



## LEISURE TRAVEL - DOWNUNDER TRAVEL

# PRODUCT DISCLOSURE STATEMENT & FINANCIAL SERVICES GUIDE AND POLICY WORDING

## COMPREHENSIVE COVER

### CONTENTS

<b>PRODUCT DISCLOSURE STATEMENT</b>	1	Section 1a – Cancellation and Curtailment	134	Section 7 – Missed Departure	15
<b>THE POLICY WORDING</b>	9	Section 1b- Catastrophe	13	Section 8 – Personal Liability	17
Important Policy Matters	9	Section 2-Personal Accident	13	Section 9 – Legal Expenses	16
Your Duty of Disclosure	9	Section 3 – Medical and Other Expenses	14	Section 10 – Resumption of Trip	16
Definitions	9	Section 3b – Hospital Benefits	14	Optional Cover Section 11 – Rental Vehicle Excess Cover	16
Travel Plans Options	10	Section 4 – Personal belongings, baggage and money	14	Schedules of Cover	17
Level of cover for Hazardous and Sporting Activities	10-12	Section 5 – Abandoning Your Holiday and Travel Delay	15	<b>FINANCIAL SERVICES GUIDE</b>	18
General Conditions and Exclusions	12	Section 6 – Hijack	15		

### PRODUCT DISCLOSURE STATEMENT (“PDS”)

This PDS contains information about key benefits and significant features of this travel policy. Its purpose is to assist both your decision to purchase insurance and ability to compare products. You should read the PDS before deciding whether to acquire this product. Please retain this document in a safe place.

This booklet also contains important information about your rights and obligations including the duty of disclosure and cooling off for Retail Clients.

Details about the product issuer can be found under “How is your insurance arranged”. The terms and conditions of your insurance are contained in the Policy Wording which commences on page 9 of this booklet.

### How is your insurance arranged

This product disclosure document is prepared by: American Home Assurance Company  
ABN 67 007 483 267  
AFSL 230903 incorporated with Limited Liability in the USA  
Trading as AIG Australia (‘AIG Australia’)  
549 St. Kilda Road  
Melbourne Vic 3004

Cover is arranged and distributed by: Downunder Insurance Services Limited (‘Downunder’)  
ABN: 59 094 140 655  
AFSL 281478  
3 Spring Street, Paddington, London, UK  
Phone: 1800 148 766  
Downunder is appointed for this purpose as a binder operator of AIG Australia and permitted to arrange cover for this product. A Financial Services Guide(‘FSG’) is included in the document to help You decide whether You wish to use the service they offer.

### Retail Clients

‘Retail Clients’ are required to be provided with a Product Disclosure Statement prepared by the product issuer/ insurer.

A ‘retail client’ means an individual or small business.

‘Small business’ means:

1. a manufacturing entity with 100 employees or fewer, or
2. non manufacturing entity employing 20 individuals or less.

**Date Prepared: 7 March 2008**

**S/O PDS JM 08/00071**

### Key Benefits of your policy

This policy provides cover against a range of risks that may arise during Travel undertaken during the policy period. A summary of key benefits that are available to you are outlined below.

Further details about benefits and when these are available can be found in the “Schedule of Cover” and throughout the Policy Wording.

	COMPREHENSIVE COVER	EXCESS	DOUBLE EXCESS
<b>Section 1</b>			
<b>Cancellation &amp; Curtailment</b>	Up to \$10,000	\$125	\$250
<b>Catastrophe</b>	Up to \$1,500	\$125	\$250
<b>Section 2</b>			
<b>Personal Accident</b>		N/A	N/A
<b>Loss of Limbs or Sign</b>	\$60,000		
<b>Permanent Total Disability</b>	\$60,000		
<b>Death</b>	\$30,000		
<b>Death (Under 18)</b>	\$20,000		
<b>Section 3(a)</b>			
<b>Medical Expenses &amp; Repatriation</b>	Unlimited (Limited to \$350,000 if declared Hazardous Activities cover applies)	\$250 (\$500 or \$750 if declared Hazardous activities cover applies)	\$500 (\$500 or \$750 if declared Hazardous activities cover applies)
<b>Dental Expenses</b>	\$750		
<b>Section 3(b)</b>			
<b>Additional Hospital Expenses</b>	\$30 per day up to \$1,800	N/A	N/A
<b>Section 4a</b>			
<b>Personal Belongings &amp; Baggage</b>			
<b>Single Item Limit</b>	\$600		
<b>Valuables</b>	\$600	\$125	\$250
<b>Adventurous Sporting Equipment</b>	\$1,000		
<b>Please note:</b> the maximum amount we will pay under this section is \$6,000.	Maximum of \$6,000		
<b>Section 4b</b>			
<b>Personal Money</b>	Up to \$1,500	\$125	\$250
<b>Section 4c</b>			
<b>Travel Documents</b>	Up to \$750	\$125	\$250
<b>Section 5a</b>			
<b>Travel Delay</b>	\$60 for first 12 hr period; \$30 each additional 12 hr period up to \$750	N/A	N/A
<b>Section 5b</b>			
<b>Holiday Abandonment</b>	Up to \$10,000	\$125	\$250
<b>Section 6</b>			
<b>Hijack</b>	\$150 per day up to \$1,500	N/A	N/A
<b>Section 7</b>			
<b>Missed Departure</b>	Up to \$3,000	\$125	\$250
<b>Section 8</b>			
<b>Personal Liability</b>	Up to \$2,500,000	\$250	\$500
<b>Section 9</b>			
<b>Legal Expenses</b>	Up to \$75,000	\$250	\$500
<b>Section 10</b>			
<b>Resumption of Trip</b>	\$2,500	\$125	\$250
<b>Optional cover - Section 11</b>			
<b>Rental Vehicle Excess cover</b>	\$3,000	\$250	\$500

## Important Information

### Exclusions

You should take special note of the Important Matters, General Exclusions and those portions of each Section headed "Exclusions" in the Policy Wordings.

### Excesses

Under most sections of this insurance You have to pay the first part of any claim, an excess. This amount is shown under each of the sections where it applies.

Upon payment of an additional 10% on Your total policy premium, Your policy can include an Excess Waiver which will reduce the excess on all sections, except Section 11 (Rental Vehicle Excess Cover) to nil.

Upon payment of a reduced premium of 10%, Your policy can include a double excess option, in which case all excesses referred to will be doubled (except for increased medical excesses due to declared hazardous activities) .

### Rental Vehicle Excess Cover

Upon additional payment, Your policy can include a Rental Vehicle Excess cover. Under Rental Vehicle Excess cover, We will pay up to \$3,000 for any Excess or deductible You may become legally liable to pay under Your Rental Vehicle hire agreement if the Rental Vehicle is involved in an accident or is stolen during the rental period shown on the Certificate of Insurance.

#### Additional Premium for Rental Vehicle Excess Cover

Durations	Additional premium
5 – 50 days*	\$40 per 5 days cover

\* **Please note:** This must be purchased in blocks of 5 days.

### Specified Items (applies to Section 4a of Your Policy Wording)

Upon additional payment, Your policy can include Cover on items worth more than the limits shown (including Adventurous Sporting Equipment and cameras) up to a maximum \$3,000 for any one item or set with a maximum of \$6,000 in total.

Travel period	Additional premium
1 – 35 days	3% of the specified item value
36 days – 6 months	4% of the specified item value
7 months – 12 months	8% of the specified item value

**Please note:**

- The specified item cover is in addition to the maximum sum insured under section 4a as detailed in the Schedule of Cover.
- This cover is subject to You providing proof of ownership documents at the time of claims.
- We will pay or replace (at Our discretion) for any claimed specified item after deduction of an amount for wear, tear and loss of value.

### Manual Labour

You are automatically covered without paying any additional premium whilst You are engaged in manual labour excluding construction or building work, or work involving heavy industrial machinery. However in respect to this policy extension, whilst engaged in manual labour, this policy will preclude any cover under the Personal Accident (Section 2) and Personal Liability (Section 7).

### Hazardous Activities

- Any activity not listed below (or any sports on a professional basis), which can be considered to be a hazardous activity, sport, pastime or employment (involving an increased risk of injury) will NOT be covered under the policy.
- Any Activity listed below will be covered under the policy if a Declaration and Payment is not required as indicated in the table below.
- Any Activity listed below that requires a Declaration and Payment will only be covered under the policy if such activity is declared to, and accepted by Downunder at the time of you taking out the policy in return for an additional premium. Any activities for which cover has been agreed (except those which do not require declaration as per the table below) will be outlined on an endorsement which accompanies or appears on your Insurance Validation Document.

Please note: where applicable, your activity should only be performed if conducted under the supervision of a qualified guide or organisation, with all relevant local safety requirements being observed and the relevant safety equipment being utilised.

