

An aerial photograph of a tropical beach. The top portion shows a wide, white sandy beach meeting the turquoise ocean. A small boat with a blue canopy is visible in the water. The overall scene is bright and clear, suggesting a sunny day.

**SURE
SAVE**

World
Assistance

**Be sure
offshore.**

Supplementary Product Disclosure Statement

Effective 16th November 2015

This Supplementary Product Disclosure Statement (SPDS) dated 16 November 2015 applies to all SureSave Travel Insurance policies issued on or after 16 November 2015.

This SPDS should be read together with the SureSave Travel Insurance Combined Financial Services Guide and Product Disclosure Statement (PDS) effective 1 November 2012.

The PDS is updated and amended as follows:

1. In Section 1 **About SureSave Travel Insurance** on page 4 the section "**Your duty of disclosure**" is replaced with:

Before **you** enter into, vary or extend an insurance contract, **you** have a duty of disclosure under the Insurance Contracts Act 1984.

When **we** ask **you** questions that are relevant to **our** decision 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.

When amending or extending **your** contract of insurance, **we** will ask **you** specific questions about any change in **your** circumstances. **You** must tell **us** about any change to something **you** have previously told **us**, otherwise **you** will be taken to have told **us** that there is no change.

You have this duty until **we** agree to insure, amend or extend the contract.

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

2. In Section 2 **Your Policy Benefits** on page 9 under the **Budget (inbound/outbound) Plan** the section "**Is there cover for your pre-existing medical conditions?**" is replaced with:

This plan includes cover for **your pre-existing medical conditions** described as "automatically covered conditions" on pages 19-25, provided all the relevant

criteria are met. No additional **pre-existing medical conditions** cover is available for purchase under the Budget Inbound Plan.

However, for the Budget Outbound Plan only, and where **you** have not yet left **your home** in **Australia** to begin **your trip**, **you** may still be eligible to purchase cover for **your pre-existing medical conditions** if **you** fall outside the criteria for cover for automatically covered conditions. **You** should carefully read Section 3, Pre-existing Medical Conditions, on pages 19 to 25 to understand **your** cover and what, if anything, **you** need to do to cover **your** conditions.

3. In Section 2 **Your Policy Benefits** on page 9 under the **Budget (inbound/outbound) Plan** the section “**Is there a policy excess?**” is replaced with:

When **you** incur a loss and make a claim, **you** must pay an **excess** of \$100 for any one event under Benefits 1-4 and 22. No **excess** applies to claims under Benefit 9. **You can remove the excess by paying an additional premium.**

An additional **excess** of \$100 per event applies to ski and golf equipment whilst in use. **You** cannot remove this **excess**. A further **excess** may apply to each event relating to **your pre-existing medical conditions** approved under a Budget Outbound Plan. Where applicable, the amount is shown on **your** Certificate of Insurance. **You** cannot remove this **excess**.

4. In Section 2 **Your Policy Benefits** on page 10 under the **Necessities Plan** under **What are you covered for?**, Policy Benefit 4 is replaced with:

Policy Benefits		Total Sum Insured	
		Single	Family
4*	Luggage and Personal Effects	\$2,500	\$5,000

5. In Section 2 **Your Policy Benefits** on page 10 under the **Necessities Plan** the section “**Is there cover for your pre-existing medical conditions?**” is replaced with:

This plan includes cover for **your pre-existing medical conditions** in limited circumstances. If **you** fall outside those circumstances, **you** may still be eligible to purchase cover for **your pre-existing medical conditions**. **You** should carefully read Section 3, Pre-existing Medical Conditions, on pages 19 to 25 to

understand **your** cover and what, if anything, **you** need to do to cover **your** conditions.

6. In Section 2 **Your Policy Benefits** on page 10 under the **Necessities Plan** the section **“Is there a policy excess?”** is replaced with:

When **you** incur a loss and make a claim, **you** must pay an **excess** of \$100 for any one event under Benefits 1, 2, 4 and 22. **You can remove the excess by paying an additional premium.**

An additional **excess** of \$100 per event applies to ski and golf equipment whilst in use. **You** cannot remove this **excess**. A further **excess** may apply to each event relating to **your pre-existing medical conditions**. Where applicable, the amount is shown on **your** Certificate of Insurance. **You** cannot remove this **excess**.

7. In Section 2 **Your Policy Benefits** on page 11 under the **Annual Frequent Traveller Plan** the section **“How long are you covered for?”** is replaced with:

You can purchase a policy up to 6 months prior to the start of **your** 12 month policy period and for a maximum duration of 50 days each **trip**. The policy is issued for a 12 month policy period as set out in the Certificate of Insurance **we** issue to **you**.

8. In Section 2 **Your Policy Benefits** on page 16 under **Other matters to consider** the section **When does cover start?** is replaced with:

When does cover start?

Plan	Cancellation benefits start	All other benefits start
Comprehensive, Budget, Necessities, Annual Frequent Traveller and Domestic	When your Certificate of Insurance is issued	From the departure date noted on your Certificate of Insurance or the actual departure date of your trip , whichever happens last
Deposit & Cancellation	When your Certificate of Insurance is issued	Not applicable

When **you** purchase the Budget Plan after commencing **your trip**, **you** must choose a departure date which is the same as **your** date of purchase. The start of **your** cover will then be subject to a waiting period of 7 days from **your** departure date. **We** will not provide cover under any section of **your**

policy for claims or losses which **arise** from or relate to any event that first occurs prior to or during the waiting period.

9. In Section 2 **Your Policy Benefits** on page 17 under **Other matters to consider** the section “**Can you buy a policy after departing on your trip?**” is replaced with:

You may apply to purchase a Budget Plan after **you** have departed on **your trip**. Refer to “When does cover start” regarding waiting periods for the Budget Plan once **you’ve** departed. Note: **You** cannot purchase additional cover for a **pre-existing medical condition** after departing on **your trip**.

You may also apply to purchase a Comprehensive, Necessities or Domestic Plan after **you** have departed on **your trip**, but only when **you** held another policy with SureSave that has expired during **your trip**. In this case, the purchase date and the departure date on **your** new policy must be the same. Cover will then be subject to a 7 day waiting period. However, when a new policy is issued prior to expiry of **your** previous policy with SureSave and there is no gap between the two periods of insurance, no waiting period applies on the new policy.

10. In Section 4 **Benefit 4: Luggage And Personal Effects** on page 35, the last sentence is removed.

11. In Section 4 **Benefit 4: Luggage And Personal Effects** on page 36 under **We will pay** points 1 to 3 are replaced with:

1. Theft, **accidental** loss or **accidental** damage to **your luggage and personal effects**, including such personal items **you** buy during the **trip**, whilst they are accompanying **you**.
2. Theft of cash up to \$250, providing **you** obtain a police report confirming the theft has occurred.
3. Theft, **accidental** loss or **accidental** damage of dentures or dental prostheses, up to \$800 (\$250 for Necessities), but limited to items under five years old.

12. In Section 4 **Benefit 4: Luggage And Personal Effects** on page 38 **We will not pay** exclusion 11 is removed.

13. In Section 4 **Benefit 5: Luggage And Personal Effects – New For Old (up to the replacement value)** on page 39 under **We will pay** points 1 to 3 are replaced with:

1. Theft, **accidental** loss or **accidental** damage to **your luggage and personal effects**, including such personal items **you** buy during the **trip**, whilst they are accompanying **you**.

2. Theft of cash up to \$250, providing **you** obtain a police report confirming the theft has occurred.
 3. Theft, **accidental** loss or **accidental** damage of dentures or dental prostheses, up to \$800, but limited to items under five years old.
14. In Section 4 **Benefit 6: Travel Services Provider Insolvency** on page 42, cover is excluded in relation to the **travel services providers** listed at suresave.com.au/insolvency or in relation to any **travel services provider** that has filed or applied for any form of **insolvency** or **insolvency** protection - whether listed or not - at the time of policy issue or when any travel arrangements are made.
 15. In Section 7 **Other Important Information** on page 72 under **Jurisdiction and choice of law** in the second bullet point, the reference to "Sportscover Syndicate 3334" is replaced with "Lloyd's Underwriters' General Representative in Australia".
 16. In the **Financial Services Guide** on page 73, the section **About the insurer** is replaced with:

This insurance is underwritten by certain underwriters at Lloyd's (insurer). Lloyd's is referred to as 'we' 'our' and 'us' in the PDS that is combined with this FSG. They can be contacted through Lloyd's Underwriters' General Representative in Australia at Suite 2, Level 21, Angel Place, 123 Pitt Street, Sydney NSW 2000 and on telephone (02) 9223 1433.

SURESAVE

SureSave Travel Insurance

**Combined Financial Services Guide
and Product Disclosure Statement**

Effective 1 November 2012

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About SureSave Travel Insurance



Product Disclosure Statement

About SureSave Travel Insurance

Who we are

SureSave is a leading provider of travel insurance in Australia. Its travel insurance products are underwritten by certain underwriters at Lloyd's (the insurer, referred to as **us** and **we** in this document). Cerberus is SureSave's sister company which is authorised to act on behalf of the insurer to issue and manage these insurance products.

SureSave's products are distributed through a network of travel agents and other partners that provide travel services. SureSave, together with these partners, has been authorised by Cerberus to distribute and arrange SureSave travel insurance.

For details of how the providers of this insurance work together, the services they provide and their respective contact details, please read the Financial Services Guide (page 73).

About this PDS

This Product Disclosure Statement (PDS) provides information about the insurance product that **we** offer. This booklet, the Certificate of Insurance, **your** application and any other supplementary documentation or information that is provided to **you** or that **you** provide to **us** constitute the insurance contract between **you** and the insurer.

Please read these documents carefully and keep them in a safe place for future reference.

Our plans

You can choose **your** cover from one of six plans:

Comprehensive Plan

This plan provides comprehensive cover. It is **our** premium product for international travel.

Budget (inbound/outbound) Plan

This plan offers a value for money alternative to **our** Comprehensive Plan providing reduced benefits at a reduced premium.

Necessities Plan

This plan provides just the necessities when travelling to visit friends and relatives. It offers less cover compared to **our** Comprehensive and Budget Plans.

Annual Frequent Traveller Plan

This plan is for frequent domestic and/or international travellers. It covers multiple **trips** of up to 50 days each during a 12-month period.

Domestic Plan

This plan covers travel within **Australia**.

Deposit & Cancellation Plan

This plan is for protecting **your** holiday investment against unforeseen circumstances before **your trip** begins.

More details of **our** plans are set out in Section 2, Your Policy Benefits.

Selecting your plan

Each of **our** plans have different policy benefits, but like all travel insurance policies they don't cover everything. **You** should read this PDS carefully to ensure **you** select the cover that is right for **you**. The PDS outlines:

- The cover and benefit limits applicable to each plan; and
- The section specific exclusions and general exclusions which restrict cover; and
- The specific conditions that must be met before **we** can confirm cover for any claim.

Some words have special meaning and these are shown in bold throughout the PDS.

All references to benefit limits and **excesses** are in Australian dollars.

It is important that **you** also read any other documents **we** provide to **you** as these too may impact **your** cover.

Your duty of disclosure

When **we** agree to insure **you** or to change **your** cover, **we** rely on the accuracy of the information **you** provide to **us**. It is therefore important that when **you** respond to **our** questions about **you**, those who will be covered under **your** policy and **your** travel plans, that **you**:

- Give **us** honest and complete answers; and
- Tell **us** everything **you** know and that **you** could reasonably be expected to disclose.

Your obligations to keep **us** informed extend beyond the initial purchase of **your** policy. If **your** circumstances change and as a result of that, the answers to questions **we** asked **you** at the time **you** purchased **your** policy would be different (for example, **you** develop a condition that requires **you** to visit a hospital or medical specialist or take prolonged periods off work) **you** must disclose that to **us**. Where this involves an **injury** or **illness**, **you** must provide a medical certificate from **your** treating general practitioner confirming **you** do not require any further treatment or medication and **you** are medically fit to travel and participate in **your** planned activities.

If **you** do not comply with **your** duty of disclosure or **your** obligations to keep **us** informed, **we** may cancel the policy or reduce the amount **we** pay if **you** make a claim.

Your contract with us

Your contract with **us** comprises this PDS together with the Certificate of Insurance, which will contain details of **your** period of insurance, **your** premium, what cover options and **excesses** that will apply and if any standard terms have been varied. It will also include any documentation **you** complete or **we** issue to **you** and the contents of any phone conversation **we** have with **you**.

