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DUINSURE TRAVEL INSURANCE

Effective from 17th July 2017

UK Residents, Residents Already Overseas,
International Experience Canada





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ABOUT US

YOUR INSURER

Your travel insurance is underwritten by Certain Underwriters at Lloyds (the **insurer**). **Coffre-Fort** PTY LTD is a Coverholder of the **insurer** and issues the **policy** and handles claims on behalf of the **insurer**. **DUinsure** PTY LTD distributes the **policy** as an Authorised Representative of **Coffre-Fort** PTY LTD.

EMERGENCY ASSISTANCE

Emergency assistance is provided 24/7, 365 days a year by First Assistance, a specialist medical assistance company appointed by Coffre-Fort PTY LTD to provide global emergency assistance service to you.

YOUR DUINSURE TRAVEL INSURANCE

If you buy the **policy**, this document and your **certificate of insurance** make up your insurance contract with us. Be sure to keep them in a safe place!

YOUR DUTY OF DISCLOSURE

Before you enter an insurance contract, you have duty of disclosure under the Insurance Contracts Act 1984 (Cth).

If we ask you questions that are relevant to our decision whether to insure you and on what terms, you must tell us anything that you know and that a **reasonable** person in the circumstances would include in answering the questions.

You have this duty until we agree to insure you.

IF YOU DO NOT TELL US SOMETHING

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

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

WORDS

Some words in this document have defined meanings. Where they appear:

- **'You'** and **'Your'** means the person(s) whose name(s) is set out on your **certificate of insurance**, and if you have **single** or **family** cover, your **dependants**.
- **'We'**, **'our'** and **'us'** means the **insurer** who deals with you through Coffre-Fort.

Words in bold have a special meaning which will either be explained in the section in which the bolded word appears or the **Definitions** section inside the back cover

TABLE OF BENEFITS

POLICY SECTION & BENEFIT:		EXCESS	UK RESIDENTS (outbound travel)		RESIDENTS ALREADY OVERSEAS		IEC	IEC (WINTER SPORTS)
			SINGLE/GROUP (PER PERSON)	FAMILY	SINGLE/GROUP (PER PERSON)	FAMILY	SINGLE/GROUP (PER PERSON)	SINGLE/GROUP (PER PERSON)
1*	Cancellation fees and lost deposits	Yes	\$10,000	\$20,000	\$10,000	\$20,000	\$10,000	\$10,000
2*	Overseas Emergency Medical Assistance [^]	No	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited
3	Overseas Emergency Medical and hospital expenses [^]	Yes	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited
3A	Dental expenses [^]	Yes	\$750	\$750	\$750	\$750	\$750	\$750
4*	Additional accomodation & travel expenses	Yes	\$10,000	\$20,000	\$10,000	\$20,000	\$10,000	\$10,000
4A*	Includes family emergency	Yes	Yes	Yes	Yes	Yes	Yes	Yes
4B	Includes emergency companion cover	Yes	Yes	Yes	Yes	Yes	Yes	Yes
5*	Hospital cash allowance [^]	No	\$2,000	\$4,000	\$2,000	\$4,000	\$2,000	\$2,000
6*	Accidental death	No	\$25,000	\$50,000	\$25,000	\$50,000	\$25,000	\$25,000
7*	Permanent disability [^]	No	\$25,000	\$50,000	\$25,000	\$50,000	\$25,000	\$25,000
8	Travel documents, Credit cards & Travellers cheques	Yes	\$1,000	\$2,000	\$1,000	\$2,000	\$1,000	\$1,000
9*	Luggage and personal effects	Yes	\$5,000	\$10,000	\$5,000	\$10,000	\$5,000	\$5,000
10	Luggage and personal effects delay expenses [^]	No	\$250	\$500	\$250	\$500	\$250	\$250
11*	Travel delay expenses [^]	No	\$1,000	\$2,000	\$1,000	\$2,000	\$1,000	\$1,000
12	Alternative transport expenses	No	\$3,000	\$6,000	\$3,000	\$6,000	\$3,000	\$3,000
13	Personal liability	Yes	\$2 Mil	\$2 Mil	\$2 Mil	\$2 Mil	\$5 Mil	\$5 Mil
14*	Winter Sports Overseas Medical Assistance [^]	Yes	X	X	X	X	X	Unlimited
15*	Own Winter Sports Equipment [^]	Yes	X	X	X	X	X	\$1,500
16	Winter Sports Hire Equipment [^]	Yes	X	X	X	X	X	\$1,500
17*	Snow Ski Pack [^]	Yes	X	X	X	X	X	\$750
18*	Piste Closure [^]	Yes	X	X	X	X	X	\$1,000
19	Bad weather & Avalanche Closure [^]	Yes	X	X	X	X	X	\$750

*Sub-limits apply - see “**what your policy covers**”.

[^] There is no cover under these policy sections while travelling in Australia.

If you claim for the same or similar cancelled services/facilities or alternative arrangements under Sections 1,4 ,4A and 4B, we will only pay the higher of the two amount, not both.

PRODUCT DISCLOSURE STATEMENT

This PDS explains:

- How to buy the **policy** – page 6
- What the **policy** covers - page 11
- How to claim under the **policy** - page 41

You should read the PDS before buying the **policy** because you are responsible for ensuring that the insurance cover you select suitable for your needs.

Any updates to this PDS, will be available at www.duinsure.com.au. We'll email you if any important changes happen while your **policy** is in force.

BUYING THE POLICY

Before buying the **policy** you need to think about:

- Whether you're eligible for cover?
- Where you're travelling to?
- What **excess** will apply to claims under your **policy**?
- How much the **policy** will cost?
- What if you change your mind?
- What if you have a complaint?

TYPES AND LEVELS OF COVER

You need to choose who will be covered and the level of cover you need to suit your travel plans.

You can choose from 4 levels of cover.

UK Residents (outbound travel)	Sections 1 to 13
Residents Already Overseas	Sections 1 to 13
International Experience Canada	Sections 1 to 13
International Experience Canada (winter sports included)	Sections 1 to 19

AM I ELIGIBLE FOR COVER?

Age Limits are as at the date of issue of your **certificate of insurance**.

UK-RESIDENTS (OUTBOUND TRAVEL)

- You are a **resident of United Kingdom**;
- You are aged 49 or under; and
- You purchase your **policy** before you commence your **journey**; and
- One -way travel only to your **country of residence** from Australia.

Where ‘Australia’ appears in PDS, it is deleted and replaced with ‘**your country of residence**’. For more information please refer to ‘Definitions’ section.

- For this plan ‘**home**’ means the place where you normally live in your **country of residence**.
- For this plan ‘**journey**’ means your travel from the time from when you depart from Australia to return to your **country of residence**, and end when you arrive at any immigration counter in your **country of residence**.
- For this plan ‘**country of residence**’ means The United Kingdom.

RESIDENTS ALREADY OVERSEAS (INBOUND TRAVEL)

- You are aged 59 or under;
- You are **resident of Australia**; and
- You purchase your **policy** while you are **overseas**;
- Your one-way **journey** commences **overseas** and ends in Australia.

For this plan 'journey' means your travel from the time when the **policy** is issued when you are **overseas** to the time when you return to your **home** or the place you intend to reside in Australia.

INTERNATIONAL EXPERIENCE CANADA AND INTERNATIONAL EXPERIENCE CANADA (WINTER SPORTS INCLUDED)

- You are a **resident of Australia**;
- You are aged between 18-30 years old;
- You purchase your **policy** before you commence your **journey**;
- You are approved by the Government of Canada as a participant in International Experience Canada; and
- Your **journey** commences and ends in Australia.

WHO WILL BE COVERED?

You can select:

Single - this covers you and your **dependants** who travel with you and are named on the **certificate of insurance**.

Group - you and each other person named on the **certificate of insurance** are covered as if you were each individually insured under separate policies. Single benefit limits apply to each insured person (unless otherwise specified).

Family - this covers you and members of your **family** who are named on the **certificate of insurance** that travel with you. Benefits limits apply to the combined total of all claims made, regardless of the number of people who claim.

See the **table of benefits** for summary of the benefits and limits offered by each type and level of cover.

AMENDMENT OF COVER

In certain circumstances, we will allow you to amend your **policy** after purchase.

Where we agree to update or add to the cover under your **policy**, the change in cover will only apply to circumstance which **arise** after we have issued you with an updated **certificate of insurance** reflecting the change.

Where we agree to your request to remove any cover under your **policy**, you will not be able to make any claim or exercise any other right under the cover that has been removed for any circumstance which **arises** at the time your **policy** is updated.

WHERE ARE YOU GOING?

When you apply for the **policy** you need to tell us where you are travelling to. The premium you pay for the **policy** depends on your destination/s.