Activity	Declaration and Payment Required	Section2- Personal Accident and Section 7 – Personal Liability Cover	Section3a – Medical & Other Excess / Maximum Payable	Rate per Day Area 1	Rate per Day Area 2	Rate per Day Area 3
3 Bungee Jumps	no	yes	standard	\$Nil	\$Nil	\$Nil
Abseiling	no	no	standard	\$Nil	\$Nil	\$Nil
American Football	yes	no	\$500 / \$350,000	\$6	\$9	\$17
Archery	no	yes	standard	\$Nil	\$Nil	\$Nil
Badminton	no	yes	standard	\$Nil	\$Nil	\$Nil
Baseball	no	yes	standard	\$Nil	\$Nil	\$Nil
Basketball	no	yes	standard	\$Nil	\$Nil	\$Nil
BMX Riding	no	no	standard	\$Nil	\$Nil	\$Nil
Boxing Training	no	no	standard	\$Nil	\$Nil	\$Nil
Camel Riding/Trekking	no	no	standard	\$Nil	\$Nil	\$Nil
Canoeing	no	yes	standard	\$Nil	\$Nil	\$Nil
Canopy/Tree Top Walking	no	no	standard	\$Nil	\$Nil	\$Nil
Canyoning	yes	no	\$750 / \$350,000	\$8	\$12	\$22
Cliff Walking/Jumping	yes	no	\$750 / \$350,000	\$8	\$12	\$22
Cricket	no	yes	standard	\$Nil	\$Nil	\$Nil
Cycle Touring	no	no	standard	\$Nil	\$Nil	\$Nil
Cycling	no	yes	standard	\$Nil	\$Nil	\$Nil
Elephant Riding/Trekking	No	No	standard	\$Nil	\$Nil	\$Nil
Flying a private/small aircraft or helicopter	yes	no	standard	\$6	\$9	\$17
Flying as a passenger in a private/small aircraft or helicopter	No	No	standard	\$Nil	\$Nil	\$Nil
Football (Soccer)	no	no	standard	\$Nil	\$Nil	\$Nil
Gliding	yes	no	\$500 / \$350,000	\$6	\$9	\$17
Go Karting	no	no	standard	\$Nil	\$Nil	\$Nil
Golf	no	yes	standard	\$Nil	\$Nil	\$Nil
Gorge Walking	yes	no	\$750 / \$350,000	\$4	\$6	\$11
Hang-Gliding	yes	no	\$750 / \$350,000	\$8	\$12	\$22
High Diving	yes	no	\$750 / \$350,000	\$8	\$12	\$22
Hiking under 2,000 metres altitude	no	yes	standard	\$Nil	\$Nil	\$Nil
Hiking over 2,000 metres but under 6,000 metres altitude	no	no	standard	\$Nil	\$Nil	\$Nil
Hockey	no	no	standard	\$Nil	\$Nil	\$Nil
Horse Jumping (no Polo/Hunting)	yes	no	\$750 / \$350,000	\$8	\$12	\$22
Horse Riding, no Polo, Hunting or Jumping, under 7 days	no	no	standard	\$Nil	\$Nil	\$Nil
Horse Riding, no Polo, Hunting or Jumping, over 7 days	yes	no	standard	\$4	\$6	\$11
Hot-Air Ballooning	no	no	standard	\$Nil	\$Nil	\$Nil
Hot-Dogging	yes	no	\$500 / \$350,000	\$6	\$9	\$17
Hydro Sledding	yes	no	\$500 / \$350,000	\$6	\$9	\$17
Jet Boating	no	no	standard	\$Nil	\$Nil	\$Nil
Jet Skiing	no	no	standard	\$Nil	\$Nil	\$Nil
Jogging	no	yes	standard	\$Nil	\$Nil	\$Nil
Kayaking	no	no	standard	\$Nil	\$Nil	\$Nil
Kite Surfing	yes	no	\$500 / \$350,000	\$6	\$9	\$17
Manual Labour - construction or building work at ground level. No work with heavy machinery.	yes	no	\$500 / \$350,000	\$4	\$6	\$11
Marathons	no	yes	standard	\$Nil	\$Nil	\$Nil
Martial Arts (training only)	yes	no	standard	\$4	\$6	\$11
Micro Lighting	yes	no	\$750 / \$350,000	\$8	\$12	\$22
Motorcycling (over 125cc) - no racing	yes	no	standard	\$6	\$9	\$17
Motorcycling (under 125cc - no racing)	no	no	standard	\$Nil	\$Nil	\$Nil

Activity	Declaration and Payment Required	Section 2- Personal Accident and Section 7 – Personal Liability Cover	Section 3a – Medical & Other Excess / Maximum Payable	Rate per Day Area 1	Rate per Day Area 2	Rate per Day Area 3
Parascending (over water)	no	yes	standard	\$Nil	\$Nil	\$Nil
Rambling	no	yes	standard	\$Nil	\$Nil	\$Nil
Rock Climbing (not Mountaineering)	yes	no	\$750 / \$350,000	\$8	\$12	\$22
Rock Scrambling	yes	no	\$750 / \$350,000	\$8	\$12	\$22
Roller Blading	no	yes	standard	\$Nil	\$Nil	\$Nil
Rugby	no	no	standard	\$Nil	\$Nil	\$Nil
Running (Sprint & Long Distance)	no	yes	standard	\$Nil	\$Nil	\$Nil
Safari	no	yes	standard	\$Nil	\$Nil	\$Nil
Sandboarding	no	yes	standard	\$Nil	\$Nil	\$Nil
Sand Yachting	yes	no	\$500 / \$350,000	\$6	\$9	\$17
Scuba Diving qualified or diving with a qualified instructor, max depth 30 metres, up to 14 days	no	yes	standard	\$Nil	\$Nil	\$Nil
Scuba Diving qualified or diving with a qualified instructor, max depth 30 metres, over 14 days	yes	yes	\$500 / \$350,000	\$4	\$6	\$11
Scuba Diving qualified or diving with a qualified instructor, max depth 50 metres, up to 14 days	no	yes	standard	\$Nil	\$Nil	\$Nil
Scuba Diving qualified or diving with a qualified instructor max depth 50 metres, over 14 days	yes	yes	\$500 / \$350,000	\$4	\$6	\$11
Sea Canoeing	no	no	standard	\$Nil	\$Nil	\$Nil
Sea Kayaking	no	no	standard	\$Nil	\$Nil	\$Nil
Shark Diving (inside a cage)	yes	no	\$500 / \$350,000	\$6	\$9	\$17
Skateboarding	no	yes	standard	\$Nil	\$Nil	\$Nil
Sky Diving	yes	no	\$500 / \$350,000	\$6	\$9	\$17
Snorkelling	no	yes	standard	\$Nil	\$Nil	\$Nil
Squash	no	yes	standard	\$Nil	\$Nil	\$Nil
Surfing(>=14 days)	no	yes	standard	\$Nil	\$Nil	\$Nil
Surfing(<14 days)	no	no	standard	\$Nil	\$Nil	\$Nil
Swimming	no	yes	standard	\$Nil	\$Nil	\$Nil
Tennis	no	yes	standard	\$Nil	\$Nil	\$Nil
Trekking under 2,000 metres altitude	no	yes	standard	\$Nil	\$Nil	\$Nil
Trekking over 2,000 but under 6,000 metres altitude	no	no	standard	\$Nil	\$Nil	\$Nil
Triathlons	no	yes	standard	\$Nil	\$Nil	\$Nil
Via Ferrata	yes	no	\$750 / \$350,000	\$8	\$12	\$22
Volleyball	no	yes	standard	\$Nil	\$Nil	\$Nil
Water Polo	no	yes	standard	\$Nil	\$Nil	\$Nil
Water Skiing	no	yes	standard	\$Nil	\$Nil	\$Nil
White/Black Water Rafting or Kayaking I grades 1-4	no	yes	standard	\$Nil	\$Nil	\$Nil
White/Black Water Rafting or Kayaking II grades 5-6	yes	no	\$500 / \$350,000	\$6	\$9	\$17
Windsurfing or Yachting inside territorial waters	no	yes	standard	\$Nil	\$Nil	\$Nil
Yachting outside territorial waters	yes	no	\$500 / \$350,000	\$6	\$9	\$17
Zorbing	no	no	standard	\$Nil	\$Nil	\$Nil

### Bonus Days

This Policy cannot be renewed. But if through circumstances outside of Your control, the Trip is extended beyond the period of cover specified in the Certificate of Insurance, We will extend the Policy for the period that is reasonably necessary for the completion of Your Trip. If Your holiday plans exceed the standard period of cover, the following “free days” are included.

- 7-27 days – 1 Free Day
- 33-47 days – 2 Free Days
- 2-4 months – 3 Free Days
- 5-12 months – 4 Free Days

### Period of cover

The period of cover depends on the plan You select. We offer Single and One Way Trip cover and premium for each plan is arranged in different Geographical Areas suited to Your travel.

**Single Trip cover**

If You choose Single Trip cover, Your cover starts when You leave Australia or Your usual place of residence or business (whichever is the later). Cover is also provided for a holiday within Australia if accommodation has been pre-booked for two or more nights and the distance of Your Trip is greater than 250 km from Your usual place of residence or business. Your Cover is deemed to have ceased at the date that You return to Australia to Your place of residence or business (which ever is the earlier) or at the end of the period shown on Your Certificate of Insurance, whichever is earlier unless otherwise stated in relevant policy period extension documentation.

**One Way Trip cover**

If You choose One Way Trip cover, Your cover starts when You leave Australia or at Your usual place of residence or business (whichever is the later). Your Cover is deemed to have ceased upon Your arrival at any immigration counter in Your final country of destination or at the end of the period shown on Your Certificate of Insurance whichever is earlier unless otherwise stated in relevant policy extension documentation. **Please note:** For the purpose of the cover under Section 1a – Cancellation and Curtailment, all Trips are deemed to have started at the time You book the Trip or pay the Insurance premium, whichever is later.

**Policy Period Extension**

If You decide once You are out of Your country of residence and before the end of the period of insurance that You wish to extend Your policy, a request can be made to Downunder for cover to be extended for a reasonable time. This can be

considered if there has been no change in Your medical condition (or that of a close Relative or Business Associate), there are no claims pending or You do not know of a reason for a claim to arise. If there has been any change in Your medical condition and/or claims have been made or are pending, We may still be able to extend Your policy provided You declare the full details to Us. In either event, please ensure that all enquiries regarding extensions are directed to Downunder.

**Law**

This insurance is governed by the Laws of the Australian State or Territory it was issued in and any dispute or action in connection therewith shall be conducted and determined in Australia

**Conditions, Exclusions and Warranties**

Conditions and exclusions will apply to individual sections of Your policy while general exclusions, conditions and warranties will apply to the whole of Your policy.

**Property Claims**

These claims are paid based on the value of the goods at the time You lose them and not on a new for old or replacement cost basis, unless otherwise stated in Your policy.

**Policy Limits**

Most sections of Your policy have limits on the amount We will pay under that section. Some sections also include other specific limits, for example: for any one item or for Valuables in total. You are advised to check Your policy. If You intend taking expensive items with You We suggest You insure them separately under a household all risks policy.

**Reasonable Care**

You need to take all reasonable care to protect Yourself and Your property.

**Returning early to the Australia**

If You have to return to Australia (or final country of destination if a One Way Trip) under Section 3a (Medical and other expenses) or Section 1a (Curtailment) AIG Assist must authorise this. If they do not, this could mean that We will not provide cover or We may reduce the amount We pay for Your return to Australia (or final country of destination if a One Way Trip).

**Note to all insured people, treating doctors and hospitals**

This is not a private medical insurance. If You need any medical treatment, You must tell AIG Assist immediately or We may not guarantee medical expenses. If You need any medical treatment, You must allow AIG Assist or their representatives to see all of Your medical records and information.

**Any Questions?**

If you have any doubts about the cover We provide or you would like more information, please contact Downunder Worldwide Travel Insurance on 1 800 148 766.