You should also note that cover under **your** policy begins only after **we** issue the Certificate of Insurance.

Money back guarantee

If **you** decide that **you** do not want this policy, **you** may cancel it within the cooling-off period, which covers the 14 days from when **you** are issued **your** Certificate of Insurance. **You** will receive a full refund of the premium **you** paid, provided **you** have not started **your** trip and **you** have not made a claim nor exercised any other right under the policy.

To cancel **your** policy during the cooling-off period, please contact the distributor or authorised representative who provided **you** with this PDS. If **you** purchased **your** policy through SureSave, please contact SureSave. After this period, **you** can still cancel **your** policy, but **we** will not refund any part of **your** premium.

Our commitment to you

As a SureSave policyholder, **you** can expect prompt and professional service, whether **you** need to contact **our** Customer Service Centre or utilise **our** claims service. Should unfortunate circumstances occur, **our** emergency assistance support is available to assist **you** when **you** need it most, 24 hours a day, regardless of where **you** are in the world.

Your Policy Benefits



Your Policy Benefits

In this section **you** will find a summary of the policy benefits and benefit limits applicable to each plan **we** offer. It includes important information to help **you** decide which plan is most appropriate for **you**.

You should read the details of each plan together with “Other matters to consider” in this section, which outlines other important features of the individual plans.

It is important to understand not only the benefits of **your** policy but the circumstances in which **you** will and will not have cover. Travel insurance is not designed to cover all eventualities. Examples of some of the events that are not covered include:

- **Pre-existing medical conditions**, whether they relate to **you** or any other person, except as outlined under Section 3, Pre-existing Medical Conditions;
- Medical evacuation which is not pre-approved by **us**;
- Delays, rescheduling or cancellations caused by a **carrier**;
- Cancellation resulting from foreseen events or change of mind;
- Travel to regions and countries under a “Do Not Travel” warning;
- **Luggage and personal effects** left **unsupervised** in a **public place**, whether **accidentally** or otherwise.

Please read this PDS carefully and in particular the benefits under Section 4, Details of Your Cover, where the events covered and not covered are set out together with an explanation of how **your** actions may impact **your** cover.

Comprehensive Plan

This plan provides comprehensive cover. It is **our** premium product for international travel.

What are you covered for?

Policy Benefits		Total Sum Insured	
		Single	Family
1* ^	Medical Expenses Overseas Emergency Dental	Unlimited \$1,000	Unlimited \$1,000
2	Additional Expenses/Medical Evacuation	Unlimited	Unlimited
3*	Cancellation Costs	Unlimited	Unlimited
4*	Luggage and Personal Effects	\$12,000	\$24,000
6*	Travel Services Provider Insolvency	\$10,000	\$20,000
7*	Loss of Income	\$10,400	\$20,800
8*	Out of Pocket Hospital Allowance	\$6,000	\$12,000
9*	Travel Delay	\$2,000	\$4,000
10*	Resumption of Trip	\$3,000	\$6,000
11	Special Events	\$2,000	\$4,000
12	Rental Vehicle Insurance Excess/ Return of Rental Vehicle	\$4,000 \$500	\$4,000 \$500
13	Domestic Services	\$500	\$500
14*	Domestic Pets	\$500	\$500
15	Trip Disruption	\$2,000	\$4,000
16	Hijacking	\$2,000	\$4,000
17	Alternative Staff	\$3,000	\$3,000
18*	Withdrawal of Services	\$500	\$500
19	Ski/Golf Benefits		
19.1*	Piste Closure	\$500	\$1,000
19.2	Pre-paid Costs	\$200	\$400
19.3	Equipment Replacement	\$200	\$400
20	Accidental Death	\$25,000	\$50,000
21*	Total Permanent Disability	\$12,500	\$25,000
22	Personal Liability	\$2,500,000	\$2,500,000

* sub-limits apply (refer to "What's covered and what's not")

^ Medical expenses incurred in **your country of residence** are not covered

How long are you covered for?

You can purchase a policy up to 12 months prior to **your** departure date and for a maximum **trip** duration of 12 months.

What additional cover is available?

Increased Luggage Option – To supplement **your** standard limits of cover per individual item, an increased item limit of up to \$4,000 per item can be purchased for an additional premium. The additional premium is calculated based on how much the value of each individual item exceeds \$700. These items must be specifically nominated when **you** apply, and the maximum limit is \$10,000 for all nominated items combined.

Items	Standard item limits	Additional cover available
Mobile phones	\$1,000/item	Not available
Laptops, tablets, notebooks, other personal handheld computers (excluding mobile phones), camera equipment, video equipment	\$4,000/item	Not available
All other items*	\$700/item	Up to \$4,000/nominated item
Maximum limit for all items combined	\$12,000 single \$24,000 family	\$10,000 for all nominated items

*sub-limits apply (refer to “What’s covered and what’s not”)

Additional Business Benefits Option – This option covers **business equipment** and related expenses following theft, permanent loss by a **travel services provider** or **accidental** damage (see Benefit 23). You can purchase this option by paying an additional premium.

Additional Business Benefits		Total Sum Insured	
		Single	Family
23.1	Business Equipment	\$5,000	\$5,000
23.2*	Hire Business Equipment	\$1,000	\$1,000
23.3	Recreate Business Documents	\$1,000	\$1,000

*sub-limits apply (refer to “What’s covered and what’s not”)

Increased Rental Vehicle Excess Option – For an additional premium, you can increase your cover from \$4,000 to a maximum of \$8,000 in increments of \$500.

Is there cover for your pre-existing medical conditions?

This plan includes cover for **pre-existing medical conditions** in limited circumstances. If you fall outside those circumstances, you may still be eligible to purchase cover for **your pre-existing medical conditions**. You should carefully read Section 3, Pre-existing Medical Conditions, on pages 19 to 25 to understand your cover and what, if anything, you need to do to cover your conditions.

Is there a policy excess?

When you incur a loss and make a claim, you must pay an **excess** of \$100 for any one event under Benefits 1-7 and 22-23. No **excess** applies to claims under Benefits 8-21. **You can remove the excess by paying an additional premium.**

An additional **excess** of \$100 per event applies to ski and golf equipment whilst in use. You cannot remove this **excess**. A further **excess** may apply to each event relating to **your pre-existing medical conditions**. Where applicable, the amount is shown on your Certificate of Insurance. You cannot remove this **excess**.

Can you purchase this plan?

To purchase this plan and be covered:

- You must be an Australian **resident**;
- Your **trip** must begin in **Australia**; and
- You must not have already departed on **your trip** (except in the circumstances outlined on page 17).

All travellers aged 81 and over on the date the Certificate of Insurance is issued will be required to be assessed for cover by us. We have the right to accept or decline cover or impose special conditions, such as an **excess** or reduced benefits, in such circumstances.

Budget (inbound/outbound) Plan

This plan offers a value for money alternative to **our** Comprehensive Plan providing reduced benefits at a reduced premium.

What are you covered for?

Policy Benefits #		Total Sum Insured	
		Single	Family
1* ^	Medical Expenses Overseas Emergency Dental	Unlimited \$1,000	Unlimited \$1,000
2	Additional Expenses/Medical Evacuation	Unlimited	Unlimited
3*	Cancellation Costs	\$5,000	\$10,000
4*	Luggage and Personal Effects	\$5,000	\$10,000
9*	Travel Delay	\$500	\$1,000
22	Personal Liability	\$1,000,000	\$1,000,000

* sub-limits apply (refer to “What’s covered and what’s not”)

^ Medical expenses incurred in **your country of residence** are not covered

the interpretation of these benefits depends on whether **you** are an inbound or outbound traveller. See the definition of Australia in Words with special meaning, Section 4.

How long are you covered for?

You can purchase a policy up to 12 months prior to **your** departure date and for a maximum **trip** duration of 12 months.

What additional cover is available?

Rental Vehicle Excess / Return of Rental Vehicle Option – For an additional premium, **you** can purchase Rental Vehicle Insurance Excess cover (Benefit 12) up to a maximum of \$2,000 in increments of \$500.

Is there cover for your pre-existing medical conditions?

This plan includes cover for **your pre-existing medical conditions** described as “automatically covered conditions” on pages 19 to 25, provided all the relevant criteria are met. No additional **pre-existing medical conditions** cover is available for purchase under the Budget Plan.

Is there a policy excess?

When **you** incur a loss and make a claim, **you** must pay an **excess** of \$100 for any one event under Benefits 1-4 and 22. No **excess** applies to claims under Benefit 9. **You can remove the excess by paying an additional premium.**

An additional **excess** of \$100 per event applies to ski and golf equipment whilst in use. **You** cannot remove this **excess**.

Can you purchase this plan?

This plan is available to **you**, irrespective of citizenship or residency, provided **your trip** involves travel to or from **Australia** as follows:

- People residing in **Australia** who are travelling **overseas**;
- People residing **overseas** travelling to **Australia** and within **Australia** (provided the majority of the **trip** is spent in **Australia**); and
- All travellers must be under 76 years of age on the date the Certificate of Insurance is issued.

You may purchase this plan regardless of whether **you** have commenced **your trip** or not. If **you** have commenced **your trip**, waiting periods will apply. These waiting periods are set out on page 16.

Necessities Plan

This plan provides just the necessities when travelling to visit friends and relatives. It offers less cover compared to **our** Comprehensive and Budget Plans.

What are you covered for?

Policy Benefits		Total Sum Insured	
		Single	Family
1* ^	Medical Expenses Overseas	Unlimited	Unlimited
	Emergency Dental	\$1,000	\$1,000
2	Additional Expenses/Medical Evacuation	Unlimited	Unlimited
4*	Luggage and Personal Effects - whilst in the care, custody and control of a carrier	\$2,500	\$5,000
22	Personal Liability	\$1,000,000	\$1,000,000

* sub-limits apply (refer to “What’s covered and what’s not”)

^ Medical expenses incurred in **your country of residence** are not covered

How long are you covered for?

You can purchase a policy up to 12 months prior to **your** departure date and for a maximum **trip** duration of 12 months.

Is there cover for your pre-existing medical conditions?

This plan includes cover for **your pre-existing medical conditions** described as “automatically covered conditions” on pages 19 to 25, provided all the relevant criteria are met. No additional **pre-existing medical conditions** cover is available for purchase under the Necessities Plan.

Is there a policy excess?

When **you** incur a loss and make a claim, **you** must pay an **excess** of \$100 for any one event under Benefits 1, 2, 4 and 22. **You can remove the excess by paying an additional premium.**

Can you purchase this plan?

To purchase this plan and be covered:

- **You** must be an Australian **resident**;
- **Your trip** must begin in **Australia**;
- **You** must not have already departed on **your trip** (except in the circumstances outlined on page 17); and
- All travellers must be under 76 years of age on the date the Certificate of Insurance is issued.

Annual Frequent Traveller Plan

This plan is for frequent domestic and/or international travellers. It covers multiple **trips overseas** and within **Australia** (where travel involves an overnight stay with accommodation and/or transport arranged with a **travel services provider**) of up to 50 days each during a 12-month period.

What are you covered for?

Policy Benefits	Total Sum Insured
1* ^ Medical Expenses Overseas Emergency Dental	Unlimited \$1,000
2 Additional Expenses/Medical Evacuation	Unlimited
3* Cancellation Costs	Unlimited
5* Luggage and Personal Effects – new for old	\$24,000
6* Travel Services Provider Insolvency	\$20,000
7* Loss of Income	\$20,800
8* Out of Pocket Hospital Allowance	\$12,000
9* Travel Delay	\$4,000
10* Resumption of Trip	\$6,000
11 Special Events	\$4,000
12 Rental Vehicle Insurance Excess/ Return of Rental Vehicle	\$4,000 \$500
13 Domestic Services	\$500
14* Domestic Pets	\$500
15 Trip Disruption	\$4,000
16 Hijacking	\$4,000
17 Alternative Staff	\$3,000
18* Withdrawal of Services	\$500
19 Ski/Golf Benefits	
19.1* Piste Closure	\$1,000
19.2 Pre-paid Costs	\$400
19.3 Equipment Replacement	\$400
20 Accidental Death	\$50,000
21* Total Permanent Disability	\$25,000
22 Personal Liability	\$2,500,000
23 Additional Business Benefits	
23.1 Business Equipment	\$5,000
23.2* Hire Business Equipment	\$1,000
23.3 Recreate Business Documents	\$1,000

* sub-limits apply (refer to “What’s covered and what’s not”)

^ Medical expenses incurred in **your country of residence** are not covered

The benefit limits and sub-limits are reinstated on completion of each separate **trip**, with the exception of Benefit 22, Personal Liability, where an aggregate limit will apply for each 12 month period.