The **policy** only covers loss, **injury** or **illness** which occurs in the countries you have told us you will visit; however, all stopovers of up to 2 nights in countries other than USA are also covered.

NB. We'll cover you for stopovers in the USA if you also nominate USA as a destination when you apply for cover.

Please note cruising is not covered under any plans.

WHAT LEVEL OF EXCESS DO I PREFER?

You can select your **excess** when you apply online (except for International Experience Canada and International Experience Canada (winter sports included)).

You cannot remove the **excess** on your **policy**.

If any additional **excess** applies to your **policy**, the amount is shown on the **certificate of insurance** or advised to you in writing before the certificate is issued to you.

WHAT DOES THE POLICY COST?

We'll tell you the premium payable for your **policy** when you apply for cover. It will be based on a number of factors including your travel destination(s), the length of your **journey**, the level of cover and **excess** you choose, the number of people covered, your age and any optional extra cover you select. It will also include applicable government charges and taxes (e.g. GST).

CAN I CANCEL THE POLICY?

If you change your mind, you can cancel the **policy** within a cooling off period of 14 days of the date we issue your **certificate of insurance** and PDS. You'll receive a full refund of your premium so long as you haven't started your **journey** and you haven't and don't want to make a claim on the **policy**.

You can also cancel the **policy** any time after the 14 days, but if you do, we won't refund any part of your premium.

We regret that we cannot offer you any partial refunds outside of cooling off period.

COMPLAINTS

If you have any concerns about the **policy** or the insurance services you receive, please refer to the [Complaints Procedures](#) on page 45.

WHAT YOU'RE COVERED FOR

This part of the PDS explains:

- The period of time that you're covered and for the circumstances in which you can extend your **policy**;
- What the **policy** covers; and
- Limits and conditions under the **policy**.

PERIOD OF COVER

HOW LONG YOU'RE COVERED FOR

The earliest that cover under the **policy** starts is when we issue you a **certificate of insurance**. This confirms the period for which you are insured.

Importantly:

- Cover for section 1 - **Cancellation fees and lost deposits** starts on the date the **certificate of insurance** is issued.
- Cover under all other sections starts on the first of the travelling dates shown on your **certificate of insurance**, except for the 'Residents Already Overseas' plan, where there is no cover under any section for the first 96 hours from commencing your **journey**. This means there is no cover **arising** from events that happen within or before this period.
- All plans must be purchased before you leave your **departure point**, except for 'Residents Already Overseas'.
- All cover ends on the earlier of the date you return **home** or the last of the travelling dates shown on your **certificate of insurance**, whichever happens first.
- Cover for section 6 - **Accidental Death** begins on date of departure (start date) as stated on your **certificate of insurance**.
- Under IEC plan cover ends when you return permanently to your **home** on the end date set out on your **certificate of insurance**, whichever happens first. If you need to return **home** during your **journey** (unless it is a claimable event) cover provided by your **policy** will be suspended from the time you return to your **home** until the time you leave your **home** to continue your **journey**. Following resumption of your **journey** your **policy** will remain valid until the end date shown on your **certificate of insurance** or your permanent return to your **home**, whichever happens first. We will not pay any cost in relation to your return to Australia (unless these costs are covered by this **policy**) or for your expenses to travel **overseas** to resume your **journey**.

EXTENDING YOUR POLICY

You can extend your **policy** free of charge if your return to Australia is delayed because:

- A bus line, airline, shipping line or rail authority you are travelling on, or that has accepted your fare or **luggage and personal effects**, is delayed; or
- An event has occurred that we have confirmed is claimable under the **policy**.

If either of these happen, you must tell us about the delay as soon as possible. Your **policy** is not extended until we have agreed to do so.

To extend your **policy** for any other reason, you will need to apply to us at least 7 days before your **policy** expires. We may extend cover for up to 12 months if you pay the additional premium.

To extend your **policy**, call us on 1300 522 830 or email us at DUenquiriesAU@duinsure.com.au

If we extend your **policy**, we will issue a new **certificate of insurance**.

We will not extend the **policy**:

- For any **pre existing medical condition**, unless it is automatically covered (see page 35) and you have not been **hospitalised** (including day surgery or emergency department attendance) for that condition in the past 12 months (regardless of whether your **pre existing medical condition** was covered under the original **policy**); or
- For any condition, you suffered during the term of the original **policy**; or
- If you are aged 50 years or over when you request the extension on 'UK Residents (outbound travel)' plan or beyond 3 months; or
- If you are aged 60 or over under 'Residents Already Overseas' plan when you request the extension or over beyond 6 months; or
- **International Experience Canada** plans beyond 24 months.

WHAT THE POLICY COVERS

The **policy** provides 19 different types of benefits.

BENEFIT LIMITS

The **table of benefits** at page 5 shows:

- Whether the benefit is included in the level of cover for the plan you have selected.
- The maximum amount we will pay for certain types of claims.

LIMITS ON COVER

Although we strive to provide as wide coverage as possible, the **policy** does not cover every circumstance. The limits on the cover are explained in each section as well as in the section entitled.

GENERAL EXCLUSIONS

Please read each of the General Exclusions carefully to understand what you are covered for and what is not insured.

1. CANCELLATION FEES & LOST DEPOSITS

All levels of cover

We will pay

a) We will pay any cancellation fees and lost deposits for unused travel and accommodation arrangements for which you have paid in advance and cannot recover in any other way if your **journey** is cancelled or shortened at any time through circumstances that you did not expect or intended or are outside your control.

b) We will reimburse the travel agent’s cancellation fees up to the following amounts where all monies have been paid or the maximum amount of the deposit has been paid at the time of cancellation.

Single Cover	\$1,500
Group Cover	\$1,500 per person
Family Cover	\$3,000

c) We will not pay more than the level of commission or service fees normally earned by the agent, had your **journey** not been cancelled. You must provide us with documentary evidence of the travel agent’s lost commission or service fees.

d) We will pay the value of any frequent flyer or similar air travel points you used to purchase an airline ticket following cancellation of that airline ticket due to unforeseen circumstances outside of your control, if you cannot recover the lost points from any other source.

The amount we pay will be calculated as follows:

- The cost of an equivalent class airline ticket based on the quoted retail price at the time the ticket was issued, less your financial contribution toward the airline ticket;
- Multiplied by the total number of points lost;
- Divided by the number of points used to obtain the ticket.

e) If you cancel or shorten your **journey** because a **relative** is **hospitalised** in Australia or New Zealand, or dies in Australia or New Zealand after the **policy** is issued as a result of a **pre existing medical condition**, we will not cover you unless you were unaware of the likelihood of the **hospitalisation** or death before the **policy** was issued.

The most we will pay under this section is as follows:

Single Cover	\$2,000
Group Cover	\$2,000 per person
Family Cover	\$4,000

We will not pay

We will not pay if, before your period of cover commenced, you were aware of any reason that may cause your **journey** to be cancelled, abandoned or shortened.

We will not pay if the cancellation fees or lost deposits **arise** because of:

- a) The death, **injury** or **illness** of a **relative arising** from a **pre existing medical condition** except as specified under section 1 'we will pay' e) **Cancellation Fees & Lost Deposits**.
- b) You or your **travelling companion** changing plans.

- c) Any business, financial or contractual obligations. This exclusion does not apply to claims where you or your **travelling companion** are made redundant from full-time employment in Australia provided you or they were not aware that the redundancy was to occur before the **policy** was issued.
- d) A tour operator or wholesaler being unable to complete arrangements for any tour because there were not enough people to go on the tour.
- e) The failure of your travel agent to pass on monies to operators or to deliver promised services.
- f) Cancellations, delays or rescheduling by a bus line, airline, shipping line or rail authority.
- g) The financial collapse of any travel agency, transport, tour or accommodation provider.
- h) The mechanical breakdown of any means of transport.
- i) An act or threat of terrorism.
- j) The death, **injury** or **illness** of any person who resides outside of Australia or New Zealand.
- k) You are a full-time permanent employee and your pre-arranged leave is cancelled by your employer unless you are a full-time member of the Australian Defence Force or of federal, state or territory emergency services.
- l) The breakdown or dissolution of any personal or **family** relationship.

2. OVERSEAS EMERGENCY MEDICAL ASSISTANCE

All levels of cover

We will pay

We will pay for our emergency assistance provider, First Assistance to provide the following services if you **injure** yourself or become **ill** while **overseas**:

- a) Arrange access to a **medical adviser** for emergency medical treatment while you are **overseas**.
- b) Arrange medical transfer if you need to be transported to the nearest **overseas hospital** for emergency medical treatment or evacuation if you need to be brought back to Australia with appropriate medical supervision.
- c) Provide written guarantees of payment of **reasonable** expenses for emergency **hospitalisation** that may be required while you are **overseas**.
- d) Pass on messages to your **family** or employer in the case of an emergency.

e) Arrange for your **dependants** to return to Australia if they are left without supervision following your **hospitalisation** or evacuation.