**Emergency and Medical Assistance – AIG Assist**

The overseas assistance service in this Section is provided by AIG Assist in conjunction with Your policy.

1. In the event of an emergency whilst You are outside Australia, AIG Assist is only a telephone call away anywhere in the world – 24 hours a day.
2. AIG Assist is a worldwide team of highly skilled doctors and medical professionals who are available by telephone – 24 hours a day for advice and assistance in the event of a medical emergency and any associated problems for travellers outside Australia
3. AIG Assist provides the following services in conjunction with the Terms and Conditions of Your Policy:
  - Access to a Registered Medical Practitioner for emergency assistance and advice.
  - Emergency transportation to the nearest suitable Hospital.
  - Emergency evacuation back home if necessary.
  - The family back home will be advised of Your medical condition and be kept informed in the situation.
  - Payment guarantees to Hospitals and Insurance verification.
  - Second opinions on surgery.
  - Hospital case management.
  - Legal referral service.
  - Urgent message service and emergency travel planning.

- Assistance in replacing travel documents, passports and credit cards.

In the even of an emergency overseas, simply call (reverse charge) AIG Assist any time from any place in the world:

**AUSTRALIA 61 (2) 9251 4298**

*The number underlined is the country code and the number in brackets is the area code.*

**Age Limits**

This policy does not cover any event which happens to an Insured Person unless he or she at the date of such event have reached the age of 18 years and not have attained the age of 55 years.

**Eligible Persons**

You must have been a permanent resident in the Australia at the time You bought Your policy (unless an overseas application or extension for which the correct form has been completed and submitted to the agent and thereafter approved by Us).

**Costs**

**How to work out Your insurance base premium**

Select the coverage area that best suits Your travel needs

Area Code	Travel destination excluding Afghanistan, Cuba, Democratic Republic of Congo, Iran, Iraq, Liberia, Sudan and Syria
Area 1	New Zealand, Australia, South Pacific, French Polynesia and Bali
Area 2	Worldwide excluding USA, Canada and Japan
Area 3	Worldwide

1. Select Your Trip cover period or specify Your departure and return dates
2. Select the corresponding Premium for Your Trip

The base premium will be increased by any optional covers You select as detailed below. Premiums are inclusive of applicable government charges including GST and Stamp Duty.

**Please note:**

- You must be an Australian Citizen or Australian permanent resident unless otherwise agreed in writing by Us and residing in Australia when You originally purchase this insurance.
- This policy will not cover any loss, injury, damage or legal liability arising directly or indirectly from travel in, to or through Afghanistan, Cuba, Democratic Republic of Congo, Iran, Iraq, Liberia, Sudan or Syria.

To get a quote for Your insurance, please visit <http://www.duinsure.com.au/>

**Additional Premium for Optional Covers**

**Specified Items**

Upon additional payment, Your policy can include Cover on items worth more than the limits shown (including Adventurous Sporting Equipment and

cameras) up to a maximum \$3,000 for any one item or set with a maximum of \$6,000 in total.

Travel period	Additional premium
1 – 35 days	3% of the specified item value
36 days – 6 months	4% of the specified item value
7 months – 12 months	8% of the specified item value

Please note:

- The specified item cover is in addition to the maximum sum insured under section 4a as detailed in the Schedule of Cover.
- This cover is subject to You providing proof of ownership documents to Us at the time of claims.
- We will pay or replace (at Our discretion) for any claimed specified item after deduction of an amount for wear, tear and loss of value.

**Rental Vehicle Excess Cover**

Upon additional payment, Your policy can include a Rental Vehicle Excess cover. Under Rental Vehicle Excess cover, We will pay up to \$3,000 for any Excess or deductible You may become legally liable to pay under Your Rental Vehicle hire agreement if the Rental Vehicle is involved in an accident or is stolen during the rental period shown on the Certificate of Insurance.

**Additional Premium for Rental Vehicle Excess Cover**

Durations	Additional premium
5 – 50 days*	\$40 per 5 days cover

\* Please note: This must be purchased in blocks of 5 days.

**Hazardous Activities**

- Any activity not listed in the table on page 4-5 (or any sports on a professional basis), which can be considered to be a hazardous activity, sport, pastime or employment (involving an increased risk of injury) will NOT be covered under the policy.
- Any Activity listed in the table on page 4-5 will be covered under the policy if a Declaration and Payment is not required as indicated in the table on page 4-5.
- Any Activity listed in the table on page 4-5 that requires a Declaration and Payment will only be covered under the policy if such activity is declared to, and accepted by Downunder at the time of you taking out the policy in return for an additional premium. Any activities for which cover has been agreed (except those which do not require declaration as per the table on page 4-5) will be outlined on an

endorsement which accompanies or appears on your Insurance Validation Document.

Please note: where applicable, your activity should only be performed if conducted under the supervision of a qualified guide or organisation, with all relevant local safety requirements being observed and the relevant safety equipment being utilised

**Excess**

Under most sections of this insurance You have to pay the first part of any claim, an excess. This amount is shown under each of the sections where it applies.

**Upon payment of an additional 10% on Your total policy premium,** Your policy can include an Excess Waiver which will reduce the excess on all sections, except Section 9 (Rental Vehicle Excess Cover), to nil

Upon payment of a reduced premium of 10%, Your policy can include a double excess option, in which case all excesses referred to will be doubled (except for increased medical excesses due to declared hazardous activities)

**Cooling Off Period**

If this insurance is purchased by a Retail Client, a cooling off period applies. This means it may be returned to us, or Downunder within 14 days of the date of purchase provided that no claim has arisen nor has the Trip commenced. In these circumstances we will cancel the policy and provide you with a full refund of premiums collected.

**Code Of Practice**

AIG Australia is a signatory to the General Insurance Code of Practice. This aims to raise the standards of practice and service in the insurance industry, improve the way the claims and complaints are handled and help people better understand how general insurance works. Information brochures on the Code are available upon request.

**Important Claims Information**

You must register any claim to American Home Assurance Company within 30 days after completion of Your journey. If You need to make a claim, please contact:

**AIG Australia Head Office:**  
549 St Kilda Road,  
Melbourne, Victoria 3004.

**Freecall Phone: 1800 017 682**

All Claims need to be support by your original policy certificate, original supporting reports and documentation.

**Medical claims:**

If You receive medical attention for an injury or sickness, You must get a medical certificate showing the nature of the injury or sickness together with any bills which You have paid. If You go into hospital abroad and You are likely to be in hospital for more than 24 hours, someone must contact AIG Assist for You immediately.

**Claims for delayed baggage, loss or damage to money, personal belongings, etc:**

You must tell the relevant transport company about any delay, loss, theft or damage to personal belongings if they are being carried by any airline or transport company. You must also get a property irregularity report (PIR). If You do not tell the airline or transport company within three days of the event, We may not be able to pay Your claim. You must report immediately any loss or theft of money or loss or theft of personal belongings to the police (and hotel management if this applies). You must also get an official written report from the police, airline, transport company etc. If You do not tell the police (and hotel management if this applies) within 24 hours of the event, We may not be able to pay Your claim.

**If you have a complaint**

Information on what to do if you have a complaint can be found in the FSG on page 18 of this document.

**Pre-existing Medical Conditions**

This policy DOES NOT automatically cover any existing medical condition of which You are aware or You or any other person insured under this Policy has received medical advice (including investigation), medical treatment, or have taken any prescribed medication in the 30 days prior to the issue of this Travel Insurance Policy, even where a diagnosis has not been made. We will CONSIDER providing cover for such conditions but first You must:

- At Your own expense arrange a Pre-existing Medical Condition Application Form available from the website to be completed by Your usual Doctor or Specialist;
- Return the completed Pre-existing Medical Condition Application Form to allow Us to determine if cover is available to You.

We will advise You directly of the details of any cover We will provide.

Only the individual conditions which follow, subject to the provisions beneath each, are automatically covered under this Policy.

A Pre-existing Medical Condition Application Form is not required for the conditions with provisos below:

<b>Asthma</b>	If no attack requiring treatment by a medical practitioner in the last 12 months
<b>Cataracts</b>	If you have no ongoing complications, are not on a waiting list for an operation and have not been operated on in the last 30 days.
<b>Diabetes – Non Insulin Dependent</b>	If you were diagnosed over 12 months ago and have not had any complications in the last 12 months. You must also have a Blood Sugar Level reading between 4 & 10.
<b>Ear Grommets</b>	With no current infection.
<b>Gastric Reflux</b>	If the condition does not relate to another underlying diagnosis (eg. Hernia/Gastric Ulcer).

<b>Gout</b>	If the gout has remained stable for more than 6 months.
<b>Hiatus Hernia</b>	If no surgery is planned.
<b>Hypercholesterolemia (High Cholesterol)</b>	If you have no known heart conditions.
<b>Hypertension (High Blood Pressure)</b>	If you have no known heart conditions and your current BP reading is lower than 165/95.
<b>Menopause</b>	Provided you do not suffer from Osteoporosis.

However, if you have more than one of the listed conditions above, a Pre-existing Medical Condition Application Form is required.

#### Pre-existing Medical Condition Application Form Completion

Pre-existing Medical Condition Application Form can be accessed and printed separately from the website if required.

When completed, forms can be faxed or mailed to:

Fax: 1800 008 474  
 Or mail to: AIG Australia Travel Insurance  
 Pre-existing Medical Condition Applications  
 GPO Box 4561  
 Sydney NSW 2001  
 Free Phone: 1800 008 473

Please note: We may accept or decline your application, offer restricted cover or require an additional premium payment. Policy cover for Pre-existing Medical Conditions cannot commence until We have reviewed the required information, advised You of Our acceptance decision and have received from You a formal acceptance of Our decision.

A separate fee of \$60 will apply to assess Your application for Pre-existing Medical Cover.

## PRIVACY CONSENT AND DISCLOSURE

American Home Assurance Company trading as 'AIG Australia' is a wholly owned subsidiary of the American International Group ('AIG'). AIG Australia has adopted the National Privacy Principles that apply to any personal information collected by AIG Australia.

### PURPOSE OF COLLECTION

AIG Australia collects information necessary to underwrite and administer your insurance cover, to maintain and to improve customer service and to advise you of Our products. You have a duty under the Insurance Contracts Act to disclose certain information. Failure to comply with your duty of disclosure or to provide certain information may result in AIG Australia either declining cover, cancelling your insurance cover or reducing the level of cover.