How long are you covered for?

You can purchase a policy up to 30 days prior to departure on **your** first **trip** and for a maximum duration of 50 days each **trip**. The policy is issued for a 12 month policy period as set out in the Certificate of Insurance **we** issue to **you**.

What additional cover is available?

Increased Luggage Option – To supplement **your** standard limits of cover per individual item, an increased item limit of up to \$4,000 per item can be purchased for an additional premium. The additional premium is calculated based on how much the value of each individual item exceeds \$700. These items must be specifically nominated when **you** apply, and the maximum limit is \$10,000 for all nominated items combined.

Items	Standard item limits	Additional cover available
Mobile phones	\$1,000/item	Not available
Laptops, tablets, notebooks, other personal handheld computers (excluding mobile phones), camera equipment, video equipment	\$4,000/item	Not available
Business equipment	\$5,000 all items	Not available
All other items*	\$700/item	\$4,000/nominated item
Maximum limit for all items combined	\$24,000	\$10,000 all nominated items

* sub-limits apply (refer to “What’s covered and what’s not”)

Increased Rental Vehicle Excess Option – For an additional premium, **you** can increase **your** cover from \$4,000 to a maximum of \$8,000 in increments of \$500.

Is there cover for your pre-existing medical conditions

This plan includes cover for **pre-existing medical conditions** in limited circumstances. If **you** fall outside those circumstances, **you** may still be eligible to purchase cover for **your pre-existing medical conditions**. **You** should carefully read Section 3, Pre-existing Medical Conditions, on pages 19 to 25 to understand **your** cover and what, if anything, **you** need to do to cover **your** conditions.

Is there a policy excess?

When **you** incur a loss and make a claim, **you** must pay an **excess** of \$100 for any one event under Benefits 1-7 and 22-23. **You** cannot remove this **excess**. No **excess** applies to claims under Benefits 8-21.

An additional **excess** of \$100 per event applies to ski and golf equipment whilst in use. **You** cannot remove this **excess**.

A further **excess** may apply to each event relating to **your pre-existing medical conditions**. Where applicable, the amount is shown on **your** Certificate of Insurance. **You** cannot remove this **excess**.

Can you purchase this plan?

To purchase this plan and be covered:

- **You** must be an Australian **resident**;
- Each **trip** must begin in **Australia**; and
- All travellers must be under 76 years of age on the date the Certificate of Insurance is issued.

Domestic Plan

This plan covers travel within **Australia** where that travel involves an overnight stay with accommodation and/or transport arranged with a travel services provider.

What are you covered for?

Policy Benefits		Total Sum Insured	
		Single	Family
2	Additional Expenses/Medical Evacuation	\$10,000	\$20,000
3*	Cancellation Costs	\$10,000	\$20,000
4*	Luggage and Personal Effects	\$4,000	\$8,000
12	Rental Vehicle Insurance Excess/ Return of Rental Vehicle	\$4,000 \$500	\$4,000 \$500
19	Ski/Golf Benefits		
19.1*	Piste Closure	\$500	\$1,000
19.2	Pre-paid Costs	\$200	\$400
19.3	Equipment Replacement	\$200	\$400
20	Accidental Death	\$10,000	\$20,000
22	Personal Liability	\$1,000,000	\$1,000,000

*sub-limits apply (refer to “What’s covered and what’s not”)

This plan does not offer any cover under Benefit 1, Medical Expenses Overseas.

How long are you covered for?

You can purchase a policy up to 12 months prior to **your** departure date and for a maximum **trip** duration of 6 months from departure.

What additional cover is available?

Increased Luggage Option – To supplement **your** standard limits of cover per individual item, an increased item limit of up to \$4,000 per item can be purchased for an additional premium. The additional premium is calculated based on how much the value of each individual item exceeds \$700. These items must be specifically nominated when **you** apply, and the maximum limit is \$10,000 for all nominated items combined.

Items	Standard item limits	Additional cover available
Mobile phones	\$1,000/item	Not available
Laptops, tablets, notebooks, other personal handheld computers (excluding mobile phones), camera equipment, video equipment	\$4,000/item	Not available
All other items*	\$700/item	\$4,000/nominated item
Maximum limit for all items combined	\$4,000 single \$8,000 family	\$10,000 all nominated items

*sub-limits apply (refer to “What’s covered and what’s not”)

Increased Rental Vehicle Excess Option – For an additional premium **you** can increase **your** cover from \$4,000 to a maximum of \$8,000 in increments of \$500.

Is there cover for my pre-existing medical conditions?

This plan includes cover for **pre-existing medical conditions** in limited circumstances. If **you** fall outside those circumstances, **you** may still be eligible to purchase cover for **your pre-existing medical conditions**. **You** should carefully read Section 3, Pre-existing Medical Conditions, on pages 19 to 25 to understand **your** cover and what, if anything, **you** need to do to cover **your** conditions.

Is there a policy excess?

No standard **excess** applies to this plan.

An **excess** of \$100 per event applies to ski and golf equipment whilst in use. **You** cannot remove this **excess**.

An additional **excess** may apply to each event relating to **your pre-existing medical conditions**. Where applicable, the amount is shown on **your** Certificate of Insurance. **You** cannot remove this **excess**.

Can you purchase this plan?

To purchase this plan and be covered:

- **You** must be an Australian **resident**;
- **Your trip** must begin in **Australia**; and
- **You** must not have already departed on **your trip**.

All travellers aged 81 and over on the date the Certificate of Insurance is issued will be required to be assessed for cover by **us**. **We** have the right to accept or decline cover or impose special conditions, such as an **excess** or reduced benefits, in such circumstances.

Deposit & Cancellation Plan

This plan is for protecting **your** holiday investment against unforeseen circumstances before **your trip** begins. It covers the financial loss of **your** pre-paid travel and accommodation arrangements due to unexpected cancellation.

What are you covered for?

Policy Benefits		Total Sum Insured	
		Single	Family
3*	Cancellation Costs	\$5,000	\$10,000

*sub-limits apply (refer to “What’s covered and what’s not”)

How long are you covered for?

You can purchase a policy for periods of 3, 6, 9 or 12 months.

What additional cover is available?

Increased Cancellation Option – For an additional premium, you can increase **your** cover up to a maximum of \$20,000 for a **single** plan or \$40,000 for a **family** plan, in increments of \$5,000 **single** and \$10,000 **family**.

Is there cover for your pre-existing medical conditions?

This plan includes cover for cancellation costs **arising** out of **your pre-existing medical conditions** described as “automatically covered conditions” on pages 19 to 25, provided all the relevant criteria are met. No additional **pre-existing medical conditions** cover is available for purchase under the Deposit & Cancellation Plan.

Is there a policy excess?

No **excess** applies to this plan.

Can you purchase this plan?

To purchase this plan and be covered:

- You must be an Australian **resident**;
- **Your trip** must begin in **Australia**;
- You must not have already departed on **your trip**; and
- All travellers must be under 81 years of age on the date the Certificate of Insurance is issued.

Other matters to consider

Who is covered?

In the case of a single trip plan or the Deposit & Cancellation Plan

If **you** purchase a **single** policy, **you** and **your** accompanying **dependents** will be covered. If **you** purchase a **family** policy, **you** will be covered together with **your** accompanying spouse, de facto or travel partner and any accompanying **dependents**. All eligible travellers, including accompanying **dependents**, must be named on the Certificate of Insurance.

In the case of an Annual Frequent Traveller Plan

You and **your** spouse or de facto partner, together with **your** accompanying **dependents**, will be covered, provided that all eligible travellers, including **dependents**, are named on the Certificate of Insurance. **You** and **your** spouse or de facto partner will be covered when travelling independently or with accompanying **dependents**. **Dependents** travelling independently of **you** or **your** spouse or de facto partner will not be covered.

When does cover start?

Plan	Cancellation benefits start	All other benefits start
Comprehensive, Budget, Necessities, Annual Frequent Traveller and Domestic	When your Certificate of Insurance is issued	From the departure date noted on your Certificate of Insurance or the actual departure date of your trip , whichever happens last
Deposit & Cancellation	When your Certificate of Insurance is issued	Not applicable

When **you** purchase the Budget Plan after commencing **your trip**, the start of **your** cover will be subject to the following waiting periods, during which **we** will not provide any cover under any sections of **your** policy:

- i. Where **you** are inbound, namely travelling to **Australia** and within **Australia**, 30 days from the purchase date.
- ii. Where **you** are outbound, namely travelling **overseas** from **Australia**, 7 days from the purchase date.

When does cover end?

Plan	Cover ends
Comprehensive, Budget, Necessities and Domestic	When you return to your home or on the date of return noted on your Certificate of Insurance, whichever happens first
Annual Frequent Traveller	The earlier of: <ol style="list-style-type: none"> i. the date of return noted on the Certificate of Insurance regardless of whether you are mid trip,¹ or ii. when you return to your home, or iii. the day your individual trip exceeds 50 days in duration
Deposit & Cancellation	The end date as noted on the Certificate of Insurance, or when you depart Australia , whichever occurs first.

Note 1. We will not cover any cost incurred after the policy return date, even if the trip to which the cost relates began during the policy period.

In the case of all plans other than the Deposit & Cancellation Plan, **your** policy will automatically be extended if during **your trip** the scheduled transport in which **you** are to travel is delayed or the delay is caused by an insured event (for example, **you** become ill). In this case, **your** cover will be extended until **you** are capable of travelling to and reach **your** final destination, or for a period of 6 months, whichever happens first.

Can you extend your policy?

You can apply to extend **your** cover under all plans, other than the Annual Frequent Traveller and Deposit & Cancellation Plans. To be eligible to extend **your** policy, **you** must apply prior to expiry of **your** policy and meet the following criteria:

- At the date **you** seek an extension **you** are:
 - i. 80 years of age or younger in the case of Comprehensive or Domestic Plans; or
 - ii. 75 years of age or younger in the case of Budget or Necessities Plans;
- **You** have not purchased additional cover for a **pre-existing medical condition**; or
- There has not been any change in **your** health status, including the discovery of new medical conditions, since the departure date of **your** original policy; or
- **You** have not made a claim, and are not aware of any possible claim, resulting from **your** original policy.

If **you** meet the above criteria, **you** may extend **your** policy up to the maximum duration of 12 months (or 6 months under the Domestic Plan) as measured from the original departure date. An additional premium will be payable.

Can you buy a policy after departing on your trip?

You may apply to purchase a Budget Plan after **you** have departed on **your trip**. Refer to “When does cover start” regarding waiting periods for the Budget Plan.

You may also apply to purchase a Comprehensive, Necessities or Domestic Plan after **you** have departed on **your trip**, but only to replace an initial policy with SureSave that has expired during **your trip**. In this case, the purchase date and the departure date must be the same. Cover will then be subject to a 7 day waiting period.



Pre-existing Medical Conditions



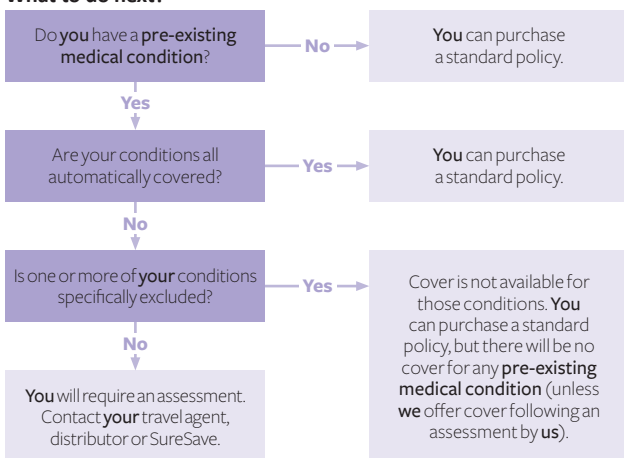
Pre-existing Medical Conditions

Travel insurance only provides cover for emergency medical events **overseas** that are sudden and unforeseen. Medical conditions that existed at the time **you** purchased **your** policy are not covered unless:

1. They are automatically covered by **our** policy (see table, Automatically covered conditions, below); or
2. Following an assessment by **us**, **you** purchase pre-existing medical cover on terms offered by **us**.