If you die as a result of an **injury** or **illness** during your **journey**, we will also pay up to \$15,000 per person for the **reasonable** cost of either a funeral or cremation **overseas** and/or returning your remains to your **home**.

We will not pay

We will not pay for

- a) Any **hospital** or medical costs incurred in Australia.
- b) Any subsequent medical, **hospital** or evacuation expenses if you decline to promptly follow any medical advice First Assistance has obtained.
- c) For medical evacuation or the transportation of your remains from Australia to an **overseas** country.
- d) Any claims **arising** from **winter sport activities** under this **policy** section.
- e) Any cost that result from travelling on **cruise vessel**.

YOU CAN CHOOSE YOUR OWN DOCTOR

You may choose your own **medical adviser** or First Assistance can appoint an approved **medical adviser** to see you, unless you are treated under a **reciprocal health care agreement**. If you do not get the medical treatment you expect, although First Assistance can assist you, neither we nor First Assistance will be liable for anything that results from that treatment.

EMERGENCY TELEPHONE NUMBERS

Emergency Assistance is provided 24/7, 365 days a year by First Assistance.

Emergency Assistance: (+) 61 2 8015 6287

If you are advised that you need medical transfer or evacuation to Australia, you or a member of your travelling party **MUST** contact First Assistance as soon as possible and obtain their prior approval to any expenses.

If you do not contact First Assistance or follow their guidance, we will not pay any expenses that would have been avoided or minimised if you had followed their guidance.

3. OVERSEAS EMERGENCY MEDICAL & HOSPITAL EXPENSES

All levels of cover

We will pay

We will reimburse

- a) Subject to the following, if you **injure** yourself or become **ill overseas**, the **reasonable** medical or **hospital** expenses you incur until you get back to Australia.
- b) The medical or **hospital** expenses must have been incurred on the written advice of a **medical adviser**. You must make every effort to keep your medical or **hospital** expenses to a minimum.
- c) If you are **hospitalised** or, if you are treated as an outpatient, the total cost of the treatment will exceed \$2,000, you or a member of your travelling party MUST contact First Assistance as soon as possible and obtain their prior approval to any expenses. If you do not, we will not pay for any expenses that First Assistance would not have approved or arranged had you sought their prior approval.
- d) If First Assistance determines that you should return **home** to Australia for treatment and you do not agree to do so, we will pay you the amount which we determine would cover your medical expenses and/or related costs had you agreed to First Assistance's recommendation. You will then be responsible for any ongoing or additional costs relating to or **arising** out of the event for which you have claimed.

We will only pay for medical expenses incurred within 12 months after the **illness** first showed itself or the **injury** happened.

We will not pay

We will not pay for expenses

- a) Incurred in Australia.
- b) **Arising** from **pre existing medical condition(s)** except as specified under **Pre existing Medical Condition(s)** on page 35.
- c) If you do not take the advice of First Assistance.
- d) For more than 2 weeks' treatment by a chiropractor, physiotherapist or dentist unless approved by First Assistance.
- e) In respect of medical care that is covered under a **reciprocal health care agreement**.

- f) Any claims **arising** from **winter sport activities** under this **policy** section.
- g) Any cost that result from travelling on **cruise vessel**.

3A DENTAL EXPENSES

All levels of cover

We will pay

We will reimburse the cost of emergency dental treatment up to a maximum amount of \$750 per person for dental costs incurred which the treating dentist certifies in writing is for the relief of sudden and acute pain to sound and natural teeth.

We will not pay

We will not pay for expenses

- a) Incurred in Australia.
- b) **Arising** from **pre existing medical condition(s)** except as specified under **Pre existing Medical Condition(s)** on page 35.
- c) Relating to damage to dentures, dental prostheses, bridges or crowns.
- d) Relating to dental treatment involving the use of precious metals or for cosmetic dentistry.
- e) For dental treatment caused by or related to the deterioration and/ or decay of teeth.
- f) For preventative dental treatment.
- g) Any dental treatments required on a **cruise vessel**.

4. ADDITIONAL ACCOMMODATION & TRAVEL EXPENSES

All levels of cover

We will pay

We will reimburse for

a) Any **reasonable** additional accommodation and travel expenses if you cannot travel because of an **injury** or **illness** which needs immediate treatment from a **medical adviser** who certifies that you are unfit to travel.

b) If you shorten your **journey** and return to Australia on the written advice of a **medical adviser** approved by First Assistance, the **reasonable** cost of your return to Australia. We will only pay the cost of the fare class that you had planned to travel at and you must take advantage of any pre-arranged return travel to Australia.

If you do not have a return ticket booked to Australia before you were **injured** or became **ill**, we will reduce the amount of your claim by the price of the fare to Australia from the place from which you planned to return to Australia. The fare will be at the same fare class as the one you left Australia on.

c) Your **reasonable** additional travel and accommodation expenses if a disruption to your **journey arises** from the following reasons:

- You lose your passport, travel documents or credit cards or they are stolen.
- Your scheduled or connecting transport is cancelled, delayed, shortened or diverted because of one of the following events: strike, riot, hijack, civil protest, weather, natural disaster or accident.
- You unknowingly break any quarantine rule.
- Your **home** is rendered uninhabitable by fire, explosion, earthquake or flood.

We will not pay

We will not pay

a) If before your period of cover commenced, you were aware of any reason, that may cause your **journey** to be cancelled, disrupted or delayed.

b) If you can claim your additional travel and accommodation expenses from anyone else.

c) If your claim relates to the financial collapse of any transport, tour or accommodation provider.

d) As a result of you or your **travelling companion** changing travel plans.

4A. FAMILY EMERGENCY

All levels of cover

We will pay

a) If, during your **journey**, your **travelling companion** or a **relative** of either of you is aged 84 or under and resides in Australia or New Zealand:

- dies unexpectedly;
- is disabled by an **injury**; or
- becomes seriously **ill** and requires **hospitalisation** (other than **arising** out of a **pre existing medical condition**).

We will reimburse the **reasonable** additional cost of your return from **overseas** to Australia at the fare class at which you had planned to travel.

b) If the **relative** is **hospitalised** in Australia or New Zealand or dies in Australia or New Zealand after the **policy** is issued as a result of a **pre existing medical condition**, and you were unaware of the likelihood of such **hospitalisation** or death at the time the **policy** was issued, the most we will pay under this section is:

Single Cover	\$2,000
Group Cover	\$2,000 per person
Family Cover	\$4,000

We will not pay

We will not pay

- a) If you were aware of any reason that may cause your **journey** to be cancelled, disrupted or delayed before your **journey** commenced.
- b) If the death, **injury** or **illness** of a **relative** arises from a **pre existing medical condition(s)**, except as specified under section 4A. b) **Family Emergency**.
- c) If the death, **injury** or **illness arising** of your **relative** being aged 85 or over.
- d) If you can claim your additional expenses from anyone else.
- e) If the death, **injury** or **Illness** who resides out of Australia or New Zealand.

4B. EMERGENCY COMPANION COVER

All levels of cover

We will pay

We will reimburse for

- a) **Reasonable** additional accommodation and travel expenses you incur to remain with your **travelling companion** if he or she cannot continue their **journey overseas** because of an **injury** or **illness** which needs immediate treatment from a **medical adviser** who certifies that your **travelling companion** is unfit to travel.
- b) The **reasonable** accommodation and travel expenses of your **travelling companion** or a **relative** to travel to you, stay near you or escort you, if you are in **hospital overseas** suffering from a life threatening or other serious condition, or are evacuated from **overseas** for medical reasons. He or she must travel, stay with you or escort you on the written advice of a **medical adviser** and with the prior approval of First Assistance.

We will not pay

We will not pay

- a) If, before your period of cover commenced, you were aware of any reason that may cause your **journey** to be cancelled, disrupted or delayed.
- b) If you can claim your additional travel and accommodation expenses from anyone else.
- c) As a result of you or your **travelling companion** changing travel plans.

5. HOSPITAL ALLOWANCE

All levels of cover other than **Australia Only**, **Backpacker** and **Frequent Traveller Domestic**

We will pay

We will pay you \$50 for each day you are in **hospital** if you are in **hospital** for more than 48 continuous hours while you are **overseas**.

We will not pay

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

b) If you cannot claim for **overseas** medical expenses in section 3- **Overseas Emergency Medical & Hospital Expenses**.

We will only pay \$5,000 in respect of any **dependant** and only if you have purchased **single** or **family** cover.