In the course of administering your Policy we may disclose your information to:

- i. another member of the AIG group of companies either in Australia or overseas.
- ii. contractors or third party providers providing services related to the administration of Your Policy.
- iii. banks and financial institutions for the purpose of processing your application and obtaining Policy payments.
- iv. assessors, third party administrators, emergency providers, retailers, medical providers, travel carriers, in the event of a claim.
- v. Our assistance provider who will record all calls to the assistance service provided under your policy for quality assurance training and verification purposes.

We will only disclose Your personal information to these parties for the primary purpose for which it was collected. In some circumstances AIG Australia is entitled to disclose Your personal information to third parties without Your authorization such as law enforcement agencies or government authorities.

### ACCESS TO YOUR INFORMATION

You may gain access to Your personal information by submitting a written request to AIG Australia.

In some circumstances, AIG Australia may not permit access to Your personal information. Circumstances where access may be denied include where it would compromise the privacy of other individuals, or where it would be unlawful.

AIG Australia has also established an internal dispute resolution process for handling customer complaints and an access and correction procedure. Both procedures are generally free of charge however We reserve the right to charge for access requests in limited circumstances.

If You feel You have a complaint about AIG Australia's Information Privacy Principles, require assistance in lodging a privacy complaint or You wish to gain access to the information, You may write to The Privacy Manager, AIG Australia, 549 St Kilda Road, Melbourne, or e-mail [australia.privacy.manager@aig.com](mailto:australia.privacy.manager@aig.com). Your complaint will be reviewed and You will be provided with a written response. If it cannot be resolved, Your complaint will be referred to AIG Australia's Internal Disputes Resolution Committee who will respond within 15 working days. In either case the matter will be reviewed by a person or persons with appropriate authority to deal with the complaint.

Should Your complaint not be resolved by AIG Australia's internal dispute resolution process, You may apply to the Privacy Commissioner for review of the determination.

### CONSENT ACKNOWLEDGEMENT

By signing the travel insurance application form and any associated form you consent to the use of your personal information stated in the above privacy statement.

## POLICY WORDING

### IMPORTANT POLICY MATTERS

#### Agreement

This policy is valid only when a current Certificate of Insurance is attached. When You have paid the Premium required for the plan selected, We will provide You with cover subject to the terms, conditions and exclusions contained in this policy and Your Certificate of Insurance.

#### Your Duty of Disclosure

##### 1.1. What You Must Tell Us

When answering Our questions, You must be honest and You have a duty under law to tell Us anything known to You, and which a reasonable person in the circumstances, would include in answer to the question. We will use the answers in deciding whether to insure You and anyone else to be insured under the policy, and on what terms.

##### 1.2. Who Needs to Tell Us

It is important that You understand You are answering Our questions in this way for yourself and anyone else whom You want to be covered by this policy.

##### 1.3. If You Do Not Tell Us

If You do not answer Our questions in this way, We may reduce or refuse to pay a claim, or cancel a policy. If You answer Our questions fraudulently, We may refuse to pay a claim and treat the policy as never having worked.

### DEFINITIONS

Wherever the following words or phrases appear in this policy they will always have the meanings shown under them.

**Business Associate** means any person, who works at Your place of business and who, if You were both away from work at the same time, would prevent the business from running properly.

**Certificate of Insurance** means a Certificate that proves You have the cover shown in this document. It shows the names and other details of all the people insured under this insurance.

**Pair or Set of Items** means a number of items associated as being similar or complimentary or used together.

**Permanent Total Disability** means a disability caused by an accident during Your Trip which prevents You from working in any and every job and which lasts 12 months. And, at the end of those 12 months, is in Our medical advisor's opinion, not going to improve.

**Public Transport** means any aircraft, motor vehicle, horse drawn vehicle, bus, tram, train, water taxi or water ferry properly licensed or otherwise authorised pursuant to any statute regulation by law or the equivalent thereof, for the transportation of fare paying passengers but does not include two or three wheeled motorized or power assisted cycles.

**Public Place** means but is not limited to shops, airports, train stations, bus stations, streets, hotel foyers and grounds, restaurants, beaches, public toilets and any place to which the public has access.

**Permanent** means lasting twelve calendar months and at the expiry of that period being beyond hope of improvement.

**Relative** means husband, wife, parent, parent-in-law, child, son-in-law, daughter-in-law, grandchild, brother, sister, fiancé(e) or partner.

**Adventurous Sporting Equipment** means Diving, Windsurfing, Surfing, Kayaking, Camping and Cycling Equipment.

**Terrorist Act** means any actual or threatened use of force or violence directed at or causing damage, injury, harm or disruption, or commission of an act dangerous to human life or property, against any individual, property or government, with the stated or unstated objective of pursuing economic, ethnic, nationalistic, political, racial or religious interests of an act dangerous to human life or property, against any individual, property or government, with

the stated or unstated objective of pursuing economic, ethnic, nationalistic, political, racial or religious interests, whether such interests are declared or not. Robberies or other criminal acts, primarily committed for personal gain and acts arising primarily from prior personal relationships between perpetrator(s) and victim(s) shall not be considered Terrorist Acts.

Terrorist Act shall also include any act which is verified or recognised by the (relevant) Government as an act of terrorism.

**Valuables** means photographic, audio, video and electrical equipment of any kind (including CDs, DVDs, video and audio tapes and electronic games), mobile phones, telescopes and binoculars, antiques, jewellery, watches, furs, leather goods, animal skins, silks, precious stones and articles made of or containing gold, silver or precious metals, hearing aids, sports and leisure equipment and musical instruments up to the limits set out in the Schedule of Cover.

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

**We, Us, Our** means American Home Assurance Company ABN 67 007 483 267 trading as AIG Australia the Underwriter.

**You, Your, Insured Person** means the person(s) named on the Certificate of Insurance issued with this document. Each person must have been permanent resident in Australia at the time of arranging insurance cover and have paid the appropriate premium.

**Trip** - the meaning of Trip depends on the cover you selected. If you select:

(a) Single Trip Cover, it means a single return holiday/journey beginning and ending in Australia.

(b) One Way Trip, it means a single one way outward holiday/journey beginning in Australia.

Please see Period of Cover on page 5 for full detail.

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

**Additional Premium for Optional Covers**

**Excess**

Under most sections of this insurance You have to pay the first part of any claim, an excess. This amount is shown under each of the sections where it applies.

**Upon payment of an additional 10% on Your total policy premium,** Your policy can include an Excess Waiver which will reduce the excess on all sections, except Section 9 (Rental Vehicle Excess Cover), to nil

Upon payment of a reduced premium of 10%, Your policy can include a double excess option, in which case all excesses referred to will be doubled (except for increased medical excesses due to declared hazardous activities)

**Specified Items**

Upon additional payment, Your policy can include Cover on items worth more than the limits shown (including Adventurous Sporting Equipment and cameras) up to a maximum \$3,000 for any one

item or set with a maximum of \$6,000 in total.

Travel period	Additional premium
1 – 35 days	3% of the specified item value
36 days – 6 months	4% of the specified item value
7 months – 12 months	8% of the specified item value

Please note:

- The specified item cover is in addition to the maximum sum insured under section 4a as detailed in the Schedule of Cover.
- This cover is subject to You providing proof of ownership documents to Us at the time of claims.
- We will pay or replace (at Our discretion) for any claimed specified item after deduction of an amount for wear, tear and loss of value.

**Rental Vehicle Excess Cover**

Upon additional payment, Your policy can include a Rental Vehicle Excess cover. Under Rental Vehicle Excess cover, We will pay up to \$3,000 for any Excess or deductible You may become legally liable to pay under Your Rental Vehicle hire agreement if the Rental Vehicle is involved in an accident or is stolen during the rental period shown on the Certificate of Insurance.

**Additional Premium for Rental Vehicle Excess Cover**

Durations	Additional premium
5 – 50 days*	\$40 per 5 days cover

\* Please note: This must be purchased in blocks of 5 days.

**Manual Labour**

You are automatically covered without paying any additional premium whilst You are engaged in

manual labour excluding construction or building work, or work involving heavy industrial machinery. However in respect to this policy extension, whilst engaged in manual labour, this policy will preclude any cover under the Personal Accident (Section 2) and Personal Liability (Section 7).

**Hazardous Activities**

- Any activity not listed below (or any sports on a professional basis), which can be considered to be a hazardous activity, sport, pastime or employment (involving an increased risk of injury) will NOT be covered under the policy.
- Any Activity listed below will be covered under the policy if a Declaration and Payment is not required as indicated in the table below.
- Any Activity listed below that requires a Declaration and Payment will only be covered under the policy if such activity is declared to, and accepted by Downunder at the time of you taking out the policy in return for an additional premium. Any activities for which cover has been agreed (except those which do not require declaration as per the table below) will be outlined on an endorsement which accompanies or appears on your Insurance Validation Document.

Please note: where applicable, your activity should only be performed if conducted under the supervision of a qualified guide or organisation, with all relevant local safety requirements being observed and the relevant safety equipment being utilised.