If **you** have a **pre-existing medical condition** that is not covered, **we** will not pay any claims **arising** out of, or exacerbated by, that **pre-existing medical condition**. This means, for example, that **you** may have to pay for any **overseas** medical expenses incurred, which can be prohibitive in some countries.

What to do next?



The following sections will assist **you** in answering these questions and help **you** select the cover that's right for **you**. If **you** have any questions just call SureSave.

Do you have a pre-existing medical condition?

A **pre-existing medical condition** means:

- a. Any **chronic** or currently ongoing medical or dental condition of which **you** are aware or any complication related to any such **chronic** or current condition; or
- b. Any medical or dental condition, or related complication, the symptoms of which **you** are currently aware; or
- c. A medical or dental condition that is currently being investigated or treated, or has been investigated or treated in the 90 days prior to the issue of the Certificate of Insurance, by a health professional (including dentist or chiropractor or physiotherapist); or
- d. Any medical condition, current ongoing or experienced at any time in the past, involving **your** back, neck, brain, heart, circulatory system, respiratory system or cancer; or
- e. Any condition for which **you** take prescribed medicine; or

- f. Any condition for which **you** have had surgery, or any complication **arising** from any surgery **you** have at any time had for any reason; or
- g. Any condition for which **you** see a medical specialist; or
- h. Pregnancy (Pregnancy cover is explained on page 24).

The definition applies to **you**, **your travelling party**, a **close relative** and any other person.

Examples of **pre-existing medical conditions** include:

Cardiovascular disease:

Medical conditions involving the heart and blood vessels are collectively called cardiovascular disease (CVD). All such conditions are interrelated. If **you** have ever needed to see a specialist cardiologist or been diagnosed with a form of CVD such as (but not limited to):

1. Aneurysms
2. Angina
3. Cardiomyopathy
4. Cerebrovascular Accident (Stroke)
5. Disturbances in heart rhythm (cardiac arrhythmias)
6. Previous heart surgery (including valve replacements, bypass surgery, stents)
7. Myocardial infarction (heart attack)
8. Transient Ischaemic Attack

and **you** do not purchase adequate cover for CVD, **you** may not be covered for any claims relating to the heart/cardiovascular system (including heart attacks and strokes).

If any of these conditions are expressly excluded from **your** policy, all CVD is excluded.

Chronic lung disease:

If **you** have ever been diagnosed with a **chronic** lung disease including (but not limited to) Emphysema and Chronic Bronchitis, Bronchiectasis, Chronic Obstructive Airways Disease (COAD) or Chronic Obstructive Pulmonary Disease (COPD) and **you** do not purchase adequate cover for **your** respiratory disease, **you** may not be covered for any claims relating to a new airways infection.

If a **chronic** lung condition is expressly excluded under **your** policy, all new respiratory infections are also excluded.

Is your condition automatically covered?

If **you** have a **pre-existing medical condition**, it will be automatically covered by **our** standard policy (unless **we** specify otherwise) if:

- **Your** condition is listed below and **you** meet all specified criteria; and
- **You** do not have any **pre-existing medical condition** other than those listed below; and
- **You** have not attended a hospital (including day surgery or emergency department) in the past 24 months, for any condition; and
- **You** meet the age limit of the plan **you** have selected.

If **you** do not meet the above requirements, **you** will not have cover for ANY of **your pre-existing medical conditions**, unless **we** offer **you** cover following **your** completion of an assessment. Details of how to complete an assessment are below.

Automatically covered conditions

Conditions without specified criteria		
Acne	Gastric Reflux	Migraine
Bell's Palsy	Goitre	Nocturnal Cramps
Benign Positional Vertigo	Glaucoma	Osteopaenia
Bunions	Graves' Disease	Osteoporosis
Carpal Tunnel Syndrome	Hiatus Hernia	Pernicious Anaemia
Cataracts	Hypothyroidism, including Hashimoto's Disease	Plantar Fasciitis
Coeliac Disease	Impaired Glucose Tolerance	Raynaud's Disease
Congenital Blindness	Incontinence	Sleep Apnoea
Congenital Deafness	Insulin Resistance	Solar Keratosis
Dry Eye Syndrome	Iron Deficiency Anaemia	Trigeminal Neuralgia
Folate Deficiency	Macular Degeneration	Trigger Finger
	Meniere's Disease	Vitamin B12 Deficiency
Conditions with specified criteria		
Allergies	But limited to Rhinitis, Chronic Sinusitis, Eczema, Food Intolerance and Hay Fever	
Asthma	When your condition satisfies all of the following: a. You have no other lung disease; AND b. You are under 60 years of age at the date of policy purchase.	
Diabetes Mellitus (Type I)*	When your condition satisfies all of the following: a. You were diagnosed over 12 months ago; AND b. You have no eye, kidney, nerve or vascular complications; AND c. You do not suffer from a known cardiovascular disease: for example, hypertension, hyperlipidaemia, hypercholesterolaemia;* AND d. For Type I Diabetes only – you are under 50 years of age at the date of policy purchase.	
Diabetes Mellitus (Type II)*		
Epilepsy	When you have not had a seizure or had a change to your medication regime within the past 12 months.	
High Cholesterol* (Hypercholesterolaemia)	Provided you do not suffer from: a. More than one of these conditions; AND/OR b. Another cardiovascular disease; AND/OR c. Diabetes.	
High Blood Lipids* (Hyperlipidaemia)		
High Blood Pressure* (Hypertension)		
Pregnancy	When: a. You have a single, uncomplicated pregnancy which does not arise from services or treatment associated with an assisted reproduction program, including but not limited to in vitro fertilisation; AND b. Your trip finishes before the end of the 26th week of gestation.	

*These conditions are examples of cardiovascular disease. If you do not ensure sufficient cover for these conditions, you will not be covered for any claims relating to cardiovascular disease.

Specifically excluded conditions

The following **pre-existing medical conditions** are specifically excluded, and there is no cover for any loss **arising** from, exacerbated by, related or attributable to these conditions.

Terminal Illness

Any condition for which a metastatic or terminal prognosis has been given.

Fertility treatment

Where **you** are not yet pregnant but are undergoing fertility treatment, now or before **your trip** commences, there is no cover available under any plan for this treatment or any resulting pregnancy.

Pregnancy in certain circumstances

There is no cover for pregnancy when:

- You** are more than 26 weeks pregnant in the case of a single pregnancy or 19 weeks in the case of a multiple pregnancy; or
- You** will not complete **your trip** before the end of the 26th week of **your** single pregnancy or the end of the 19th week of **your** multiple pregnancy; or
- Your** pregnancy is a multiple pregnancy which **arose** from services or treatment associated with an assisted reproduction program, including but not limited to in vitro fertilisation.
- You** have experienced any **complications**, for any pregnancy, prior to **your** policy being issued.

Mental Illness

There is no cover available for mental illness as defined by DSM IV including, but not limited to, the following:

- Dementia, depression, anxiety, stress or other mental or nervous conditions;
- Behavioural diagnosis (such as autism, ADHD);
- A therapeutic or illicit drug or alcohol addiction;
- Eating disorders;

whether or not the condition **arises** independently or is secondary to other medical conditions.

Sexually Transmitted Diseases/Infections

There is no cover available for any sexually transmitted diseases/infections, HIV or AIDS.

I need an assessment. What do I do next?

If **your** condition does not qualify as an automatically covered condition and it is not a specifically excluded condition, **you** may have **your** condition assessed for cover by contacting SureSave.

SureSave will assess **your** condition(s) and advise **you**:

- Whether **your** condition(s) can be insured under the policy;
- Whether any additional terms, conditions, exclusions or limitations will apply; and
- The amount of any additional **excess** payable in the event of a claim and/or any additional premium (where applicable) to be paid before **we** will cover **your** condition(s).

If **you** require an assessment, **we** will assess all **your** conditions.

Only those conditions which **we** approve in writing will be covered, including any showing in the list of automatically covered conditions.

For any **pre-existing medical condition**, **we** have the right to accept or decline cover or impose special conditions such as an **excess**, additional premium and reduced benefits.

Important things to know if you're pregnant

The table below summarises when cover is automatic, when **you** need to undergo an assessment and when cover is not available:

Fertility treatment	Availability of cover
You are not yet pregnant, however, you are undergoing fertility treatment, now or before your trip commences.	Cover is not available under any plan for this treatment or any resulting pregnancy.
Single pregnancy	Availability of cover
You have a single, uncomplicated pregnancy which does not arise from services or treatment associated with an assisted reproduction program, including but not limited to in vitro fertilisation.	Cover is automatically available under all plans for trips you will complete before the end of the 26th week of gestation.
You have a single, uncomplicated pregnancy which arises from services or treatment associated with an assisted reproduction program, including but not limited to in vitro fertilisation.	You need to undergo an assessment (although there is no cover if you will complete your trip after the end of the 26th week of gestation).
Multiple pregnancy	Availability of cover
You have a multiple, uncomplicated pregnancy which does not arise from services or treatment associated with an assisted reproduction program, including but not limited to in vitro fertilisation.	You need to undergo an assessment (although there is no cover if you will complete your trip after the end of the 19th week of gestation).
You have a multiple pregnancy which arises from services or treatment associated with an assisted reproduction program, including but not limited to in vitro fertilisation.	Cover is not available under any plan.
Complications	Availability of cover
You have experienced any pregnancy complications prior to your policy being issued.	Cover is not available under any plan.

Cover applies to medically necessary expenses incurred during **your** period of insurance when **complications** to **your** pregnancy occur which are sudden and unexpected, are unknown to **you** at the time of policy purchase and/or booking arrangements, and that are outside of **your** control.

There is no cover for medical or other expenses relating to:

- Regular antenatal care; or
- Childbirth at any gestation; or
- Care of the newborn child.

Nor is there cover for pregnancy, any **complications** or any other related medical treatment required from the end of the 26th week

of **your** single pregnancy or from the end of the 19th week of **your** multiple pregnancy.

Complications are defined as “any secondary diagnosis occurring prior to, during the course of, concurrent with, as a result of or related to the pregnancy, which may adversely affect the pregnancy outcome or **your** ability to travel.”

Please read the applicable cover sections under “What’s covered and what’s not” along with the “General exclusions”.



Details of Your Cover



Details of Your Cover

What's covered and what's not

The following sections outline what **we** will pay and what **we** will not pay in the event of a claim. Refer to **your** plan's Policy Benefits table to confirm which benefits apply to **you**.

Benefit 1: Medical Expenses Overseas

You only have this cover if **you** chose the Comprehensive, Budget, Necessities or Annual Frequent Traveller Plan.

✔ We will pay

1. The **reasonable** cost of emergency medical treatment, hospital, road ambulance or other treatment **you** actually and necessarily received **overseas** during the **trip** because **you** suffered a **sudden illness or serious injury**. The treatment must be given or prescribed by a registered medical practitioner or paramedic. **You** must make an effort to keep **your** medical expenses to a minimum. Cover under this benefit includes cost of emergency dental treatment as a result of an **accident** causing **serious injury** to healthy, natural teeth.
If **we** determine that **you** should return **home** to **Australia** for treatment and **you** do not agree to do so, **we** will pay **you** the equivalent amount **we** reasonably determine **we** would have incurred in respect of **your** claim had **you** agreed to **our** recommendation. **You** will then be responsible for any ongoing or additional costs relating to or **arising** from the event or from the medical condition for which **you** are claiming. However, when **we** do not require **you** to return **home** for treatment, **we** will only pay for necessary and **reasonable** treatment received and/or hospital accommodation incurred **overseas** during the 12-month period after the **sudden illness** first showed itself or the **serious injury** happened.
2. The cost of emergency dental treatment **overseas**, up to a maximum amount of \$1,000 per person per **trip**, following an infection or broken tooth and which the treating dentist certifies in writing is solely required for the immediate relief of sudden and acute onset of pain to healthy, natural teeth. A natural tooth is one that is whole or properly restored (restored with fillings only), is without impairment, periodontal or other conditions.
3. For **your** burial or cremation **overseas**, or the transporting of **your** remains to your **country of residence**, as approved by Specialty Assist. The maximum amount **we** will pay is \$15,000 for all claims combined. No **excess** applies to this benefit.

Please note **we** will not pay for any costs incurred in **your country of residence**.

The maximum amount **we** will pay for all claims combined under this Benefit is shown under the Policy Benefits table for the plan **you** have selected.

✘ We will not pay

1. Ongoing payments under Benefit 1, Medical Expenses Overseas,

if **we** decide on the advice of a doctor appointed by **us** that **you** are capable of being repatriated to **Australia** or, if **we** decide, **your country of residence** if this is not **Australia**.