6. ACCIDENTAL DEATH

All levels of cover

We will pay

We will pay the accidental death benefit shown in the **table of benefits** to your estate if:

- You are **injured** during your **journey** and you die because of that **injury** within 12 months of the **injury**; or
- During your **overseas journey**, something you are travelling on disappears, sinks or crashes and you are presumed dead and your body is not found within 12 months.

We will only pay \$5,000 in respect of any **dependant** and only if you have purchased **single** or **family** cover.

7. PERMANENT DISABILITY

All levels of cover

We will pay

We will pay the permanent disability benefit shown in the **table of benefits** if:

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

We will only pay \$5,000 in respect of any **dependant**, and only if you have purchased **single** or **family** cover.

8. TRAVEL DOCUMENTS, CREDIT CARDS & TRAVELLERS CHEQUES

All levels of cover

We will pay

We will reimburse

- a) The replacement costs (including communication costs) of your credit cards you lose or which are stolen from you during an **overseas journey**.
- b) Loss resulting from the fraudulent use of your credit card which is lost or stolen during the **overseas journey** where the loss is not covered by any guarantee provided by the bank or issuing company.
- c) The replacement cost (including communication cost) of any travel documents, including passports or travellers cheques you lose or which are stolen from you during an **overseas journey** where the loss is not covered by any guarantee provided by the bank or issuing company.

We will not pay

We will not pay if

- a) You do not report the theft within 24 hours to the police and to the issuing bank or company in accordance with the conditions under which the cards were issued; and
- b) You cannot provide us with a written statement from them.

9. LUGGAGE & PERSONAL EFFECTS

All levels of cover

In this section:

concealed storage compartment means a boot, trunk, glove box, enclosed centre console, or concealed cargo area of a sedan, station wagon, hatchback, van or motorhome.

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

unsupervised means leaving your **luggage and personal effects**:

- With a person who is not named on your **certificate of insurance** or who is not a **travelling companion** or **relative**;
- With a person who is named on your **certificate of insurance** or who is a **travelling companion** or **relative** but who fails to keep your **luggage and personal effects** under close supervision;

- Where they can be taken without your knowledge; or
- At such a distance from you that you are unable to prevent them being taken.

Unsupervised includes forgetting or misplacing items of your **luggage and personal effects**, leaving them behind or walking away from them.

We will pay

We will pay the repair cost or value of any **luggage and personal effects** which are stolen or accidentally damaged or are permanently lost during your **journey**.

When calculating the amount payable we will apply depreciation due to age, wear and tear. The amount of such depreciation will be determined by us. No depreciation will be applied to goods purchased duty free prior to your departure or goods purchased during your **journey**.

We will not pay more than the original purchase price of any item. We have the option to repair or replace the **luggage and personal effects** instead of paying you.

LIMITS ON COVER

a) Subject to clauses b) and c), the maximum amount we will pay for any item (i.e. the item limit) is:

Items	All plans
Personal computers, video recorders or cameras	\$3,000
Mobile Phones, Tablets (including PDAs and any items with phone capabilities)	\$1,000
All other items	\$750

Pairs or related sets of items are considered as only one item and the appropriate single item limit will be applied. For example, this applies, but is not limited to:

- A camera, lenses (attached or not), tripod and accessories;
- A matched or unmatched set of golf clubs, golf bag and buggy;
- A matching pair of earrings;

b) In addition to the limit shown in the **table of benefits** for this section, we will pay up to a maximum of \$5,000 (or any lower amount which you have selected) for all **high value items** combined.

Depreciation and the standard item limits shown in section 9. a) **Luggage and personal effects** do not apply to **high value items**.

If you make a claim for **high value items**, you must provide us with purchase receipts and/or valuations for the items claimed.

c) **Luggage and personal effects** left in a motor vehicle are only covered during daylight hours and must have been left in a **concealed storage compartment** of a locked motor vehicle, and forced entry must have been made.

The most we will pay if your **luggage and personal effects** are stolen from a **concealed storage compartment** of an unoccupied locked motor vehicle during daylight hours is \$200 for each item, and \$2,000 in total for all stolen items, even if they are **high value items**.

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

We will not pay

We will not pay

a) For any loss or damage to jewellery, mobile phones, cameras, video cameras, personal computers, computer equipment or their accessories which occurs after between the time they are checked in to be held and transported in the cargo hold of any aircraft, ship, train, tram or bus and the time they returned to your possession, unless an airline required you to transport these items in the cargo hold. We will require written confirmation.

b) For loss, theft of or damage to or of the following:

- Cash, bank notes, currency notes, cheques or negotiable instruments;
- Bicycles;
- Watercraft of any type (other than surfboards);
- Sporting equipment while in use (including surfboards);
- Items left behind in any hotel or motel room after you have checked out or items left behind in any aircraft, ship, train, tram, taxi or bus. This includes any peer to peer services such as Uber or AirBnb.

c) For loss of or damage to **luggage and personal effects** which occurred:

- While they were left **unsupervised** or **unattended** in a **public place**
- While they were left unattended in a motor vehicle unless they were left in a **concealed storage compartment** of a locked motor vehicle;
- While they were left overnight in a motor vehicle even if they were left in a **concealed storage compartment** of a locked motor vehicle;
- Were being sent unaccompanied or under a freight contract;
- Results from an electrical or mechanical breakdown;
- Are fragile, brittle or an electronic component is broken or scratched - unless either the damage is to the lens of spectacles, binoculars or photographic or video equipment or was caused by a crash involving a vehicle in which you are travelling.

d) If the loss or damage **arises** from:

- Any process of cleaning, repair or alteration;
- If the loss or damage **arises** from ordinary wear and tear, deterioration, atmospheric or weather conditions, insects, rodents or vermin.

e) If you are entitled to be reimbursed by the bus line, airline, shipping line or rail authority you were travelling on when the loss, theft, misplacement or damage occurred. However, if you are not reimbursed the full amount of your claim, we will pay the difference between the amount of your loss and what you were reimbursed, up to the limit of your cover (allowing for depreciation due to age, wear and tear).

10. LUGGAGE & PERSONAL EFFECTS DELAY EXPENSES

All levels of cover

In this section, **carrier** means an aircraft, vehicle, train, tram, vessel or other public transport operated under a licence for the purpose of transporting passengers. This definition excludes taxis.

We will pay

We will reimburse you if any items of your **luggage and personal effects** are delayed, misdirected or misplaced by a carrier for more than 12 hours while you are **overseas** and in our opinion, it was **reasonable** for you to purchase essential items of clothing or other personal items.

You must provide us with written confirmation from the carrier who was responsible for your **luggage and personal effects** that they were delayed, misdirected or misplaced.

We will deduct any amount we pay you under this section from any claim for lost **luggage and personal effects** under section 9. **Luggage & Personal Effects**.

We will not pay

We will not pay if you are entitled to compensation for the amount claimed from the bus line, airline, shipping line or rail authority on which you were travelling. However, if you are not reimbursed for the full amount of your expenses, we will pay the difference, up to the limit of your cover.

11. TRAVEL DELAY EXPENSES

All levels of cover

We will pay

We will reimburse the cost of your **reasonable** additional meals and accommodation expenses if a disruption to your **journey** of at least 6 hours **arises** from circumstances outside your control.

We will pay

- a) Up to \$200 at the end of the initial 6 hour period; and
- b) Up to \$200 for each full 24 hour period that the disruption continues beyond the initial 6 hour delay.

We will not pay

We will not pay if a disruption to your **journey arises** from any of the following reasons:

- a) The financial collapse of any transport, tour or accommodation provider.
- b) An act or threat of terrorism.
- c) You can claim your additional meals and accommodation expenses from anyone else.

12. ALTERNATIVE TRANSPORT EXPENSES

All levels of cover

We will pay

We will pay your **reasonable** additional travel expenses to reach a wedding, funeral, conference, sporting event or prepaid travel/tour arrangements on time if your scheduled **overseas** transport is cancelled, delayed, shortened or diverted and that means you would not arrive on time.

We will not pay

We will not pay if the cancellation, delay, shortening or diversion of your scheduled transport **arises** from:

- a) The financial collapse of any transport, tour or accommodation provider.
- b) An act or threat of terrorism.

13. PERSONAL LIABILITY

All levels of cover

We will pay

We will cover your legal liability for payment of compensation in respect of:

- Death or bodily **injury**, and/or
- Physical loss of, or damage to, property, occurring during your **journey** which is caused by an accident or a series of accidents attributable to one source or originating cause.

We will also reimburse your **reasonable** legal expenses for settling or defending the claim made against you.