Activity	Declaration and Payment Required	Section2- Personal Accident and Section 7 – Personal Liability Cover	Section3a – Medical & Other Excess / Maximum Payable	Rate per Day Area 1	Rate per Day Area 2	Rate per Day Area 3
3 Bungee Jumps	no	yes	standard	\$Nil	\$Nil	\$Nil
Abseiling	no	no	standard	\$Nil	\$Nil	\$Nil
American Football	yes	no	\$500 / \$350,000	\$6	\$9	\$17
Archery	no	yes	standard	\$Nil	\$Nil	\$Nil
Badminton	no	yes	standard	\$Nil	\$Nil	\$Nil
Baseball	no	yes	standard	\$Nil	\$Nil	\$Nil
Basketball	no	yes	standard	\$Nil	\$Nil	\$Nil
BMX Riding	no	no	standard	\$Nil	\$Nil	\$Nil
Boxing Training	no	no	standard	\$Nil	\$Nil	\$Nil
Camel Riding/Trekking	no	no	standard	\$Nil	\$Nil	\$Nil
Canoeing	no	yes	standard	\$Nil	\$Nil	\$Nil
Canopy/Tree Top Walking	no	no	standard	\$Nil	\$Nil	\$Nil
Canyoning	yes	no	\$750 / \$350,000	\$8	\$12	\$22
Cliff Walking/Jumping	yes	no	\$750 / \$350,000	\$8	\$12	\$22
Cricket	no	yes	standard	\$Nil	\$Nil	\$Nil
Cycle Touring	no	no	standard	\$Nil	\$Nil	\$Nil
Cycling	no	yes	standard	\$Nil	\$Nil	\$Nil
Elephant Riding/Trekking	No	No	standard	\$Nil	\$Nil	\$Nil
Flying a private/small aircraft or helicopter	yes	no	standard	\$6	\$9	\$17
Flying as a passenger in a private/small aircraft or helicopter	No	No	standard	\$Nil	\$Nil	\$Nil
Football (Soccer)	no	no	standard	\$Nil	\$Nil	\$Nil
Gliding	yes	no	\$500 / \$350,000	\$6	\$9	\$17
Go Karting	no	no	standard	\$Nil	\$Nil	\$Nil
Golf	no	yes	standard	\$Nil	\$Nil	\$Nil

Activity	Declaration and Payment Required	Section2- Personal Accident and Section 7 – Personal Liability Cover	Section3a – Medical & Other Excess / Maximum Payable	Rate per Day Area 1	Rate per Day Area 2	Rate per Day Area 3
Gorge Walking	yes	no	\$750 / \$350,000	\$4	\$6	\$11
Hang-Gliding	yes	no	\$750 / \$350,000	\$8	\$12	\$22
High Diving	yes	no	\$750 / \$350,000	\$8	\$12	\$22
Hiking under 2,000 metres altitude	no	yes	standard	\$Nil	\$Nil	\$Nil
Hiking over 2,000 metres but under 6,000 metres altitude	no	no	standard	\$Nil	\$Nil	\$Nil
Hockey	no	no	standard	\$Nil	\$Nil	\$Nil
Horse Jumping (no Polo/Hunting)	yes	no	\$750 / \$350,000	\$8	\$12	\$22
Horse Riding, no Polo, Hunting or Jumping, under 7 days	no	no	standard	\$Nil	\$Nil	\$Nil
Horse Riding, no Polo, Hunting or Jumping, over 7 days	yes	no	standard	\$4	\$6	\$11
Hot-Air Ballooning	no	no	standard	\$Nil	\$Nil	\$Nil
Hot-Dogging	yes	no	\$500 / \$350,000	\$6	\$9	\$17
Hydro Sledding	yes	no	\$500 / \$350,000	\$6	\$9	\$17
Jet Boating	no	no	standard	\$Nil	\$Nil	\$Nil
Jet Skiing	no	no	standard	\$Nil	\$Nil	\$Nil
Jogging	no	yes	standard	\$Nil	\$Nil	\$Nil
Kayaking	no	no	standard	\$Nil	\$Nil	\$Nil
Kite Surfing	yes	no	\$500 / \$350,000	\$6	\$9	\$17
Manual Labour - construction or building work at ground level. No work with heavy machinery.	yes	no	\$500 / \$350,000	\$4	\$6	\$11
Marathons	no	yes	standard	\$Nil	\$Nil	\$Nil
Martial Arts (training only)	yes	no	standard	\$4	\$6	\$11
Micro Lighting	yes	no	\$750 / \$350,000	\$8	\$12	\$22
Motorcycling (over 125cc) - no racing	yes	no	standard	\$6	\$9	\$17
Motorcycling (under 125cc - no racing)	no	no	standard	\$Nil	\$Nil	\$Nil
Parascending (over water)	no	yes	standard	\$Nil	\$Nil	\$Nil
Rambling	no	yes	standard	\$Nil	\$Nil	\$Nil
Rock Climbing (not Mountaineering)	yes	no	\$750 / \$350,000	\$8	\$12	\$22
Rock Scrambling	yes	no	\$750 / \$350,000	\$8	\$12	\$22
Roller Blading	no	yes	standard	\$Nil	\$Nil	\$Nil
Rugby	no	no	standard	\$Nil	\$Nil	\$Nil
Running (Sprint & Long Distance)	no	yes	standard	\$Nil	\$Nil	\$Nil
Safari	no	yes	standard	\$Nil	\$Nil	\$Nil
Sandboarding	no	yes	standard	\$Nil	\$Nil	\$Nil
Sand Yachting	yes	no	\$500 / \$350,000	\$6	\$9	\$17
Scuba Diving qualified or diving with a qualified instructor, max depth 30 metres, up to 14 days	no	yes	standard	\$Nil	\$Nil	\$Nil
Scuba Diving qualified or diving with a qualified instructor, max depth 30 metres, over 14 days	yes	yes	\$500 / \$350,000	\$4	\$6	\$11
Scuba Diving qualified or diving with a qualified instructor, max depth 50 metres, up to 14 days	no	yes	standard	\$Nil	\$Nil	\$Nil
Scuba Diving qualified or diving with a qualified instructor max depth 50 metres, over 14 days	yes	yes	\$500 / \$350,000	\$4	\$6	\$11
Sea Canoeing	no	no	standard	\$Nil	\$Nil	\$Nil
Sea Kayaking	no	no	standard	\$Nil	\$Nil	\$Nil
Shark Diving (inside a cage)	yes	no	\$500 / \$350,000	\$6	\$9	\$17
Skateboarding	no	yes	standard	\$Nil	\$Nil	\$Nil
Sky Diving	yes	no	\$500 / \$350,000	\$6	\$9	\$17
Snorkelling	no	yes	standard	\$Nil	\$Nil	\$Nil
Squash	no	yes	standard	\$Nil	\$Nil	\$Nil
Surfing(>=14 days)	no	yes	standard	\$Nil	\$Nil	\$Nil
Surfing(<14 days)	no	no	standard	\$Nil	\$Nil	\$Nil
Swimming	no	yes	standard	\$Nil	\$Nil	\$Nil
Tennis	no	yes	standard	\$Nil	\$Nil	\$Nil
Trekking under 2,000 metres altitude	no	yes	standard	\$Nil	\$Nil	\$Nil
Trekking over 2,000 but under 6,000 metres altitude	no	no	standard	\$Nil	\$Nil	\$Nil

Activity	Declaration and Payment Required	Section 2- Personal Accident and Section 7 – Personal Liability Cover	Section 3a – Medical & Other Excess / Maximum Payable	Rate per Day Area 1	Rate per Day Area 2	Rate per Day Area 3
Triathlons	no	yes	standard	\$Nil	\$Nil	\$Nil
Via Ferrata	yes	no	\$750 / \$350,000	\$8	\$12	\$22
Volleyball	no	yes	standard	\$Nil	\$Nil	\$Nil
Water Polo	no	yes	standard	\$Nil	\$Nil	\$Nil
Water Skiing	no	yes	standard	\$Nil	\$Nil	\$Nil
White/Black Water Rafting or Kayaking I grades 1-4	no	yes	standard	\$Nil	\$Nil	\$Nil
White/Black Water Rafting or Kayaking II grades 5-6	yes	no	\$500 / \$350,000	\$6	\$9	\$17
Windsurfing or Yachting inside territorial waters	no	yes	standard	\$Nil	\$Nil	\$Nil
Yachting outside territorial waters	yes	no	\$500 / \$350,000	\$6	\$9	\$17
Zorbing	no	no	standard	\$Nil	\$Nil	\$Nil

### Period of Cover

The period of cover depends on the plan You select. We offer Single and One Way Trip cover and premium for each plan is arranged in different Geographical Areas suited to Your travel.

#### Single Trip cover

If You choose Single Trip cover, Your cover starts when You leave Australia or Your usual place of residence or business (whichever is the later). Cover is also provided for a holiday within Australia if accommodation has been pre-booked for two or more nights and the distance of Your Trip is greater than 250 km from Your usual place of residence or business.

Your Cover is deemed to have ceased at the date that You return to Australia to Your place of residence or business (which ever is the earlier) or at the end of the period shown on Your Certificate of Insurance, whichever is earlier unless otherwise stated in relevant policy period extension documentation.

#### One Way Trip cover

If You choose One Way Trip cover, Your cover starts when You leave Australia or at Your usual place of residence or business (whichever is the later). Your Cover is deemed to have ceased upon Your arrival at any immigration counter in Your final country of destination or at the end of the period shown on Your Certificate of Insurance whichever is earlier unless otherwise stated in relevant policy extension documentation.

**Please note:** For the purpose of the cover under Section 1a – Cancellation and Curtailment, all Trips are deemed to have started at the time You book the Trip or pay the Insurance premium, whichever is later.

#### Policy Period Extension

If You decide once You are out of Your country of residence and before the end of the period of insurance that You wish to extend Your policy, a request can be made to Downunder for cover to be extended for a reasonable time. This can be

considered if there has been no change in Your medical condition (or that of a close Relative or Business Associate), there are no claims pending or You do not know of a reason for a claim to arise. If there has been any change in Your medical condition and/or claims have been made or are pending, We may still be able to extend Your policy provided You declare the full details to Us. In either event, please ensure that all enquiries regarding extensions are directed to Downunder.

## THE INSURANCE

### GENERAL CONDITIONS

#### The following conditions apply to this insurance:

1. You must have been a permanent resident in Australia at the time You bought Your policy.
2. You must tell Us if You know about anything which may affect their decision to accept Your insurance (for example, hazardous activities or a health condition). If You are not sure whether to tell Us, tell Us anyway.
3. We will not pay for any loss or damage caused as a result of You not acting in a reasonable way to look after Your property.
4. You must take all reasonable steps to get back any lost or stolen articles and You must help the authorities in their efforts to catch and prosecute any persons responsible.
5. You must take all reasonable steps to avoid or reduce any loss which may mean that You have to make a claim under this insurance.
6. You must help us get back any money that We have paid from anyone or from other insurers (including the Department of Social Security) by giving us all the details We need and by filling in any forms.
7. You must give Us all the documents they need to deal with any claim. You will be responsible for any costs involved in doing this.
8. You must keep any articles which are damaged and send them to Us if We ask. You must pay any costs involved in doing this.
9. We may have You medically examined at Our expense when and as often as We may reasonably require after a claim has been made, or arrange an autopsy unless this is illegal in the country in which the autopsy is to be performed.

### GENERAL EXCLUSIONS

#### We will not cover the following:

1. Any physical defect, condition or disease, of which You are aware or for which You have received medical treatment, medical advice (including investigation) or for which You have

taken prescribed medication, in the 30 day period before the time the Certificate of Insurance is issued, even where a diagnosis has not been made, or any condition which arises from any such physical defect, condition or disease, unless application has been made to Us by You and We have provided Our written confirmation of cover.