2. Costs for medical treatment **you** have received or were eligible to receive under a Reciprocal Health Care Agreement in place between the government of **Australia** and the government of any other country (as at the date of this PDS, the countries included New Zealand, the United Kingdom, the Republic of Ireland, Sweden, the Netherlands, Finland, Italy, Belgium, Malta, Slovenia and Norway. For a current list of countries that have reciprocal agreements with **Australia** see www.medicareaustralia.gov.au)
 3. Costs for medical treatment **you** received without the approval of **us** or Specialty Assist where publicly-funded services or treatment was available for that medical treatment in **Australia** or under any Reciprocal Health Care Agreement between the government of **Australia** and the government of any other country. (For a current list of countries with reciprocal agreements with **Australia** see www.medicareaustralia.gov.au)
 4. Medical and/or dental costs incurred in **your country of residence**.
 5. Dental treatment **arising** from the deterioration and/or decay of teeth or associated tissue or involving the use of precious metals or for cosmetic dentistry.
 6. For any loss **arising** from or exacerbated by **your pre-existing medical conditions** except as specified under Section 3, Pre-existing Medical Conditions, on pages 19 to 25.
 7. When **you** have not notified Specialty Assist as soon as practicable of **your** admission to hospital.
 8. If **you** decline to promptly follow the advice of Cerberus or Specialty Assist. **We** will not be responsible for any subsequent medical, hospital or evacuation expenses.
 9. For any expenses for medical evacuation, funeral services or cremation or bringing **your** remains back to **Australia** (or **your country of residence** if this is not **Australia**), unless it has been first approved by Specialty Assist.
 10. For the cost of resuming the **trip** after **you** have returned to **Australia**.
- Please check “General exclusions” for other reasons why we will not pay.

Benefit 2: Additional Expenses / Medical Evacuation

You have this cover if **you** chose the Comprehensive, Budget, Necessities, Annual Frequent Traveller or Domestic Plan.

We will pay

This benefit only covers **your reasonable** and necessary additional expenses for travel, accommodation, meals and repatriation that **you** incur with **our** consent and that result directly from one of the following events occurring after **you** have departed on **your trip**.

1. **You** being unable to continue the **trip** because of the death, sudden illness or serious injury of:
 - a. **You** or a member of **your travelling party**, provided that the

attending physician **overseas** advises **us** in writing that, as a result of the **sudden illness or serious injury, you** (or the member of **your travelling party**, as applicable) are unfit to continue the **trip**; or

- b. A **close relative** or business partner or person in the same employ as **you**, who is resident in **Australia**, provided that the **sudden illness or serious injury** required hospitalisation or confinement, as confirmed in writing by a registered medical practitioner. In the case of a business partner or person in the same employ as **you**, the person's absence made the ending of the **trip** necessary and **you** have written confirmation of that fact from a senior partner or director.
2. The need, because of a **sudden illness or serious injury** and resulting in **you** being hospitalised as an in-patient, for a **close relative** or friend to travel to, remain with or escort **you** in place of the attending physician. **You** must have written advice of this need from the attending physician and **our** consent.
3. **You** being unavoidably delayed as a result of the cancellation or restriction of **your** or a member of **your travelling party's** scheduled public transport services caused by severe weather, natural disaster, hijacking, riot, strike or civil commotion. The event must have begun after **we** issued the Certificate of Insurance. **You** must have done everything reasonable to avoid the expenses, and **you** must get the **carrier's** written confirmation of **your** (or **your travelling party's** claim) with them.
4. **You** or a member of **your travelling party** being involved in, or unavoidably delayed as a result of, a motor vehicle, railway, air or marine **accident** resulting in **your** inability to meet **your** scheduled public transport. **You** must have written confirmation of the **accident** from an official body in the country where the **accident** happened.
5. Loss (excluding Government confiscation) of passports, travel documents or credit cards, but limited to the **reasonable** additional transportation or accommodation expenses incurred outside of **Australia** in having emergency replacement documents issued to allow **you** to continue on **your** current **trip**.
6. **You** or a member of **your travelling party** who is a full-time student being required to sit a supplementary examination (which is not a resit of a failed exam). **You** must have written confirmation of this requirement and the circumstances of the event from an official of the education institution.

The following rules apply:

1. Additional travel must be at the fare class originally chosen, except where **we** agree otherwise based on a written recommendation by **your** attending physician.
2. **We** will use **your** return ticket if this reduces **our** costs. If **you** do not have a return ticket, **you** will need to contribute toward the equivalent cost of an economy class airfare.
3. Benefits are payable for a period up to 12 months from the date **your trip** was interrupted.
4. For claims which **arise** from a **pre-existing medical condition** suffered by a **close relative** who is hospitalised or dies in **Australia** after the policy is issued, the most **we** will pay is \$2,000 for a **single**

plan and \$4,000 for a **family** plan in respect of all such claims under all sections of the policy, combined. At the time of policy issue, **you** had to have been unaware of the likelihood of such hospitalisation or death. There is no cover for claims relating to **pre-existing medical conditions** for **close relatives** under the Budget and Necessities Plans.

The maximum amount we will pay for all claims combined under this benefit is shown under the Policy Benefits table for the plan you have selected.

✘ We will not pay

1. Expenses which do not result from any of the events listed in this benefit section under “We will pay”.
2. The cost of resuming the **trip** after **your** original **trip** was interrupted and **you** have returned to **Australia** or **your country of residence**.
3. For additional transport or accommodation expenses when a claim is made under Benefit 3, Cancellation Costs, for cancelled transport or accommodation expenses covering the same period of time.
4. A loss **arising** from the failure of any travel agent, tour operator, accommodation provider, airline or other **carrier**, car rental agency or any other tourism or **travel services provider** to provide services or accommodation due to their **insolvency** or the **insolvency** of any person, company or organisation they deal with.
5. A loss **arising** from delays, rescheduling or cancellation of scheduled transport services caused by the **carrier** or related to the **carrier** including, but not limited to, maintenance, repairs, rescheduling, service faults, corporate takeover or industrial activity other than a strike.
6. If **you** or a member of **your travelling party** changes plans, does not want to or is not inclined to travel or decides not to continue with the **trip**.
7. If **you** decline to promptly follow the advice of Cerberus or Specialty Assist, **we** will not be responsible for any subsequent medical, hospital or evacuation expenses.
8. If **you** were aware of any reason, before **your** period of cover commenced, that may cause **your trip** to be cancelled, abandoned, disrupted or delayed.
9. If **you** can claim **your** additional travel and accommodation expenses from any other source.
10. For any loss **arising** from or exacerbated by **your pre-existing medical conditions**, except as specified under Section 3, Pre-existing Medical Conditions, on pages 19 to 25.
11. For any loss **arising** from or exacerbated by a **pre-existing medical condition** suffered by:
 - a. a **close relative**, except as allowed for in this benefit section;
 - b. a member of **your travelling party**, except where their **pre-existing medical condition** is covered by us;
 - c. **your** business partner or person in the same employ as **you**.

Please check “General exclusions” for other reasons why we will not pay.

Benefit 3: Cancellation Costs

You have this cover if **you** chose the Comprehensive, Budget, Annual Frequent Traveller, Domestic or Deposit & Cancellation Plan.

We will cover cancellation of **your** pre-paid transport and accommodation arrangements directly **arising** from or relating to the following events which are sudden, unforeseen and outside of **your** control and which directly prevent **you** from continuing **your** trip.

1. **You** are unable to continue the **trip** because of the death, **sudden illness or serious injury** of:
 - a. **You** or a member of **your travelling party**; or
 - b. A **close relative** or business partner or person in the same employ as **you**, who is resident in **Australia**, provided that the **sudden illness or serious injury** required hospitalisation or confinement, as confirmed in writing by a registered medical practitioner. In the case of a business partner or person in the same employ as **you**, the person's absence made the ending of the **trip** necessary, and **you** have written confirmation of that fact from a senior partner or director.
2. Cancellation or restriction of **your** scheduled public transport services caused by severe weather, natural disaster, hijacking, riot, strike or civil commotion. **You** must have done everything reasonable to avoid the expense, and **you** must get the **carrier's** written confirmation of **your** claim with them.
3. **You** or a member of **your travelling party** are made redundant from full-time permanent employment in **Australia**.
4. **You** are a full-time permanent employee and **your** employer cancels **your** pre-approved leave.
5. **You** or a member of **your travelling party** is called on as a witness (but not as an expert witness) or for jury service in **Australia** prior to **your** departure.
6. **You** lose **your passport**, travel documents or credit cards or they are damaged.
7. **You** or a member of **your travelling party** are directly involved in a motor vehicle, railway, air or marine **accident** resulting in **your** inability to meet **your** scheduled public transport. **You** must have written confirmation of the **accident** from an official body in the country where the **accident** happened.
8. A course, conference, wedding, funeral, concert or sporting event is cancelled and the sole purpose of **your trip** is to attend that event.
9. **You** or a member of **your travelling party** who is a full-time student is required to sit a supplementary examination (which is not a resit of a failed exam).
10. **Your** usual place of residence (or **your** owned business premises) in **Australia** is destroyed or rendered unsecure by a natural disaster or fire within the 30 days prior to **your** departure.
11. **You** are prevented from using **your** pre-booked transport and/or accommodation following severe weather or a natural disaster and **you** have done everything reasonable to book alternative transport

and/or obtain nearby alternative equivalent accommodation.

12. A government or other official authority has advised not to travel to a specific region or country and that warning was first given after the issue date of **your** policy or prior to **you** making further travel arrangements.

✔ We will pay

If one of the above events occurs, **we** will pay:

1. The value of the unused transport and accommodation arrangements, less any refunds due to **you**, if **you** have to cancel any prepaid transport or prepaid accommodation arrangements.
2. The **reasonable** cost of rearranging **your trip** prior to the commencement of **your trip**, provided that this cost is not greater than the cancellation fees or lost deposits which would have been incurred had the **trip** been cancelled.
3. The cancellation cost of tuition or course fees up to \$2,000 if the sole purpose of **your trip** is to attend that course and that course is cancelled due to circumstances outside of **your** control.
4. The travel agent's cancellation fees up to 10% of the amount paid to the travel agent or \$2,500 **single** plan or \$5,000 **family** plan, whichever is the lesser, when all monies have been paid or the maximum amount of the deposit has been paid at the time of cancellation. **We** will not pay any travel agent's cancellation fees above the level of commission or service fees normally earned by the agent had the **trip** not been cancelled.
5. For the loss of frequent flyer or similar air travel points **you** used to purchase an airline ticket following cancellation of **your** air ticket and **you** cannot recover the lost points from any other source. **We** calculate the amount **we** pay **you** as:
 - The cost of an equivalent class airline ticket, based on the best available advance purchase airfare for the same season of the following year, less **your** financial contribution; multiplied by
 - The total value of points lost; divided by
 - The total value of points redeemed to obtain the ticket.

The following rule applies:

For claims which **arise** from a **pre-existing medical condition** suffered by a **close relative** who is hospitalised or dies in **Australia** after the policy is issued, the most **we** will pay is \$2,000 for a **single** plan and \$4,000 for a **family** plan in respect of all such claims under all sections of the policy, combined. At the time of policy issue, **you** had to have been unaware of the likelihood of such hospitalisation or death. There is no cover for claims relating to **pre-existing medical conditions** for **close relatives** under the Budget and Deposit & Cancellation Plans.

The maximum amount we will pay for all claims combined under this benefit is shown under the Policy Benefits table for the plan you have selected.

✘ We will not pay

1. A loss **arising** from the failure of any travel agent, tour operator,

accommodation provider, airline or other **carrier**, car rental agency or any other tourism or **travel services provider** to provide services or accommodation due to their **insolvency** or the **insolvency** of any person, company or organisation they deal with.