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

We will not pay

We will not pay for any amount you become legally liable to pay if the claim **arises** directly or indirectly from, or is in any way connected with, or is for:

- a) Bodily **injury** to you, your **travelling companion**, or to a **relative** or employee of either of you;
- b) Damage to property belonging to you, or in your care or control, or belonging to, or in the care or control of, your **relative**, or your **travelling companion**, or an employee of either of you;
- c) Your ownership, custody, control or use of any firearm or weapon, aerial device, watercraft or motorised vehicle;

- d) Your conduct of, or employment in, any business, profession, trade or occupation;
- e) Any loss, damage or expenses which are covered or should have been covered under a statutory or compulsory insurance **policy**, statutory or compulsory insurance or compensation scheme or fund, or under workers' compensation legislation, an industrial award or agreement, or accident compensation legislation;
- f) Any fine or penalty, or aggravated, punitive, exemplary or liquidated damages;
- g) Disease that is transmitted by you;
- h) Any relief or recovery other than monetary amounts;
- i) A contract that imposes a liability on you which you would not otherwise have;
- j) Assault and/or battery committed by you or at your direction; or
- k) Conduct intended to cause bodily **injury**, property damage or liability with reckless disregard for the consequences of you or any person acting with your knowledge, consent or connivance.

14. WINTER SPORTS OVERSEAS MEDICAL ASSISTANCE

You will only have this cover under [International Experience Canada \(winter sports included\)](#)

We will pay

We will pay for our emergency assistance provider, First Assistance to provide the following services if you **injure** yourself or become **ill** while **overseas**:

- a) Arrange access to a **medical adviser** for emergency medical treatment while you are **overseas**.
- b) Arrange medical transfer if you need to be transported to the nearest **overseas hospital** for emergency medical treatment or evacuation if you need to be brought back to Australia with appropriate medical supervision.
- c) Provide written guarantees of payment of **reasonable** expenses for emergency **hospitalisation** that may be required while you are **overseas**.
- d) Pass on messages to your **family** or employer in the case of an emergency.
- e) Arrange for your **dependants** to return to Australia if they are left without supervision following your **hospitalisation** or evacuation.

If you die as a result of an **injury** or **illness** during your **journey**, we will also pay up to \$15,000 per person for the **reasonable** cost of either a funeral or cremation **overseas** and/or returning your remains to your **home**.

We will not pay

- a) Any **hospital** or medical costs incurred in Australia.
- b) Any subsequent medical, **hospital** or evacuation expenses if you decline to promptly follow any medical advice First Assistance has obtained.
- c) For medical evacuation or the transportation of your remains from Australia to an **overseas** country.
- d) For any claims **arising** from the following **winter sport activities: off piste** skiing, bobsleighbing, snow rafting, para-penting, heli skiing, ski acrobatics, ski or snowboard jumping, aerial skiing, stunting, freestyle, ski joreing and any form of power assisted skiing or use of mechanised snowmobiles, except as provided by the recognised piste authorities for transport to and from areas designed for recreational skiing or snowboarding.

15. OWN WINTER SPORTS EQUIPMENT

You will only have this cover under **International Experience Canada (winter sports included)**

We will pay

We will pay the repair cost or value of **winter sports equipment** owned by you, which is, during your **journey**, stolen or accidentally damaged, or is permanently lost.

The following conditions apply:

- When calculating the amount payable we will apply depreciation due to age, wear and tear. The amount of such depreciation will be determined by us. No depreciation will be applied to **winter sports equipment** purchased duty free prior to your departure, or **winter sports equipment** purchased during your **journey**.
- We will not pay more than the original purchase price of any item. We will have the option to repair or replace the **winter sports equipment** instead of paying you.
- The maximum amount we will pay for any item, pair or set of the item is \$600.

We will not pay

We will not pay a claim in relation to **winter sports equipment** owned by you if:

- a) You don't report the loss, theft or damage within 24 hours to the police or an appropriate authority. You must prove that you made such report by providing us with a written statement from whoever you reported it to.
- b) The **winter sports equipment** was left **unsupervised** in a **public place** unless the equipment is skis, poles or snowboards and you have taken all **reasonable** care to protect the equipment by placing it in a designated ski rack between the hours of 8AM and 6PM.
- c) You are unable to provide receipts or other **reasonable** proof of ownership, where possible, for the items being claimed.

16. WINTER SPORTS HIRE EQUIPMENT

You will only have this cover under [International Experience Canada \(winter sports included\)](#)

We will pay

We will reimburse the **winter sports equipment** hire insurance excess or the cost of repairing the equipment, whichever is lesser, if the **winter sports equipment** you have hired is damaged or stolen due to an event covered under this **policy**.

This cover does not take place of the **winter sports equipment** hire insurance and only provides cover for the excess component up to the applicable section limit for the plan you have selected.

We will also pay up to \$500 for the cost of returning your hired **winter sports equipment** to the nearest affiliated snow ski hire equipment supplier, if you are unable to do that due to the **illness** or **injury** covered under your **policy**.

17. SKI PACK

You will only have this cover under [International Experience Canada \(winter sports included\)](#)

We will pay

We will pay if, as a result of your **injury** or **illness** during your **journey**, you are unable to utilise the full duration of your pre-booked and pre-paid ski passes, ski hire, tuition fees or lift passes, we will reimburse you the irrecoverable cost of the unused proportion for each insured person.

You must obtain a medical certificate from a **medical adviser** in support of your claim for your **injury** or **illness**.

We will not pay

We will not pay for any claims **arising** from the following **winter sport activities: off piste** skiing, bobsleighbing, snow rafting, para-penting, heli skiing, ski acrobatics, ski or snowboard jumping, aerial skiing, stunting, freestyle, ski joreing and any form of power assisted skiing or use of mechanised snowmobiles, except as provided by the recognised piste authorities for transport to and from areas designed for recreational skiing or snowboarding.

18. PISTE CLOSURE

You will only have this cover under [International Experience Canada \(winter sports included\)](#)

We will pay

We will pay up to \$100 per 24 hour period if, as a result of not enough snow, bad weather or power failure in your pre-booked holiday resort, all lift systems are closed for more than 24 hours.

We will pay for either:

- The cost of transport to the nearest resort; or
- The cost of additional ski passes.

19. BAD WEATHER AND AVALANCHE CLOSURE

You will only have this cover under [International Experience Canada \(winter sports included\)](#)

We will pay

We will pay the **reasonable** extra travel and accommodation expenses that you need to pay if your pre- booked outward or return **journey** is delayed for more than 12 hours from your scheduled departure time because of an avalanche or bad weather.

We will not pay

a) For any claims **arising** from the following **winter sport activities: off piste** skiing, bobsleighbing, snow rafting, para-penting, heli skiing, ski acrobatics, ski or snowboard jumping, aerial skiing, stunting, freestyle, ski joreing and any form of power assisted skiing or use of mechanised snowmobiles, except as provided by the recognised piste authorities for transport to and from areas designed for recreational skiing or snowboarding.

b) To the extent permitted by law we will not pay unless you obtain a written statement from the appropriate authority confirming that the reason for the delay was related to either an avalanche or bad weather, and how long it lasted.

PRE EXISTING MEDICAL CONDITIONS

DUinsure travel insurance only provides cover for emergency **overseas** medical events that are unforeseen. Medical conditions that were pre existing at the time of the **policy** being issued are not covered, unless they are a condition that we expressly agree to cover.

If you have a **pre existing medical condition** that is not covered by this **policy**, we will not pay any claims **arising** from, related to or associated with that condition. This means that you may have to pay for an **overseas** medical emergency and any associated costs which can be prohibitive in some countries.

A **pre existing medical condition** is:

- a) Any medical or physical condition, defect, disease or **illness** including any **mental illness**, of which you were aware or should reasonably have been aware, and for which treatment, medication, preventative medication, advice, preventative advice or investigation have been received or prescribed by a medical or dental adviser in the 90 days prior to the **relevant time**; or
- b) Any **chronic** or ongoing (whether **chronic** or otherwise) medical or dental condition, **illness** or disease of which you were aware or should reasonably have been aware, and which is medically documented or under investigation prior to the **relevant time**; or
- c) Any surgery which you have undergone in the past 12 months; or
- d) Pregnancy (see general exclusion 18 on page 38)
- e) Any of the above conditions which are the subject of an investigation, even if the condition has not been diagnosed.

Relevant time in respect of:

- a) Single trip **policies** mean the time of issue of the **policy**.

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

AUTOMATICALLY COVERED

The **pre existing medical conditions** listed in the table below are automatically covered under this **policy** without assessment or additional charge, provided:

- The condition has been stable for more than 12 months; and

- There is no planned surgery, treatment or specialist review; and
- You have not attended **hospital** for treatment for the condition in the past 12 months.

Cover does not extend to cover any routine treatment or management of your approved **pre existing medical condition(s)**; for example, blood test and prescription renewals.