2. Any physical defect, condition or disease, for which any Relative, travelling companion or any other person whose state of health will affect Your Trip, has received medical treatment, medical advice or taken prescribed medication, in the 30 day period before the time the Certificate of Insurance is issued.
3. Any claim arising out of War, civil war, invasion, insurrection, revolution, use of military power or usurpation of government or military power.
4. Any claim arising out of the intentional use of military force to intercept, prevent, or mitigate any known or suspected Terrorist Act (other than under Section 3 – Medical and Other Expenses).
5. Any claim arising out of any Terrorist Act. This Exclusion does not apply to Section 6- Hijack, Section 2- Personal Accident or to the first \$250,000 of any claim under Section 3a – Medical and Other Expenses.
6. Loss or damage directly or indirectly caused by any Government, public or local authority legally taking or damaging Your property.
7. Any claim arising from or as a result of civil commotions, riots or strikes of any kind (except for strikes which were not public knowledge when Your Trip was booked).
8. Loss, or damage to any property, or any loss, expense or liability arising from:
  - (a) ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the burning of nuclear fuel; or
  - (b) the radioactive, toxic, explosive or other dangerous properties of any explosive nuclear equipment or any part of it.
9. If at the time of loss, damage or liability arising under this insurance there is any other insurance covering the same loss, damage or liability, We will only pay Our share.
10. Any claim arising from You being in, or entering, or leaving any aircraft other than as a

- fare-paying passenger in a fully- licensed passenger-carrying aircraft.
11. Any consequential loss indirectly resulting from an insured event.
  12. Any claim resulting from the tour operator, airline or any other company, firm or person becoming insolvent, or being unable or unwilling to fulfil any part of their obligation to You.
  13. Any claim arising or resulting from You being involved in any malicious, reckless, illegal or criminal act.
  14. Motor Racing or Vehicle Racing of any kind.
  15. Where You did not take precaution to avoid a claim after there was warning in the mass media.
  16. Any claim arising or resulting from You or any other person's (i) suicide or attempted suicide, or (ii) depression, anxiety, mental strain, depressive illness of any type, or (iii) intentional self-injury or putting Yourself or themselves in danger (unless trying to save a human life).
  17. Any claim resulting from You being under the influence of, or in connection with, the use of alcohol, where it has impaired Your actions or drugs unless prescribed by a doctor or You being affected by any sexually transmitted disease or condition.
  18. Any activity not listed in the table on page 10-12 (or any sports on a professional basis), which can be considered to be a hazardous activity, sport, pastime or employment (involving an increased risk of injury).
  19. Any hazardous activity listed in the table on page 10-12 that requires a Declaration and Payment but is NOT declared to, Downunder at the time of you taking out the policy in return for an additional premium.
  20. Any loss, injury, damage or legal liability sustained directly or indirectly by You if You
    - (a) a terrorist;
    - (b) a member of a terrorist organization'
    - (c) a narcotics traffickers; or
    - (d) a purveyor of nuclear, chemical or biological weapons.
  21. Any loss, injury, damage or legal liability arising directly or indirectly from travel in, to or through Afghanistan, Cuba, Democratic Republic of Congo, Iran, Iraq, Liberia, Sudan or Syria.
2. The death, injury or serious illness of a Relative, Business Associate or a person with whom You have booked to travel or a Relative or friend living abroad with whom You plan to stay provided that in all cases they are under the age of 80.
  3. If You are called for jury service or as a witness (but not as an expert witness) or You are put in quarantine.
  4. An accident to a vehicle in which You were planning to travel which happens within seven days before the date You planned to leave which leaves the vehicle unusable (this applies to self-drive holidays only).
  5. If You are a member of the armed forces or police, fire, nursing or ambulance services which results in You having to stay in Australia because of an emergency or You being posted overseas unexpectedly.
  6. If You are made redundant and at the time of booking Your Trip, You had no reason to believe that You would be made redundant.
  7. If the police need You to remain in Australia after a fire, storm, flood or burglary at Your home or place of business within 48 hours before the date You planned to leave or if the aforementioned circumstances necessitate Your early return home.
  8. If You are prevented from travelling to Your intended destination by Government restriction following an epidemic.

**Exclusions:**

In addition to the General Exclusions, We will not cover the following:

1. The applicable excess as stated in the Schedule of Cover on page 17.
2. A change of plans because You or Your travelling companion change Your mind and decide not to proceed with Your original Trip.
3. Any extra costs resulting from You not telling the holiday company as soon as You know You have to cancel Your holiday.
4. You or any other persons pregnancy or childbirth (except for unexpected medical complication or emergency both resulting from an accidental injury, when You are no more than 26 weeks pregnant at the time it occurs).
5. Cancelling or cutting short the Trip because of a Pre-existing Medical Condition or any illness related to a Pre-Existing Medical Condition, other than those outlined under the Pre-existing Medical Condition section on Page 7-8 of this Product Disclosure Statement or unless the Pre-existing Medical Conditions Application Form was referred to Us and the condition accepted for cover. This applies to You, a Relative, Business Associate or person You are travelling with and any person You were depending on for the Trip. We will only consider Your condition. No consideration or acceptance will be given for any person other than Yourself.
6. The used portion of Your pre-paid travel and accommodation costs.
7. The cost of returning You to the original destination to complete Your holiday/Trip originally planned and increased expenses related to further accommodation there except for cover provided under Section 10 Resumption of Trip.

8. Failure to obtain the required inoculations, vaccinations, passport or visas.
9. The cost of visas obtained in connection with Your Trip.

**Special condition which applies to Section 1a**

It is a condition of the cover provided under this section that:

1. You must obtain prior authorisation from AIG Assist if You have to cut short Your Trip and return early to the Australia (or Your final country of destination if on a One Way Trip ) for an insured reason.

**Section 1b – Catastrophe****What You are covered for:**

We will pay up to the amount shown in the Schedule of Cover for the cost of travel expenses and providing other similar accommodation if Your booked accommodation cannot be lived in because of a fire, flood, earthquake, storm, lightning, explosion, hurricane or major outbreak of infectious disease.

**Exclusions:**

In addition to the general exclusions, We will not cover the following:

1. The applicable excess as stated in the Schedule of Cover on page 17.
2. Any expenses that You can get back from any tour operator, airline, hotel or other provider of services or any other source.
3. Any expenses that You would normally have to pay during the period shown on Your Certificate of Insurance.
4. Any claim resulting from You travelling against the advice of the appropriate national or local authority.

**Special Conditions which apply to Section 1b**

It is a condition of the cover provided under this section that:

1. You must give Us a written statement from an appropriate public authority confirming the reason and nature of the disaster and how long it lasted;
2. any event that results in a claim under this section was not known about before You left from Your international departure point; and
3. You must give Us evidence of all the extra costs You had to pay.

*Please read the General Conditions and General Exclusions.*

**Section 2 - Personal Accident****What You are covered for:**

We will pay up to the amount shown in the Schedule of Cover to You or Your executors or administrators if You are involved in an accident during Your Trip which causes You an injury which results in You becoming disabled within 12 months of the date of the accident for one of the following:

1. Permanent Total Disability.
2. Loss of one or more limbs (meaning Permanent total loss of use or physical severance at or

**SECTIONS OF INSURANCE****Section 1a - Cancellation and Curtailment****What You are covered for:**

We will pay up to the amount shown in the Schedule of Cover on page 17 for travel and accommodation expenses that You have paid or have agreed to pay under a contract and which You cannot get back if it is necessary and unavoidable for You to cancel or cut short Your Trip or any local pre-paid excursions, tours or activities as a result of the following:

1. You dying, becoming seriously ill or injured.

above the wrist or ankle).

- Complete and Irrecoverable loss of sight in one or both eyes.
- If You die, We will pay the amount shown in the Schedule of Cover on 17. (this is limited for children aged under 18 in which the maximum amount We will pay is limited to \$20,000).

#### Exclusions:

In addition to the general exclusions, We will not cover the following:

- Anything arising directly or indirectly as a consequence of sickness, disease or any kind of infection however contracted, even if through Injury. This exclusion however, does not apply to sickness or disease directly resulting from medical or surgical treatment rendered necessary by an injury or to infection directly resulting from an injury, provided that in each case the injury itself is covered by this Policy.
- For claims resulting from any of the listed hazardous activities where the table on page 10-12 indicates that no cover is available under Section 2.
- You engaging in any work involving construction or building work, or work involving heavy industrial machinery.

Please also read the General Conditions and General Exclusions.

### Section 3a- Medical and Other Expenses

#### What You are covered for:

We will pay up to the amount shown in the Schedule of Cover for the following for necessary and reasonable costs as a result of You being injured or ill during Your Trip.

- Emergency medical, surgical and hospital treatment and ambulance costs. (Emergency dental treatment is covered up to \$750 as long as it is to immediately relieve pain only).
- Up to \$15,000 for either the cost of returning Your body or ashes to Australia (or the final country of destination if on a One Way Trip), or for the cost of a funeral in the country where You die if this is outside Australia (or the final country of destination if on a One Way Trip).
- Up to \$3,000 for the cost of returning Your body or ashes to Your normal place of residence if death occurs in Australia (or the final country of destination if on a One Way Trip).
- Extra accommodation (room only) and travel expenses to allow You to return to Australia (or the final country of destination if on a One Way Trip) if You cannot return as You originally booked provided this has been approved by Us.
  - Extra accommodation (room only) for someone to stay with You and the reasonable cost for that person to travel
  - Or reasonable expenses for one Relative or friend to travel from Australia to stay with You (room only costs) and travel home with You, if this is necessary due to medical advice.
- The extra cost for You to return home following the death, serious injury or serious illness of a Relative or Business Associate.
- We will pay to return You to Australia (or final country of destination if on a One Way Trip) if

AIG Assist think this is medically necessary, and they arrange this for You.

#### Special Conditions which apply to Section 3a

It is a condition of the cover provided under this section that:

- This section does not apply if You become ill or are injured during Trips within Australia (or the final country of destination if on a One Way Trip) except under Section 3a (3).
- If You go into hospital You must tell AIG Assist immediately.
- If due to unforeseen circumstances beyond Your control which fall within the terms and conditions of this cover, Your Trip cannot be completed within the Period of Insurance outlined on Your Certificate of Insurance, cover will be extended for up to a maximum of 30 days at no additional cost.
- General Exclusions 4 and 5 do not apply to this section.