2. A loss that **arises** directly or indirectly from an act or threat of terrorism.
3. A loss **arising** from delays, rescheduling or cancellation of scheduled transport services caused by the **carrier** or related to the **carrier** including maintenance, repairs, rescheduling, service faults, corporate takeover or industrial activity other than a strike.
4. A loss **arising** from financial, business, professional or contractual arrangements, except as provided in events 3 and 4 in this Benefit 3 cover, above.
5. If **you** or a member of **your travelling party** changes plans, does not want to or is not inclined to travel or decides not to continue with the **trip**.
6. If a tour operator or wholesaler is unable to complete arrangements for a tour because there is not the required number of people to begin or complete a tour or trip. This does not apply in relation to prepaid travel arrangements bought separately to reach the departure point for the tour or other travel arrangements.
7. A loss **arising** from an **epidemic** or **pandemic**.
8. If **you** were aware of any reason, before **your** period of cover commenced, that may cause **your trip** to be cancelled, abandoned, disrupted or delayed.
9. A loss **arising** from or exacerbated by **your pre-existing medical conditions**, except as specified under Section 3, Pre-existing Medical Conditions, on pages 19 to 25.
10. For any loss **arising** from or exacerbated by a **pre-existing medical condition** suffered by:
 - a. A **close relative**, except as allowed for in this benefit section;
 - b. A member of **your travelling party**, except where their **pre-existing medical condition** is covered by **us**;
 - c. **your** business partner or person in the same employ as **you**.

Please check “General exclusions” for other reasons why we will not pay.

Benefit 4: Luggage And Personal Effects

You only have this cover if you chose the Comprehensive, Budget, Necessities or Domestic Plan.

The limits in total for a laptop, tablet, notebook, handheld computer, **camera equipment or video equipment** and for any other item are set out below. A pair or related set of items is considered only one individual item. Examples include:

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

The maximum amounts **we** will pay for any one individual item, pair or related set of items (item limit) are:

Items	Item Limits			
	Comprehensive	Budget	Necessities	Domestic
Mobile phones	\$1,000/item	\$700/item	\$250/item	\$1,000/item
Laptops, tablets, notebooks, other personal handheld computers (excluding mobile phones), camera equipment, video equipment	\$4,000/item	\$700/item	\$250/item	\$4,000/item
All other items	\$700/item	\$700/item	\$250/item	\$700/item
Maximum limit for all items combined				
	\$12,000 single \$24,000 family	\$5,000 single \$10,000 family	\$2,500 single \$5,000 family	\$4,000 single \$8,000 family
Option: Additional Business Benefits	Item Limits			
Business equipment: Item limit and maximum limit all items combined	\$5,000 (with this Option only)	Option not available	Option not available	Option not available

If **you** purchased “Increased Luggage and Personal Effects Cover”, **your** increased item limit for “all other items” is shown on the Certificate of Insurance for the items **you** specifically nominate. The maximum item limit for an item nominated under this Additional Option is \$4,000, up to a maximum \$10,000 for all nominated items combined. This Additional Option is not available under Budget or Necessities Plans. Depreciation does not apply to specified items.

We will decide whether to:

- Replace the item with the nearest identical item;
- Pay the cost of repairing the item; or
- Pay **you** its cash value after allowing for wear, tear and depreciation as determined by **us**.

Our payment will not exceed:

- The amount it would cost **us** to replace or repair the item, allowing for any trade discounts **we** are entitled to;
- Its original purchase price;
- The sum insured shown in the Policy Benefits table; nor
- The limits specified within this policy.

If **you** have purchased “Increased Luggage and Personal Effects Cover”, depreciation does not apply for the items **you** specifically nominate.

If **you** have purchased Necessities, **your** luggage and personal effects are only covered whilst in the care, custody and control of a **carrier**.

✔ We will pay

1. Theft, permanent loss by a **travel services provider** or **accidental damage to your luggage and personal effects**, including such personal items **you** buy during the **trip**, whilst they are accompanying **you**.
2. Theft of cash up to \$250, providing **you** obtain a police report confirming the theft has occurred.
3. Theft, permanent loss by a **travel services provider** or **accidental damage of dentures or dental prostheses**, up to \$800 (\$250 for Necessities), but limited to items under five years old.
4. Essential items of clothing and toiletries bought **overseas** because **your** luggage is temporarily lost or delayed (not permanently lost) by the **carrier** for more than 12 hours but less than 72 hours, up to \$250 on the **single** plan (\$500 **family** plan). **We** will not pay more than \$500 for the **single** plan (\$1,000 for the **family** plan) if the delay is more than 72 hours (excluding Budget and Necessities). This benefit does not apply on the leg of **your trip** that brings **you** to **your country of residence or your home in Australia**. **You** must give **us** relevant receipts and written confirmation of the length of the delay from the appropriate authority. No **excess** applies to this benefit.
5. Financial liability **you** incur as a direct result of a third party's fraudulent use of **your** travel documents, travellers cheques, passport or credit cards (excluding cash-only transaction cards, debit cards, pre-paid cash travel cards) after they have been **accidentally** lost or have been stolen. **We** will not pay more than \$2,000 (\$1,000 under Budget and Necessities). **You** must comply with any conditions of the issuing body.
6. The **reasonable** additional documentation fees **you** incur **overseas**, up to \$2,000 (\$1,000 under Budget and Necessities) in obtaining an emergency replacement passport or required temporary travel documents following the loss, theft or **accidental damage of your** documents whilst outside **Australia**. **We** will only cover those essential documents required to continue **your** current **trip**. Costs to obtain an emergency replacement passport for only one passport per person will be covered and will not exceed the pro-rata cost of the time remaining on **your** original passport. No **excess** applies to this benefit.

In the event that a covered loss, theft or damage to **your luggage and personal effects** occurs, **we** will allow **you** one automatic reinstatement of the sum insured for the plan selected.

The maximum amount we will pay for all claims combined under this benefit is shown under the Policy Benefits table for the plan you have selected. We will also pay up to the limit(s) shown in your Certificate of Insurance for any additional cover you purchased under "Increased Luggage and Personal Effects Cover".

Safeguarding your Luggage and Personal Effects

You must take all reasonable precautions to safeguard **your luggage and personal effects**. If **you** leave **your luggage and personal effects unsupervised** in a **public place**, whether accidentally or otherwise, **we** will not pay **your** claim.

For example:

- i. If **you** forget to take **your** luggage from the public bus or taxi;
- ii. If **you** put **your** handbag on the back of the chair at a restaurant while **you** eat;

Then, **you** will not be covered.

You must immediately report all theft to the police as well as to any **carrier**, service provider, property manager or other appropriate local authority within 24 hours of discovery. If **your luggage and personal effects** are damaged, delayed or lost by a **carrier**, **you** must report the event immediately to a responsible officer for the **carrier**. For all other circumstances, **you** must report the event within 24 hours of discovery to the service provider, property manager or other appropriate authority. A copy of the written report must be obtained and submitted with **your** claim.

✘ We will not pay

For a claim that **arises** because of any of the following:

1. Loss, theft of or damage to watercraft of any type (excluding surfboards).
2. Damage to sporting equipment (including surfboards) while in use except snow skiing or golf equipment.
3. Breakage or damage to snow skiing or golf equipment over three years old.
4. Damage to sporting equipment which is cosmetic only or does not affect its functionality.
5. If **you** misplace **your** items, forget them or leave them behind.
6. A loss, theft of or damage to:
 - a. cash, bank or currency notes, cheques or other negotiable instruments (excluding Benefit 4, We will pay, item 2);
 - b. unaccompanied **luggage or personal effects**;
 - c. **luggage or personal effects** that **you** leave **unsupervised** in a **public place**, whether accidentally or otherwise, or that happens because **you** do not take adequate and reasonable care to protect it;
 - d. **luggage or personal effects**, to the extent for which the **carrier** is responsible and will pay compensation;
 - e. items left unattended in a motorised vehicle or boat, unless taken from a locked boot or locked concealed luggage compartment of a station wagon, hatchback, van or motor home (or taken from the locked compartment or carry bag/pannier – a hard case only – of a motor cycle), and taken between sunrise and sunset local time and there is evidence of damage and forced entry which is confirmed by a police report;

- f. **camera equipment, video equipment, mobile phones,** personal handheld computers, jewellery left unattended at any time in any motorised vehicle (which includes a motor cycle, station wagon, hatchback, van and motor home) or boat;
 - g. **camera equipment, video equipment, mobile phones,** personal handheld computers, jewellery checked in to be held and transported in the cargo hold of any **carrier** (including any loss from the point of check-in until receipt of the said goods);
 - h. **luggage and personal effects** that are fragile or brittle (for example glass, ceramic, porcelain, crystal) or an electronic component that is broken or scratched – unless either:
 - it is the lens of spectacles, binoculars, **camera equipment** or **video equipment**; or
 - the breakage or scratch was caused by a crash involving a vehicle in which **you** are travelling.
7. Loss, theft or damage which is not reported and a written report is not obtained within 24 hours of discovery from the police or the appropriate authority such as, but not limited to, the airline, accommodation manager, transport provider, airport authority, tour operator or guide.
 8. Loss, wear and tear or depreciation of property or damage caused by the action of insects, vermin, mildew, rust or corrosion.
 9. Mechanical, electrical breakdown or a malfunction.
 10. Expenses incurred for a replacement passport or travel documents which are not required for **you** to continue **your** current **trip** or which are already covered under Benefit 2, Additional Expenses / Medical Evacuation.
 11. Expenses incurred under the Necessities Plan for **luggage and personal effects** other than whilst in the care, custody and control of a **carrier**.

Please check “General exclusions” for other reasons why we will not pay.

Benefit 5: Luggage And Personal Effects – New For Old (up to the replacement value)

You only have this cover if you chose the Annual Frequent Traveller Plan.

The limits in total for a laptop, tablet, notebook, handheld computer, **camera equipment or video equipment** and for any other item are set out below. A pair or related set of items is considered only one individual item. Examples include:

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

The maximum amounts **we** will pay for any one individual item, pair or related set of items (item limit) are:

Items	Item Limits
	Annual Frequent Traveller
Mobile phones	\$1,000/item
Laptops, tablets, notebooks, other personal handheld computers (excluding mobile phones), camera equipment, video equipment	\$4,000/item
All other items	\$700/item
Maximum limit for all items combined	
	\$24,000
Additional Business Benefits	
Business equipment: Item limit and maximum limit all items combined	\$5,000

If **you** purchased “Increased Luggage and Personal Effects Cover”, **your** increased item limit for “all other items” is shown on the Certificate of Insurance for the items **you** specifically nominate. The maximum item limit for an item nominated under this Additional Option is \$4,000, up to a maximum \$10,000 for all nominated items combined. Depreciation does not apply to specified items.

We will decide whether to:

- Replace the lost, stolen or damaged item with the nearest identical item;
- Pay the cost of repairing or replacing the item to the condition it was when new; or
- Pay **you** up to the amount of the sum insured shown in the Policy Benefits table.

Our payment will not exceed:

- The amount it would cost **us** to replace or repair the item, allowing for any trade discounts **we** are entitled to;
- The sum insured shown in the Policy Benefits table; nor
- The limits specified within this policy.

✔ We will pay

1. Theft, permanent loss by a **travel services provider** or **accidental** damage to **your luggage and personal effects**, including personal items **you** buy during the **trip**, whilst they are accompanying **you**.
2. Theft of cash up to \$250, providing **you** obtain a police report confirming the theft has occurred.
3. Theft, permanent loss by a **travel services provider** or **accidental** damage of dentures or dental prostheses up to \$800, but limited to items under five years old.
4. Essential items of clothing and toiletries bought because **your** luggage is temporarily lost or delayed (not permanently lost) by the **carrier** for more than 12 hours but less than 72 hours, up to \$500. **We** will not pay more than \$1,000 if the delay is more than 72 hours. This does not apply on the leg of **your trip** that brings **you** to **your country of residence or your home in Australia**. **You** must give **us** relevant receipts and written confirmation of the length of the delay from the appropriate authority. No **excess** applies to this benefit.

5. Financial liability **you** incur as a direct result of a third party's fraudulent use of **your** travel documents, travellers cheques, passport or credit cards (excluding cash-only transaction cards, debit cards, pre-paid cash travel cards) after they have been **accidentally** lost or have been stolen. **We** will not pay more than \$2,000. **You** must comply with any conditions of the issuing body.
6. The **reasonable** additional documentation fees **you** incur **overseas**, up to \$2,000, in obtaining an emergency replacement passport or required temporary travel documents following the loss, theft or **accidental** damage of **your** documents whilst outside **Australia** and only for those essential documents required to continue **your** current **trip**. Costs to obtain an emergency replacement passport for only one passport per person will be covered and will not exceed the pro-rata cost of the time remaining on **your** original passport. No **excess** applies to this benefit.

The maximum amount we will pay for all claims combined under this benefit is shown under the Policy Benefits table for the plan you have selected. We will also pay up to the limits(s) shown in your Certificate of Insurance for any additional cover you purchased under "Increased Luggage and Personal Effects Cover".