PRE EXISTING MEDICAL CONDITIONS

1. Acne	13. Diabetes mellitus (Type I & Type II) – providing you: <ul style="list-style-type: none"> • Were diagnosed over 12 months ago, and • Have no eye, kidney, nerve or vascular complications, and • Do not also suffer from a known cardiovascular disease, and • Are under 50 years of age at the date of policy issue 	25. Incontinence
2. Allergies, limited to rhinitis, chronic sinusitis, eczema, food intolerance, hay fever	14. Epilepsy – providing you have not had any seizures in the past 12 months, and you are on no more than one anticonvulsant medication	26. Insulin resistance
3. Asthma – providing that you: have no other lung disease; and are less than 60 years of age at the date of issue of the certificate of insurance . NB: If you have asthma and do not meet the criteria for automatic cover, you MUST lodge an assessment form under Compulsory Disclosure below .	15. Folate deficiency	27. Nocturnal cramps
4. Bell's palsy	16. Gastric reflux (heartburn, indigestion)	28. Osteopaenia
5. Benign positional vertigo	17. Goitre	29. Pernicious anaemia
6. Bunions	18. Glaucoma (increased ocular pressure)	30. Raynaud's disease
7. Carpal tunnel syndrome	19. Vitamin D deficiency	31. Sleep apnoea
8. Cataracts	20. Hiatus hernia	32. Trigeminal neuralgia
9. Coeliac disease (gluten intolerance)	21. Hypercholesterolemia (high cholesterol), Hyperlipidemia (high blood lipids) – provided you do not also suffer from a known cardiovascular disease	33. Trigger finger
10. Congenital blindness	22. Hypothyroidism (underactive thyroid), including Hashimoto's disease	34. Vitamin B12 deficiency
11. Congenital deafness	23. Hypertension (High Blood Pressure) – provided you do not also suffer from a known cardiovascular disease and your most recent reading is less than 165/95	35. Menopause - provided you do not have osteoporosis
12. Dry eye syndrome	24. Impaired glucose tolerance (glucose intolerance, pre-diabetes)	

GENERAL EXCLUSIONS

Exclusions that apply to all sections.

To the extent permissible by law, we will not pay if:

1. You do not act in a responsible way to protect yourself and your property and to avoid making a claim.
2. You do not do everything you can to reduce your loss as much as possible.
3. Your claim is for consequential loss of any kind, including loss of enjoyment.
4. At the time you purchase the **policy**, you were aware of something that would give rise to you making a claim under this **policy**.
5. Your claim is for a loss which is recoverable by compensation under any workers compensation or transport accident laws, government sponsored fund, plan, or medical benefit scheme, or any other similar type of legislation required to be effected by, or under, a law.
6. Your claim involves you taking part in any **manual labour** in connection with business or trade, missionary work and related travel, or humanitarian work and related travel.
7. Your claim **arises** from errors or omissions in any booking arrangements or failure to obtain the relevant visa, passport or travel documents.
8. Your claim **arises** because you act illegally or break any government prohibition or regulation including visa requirements.
9. Your claim **arises** from a government authority confiscating, detaining or destroying anything.
10. Your claim **arises** from being in control of a **motorcycle** without a current Australian **motorcycle** licence or you are a passenger travelling on a **motorcycle** that is in the control of a person who does not hold a current **motorcycle** licence valid for the country you are travelling in.

In this clause, **motorcycle** means any two-wheeled or three-wheeled motor vehicle with an engine displacement greater than 50cc

11. Your claim **arises** from being in control of a **moped** or **scooter** without a current Australian **motorcycle** or drivers licence or you are a passenger travelling on a **moped** or **scooter** that is in the control of a person who does not hold a current **motorcycle** or drivers licence valid for the country you are travelling in.

In this clause, **moped** or **scooter** means any two- wheeled or three-wheeled motor vehicle with an engine displacement of less than 50cc.

12. Your claim **arises** from, is related to or associated with an actual or likely **epidemic** or **pandemic** or the threat of an **epidemic** or **pandemic**.

In this section:

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

‘pandemic’ means a form of an epidemic that extends throughout an entire continent, even the entire human race.

Refer to <http://www.who.int> and <http://www.smartraveller.gov.au>. for further information on **epidemics** and **pandemics**.

13. Your claim **arises** from, or is associated with, travel to countries or parts of a country for which:

a) i. An advice or warning has been released by the Australian Government Department of Foreign Affairs and Trade or any other government or official body, and

ii. The advice or warning risk rating is ‘Reconsider your need to travel’ or ‘Do not travel’ (or words to that effect) or the advice or warnings advise against all non-essential travel to or in that location or advise against specific transport arrangements or participation in specific events or activities, or

b) The mass media has indicated the existence or potential existence of circumstances (including circumstances referred to in a) i. and ii. above) that may affect your travel;

and

c) You did not take appropriate action to avoid or minimise any potential claim under your **policy** (including delay of travel to the country or part of the country referred to in the relevant advice(s), warnings) and/or mass media statement(s)).

The circumstances to which this exclusion applies, include but are not limited to strike, riot, weather event, civil protest or contagious disease (including an epidemic or pandemic).

14. Your claim **arises** from any act of war, whether war is declared or not or from any rebellion, revolution, insurrection or taking of power by the military.

15. Your claim **arises** from a nuclear reaction or contamination from nuclear weapons or radioactivity.

16. Your claim **arises** from biological and/or chemical materials, substances, compounds or the like used directly or indirectly for the purpose to harm or to destroy human life and/or create public fear.
17. Your claim **arises** from, is related to or associated with any **pre existing medical condition**, except as provided under the **Pre Existing Medical Conditions** section on page 35 or in sections 4A. b) **Family Emergency** and 1.e) **Cancellation Fees & Lost Deposits**.
18. Your claim **arises** from, is related to or associated with pregnancy, childbirth or related **complications**, or if you are not yet pregnant, any medical intervention, assisted conception or fertility treatment you have undergone or are undergoing.
19. Your claim is in respect of travel booked or undertaken against the advice of any **medical adviser**.
20. You arrange to travel when you know of circumstances that may lead to your **journey** being disrupted or cancelled.
21. Your claim **arises** from, is related to, or associated with, elective surgery or treatment.
22. Your claim **arises**, or is a consequence of **complications** from medical, surgical or dental procedures or treatments that are not for an **injury** or **illness** that would otherwise be covered by this **policy**.
23. Your claim involves a **hospital** where you are being treated for addiction to drugs or alcohol, or are using it as a nursing, convalescent or rehabilitation place.
24. Your claim involves the cost of medication in use at the time the **journey** began or the cost for maintaining a course of treatment, you were on prior to the **journey**.
25. Your claim **arises** from suicide or attempted suicide, **mental illness** or physical, mental or emotional exhaustion, including but not limited to jet lag.
26. Your claim **arises** from a sexually transmitted disease.
27. You were under the influence of any intoxicating liquor or drugs except a drug prescribed to you by a **medical adviser**, and taken in accordance with their instructions.
28. You received private **hospital** or medical treatment where public funded services or care is available in Australia or under any **reciprocal health care agreement** between the government of Australia and the government of any other country unless we or First Assistance agreed in advance to the private treatment.

29. Your claim **arises** from or is any way related to the death or **hospitalisation** of any person aged 85 years and over, regardless of the country in which they may live.

30. Your claim **arises** because you hunt, race (other than on foot), engage in sailing more than 10 nautical miles off any land mass, play polo, go mountaineering or rock climbing using ropes or climbing equipment, hiking or trekking within an altitude limit above 3500 metres, or from professional sport of any kind, or from parachuting or hang gliding.

31. Your claim **arises** because you dive underwater using an artificial breathing apparatus, unless you hold an open water diving licence recognised in Australia or you were diving under licensed instruction.

32. Your claim **arises** from travel in any air supported device other than as a passenger in a fully licensed aircraft operated by an airline or charter company. This exclusion does not apply to regulated or licensed ballooning.

33. Your claim **arises** from **winter sports activities**, unless you have purchased [International Experience Canada \(winter sports included\)](#).

34. Your claim **arises** directly or indirectly, or is any way connected with travel on a **cruise vessel**.

GENERAL CONDITIONS

The following conditions apply to all sections.

OTHER INSURANCE

If any loss, damage or liability covered under this **policy** is covered by other insurance, you must give us details. If you are paid the full amount of your claim under one **policy**, you cannot make a claim under another **policy**.

If you are not paid the full amount of your claim under another **policy**, we will make up the difference provided your claim is covered by the **policy**. We may seek contribution from the other **insurer**. If we do, you must give us any information or assistance we reasonably need to do so.

SUBROGATION

If you are aware of any third party that is or may be liable for your loss or damage, you must tell us about them.

We are entitled to and may (at our discretion) seek to recover compensation from any party in respect of anything covered by this **policy**, including bringing legal proceedings. We are entitled to control and settle any such recovery action.