#### Exclusions:

In addition to the General Exclusions, We will not cover the following:

- The applicable excess as stated in the Schedule of Cover on page 17.
- Any treatment or surgery which AIG Assist thinks is not immediately necessary and can wait until You return home.
- Any expenses for treatment or surgery carried out more than 12 months after the date of the incident which You are claiming for.
- The extra cost of single or private-room accommodation unless it is medically necessary.
- Any treatment or medication of any kind that You receive after You return to Australia (or the final country of destination if on a One Way Trip).
- Any expenses we are prohibited from paying by law such as the National Health Act.
- You or any other persons pregnancy or childbirth (except for unexpected medical complication or emergency both resulting from an accidental injury, when You are no more than 26 weeks pregnant at the time it occurs).
- Any extra costs after the time when, in Our medical advisor's opinion, You are fit to be returned to Australia (or final country of destination if on a One Way Trip).
- Any medical treatment of any kind occurring after an Insured Person has refused the offer of repatriation when in the opinion of the Company's medical advisors he/she is fit to travel.
- Any search and rescue costs.
- The cost of any telephone calls other than the first call to AIG Assist to notify them of the medical problem.
- The cost of any taxi fares other than if a taxi is used for emergency ambulance purposes.

### Section 3b - Hospital Benefit

This Section does not apply for Trips in Australia (or the final country of destination if on a One-Way Trip).

#### What You are covered for

We will pay up to the amount shown in the Schedule of Cover on Page 17 for a maximum period of 60 days if after an accident or illness that is covered under Section 3a (Medical and Other Expenses) of this insurance, You go into hospital as an in-patient outside Australia (or the final country of destination if on a One-Way Trip).

Benefit ceases if hospitalisation continues back in Australia (or the final country of destination if on a One-Way Trip).

Note: The amounts We will pay under this section are meant to help You pay extra expenses such as taxi fares and phone calls.

Please read the General Conditions and General Exclusions.

### Section 4 - Personal belongings, baggage and money

#### What You are covered for

We will pay up to the amount shown in the Schedule of Cover on page 17 for the following:

#### 4a - Personal Belongings and Baggage

#### We will pay for the following:

- After taking off an amount for wear, tear and loss of value, We will pay or replace (at Our discretion) for the loss, theft or damage to property owned by You with a limit for any one item, Set or Pair as detailed in the Schedule of Cover up to a maximum of \$6,000 unless you have paid the premium for additional cover.
- After taking off an amount for wear, tear and loss of value, We will pay for loss, theft or damage to Valuables that You own. We will pay up to the amount shown in the Schedule of Cover in total.
- We will pay up to the amount shown in the Schedule of Cover for buying essential items if Your baggage is delayed during an outward journey for more than 12 hours. You must get written confirmation of the length of the delay from the appropriate airline or transport company and receipts for any items that You buy. We will take any payment we make for delayed baggage from the amount of any claim if Your baggage is permanently lost.

#### 4b - Personal Money

#### We will pay for the following:

- We will pay up to the amount shown in the Schedule of Cover for the loss or theft of cash, or traveller's cheques, if You can give Us evidence that You owned them and evidence of their value.

#### 4c - Travel Documents

#### We will pay for the following:

- We will pay up to the amount shown in the Schedule of Cover due to loss, theft or damage for the cost of replacing Your passport, travel tickets, Green Cards, visas, pre-paid accommodation vouchers, pre-paid car hire vouchers and pre-paid excursion vouchers.

#### Exclusions:

In addition to the General Exclusions, We will not cover the following:

1. The applicable excess as stated in the Schedule of Cover on page 17.
2. Any loss or theft which You do not report to the police within 24 hours of discovering it (or as soon as is practical) and which You do not get a written police report for.
3. Any loss, theft or damage to baggage or personal belongings during a Trip unless You report this to the carrier and get a property irregularity report at the time of the loss.
4. Any loss or theft from unattended motor vehicles unless the personal belongings were in a locked boot or locked and covered luggage compartment of the vehicle and there is evidence of forcible and violent entry to the vehicle.
5. Any loss or theft from motor vehicles left unattended between the hours of 10pm and 8am.
6. Any loss or theft of money or Valuables left in an unattended motor vehicle at any time.
7. Any loss, theft or damage to items carried on a vehicle roof rack.
8. Breakage of fragile articles (including china, glass, sculpture and video equipment) or sports equipment whilst in use unless being transported by a carrier and damage due to fire or other accident to the sea vessel, aircraft, or vehicle they are being carried in.
9. Theft, loss of or damage to pedal cycles, motor vehicles, marine equipment and craft, household goods.
10. Theft, loss of or damage to dentures, bridgework, artificial limbs or items of a perishable nature.
11. Theft, loss of or damage to stamps and documents (other than those specifically mentioned under section 4c) or business goods or samples or business money.
12. Damage or loss arising from wear and tear, deterioration, or losses caused by atmospheric or climatic conditions, mould or fungus, insects, rodents, vermin, or any process of cleaning, ironing, repairing, restoring or alteration.
13. Shortages due to mistakes or neglect or variations in exchange rates or depreciation in value.
14. If Your belongings are delayed or held by any customs or other officials legally taking Your belongings.
15. Cash which You do not carry on Your person (unless it is held in a locked safety deposit box).
16. Loss, theft or damage to Valuables not carried in Your hand baggage while You are travelling.
17. Baggage, personal belongings, money and travel documents left Unattended in any Public Place.
18. Any claim for loss of jewellery whilst swimming or participating in hazardous activities (other than wedding rings).
19. Loss or theft of personal belongings or baggage while not in Your control or while in the control of any person other than an airline or carrier.
20. Any claim if You already have a more specific insurance covering this.

21. Money carried by children.
22. Loss of a passport if You do not report the loss to the consular or embassy representative of Your home country within 24 hours of discovery (or as soon as is practical) and obtain a report confirming the date of loss and the date on which a replacement passport was obtained.
23. Traveller's cheques where the provider will replace losses without charge (other than a service charge).
24. Adventurous Sporting Equipment over the limit of \$1,000 unless application has been made.

*Please read the General Conditions and General Exclusions.*

### Section 5 - Abandoning Your Holiday and Travel Delay

#### What You are covered for:

We will pay if the start of Your pre-booked outward or return international journeys by aircraft, sea vessel, or bus are delayed, due to strike or industrial action, adverse weather conditions or mechanical breakdown. You must be delayed by at least 12 hours on each occasion.

#### Section 5a - Travel Delay

This section does not apply for Trips within the Australia.

We will pay for each full 12-hour period of delay, up to the amount shown in the Schedule of Cover, as long as You eventually go on the Trip.

#### Section 5b – Holiday Abandonment

This section does not apply for Trips within Australia.

If it is necessary for You to have to cancel Your outward Trip as a result of a delay lasting more than 12 hours, We will pay an amount equal to the cost of Your Trip up to the amount shown in the Schedule of Cover less any amounts that We can get back.

#### Exclusions:

In addition to the General Exclusions, We will not cover the following:

1. The applicable excess as stated in the Schedule of Cover on page 17 for abandonment.
2. Any claim that results from strikes or industrial action which were public knowledge before Your Trip was booked

#### Special Conditions which apply to Section 5

It is a condition of the cover provided under this section that:

1. You must have checked in for Your Trip or have been available for travel before the recommended time; and
2. You get a written statement from the appropriate transport company or authority confirming the reason for the delay and how long it lasted.

*Please read the General Conditions and General Exclusions.*

### Section 6 – Hijack

#### What You are covered for

We will pay You, up to the maximum limit specified in the Schedule of Cover, the specified benefit for each and every completed 24-hour period to a maximum of 10 days during which You are held hostage due to hijack of the transport on which You are travelling.

#### Exclusions:

In addition to the general exclusions, We will not cover the following:

1. Any claim resulting from You acting in a way which could cause a claim under this section.

#### Special Condition which applies to Section 6

It is a condition of the cover provided under this section that:

1. You must provide Us with a written statement from an appropriate authority confirming the hijack and how long it lasted.

*Please read the General Conditions and General Exclusions*

### Section 7 - Missed Departure

This section does not apply for Trips within Australia.

#### What You are covered for:

We will pay up to the amount shown in the Schedule of Cover for the reasonable extra costs of travel and accommodation You need if You cannot reach the original departure point of Your booked Trip on the outward journey because Public Transport services fail (due to adverse weather conditions, strike, industrial action or mechanical breakdown) or the vehicle in which You are travelling is involved in an accident or breaks down.

#### Exclusions:

In addition to the General Exclusions, We will not cover the following:

1. The applicable excess as stated in the Schedule of Cover on page 17.
2. Any claim which is the result of a strike or industrial action which You knew about or was public knowledge before Your Trip was booked.

#### Special Conditions which apply to Section 7

It is a condition of the cover provided under this section that:

1. You must allow enough time to arrive at Your departure point at or before the recommended time;
2. You must get confirmation of the reason for the delay and how long it lasts from the appropriate authority; and
3. if Your claim relates to a vehicle breaking down, You must give Us evidence that the vehicle was properly serviced and maintained and that any recovery or repair was made by a recognised breakdown organisation.
4. if You are also entitled to claim under section 5, You can choose to claim under either this section or section 5 but not both.

*Please read the General Conditions and General Exclusions.*

**Section 8 - Personal Liability****What You are covered for:**

We will pay up to the amount shown in the Schedule of Cover if You are legally liable for accidentally:

1. injuring someone; or
2. damaging or losing somebody else's property.

**Exclusions:**

In addition to the general exclusions, We will not cover the following:

1. The applicable excess as stated in the Schedule of Cover on page 17.
2. Any liability arising from an injury or loss or damage to property:
  - (a) owned by You, a member of Your family or household or a person You employ; or
  - (b) in the care, custody or control of You or of Your family or household or a person You employ.
3. Any liability, injury, loss or damage:
  - (a) to members of Your family or household or a person You employ;
  - (b) arising out of or in connection with Your trade, profession or business;
  - (c) arising out of a contract You have entered into;
  - (d) arising out of You owning, possessing, using or living on any land or in buildings except temporarily for the purposes of the Trip ;
  - (e) arising out of You owning, possessing, or using mechanically-propelled vehicles, water craft (other than rowing boats, punts, or canoes) or air craft of any description, animals (other than horses, domestic cats, or dogs), firearms or weapons (other than guns being used for sport).
4. For claims resulting from any of the listed hazardous activities where the table on page 10-12 indicates that no cover is available under Section 8.
5. You engaging in any work involving construction or building work, or work involving heavy industrial machinery.