Safeguarding your Luggage and Personal Effects

You must take all reasonable precautions to safeguard **your** luggage and personal effects. If **you** leave **your** luggage and personal effects unsupervised in a **public place**, whether accidentally or otherwise, **we** will not pay **your** claim.

For example:

- i. If **you** forget to take **your** luggage from the public bus or taxi;
- ii. If **you** put **your** handbag on the back of the chair at a restaurant while **you** eat;

Then, **you** will not be covered.

You must immediately report all theft to the police as well as to any **carrier**, service provider, property manager or other appropriate local authority within 24 hours of discovery. If **your** luggage and personal effects are damaged, delayed or lost by a **carrier**, **you** must report the event immediately to a responsible officer for the **carrier**. For all other circumstances, **you** must report the event within 24 hours of discovery to the service provider, property manager or other appropriate authority. A copy of the written report must be obtained and submitted with **your** claim.

✘ We will not pay

For a claim that **arises** because of any of the following:

1. Loss, theft of or damage to watercraft of any type (excluding surfboards).
2. Damage to sporting equipment (including surfboards) whilst in use except snow skiing or golf equipment.
3. Breakage or damage to snow skiing or golf equipment over three years old.
4. Damage to sporting equipment which is cosmetic only or does not affect its functionality.

5. If **you** misplace **your** items, forget them or leave them behind.
6. A loss or theft of or damage to:
 - a. cash, bank or currency notes, cheques or other negotiable instruments (excluding Benefit 5, We will pay, item 2);
 - b. unaccompanied **luggage or personal effects**;
 - c. **luggage or personal effects** that **you** leave behind or **unsupervised** in a **public place**, whether accidentally or otherwise, or that happens because **you** do not take adequate and reasonable care to protect it;
 - d. **luggage or personal effects**, to the extent for which the **carrier** is responsible and will pay compensation;
 - e. items left unattended in a motorised vehicle or boat, unless taken from a locked boot or locked concealed luggage compartment of a station wagon, hatchback, van or motor home (or taken from the locked compartment or carry bag/pannier – a hard case only – of a motor cycle), and taken between sunrise and sunset local time and there is evidence of damage and forced entry which is confirmed by a police report;
 - f. **camera equipment, video equipment, mobile phones**, personal handheld computers, jewellery left **unattended** at any time in any motorised vehicle (which includes a motor cycle, station wagon, hatchback, van and motor home) or boat;
 - g. **camera equipment, video equipment, mobile phones**, personal handheld computers, jewellery and checked in to be held and transported in the cargo hold of any **carrier** (including any loss from the point of check-in until receipt of the said goods);
 - h. **luggage and personal effects** that are fragile or brittle (for example ceramic, porcelain, crystal) or an electronic component that is broken or scratched - unless either:
 - it is the lens of spectacles, binoculars, **camera equipment** or **video equipment**; or
 - the breakage or scratch was caused by a crash involving a vehicle in which **you** are travelling.
7. Loss, theft or damage which is not reported and a written report is not obtained within 24 hours of discovery from the police or the appropriate authority such as, but not limited to, the airline, accommodation manager, transport provider, airport authority, tour operator or guide.
8. Loss, wear and tear or damage caused by the action of insects, vermin, mildew, rust or corrosion.
9. Mechanical, electrical breakdown or a malfunction.
10. Expenses incurred for a replacement passport or travel documents which are not required for **you** to continue **your** current **trip** or which are already covered under Benefit 2, Additional Expenses / Medical Evacuation.

Please check “General exclusions” for other reasons why we will not pay.

Benefit 6: Travel Services Provider Insolvency

You only have this cover if you chose Comprehensive or Annual Frequent Traveller Plans.

Due to the **insolvency** of a **travel services provider**,

✔ We will pay

1. The value of the unused arrangements, less any refunds due to you, if you have to cancel any prepaid transport or accommodation arrangements.
2. The **reasonable** cost of rearranging your trip prior to and after the commencement of your trip, provided that this cost is not greater than the cancellation fees or lost deposits which would have been incurred had the trip been cancelled.

The maximum amount we will pay for all claims combined under this benefit is shown under the Policy Benefits table for the plan you have selected.

✘ We will not pay

1. Any travel or accommodation not booked in **Australia** prior to your departure.
2. The **insolvency** of any travel agent, tour wholesaler, tour operator or booking agent.
3. The **insolvency** of a **travel services provider** if at the time the Certificate of Insurance was issued or any travel arrangements booked, the **travel services provider** was **insolvent** or a reasonable person would have reason to expect the **travel services provider** might become **insolvent**.
4. Claims **arising** directly or indirectly from war, acts of foreign enemies, hostilities or warlike operations (whether war be declared or not), civil war, rebellion, insurrection, civil commotion assuming the proportions of, or amounting to, an uprising, military or usurped power.
5. The **insolvency** of a **travel services provider** listed in any Supplementary Product Disclosure Statement (SPDS) current at the time the Certificate of Insurance was issued.

Please check “General exclusions” for other reasons why we will not pay.

Benefit 7: Loss of Income

You only have this cover if you chose the Comprehensive or Annual Frequent Traveller Plan.

✔ We will pay

1. **Your average gross weekly income** less normal statutory deductions and any entitlements to sick leave for up to 26 weeks, calculated from the return date on the Certificate of Insurance if, as a result of suffering an **injury** during the **trip**, you become totally unable within 30 days after that **injury** to attend to your usual full-time, permanent job or business when you return to **Australia**. This benefit is not applicable to accompanying **dependents**.

The maximum **we** will pay is \$400 per week on Comprehensive and \$800 per week on Annual Frequent Traveller.

At the time of **your** departure from **Australia**, **you** must have intended at the end of **your trip** to resume **your** usual full-time, permanent job or **your** full-time business, in which **you** were actively employed in **Australia** at least 30 hours a week.

The maximum amount we will pay for all claims combined under this benefit is shown under the Policy Benefits table for the plan you have selected.

✘ We will not pay

1. When the **serious injury** occurs during a **trip** within **Australia**.
2. For the first 30 days of **your** disablement from the time **you** return to **Australia**.
3. More than **your average weekly income** (less entitlements to sick leave and normal statutory deductions) after contribution from all other income sources.
4. When **your** total disablement is not supported by on-going medical evidence.

Please check “General exclusions” for other reasons why we will not pay.

Benefit 8: Out of Pocket Hospital Allowance – nil excess applies

You only have this cover if **you** chose the Comprehensive or Annual Frequent Traveller Plan.

✔ We will pay

1. \$50 for each day **you** are necessarily confined to hospital **overseas** because of **your sudden illness or serious injury** that happens or first shows itself during the **trip**, provided that the period of confinement exceeds 48 continuous hours.

The maximum amount we will pay for all claims combined under this benefit is shown under the Policy Benefits table for the plan you have selected.

✘ We will not pay

1. For the first 48 continuous hours **you** are in hospital.
2. If **you** cannot claim for **overseas** medical expenses in Benefit 1, Medical Expenses Overseas.

Please check “General exclusions” for other reasons why we will not pay.

Benefit 9: Travel Delay – nil excess applies

You only have this cover if **you** chose the Comprehensive, Budget or Annual Frequent Traveller Plan.

✔ We will pay

1. For the **reasonable** cost of necessary, additional meals and accommodation if, for a reason outside **your** control, **your**

scheduled transport from **Australia** or from **overseas** is delayed for at least 6 hours.

We will pay up to \$200 for each subsequent 12 hours of delay (or part of that time after the initial 6 hours), up to a maximum \$2,000 for a **single** plan, \$4,000 for a **family** plan; on Budget, \$500 for a **single** plan, \$1,000 for a **family** plan. You must give us your receipts and written confirmation of the delay from the **carrier**.

The maximum amount we will pay for all claims combined under this benefit is shown under the Policy Benefits table for the plan you have selected.

We will not pay

1. For a loss **arising** from the failure of any travel agent, tour operator, accommodation provider, airline or other **carrier**, car rental agency or any other tourism or **travel services provider** to provide services or accommodation due to their **insolvency** or the **insolvency** of any person, company or organisation they deal with.
2. For a loss that **arises** directly or indirectly from an act or threat of terrorism.
3. When **your** scheduled transport is cancelled and not delayed.
4. If **you** can claim **your** additional meals and accommodation expenses from any other source.
5. A loss **arising** from delays, rescheduling or cancellation of scheduled transport services caused by the **carrier** or related to the **carrier** including, but not limited to, maintenance, repairs, rescheduling, service faults, corporate takeover or industrial activity other than a strike.

Please check “General exclusions” for other reasons why we will not pay.

Benefit 10: Resumption of Trip – nil excess applies

You only have this cover if **you** chose the Comprehensive or Annual Frequent Traveller Plan and **you** are not making a claim under Benefit 3, Cancellation Costs.

We will pay

1. If **you** return to **your home** in **Australia** because, during **your trip**, a **close relative** in **Australia** dies unexpectedly or is hospitalised following a **sudden illness or serious injury**, we will reimburse **you** up to \$3,000 for a **single** plan (\$6,000 for a **family** plan) toward return airfares to continue **your trip** within 12 months of **your** return to **Australia**.

For claims which **arise** from a **pre-existing medical condition** suffered by a **close relative** who is hospitalised or dies in **Australia** after the policy is issued, the most we will pay is \$2,000 for a **single** plan and \$4,000 for a **family** plan in respect of all such claims under all sections of the policy, combined. At the time of policy issue, **you** had to have been unaware of the likelihood of such hospitalisation or death.

The maximum amount we will pay for all claims combined under this benefit is shown under the Policy Benefits table for the plan you have selected.

✘ We will not pay

1. If **you** have a valid claim accepted under Benefit 3, Cancellation Costs.
2. If **you** were aware of any reason, before **your** period of cover commenced or the Certificate of Insurance was issued, that may cause **your trip** to be cancelled, disrupted or delayed.

Please check “General exclusions” for other reasons why we will not pay.

Benefit 11: Special Events – nil excess applies

You only have this cover if you chose the Comprehensive or Annual Frequent Traveller Plan.

✔ We will pay

1. If **your trip** is interrupted by any unforeseen cause which is outside of **your** control and **you** are unable to arrive by the originally scheduled time at a pre-arranged wedding, funeral, conference, concert or sporting event and the event cannot be delayed because of **your** late arrival. **We** will reimburse **you** for the **reasonable** additional cost of using alternative public transport to arrive at the destination on time.

The maximum amount we will pay for all claims combined under this benefit is shown under the Policy Benefits table for the plan you have selected.

✘ We will not pay

1. A loss **arising** from the failure of any travel agent, tour operator, accommodation provider, airline or other **carrier**, car rental agency or any other tourism or **travel services provider** to provide services or accommodation due to their **insolvency** or the **insolvency** of any person, company or organisation they deal with.
2. A loss that **arises** directly or indirectly from an act or threat of terrorism.
3. A loss **arising** from delays, rescheduling or cancellation of scheduled transport services caused by the **carrier** or related to the **carrier** including, but not limited to, maintenance, repairs, rescheduling, service faults, corporate takeover or industrial activity other than a strike.

Please check “General exclusions” for other reasons why we will not pay.

Benefit 12: Rental Vehicle Insurance Excess/Return of Rental Vehicle – nil excess applies

You only have this cover if you chose the Comprehensive, Budget, Annual Frequent Traveller or Domestic Plan.

✔ We will pay

1. **We** will reimburse the **rental vehicle** insurance **excess** or the cost of repairing the vehicle, whichever is the lesser, if a **rental vehicle** **you** have rented from a rental company is involved in a motor vehicle **accident** while **you** are driving, or it is damaged or stolen while in **your** custody. **You** must provide a copy of the accident/

theft report, the actual repair account and/or quote and the rental company agreement/documentation.

2. The cost of returning **your rental vehicle** to the nearest depot if **your** attending registered medical practitioner or dentist certifies in writing that **you** are medically unfit to do so during **your trip**.

This benefit does not replace the need to accept the comprehensive insurance offered by the rental agency (which covers theft and physical damage of the vehicle and third party liability).

The maximum amount we will pay for all claims combined under this benefit is shown under the Policy Benefits table for the plan you have selected. We will also pay up to the limits(s) shown in your Certificate of Insurance for any additional cover purchased, as nominated by you and for which the additional premium has been paid.

Under the Budget Plan (if you purchased the Rental Vehicle Excess Option), the maximum amount we will pay is \$2,000.