You must provide any assistance and permit all acts and things that we reasonably require to enable us to pursue any such recovery actions even if we have not yet paid your claim or the amount we pay does not fully compensate you for your loss or damage.

RECOVERY

Any money we recover from a third party under our right of subrogation will be applied in the following order:

1. To us for our administration and legal costs **arising** from the recovery and for an amount equal to the amount we pay you under the **policy**;
2. To you for your uninsured loss (less your **excess**);
3. To you for your **excess**.

Once we have paid your total loss, we will keep any money left over.

If we have paid the full amount of your loss and you later receive a payment from someone else for that loss, you must pay that money to us (but only up to the amount we paid you).

If we pay for lost or damaged property which is later recovered or replaced by a third party, you must repay us the amount we paid for that property.

BUSINESS TRAVELLERS —GST

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

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

JURISDICTION AND CHOICE OF LAW

This **policy** is governed by laws of New South Wales, Australia. If you purchase the **policy**, you agree to submit to the exclusive jurisdiction of the Courts of that State.

The **insurer** agrees that:

- In the event of a dispute **arising** under this **policy** it will at your request, submit to the jurisdiction of any competent Court in the Commonwealth of Australia. Such dispute shall be determined in accordance with the law and practice applicable in such Court;

- Any summons notice or process to be served on the **insurer** may be served on Lloyd's General Representative in Australia, Level 9, 1'OConnell Street, Sydney NSW 2000 who has authority to accept service and to enter an appearance on the **insurer's** behalf, and who is directed at your request to give a written undertaking that he will enter an appearance on the **insurer's** behalf;
- If a suit is instituted against any one of the participating underwriters, all underwriters participating in this insurance will abide by the final decision of such Court or any competent Appellate Court.

MAKING A CLAIM

This part of the PDS explains what you need to do if you need to make a claim or want to make a complaint.

FIRST THINGS FIRST

If an event occurs which you think might be covered by the **policy**, you need to take some action right away:

- For claims under section 2 - **Overseas emergency medical assistance** or section 3 - **Overseas emergency medical and hospital expenses** notify First Assistance as quickly as possible – First Assistance's contact details are on the back cover. In some cases, we may refuse to pay your claim if you don't notify them.
- You must not admit to anyone that you are at fault for any event. You must not offer or promise to pay any money to anyone or become involved in litigation, without our approval.
- Report loss or theft of your **luggage and personal effects** to the police immediately and obtain written evidence of your report.
- Report damage or misplacement of your **luggage and personal effects** caused by an airline or other operator or accommodation provider to an appropriate official and obtain a written report, including of any settlement offer they make.
- Do everything you can to reduce your loss as much as possible.
- Keep evidence of the value of any property insured or the amount of any loss you sustain – you'll need to provide this to us when you submit your claim.

HOW TO MAKE A CLAIM

STEP 1 – SUBMIT YOUR CLAIM

If you need to make a claim on the **policy**, it's important that you let us know as soon as possible and within 30 days of your return **home**. Here's how:

- Call us on 1300 383 550.
- info@travelclaimscentre.com.au

When submitting your claim, make sure you provide us with full information.

If you delay submitting your claim, or provide us with insufficient information and we are disadvantaged as a result, we may need to reduce the amount we pay in settlement of your claim.

STEP 2 – PROVIDE SUPPORTING DOCUMENTS

You must give us any information we reasonably ask for to support your claim at your expense, such as but not limited to police reports, valuations, detailed repair quote from an authorised repairer, medical reports, original receipts or proof of purchase and ownership. You will need to show evidence for all expenses that you are claiming. If required, we may ask you to provide us with translations into English of any such documents to enable us to consider your claim.

STEP 3 – CLAIM ASSESSMENT

We will assess your claim within 10 business days of receiving it, provided we have all necessary information and documentation. If we need additional information we'll let you know within 10 business days and provide an initial estimate of the timetable and process for making a decision.

Once our assessment is complete, we'll decide whether to accept or deny your claim. If it is denied we'll let you know in writing and give you our reasons.

STEP 4 – CLAIM PAYMENT

If your claim is accepted, we'll pay the amount due to you in Australian dollars. We'll pay this to you unless you ask us to pay someone else.

Importantly:

- Where applicable, we will apply the rate of currency exchange that was current at the time you incurred an expense.
- Depreciation will be applied to claims for **luggage and personal effects** at the rate we determine appropriate.
- If you make a claim against someone else in relation to a loss covered by the **policy** and you do not get paid the full amount of your claim, we'll make up the difference, provided:



- The claim is covered by the **policy**; and
- You claim against the other person first.

GOT A COMPLAINT?

If you have any concerns about the **policy** or our services, please refer to [Complaints Procedures](#) on page 45.

FINANCIAL SERVICES GUIDE

This Financial Services Guide (FSG) is designed to help you to make an informed decision about the financial services products offered by **DUinsure PTY LTD (DUinsure)** ABN 59 094 140 655. It contains information about the types of financial services **DUinsure** can offer you, how **DUinsure** and others are remunerated in relation to those services; any potential conflict of interest **DUinsure** may have;

DUinsure's internal and external dispute resolution procedures and how you can access them; and arrangements **DUinsure** has in place to compensate clients for losses.

This FSG applies from 9th of July and remains valid until a further FSG is issued to replace it.

ABOUT DUINSURE

DUinsure is an Authorised Representative of **Coffre-Fort** Pty Ltd ABN 66 125 358 518 (AFS License No. 472457) to issue, vary, renew or cancel the **policy** and handle and settle claims. **Coffre-Fort** Pty Ltd, located at Level 11, 307 Pitt Street, Sydney NSW 2000, Australia, Tel 1300 522 830

The **insurer** has appointed **Coffre-Fort** Pty Ltd ABN 66 125 358 518 (AFS License No. 472457) to issue, vary, renew or cancel **policy/s** and to handle and settle claims on the **insurer's** behalf.

DUinsure PTY LTD ABN 59 094 140 655 (AFS License No. 28478) is an Authorised Representative of **Coffre-Fort** Pty Ltd to deal and provide General Advice on travel insurance products.

DUinsure is located at Level 11, 307 Pitt Street, Sydney NSW 2000, Australia Tel 1300 522 830 and is responsible for the financial services provided to you and is also responsible for the content and distribution of the FSG.

GENERAL ADVICE

DUinsure can provide you with general advice about the financial services product it arranges. General advice does not take into account your particular circumstances, objectives or needs. You should carefully read the Product Disclosure Statement (PDS) to decide if the product meets your needs, objectives and financial circumstances before making a decision to purchase the insurance product.

REMUNERATION & RELATIONSHIPS

HOW WE ARE PAID

The premium including all Government taxes and duties for the **policy** is payable by you to **DUinsure**.

DUinsure receives a commission and is paid up to 0%-28% (inclusive of GST) of the premium paid for a travel insurance **policy** issued to you.

DUinsure is a member of a group of companies that have access to shared services, including compliance, claims manuals and training as well as legal, banking and group purchasing arrangements.

WHO WE PAY

If you are referred to **DUinsure** Travel Insurance by one of its referral partners, **DUinsure** Travel Insurance will pay that person a referral fee of up to 17.5% (inclusive of GST) of the amount we receive.

Coffre-Fort and **DUinsure** employees and representatives receive an annual salary and may earn a bonus or other incentives.

To obtain more information about our remuneration arrangements please contact **Coffre-Fort**.

PROFESSIONAL INDEMNITY INSURANCE

Coffre-Fort and authorised representatives has professional indemnity insurance covering errors and mistakes made in relation to our insurance services. This insurance meets the requirements of the Corporations Act 2001 (Cth) and covers the services provided by **Coffre-Fort**, its authorised representatives, current employees and employees and representatives after they cease working for us.

GENERAL INSURANCE CODE OF PRACTICE

Coffre-Fort and the **insurer** comply with the General Insurance Code of Practice (Code). The Code sets minimum standards that we will uphold in relation to this insurance and the services we provide. Further information about the Code is available at <http://www.codeofpractice.com.au> and on request.

COMPLAINTS

If you have a complaint, we want to hear from you so that we can help you. We treat complaints seriously. If you have a concern about this **policy** or the insurance services we provide, please let us know by calling 1300 383 550 or emailing customersolutions@travelclaimscentre.com.

We'll acknowledge your complaint and attempt to resolve it within 15 business days, if we have all necessary information and have completed any investigation required. If further information or investigation is required, we'll agree **reasonable** alternative timeframes with you.