**Special Conditions which apply to Section 8**

It is a condition of the cover provided under this section that:

1. You must give AIG Australia notice of any cause for a legal claim against You as soon as You know about it and send them any other documents relating to any claim;
2. You must help AIG Australia and give them all of the information they need to allow them to take action on Your behalf. You must not negotiate, pay, settle, admit or deny any claim unless You get AIG Australia's written permission; and
3. We will have complete control over any legal representatives appointed and any proceedings and We shall be entitled to take over and conduct, in Your name, Your defence of any claim or to prosecute for Our own benefit any claims for indemnity, damages or otherwise against any third party

*Please read the General Conditions and General Exclusions.*

**Section 9 - Legal Expenses****What You are covered for:**

We will pay the legal expenses incurred in seeking compensation or damages following Your death or personal injury as the result of an accident during the Period of the Trip, provided that all expenses are incurred with Our written consent and We have control over the selection and appointment of Your legal representative and the conduct of the proceedings.

**Exclusions:**

In addition to the General Exclusions, We will not cover the following:

1. Any claim where We or Our legal representatives believe that an action is not likely to be successful or if We believe that the costs of taking action will be greater than any award.
2. The costs of making any claim against Us, Our agents or representatives or against any tour operator, accommodation provider, carrier or any person with whom You have travelled or arranged to travel.
3. Any costs or expenses which are based directly or indirectly on the amount of any award. The costs of following up a claim for bodily injury, loss or damage caused by or in connection with Your trade, profession or business, under contract or arising out of You possessing, using or living on any land or in any buildings.
4. Any claims arising out of You owning, possessing, or using mechanically-propelled vehicles, water craft or aircraft of any description, animals, firearms or weapons.
5. Any claims arising out of Your criminal, malicious or deliberate acts.
6. Any claims reported more than 180 days after the incident giving rise to the claim took place.

**Special Conditions which apply to Section 9**

It is a condition of the cover provided under this section that:

1. We will have complete control over any legal representatives appointed and any proceedings;
2. You follow Our advice or that of Our agents in handling any claim; and
3. Any legal costs you recover from any source must be remitted back to us.

*Please read the General Conditions and General Exclusions.*

**Section 10 – Resumption of Trip****What You are covered for**

We will pay Your reasonable extra expenses actually and necessarily incurred (less any refund received for the unused prepaid travel and accommodation arrangements) to complete Your original Travel arrangements:

1. Provided that the Trip is resumed within the Period of the Trip stated in Your Certificate of Insurance.
2. If the interruption and Your return to Australia are due to the death of a Relative or Business Associate in Australia, provided that in all cases they are under the age of 80.

*Please read the General Conditions and General Exclusions.*

**Optional Cover Section 11 – Rental Vehicle Excess Cover**

Upon additional payment, Your policy can include a Rental Vehicle Excess cover.

**If this optional benefit is selected, the following is what You are covered for:**

We will pay up to AUD\$3,000 for any Excess or deductible You may become legally liable to pay under Your rental vehicle hire agreement if the rental vehicle is involved in an accident or is stolen during the rental period shown on the Certificate of Insurance.

**Definition**

Rental vehicle are limited to passenger class hatchbacks, sedans, SUV's, station wagons or minivans rented from a licensed motor vehicle rental agency for the sole purpose of carrying You or Your travelling companions on public roadways. It shall not include any other class of vehicle or any other vehicle use.

You are responsible for the first \$250 (special Excess) of any claim in respect of this section. You cannot buyout this Excess.

**Special conditions which apply to Section 11:**

1. The loss or damage must occur outside of Australia.
2. The rental vehicle must be rented from a licensed rental vehicle agency;
3. As part of the hiring arrangement, You must purchase comprehensive motor insurance against loss or damage to the rental vehicle during the rental period.
4. You must comply with all requirements of the rental vehicle organisation under their rental vehicle hire agreement and of the insurer under their insurance.
5. The loss or damage must not occur beyond the limits of any public roadway.

**SCHEDULE OF COVER**

Please note that the sums shown in the table below are the maximum sums insured per person. The excess shown in the table is per person, per incident. You should refer to the Policy Wording for the full Terms and Conditions.

	COMPREHENSIVE COVER	EXCESS	DOUBLE EXCESS
<b>Section 1</b>			
<b>Cancellation &amp; Curtailment</b>	Up to \$10,000	\$125	\$250
<b>Catastrophe</b>	Up to \$1,500	\$125	\$250
<b>Section 2</b>			
<b>Personal Accident</b>		N/A	N/A
<b>Loss of Limbs or Sign</b>	\$60,000		
<b>Permanent Total Disability</b>	\$60,000		
<b>Death</b>	\$30,000		
<b>Death (Under 18)</b>	\$20,000		
<b>Section 3(a)</b>			
<b>Medical Expenses &amp; Repatriation</b>	Unlimited (Limited to \$350,000 if declared Hazardous Activities cover applies)	\$250 (\$500 or \$750 if declared Hazardous activities cover applies)	\$500 (\$500 or \$750 if declared Hazardous activities cover applies)
<b>Dental Expenses</b>	\$750		
<b>Section 3(b)</b>			
<b>Additional Hospital Expenses</b>	\$30 per day up to \$1,800	N/A	N/A
<b>Section 4a</b>			
<b>Personal Belongings &amp; Baggage</b>			
<b>Single Item Limit</b>	\$600		
<b>Valuables</b>	\$600	\$125	\$250
<b>Adventurous Sporting Equipment</b>	\$1,000		
<b>Please note:</b> the maximum amount we will pay under this section is \$6,000.	Maximum of \$6,000		
<b>Section 4b</b>			
<b>Personal Money</b>	Up to \$1,500	\$125	\$250
<b>Section 4c</b>			
<b>Travel Documents</b>	Up to \$750	\$125	\$250
<b>Section 5a</b>			
<b>Travel Delay</b>	\$60 for first 12 hr period; \$30 each additional 12 hr period up to \$750	N/A	N/A
<b>Section 5b</b>			
<b>Holiday Abandonment</b>	Up to \$10,000	\$125	\$250
<b>Section 6</b>			
<b>Hijack</b>	\$150 per day up to \$1,500	N/A	N/A
<b>Section 7</b>			
<b>Missed Departure</b>	Up to \$3,000	\$125	\$250
<b>Section 8</b>			
<b>Personal Liability</b>	Up to \$2,500,000	\$250	\$500
<b>Section 9</b>			
<b>Legal Expenses</b>	Up to \$75,000	\$250	\$500
<b>Section 10</b>			
<b>Resumption of Trip</b>	\$2,500	\$125	\$250
<b>Optional cover - Section 9</b>			
<b>Rental Vehicle Excess cover</b>	\$3,000	\$250	\$500

## FINANCIAL SERVICES GUIDE

This Financial Services Guide (“FSG”) provides information to assist You to decide whether You wish to use any of the services offered by Downunder Travel Insurance (“Downunder”) or American Home Assurance Company trading as AIG Australia. It also sets out other information required by law to be included in an FSG.

For example, the FSG contains information about remuneration that may be paid to Downunder and other relevant people or organisations related to the services offered. It also contains information about how You may access dispute resolution.

### GENERAL ADVICE WARNING

When arranging Your insurance We may provide You with general advice. General Advice is provided without taking into consideration Your personal circumstances, objects or financial situation.

Because of this You need to read the Product Disclosure Statement to consider if it is right for You before deciding to acquire the Downunder Worldwide Travel Insurance policy to suit Your needs, whether You require backpacker insurance, or comprehensive insurance.

### HOW DOWNUNDER ARE REMUNERATED

From the premium You pay, Downunder who are responsible for most of the administration, marketing and distribution costs incurred in connection with the product receive fees amounting to up to fifty percent of the premium.

### ABOUT DOWNUNDER

Downunder holds an Australian Financial Services Licence (AFSL) granted by the Australian Securities and Investments Commission.

Contact details for Downunder are:

**Downunder Insurance Services Limited**

ARBN 0941 40655

AFSL 281478

3 Spring Street

Paddington

London

UK

Contact Number:

Toll Free: 1800 148 766

Under their AFSL, Downunder may advise and deal in specified general insurance products that are issued/insured by:

AIG Australia  
ABN 67 007 483 267  
AFSL 230903  
549 St. Kilda Road  
Melbourne  
VIC 3004

Downunder operates under a binder agreement (“binder”) with AIG Australia. A binder is an arrangement that gives Downunder authority to deal in Downunder Worldwide Travel Insurance products on behalf of AIG Australia. When Dealing in relation to this policy Downunder are acting solely on behalf of AIG Australia and not as agent of You.

## PROVIDING INSTRUCTIONS TO DOWNUNDER

Instructions are able to be received by:

- Telephone
- Fax
- Email
- Letter or
- In person

If You need to contact Downunder, contact details are on the back cover of this booklet.

### IF YOU HAVE A COMPLAINT

#### Resolving Your complaints

We are committed to handling any complaints about our products or services efficiently and fairly.

If You have a complaint:

1. Contact our call centre and raise it with us.
2. If Your complaint is not satisfactorily resolved You may request that the matter be reviewed by management by writing to:
 

The Compliance Manager  
AIG Australia  
549 St Kilda Road, Melbourne  
VICTORIA 3004
3. If You are still unhappy, You may request that the matter be reviewed by Our Internal Dispute Resolution Committee (“Committee”). We will respond to You with the Committee’s findings within 15 working days.
4. If You are not satisfied with the finding of the Committee, You may be able to take Your matter to an independent dispute resolution body, Insurance Ombudsman Services Limited (IOS). This external dispute resolution body can make decisions of which AIG Australia are obliged to comply.

Contact details are:

Insurance Ombudsman Services Limited  
Phone: 1300 780 808 (local call fee applies)  
Email: [ios@insuranceombudsman.com.au](mailto:ios@insuranceombudsman.com.au)  
Internet: <http://www.insuranceombudsman.com.au>

PO Box 561, Collins St West Post Office,  
Melbourne, VIC 8007

#### Downunder’s Contact Details are:

#### Downunder Insurance Services Limited

128 Hurstmere Road  
Takapuna  
Auckland  
New Zealand

**Contact number : 1800 148 766**

**Email: [australia@dunisure.com](mailto:australia@dunisure.com)**

**Internet: [www.dunisure.com.au](http://www.dunisure.com.au)**