are covered (some restrictions apply) on pages 25 to 27 of the PDS.

Please see the Downunder Travel Insurance Product Disclosure Statement (including Policy Wording) (PDS) before applying, for details of the cover (including benefits, limits and exclusions).

Applicant Details

Surname _____ Mr/Mrs/Ms/Miss

Given names _____

Date of Birth / / _____

Surname _____ Mr/Mrs/Ms/Miss

Given names _____

Date of Birth / / _____

Dependant(s) to be Covered (not applicable to Duo Cover)

Surname _____ Given names _____

Mr/Miss _____ Date of Birth / / _____

Surname _____ Given names _____

Mr/Miss _____ Date of Birth / / _____

Australia Home Address

Phone (business hours)

(after hours)

Overseas Contact Details

Email

Please note: We require an email address to send you the PDS and your Certificate of Insurance

Current Overseas Address

Phone (incl country & area code)

(mobile)

Geographical Regions to be visited before returning to Australia

- South-West Pacific, New Zealand, Papua New Guinea and/or Bali
- Europe, United Kingdom, Africa, Middle East and/or Asia excluding Japan
- USA, Hawaii, Canada, South America and/or Japan

Cover required

- Single Cover
- Duo Cover
- Family Cover

Start Date/Commencement of cover ____/____/____

End Date/Return to Australia ____/____/____ **Flight/Voyage Number** _____

Please note: the maximum period of cover is 12 months.

Original Departure Date from Australia ____/____/____

Details of losses since departing from Australia _____

Additional Options

Rental Vehicle Excess Cover You can purchase:

- \$3,000 Rental Vehicle Excess Cover; or
- \$6,000 Rental Vehicle Excess Cover.

- Specified Luggage and Personal Effects Cover** You can purchase additional cover (up to \$5,000) for specified items (excluding jewellery) taken from Australia or purchased overseas.

Extra cover up to:	\$1,000 <input type="checkbox"/>	\$2,000 <input type="checkbox"/>	\$3,000 <input type="checkbox"/>	\$4,000 <input type="checkbox"/>	\$5,000 <input type="checkbox"/>
Cost up to:	\$60	\$120	\$180	\$240	\$300

Details of specified items

Sum insured

(eg cameras, laptops, sporting equipment. Include make, model, serial number and age)

1	\$
2	\$
3	\$
4	\$

- Removal of Standard Excess** You can remove the standard \$150 Excess by paying an additional premium.

Your duty of disclosure

Before you enter into this insurance with us, you have a duty of disclosure under the Insurance Contracts Act 1984.

The Act imposes a different duty the first time you enter into a contract of insurance with us to that which applies when you vary, extend or reinstate the contract.

This duty of disclosure applies until the contract is entered into (or varied, extended or reinstated as applicable).

Your duty of disclosure when you enter into the contract with us for the first time

When answering our specific questions that are relevant to our decision whether to accept the risk of the insurance and, if so, on what terms, you must be honest and disclose to us anything that you know and that a reasonable person in the circumstances would include in answer to the questions.

It is important that you understand that you are answering our questions in this way for yourself and anyone else that you want to be covered by the contract.

Your duty of disclosure when you vary, extend or reinstate the contract

When you vary, extend or reinstate the contract with us, your duty is to disclose every matter that you know, or could reasonably be expected to know, is relevant to our decision whether to accept the risk of the insurance and, if so, on what terms.

What you do not need to tell us

Your duty however, does not require disclosure of any matter:

- that diminishes the risk to be undertaken by us; or
- that is of common knowledge; or
- that we know or, in the ordinary course of business as an insurer, ought to know; or
- as to which compliance with your duty is waived by us.

Non-disclosure

If you fail to comply with your duty of disclosure, we may be entitled to reduce our liability under the contract in respect of a claim, cancel the contract or both.

If your non-disclosure is fraudulent, we may also have the option of avoiding the contract from its beginning.

Declaration

- I/we have read and understood the above duty of disclosure.
- I/we have read and understood the Downunder Travel Insurance PDS (including Policy Wording and Privacy Notice) and Financial Services Guide, and agree to the PDS, FSG and Certificate of Insurance being sent to me at the email address given above.
- I/we declare that all persons to be covered under the policy:
 - are Residents of Australia;
 - are not more than 79 years of age;
 - are currently overseas and their one-way Journey commences overseas and ends in Australia;
 - are not travelling contrary to medical advice or to obtain medical treatment; and
 - are not receiving or awaiting medical consultation, investigation or treatment.
- I/we acknowledge that a waiting period of 3 days applies from the Start Date on the Certificate of Insurance for all claims arising from or related to Injury or Sickness, regardless of the Policy Section that applies to the claim.

Please note: You are not covered until you are issued with your Certificate of Insurance.

Signature: _____ Date: _____

Signature: _____ Date: _____

If Duo Cover/Family Cover has been selected, each insured 16 years and over must sign.

Please forward the completed application form to:

Downunder Services Limited
PO Box 35308, Browns Bay, Auckland 0753
NEW ZEALAND
Fax: 1800 359 991
Email: austraila@duinsure.com

We will process your application form and contact you with a quote for your requested travel insurance policy.