In the unlikely event that this doesn't resolve the matter or you're not satisfied with the way your complaint has been dealt with, you can contact the **insurer** directly at:

Lloyd's Australia Limited

Level 9 1 O'Connell Street

Sydney NSW 2000

Telephone: (02) 9223 0752

Facsimile: (02) 9223 1466

Email: ldraustralia@lloyds.com

If your complaint remains unresolved after this process or you haven't received a written response within 45 calendar days, you can refer the matter to the Financial Ombudsman Service Limited (FOS). It provides a free and independent dispute resolution service for consumers who have general insurance disputes falling within its terms of reference. You can contact FOS through www.fos.org.au

or

PO Box 3, Melbourne Victoria 3001

Phone: 1300 780 808

Fax: (03) 9613 6399

Email: info@fos.org.au

PRIVACY

DUinsure Travel Insurance, **Coffre-Fort** and the **insurer** are committed to ensuring the privacy and security of your personal information. We use the information you provide to assess the risk of, provide you with insurance cover, and assess and manage claims. We may also use your contact details to send you information and offers about products and services we believe will be of interest to you. If you don't provide us with full information, we may not be able to provide insurance or assess a claim.

If you provide us with information about someone else you must obtain their consent to do so.

When issuing and administering your insurance, **DUinsure** Travel Insurance will provide your information to the **insurer** in the United Kingdom. This may include your medical information if you have made a medical related claim. Your information may also be provided to contracted third party service providers (e.g. emergency assistance and claims management companies), but **reasonable** steps will be taken to ensure that they comply with privacy legislation.

DUinsure Travel Insurance has a Privacy **policy** containing information about how you can access or correct the information we hold about you, or make a privacy related complaint. You can obtain a copy from our Privacy Officer by telephone 1300 522 830 or DUenquiriesAU@duinsure.com.au.

In providing your personal information, you consent to its collection and use as outlined above.

CONTACT US

You can contact **DUinsure** Travel Insurance at any time using the [Contact Details](#) on the back cover.

DEFINITIONS

Where used in this document, the following words and phrases have the meaning set out below.

‘Australia’ appears in this PDS, the **policy** holder’s **country of residence** is to be substituted, except where it appears:

- Financial services guide - page 43
- About us - page 3
- **Table of benefits** - page 5
- Period of cover - page 11
- Jurisdiction and choice of law – page 40
- Definition of ‘**resident of Australia**’ - page 50
- Making a claim - page 41
- Emergency phone numbers - back cover

‘**arise**’, ‘**arises**’ or ‘**arising**’ means directly or indirectly **arising** or in any way connected with.

DUinsure PTY LTD ACN 616 440 085, is an authorised representative of Coffre-Fort Pty Limited ABN 66 125 358 518, AFS Licence No. 472457.

‘**certificate of insurance**’ means the **certificate of insurance** that we issue to you when you purchase the **policy** and that forms part of your contract with us.

‘**chronic**’ means a medical condition that has been (or is likely to be) present for three months or longer.

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

‘**country of residence**’ means The United Kingdom.

‘**cruise vessel**’ means a boat or ship on which travel is taken for pleasure or holiday as a paying passenger, for a minimum of 2 nights in duration.

‘**departure point**’ means the station, airport, port, terminal or motor vehicle agency from where you are scheduled to board your mode of transport or collect your **rental vehicle** to commence your travel.

‘**dependant**’ means your children or grandchildren not in full time employment who are under the age of 21 and travelling with you on the **journey**, and are named on the **certificate of insurance**.

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

‘**family**’ means you, your spouse or partner and your **dependants** who are named on the **certificate of insurance**.

‘**home**’ means the place where you normally live in Australia.

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

‘**ill**’ or ‘**illness**’ means a medical condition, not being an **injury**, which first occurs during your period of cover.

‘**injure**’ or ‘**injured**’ or ‘**injury**’ means bodily **injury** caused solely and directly by violent, accidental, visible and external means, which happens at a definite time and place during your period of cover and does not result from any **illness** or disease.

‘**insurer**’ means certain underwriters at Lloyd’s.

‘**journey**’ means your **journey** from the time when you leave your **home** to go directly to the place you depart from on your travels, and ends when you return to your **home**.

‘**luggage and personal effects**’ means any personal items owned by you and that you take with you or buy on your **journey** and which are designed to be worn or carried about with you. This includes items of clothing, personal jewellery, photographic and video equipment or personal computers, or electrical devices or portable equipment. However, it does not mean any cash, bank notes, currency notes, passports, cheques, negotiable instruments, drones, bicycles, business samples or items that you intend to trade.

‘**manual labour**’ means work involved physical labour, including but not limited to, construction, installation and assembly. This does not include bar and restaurant staff, music and singing, or fruit picking (not involving machinery).

‘**medical adviser**’ means a qualified doctor of medicine or dentist, other than you or a **relative**, holding the necessary certification in the country in which they are currently practising.

‘**mental illness**’ means a condition characterised by the presence of symptoms such as delusions, hallucinations, disorder of thought form, disturbance of mood, or sustained or repeated irrational behaviour, which impairs, either temporarily or permanently, the mental functioning of a person. Examples

of **mental illness** include, but are not limited to, phobias, stress, depression, anxiety disorders, schizophrenia, eating disorders and addictive behaviours.

'off piste' means areas that are not:

- Groomed terrain
- Marked slopes, or
- Trails that are open, maintained, monitored and patrolled by the ski resort.

'overseas' means in any country other than Australia.

'policy' means your travel insurance **policy** with us and is made up of this PDS, your **certificate of insurance** and any other document we tell you forms part of the **policy**.

'pre existing medical condition' means:

- a) Any medical or physical condition, defect, disease or **illness** including any **mental illness**, of which you were aware or should reasonably have been aware, and for which treatment, medication, preventative medication, advice, preventative advice or investigation have been received or prescribed by a medical or dental adviser in the 90 days prior to the **relevant time**; or
- b) Any **chronic** or ongoing (whether **chronic** or otherwise) medical or dental condition, illness or disease of which you were aware or should reasonably have been aware, and which is medically documented or under investigation prior to **relevant time**; or
- c) Any surgery which you have had in the past 12 months; or
- d) Pregnancy
- e) Any of the above conditions which are the subject of an investigation, even if the condition has not been diagnosed.

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

'reasonable' means, for medical or dental expenses, the standard level of care given in the country you are in or, for other expenses, the standard level you have booked for the rest of your **journey** or, as determined by us.

‘reciprocal health care agreement’ means an agreement between the Government of Australia and the government of another country where Australian residents are provided with subsidised essential medical treatment. (Please visit <http://www.dfat.gov.au> for details of **reciprocal health care agreements** with Australia).

‘relative’ means for the purposes of this **policy**, your or your **travelling companion’s** mother, mother-in-law, father, father-in-law, step parent, step parent-in-law, sister, sister-in-law, brother, brother-in-law, wife, husband, son, son-in-law, daughter, daughter-in-law, step child, foster child, grandparent, grandchild, partner, fiance(e), spouse or guardian only if they are under 85 years of age and resident in Australia or New Zealand.

‘relevant time’ in respect of:

a) Single trip policies mean the time of issue of the **policy**.

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

‘resident of Australia’ means someone who is currently residing in Australia and have a Medicare Card.

‘resident of United Kingdom/UK’ means a British Citizen who is UK Passport Holder which describes the holder as a British citizen or citizen of the United Kingdom and Colonies, who has a permanent residential address in the United Kingdom and unrestricted right of entry to the United Kingdom.

A resident is a holder of a UK residency visa with:

- Unrestricted right of entry into the United Kingdom;
- Access to long-term medical care in the United Kingdom;
- A permanent UK residential address.

‘table of benefits’ means the **table of benefits** on page 6 which summarises the cover provided by the **policy** and any limits that apply to each benefit.

‘totally lost’ means the total physical loss or loss of use of hand or foot at or above the wrist or ankle. For an eye, it means the entire and irrecoverable loss of sight in that eye.

‘travelling companion’ means a person who is not your **dependant** and with whom you have made arrangements, before your **policy** was issued, to travel with you for at least 75% of your **journey**.

‘winter sports activities’ means snow based activities conducted on groomed ski slopes within ski resort boundaries.

'winter sports equipment' means skis, ski boots and binding, ski helmets, snowboards, snowboard boots and bindings.

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



SALES ENQUIRIES

1300 522 830: Within Australia
(+) 61 2 877 63247: From Overseas
DUenquiriesAU@duinsure.com.au

CLAIMS ENQUIRIES

1300 383 550: Within Australia
(+) 61 2 8015 6110: From Overseas
info@travelclaimscentre.com.au

24 HOUR EMERGENCY ASSISTANCE

(+) 61 2 8015 6287
help@travelclaimscentre.com

TOLL FREE INTERNATIONAL NUMBERS

UK: 0808-178-5380
Australia: 1300-884508
New Zealand: 0800-192742
Thailand: 1800 011 857
USA/Canada: 1 855-912-3443
Indonesia: 0803 061 2053

Coverholder at

LLOYD'S