We will not pay

1. If **you** operate a **rental vehicle** in violation of the rental agreement.
2. If **you** use the **rental vehicle** to transport items other than luggage.
3. If **you** use the **rental vehicle** while affected by alcohol or any other drug in a way that is against the law of the place in which **you** are travelling.
4. If **you** use a **rental vehicle** without a proper license for that purpose.
5. When **you** have not purchased comprehensive insurance for the **rental vehicle** offered through the rental vehicle agency.
6. If the motorised vehicle is a motorcycle, moped, quad bike, motorbike or scooter or does not otherwise meet the definition of **rental vehicle** under “Words with Special Meaning” in this section.

Please check “General exclusions” for other reasons why we will not pay.

Benefit 13: Domestic Services – nil excess applies

You only have this cover if you chose the Comprehensive or Annual Frequent Traveller Plan.

We will pay

1. For any **reasonable** domestic services provided by a registered domestic service business up to a maximum of \$500 if **you** have been repatriated to **Australia** by **us** and **your sudden illness or serious injury** which occurred during **your trip** restricts **your** ability to perform domestic duties. These **reasonable** domestic services and costs must be approved by **us**.

We will not pay

1. If **you** do not have a medical certificate confirming **your** disablement and verifying the need for housekeeping services necessary, whilst disabled.

Please check “General exclusions” for other reasons why we will not pay.

Section 14: Domestic Pets – nil excess applies

You only have this cover if you chose the Comprehensive or Annual Frequent Traveller Plan.

✔ We will pay

1. Up to \$20 for each full 24 hour period, for additional kennel or boarding cattery fees for domestic cats and dogs owned by you if you are delayed beyond your original return date due to an event covered by this policy. However, you must give us a statement confirming the additional fees. We will not pay more than the sum insured specified in the Policy Benefits table for the plan you have selected.
2. Up to \$500 if your pet suffers an injury during your trip and requires in-patient veterinary treatment. Your pet must be in the care of a relative, friend or boarding kennel whilst you are on your trip, and you must provide a written report from the treating veterinary surgeon in support of your claim.

The maximum amount we will pay for all claims combined under this benefit is shown under the Policy Benefits table for the plan you have selected.

✘ We will not pay

1. Any kennel or cattery fees incurred outside Australia or as a result of quarantine regulations.

Please check “General exclusions” for other reasons why we will not pay.

Benefit 15: Trip Disruption – nil excess applies

You only have this cover if you chose the Comprehensive or Annual Frequent Traveller Plan.

✔ We will pay

1. Your reasonable additional transport and accommodation expenses to return home if your trip is disrupted, due to your usual place of residence in Australia being destroyed by a natural disaster or a fire.

The maximum amount we will pay for all claims combined under this benefit is shown under the Policy Benefits table for the plan you have selected.

✘ We will not pay

1. If you were aware of any reason, before your period of cover commenced, that may cause your trip to be cancelled, disrupted or delayed.
2. If you can claim your additional travel and accommodation expenses from any other source.

Please check “General exclusions” for other reasons why we will not pay.

Benefit 16: Hijacking – nil excess applies

You only have this cover if **you** chose the Comprehensive or Annual Frequent Traveller Plan.

✔ We will pay

1. If **you** want to cancel **your trip** and return **home** after the scheduled transport service on which **you** are travelling is hijacked. **We** will cover **your** prepaid travel and accommodation arrangements that **you** do not use, less any refunds due to **you**.

The maximum amount we will pay for all claims combined under this benefit is shown under the Policy Benefits table for the plan you have selected.

Please check “General exclusions” for other reasons why we will not pay.

Benefit 17: Alternative Staff – nil excess applies

You only have this cover if **you** chose the Comprehensive or Annual Frequent Traveller Plan.

✔ We will pay

1. The **reasonable** and necessary additional travel and accommodation expenses for a replacement employee to complete the assignment for which **you** originally travelled **overseas** if, as a result of a **sudden illness or serious injury** to **you** for which a claim has been accepted under Benefit 1, Medical Expenses Overseas. **We** must deem it necessary that **you** return to **your** place of residence in **Australia**.

The replacement employee will, for the purposes of this travel insurance, be entitled to benefits under this policy but subject to the terms, conditions, limitations and exclusions of the policy. The replacement employee must comply with the requirements of the “Duty of Disclosure” in Section 1, About SureSave Travel Insurance.

The maximum amount we will pay for all claims combined under this benefit is shown under the Policy Benefits table for the plan you have selected.

✘ We will not pay

1. If **you** do not have a valid claim lodged under Benefit 1, Medical Expenses Overseas.

Please check “General exclusions” for other reasons why we will not pay.

Benefit 18: Withdrawal of Services – nil excess applies

You only have this cover if **you** chose the Comprehensive or Annual Frequent Traveller Plan.

✔ We will pay

\$50 per day if the unforeseeable withdrawal of any of the following services occurs for 48 hours continuously during **your trip** at the pre-booked accommodation where **you** are staying:

1. All water and electrical facilities in **your** room;

2. Waiter service at meals;
3. Kitchen services so that no food is served;
4. All chambermaid services.

You must obtain a written report from the accommodation manager where **you** are staying in support of **your** claim.

The maximum amount we will pay for all claims combined under this benefit is shown under the Policy Benefits table for the plan you have selected.

Please check “General exclusions” for other reasons why we will not pay.

Benefit 19: Snow Skiing/Golf Benefits – nil excess applies

You only have this cover if **you** chose the Comprehensive, Annual Frequent Traveller or Domestic Plan.

✔ We will pay

1. *Piste Closure* – \$100 for a **single** plan (\$200 for a **family** plan) for each day that the skiing facilities at the resort **you** have pre-booked before **your** trip commenced and that **you** are staying in are totally closed due to adverse snow conditions (including absence of snow during the usual ski season).

You must obtain a detailed written report from the resort management in support of **your** claim.

2. *Pre-paid Costs* – The proportional amounts of irrecoverable prepaid charges **you** have paid (or contracted to pay before the **trip** commenced) for:
 - i. ski equipment hire, lift passes and ski-school costs if during **your trip** **you** are prevented from skiing for more than 24 hours following **your sudden illness or serious injury** sustained during **your trip**; and/or
 - ii. golf equipment hire, green fees and golfing tuition costs if during **your trip** **you** are prevented from playing golf for more than 24 hours following **your sudden illness or serious injury** sustained during **your trip**.

You must obtain a medical certificate from the registered attending medical practitioner in support of **your** claim for **your sudden illness or serious injury**.

3. *Equipment Replacement*
 - i. For the hire of alternative ski and/or golf equipment following loss, theft or **accidental** breakage of **your** ski and/or golf equipment and for which a claim has been accepted by **us** under Benefits 4 or 5, Luggage and Personal Effects.
 - ii. If **you** are temporarily deprived of **your** ski and/or golf equipment for a period of more than 24 hours from the scheduled time of arrival at the snow and/or golf destination due to delay or misdirection of **your** ski and/or golf equipment. Cover only applies when **you** have made appropriate arrangements to have **your** equipment delivered on time and the delay is outside of **your** control.

The maximum amount we will pay for all claims combined under this benefit is shown under the Policy Benefits table for the plan you have selected.

✖ We will not pay

1. If **you** engage in bobsleighbing, snow rafting, para-penting, heli-skiing, ski acrobatics, ski joring, any form of power assisted skiing or use of mechanised snow-mobiles except as provided by the recognised piste authorities for transport to and from areas designed for recreational skiing.
2. If the resort does not have skiing facilities at least 1,000 metres above sea level.
3. If the claim **arises** outside the period 15th December to 31st March in Northern Hemisphere resorts and 15th June to 30th September in Southern Hemisphere resorts.

Please check “General exclusions” for other reasons why we will not pay.

Benefit 20: Accidental Death – nil excess applies

You only have this cover if you chose the Comprehensive, Annual Frequent Traveller or Domestic Plan.

✔ We will pay

1. To **your** estate, the sum insured specified in the Policy Benefits table for the plan **you** have chosen if **you** die within twelve (12) months as the direct result of an **injury** that happens to **you** during **your trip**. However, there is no cover for **your dependent(s)** under this benefit.
2. To **your** estate, the sum insured specified in the Policy Benefits table for the plan **you** have chosen if **you** are presumed dead and **your** body is not found within 12 months after the conveyance **you** were travelling in disappears, sinks, is wrecked or crashes.

For any one person, we will only pay the single plan limit shown in the Policy Benefits table for the plan you have selected, up to your maximum plan limit for all claims combined.

✖ We will not pay

1. For death caused by suicide or for any other reason other than **accidental** bodily **injury**.

Please check “General exclusions” for other reasons why we will not pay.

Benefit 21: Total Permanent Disability – nil excess applies

You only have this cover if you chose the Comprehensive or Annual Frequent Traveller Plan.

✔ We will pay

1. If during **your trip** **you** suffer a **serious injury** resulting in **your** permanent total loss of sight in one or both eyes or the permanent total loss of use of one or more limbs within one year of the date of

the **accident**.

We will pay the **single** plan limit shown in the Policy Benefits table for the plan **you** have selected. The maximum limit in respect of each **dependent** is \$10,000.

The maximum amount we will pay for all claims combined under this benefit is shown under the Policy Benefits table for the plan you have selected.

Please check “General exclusions” for other reasons why we will not pay.

Benefit 22: Personal Liability

You have this cover if **you** chose the Comprehensive, Budget, Necessities, Annual Frequent Traveller or Domestic Plan.

✔ We will pay

Damages or compensation **you** are legally liable for if **your** negligence during **your trip** causes:

1. **Injury** to a person who is not a member of **your** family or **travelling party**; or
2. Loss of or damage to property that is not owned by **you** or a member of **your** family or **travelling party** and is not in **your** or their custody or control.
3. We will also reimburse **your reasonable** legal costs for settling or defending the claim made against **you**. We decide whether the costs were **reasonable**. **You** must not accept any liability without **our** prior approval.

The maximum amount we will pay for all claims combined under this benefit is shown under the Policy Benefits table for the plan you have selected.

✘ We will not pay

For **your** liability arising out of:

1. **Your** employment, trade, business, profession, or work agreement or volunteer activities, whether **you** are paid or unpaid.
2. An employee suffering an **injury** or **illness** that occurs during their course of employment with **you**.
3. An unlawful, wilful or malicious act by **you**.
4. **Your** ownership, possession or use (including as a passenger) of a mechanically propelled vehicle, or any aircraft or watercraft.
5. **You** passing on an **illness** to another person.

Importantly, **you** must not admit fault or liability, and **you** must not offer or promise to pay any money, or become involved in litigation, without **our** approval. If **you** do so, **we** may reduce or adjust the amount **you** might otherwise be entitled to.

Please check “General exclusions” for other reasons why we will not pay.

Benefit 23: Additional Business Benefits

You only have this cover if **you** purchase the Additional Business Benefits Option for the Comprehensive Plan or if **you** purchase the Annual Frequent Traveller Plan.

✔ We will pay

1. *Business Equipment*: For permanent loss by a **travel services provider**, theft or **accidental** damage of **business equipment** up to \$5,000. **We** have the option to repair or replace the **business equipment** or pay **you** its value in cash after allowing for wear, tear and depreciation. Any payment, however, will not exceed the original price of the item.
2. *Hire Business Equipment*: For the hire of alternative **business equipment** following loss, theft or **accidental** damage of **your business equipment** or for its misdirection or delay in transit for more than 24 hours and for which a claim has been accepted by **us** under Benefits 4 or 5, Luggage and Personal Effects. The most **we** will pay is \$250 for each complete day up to a maximum of \$1,000.
3. *Recreate Business Documents*: For the re-creation, during **your trip**, of business documents, business plans and business presentations if they are lost, stolen or **accidentally** damaged. The most **we** will pay is \$1,000.

✘ We will not pay

1. For loss, theft of or damage to **business equipment**, unless **you** have purchased the Additional Business Benefits Option for Comprehensive or have purchased Annual Frequent Traveller.

Please check “General exclusions” for other reasons why we will not pay.

General exclusions

These general exclusions apply to all sections of the policy.

We will not pay for any claims which **arise** from or relate to:

1. A lack of due care and responsibility on **your** part by neglecting to observe appropriate preventative measures for the travel region, as outlined by the World Health Organisation, including obtaining relevant vaccinations, malaria prophylaxis, and hygiene measures. Please see www.who.int for further information.
2. **You** travelling even though **you** know, or a reasonable person in **your** circumstances would know, **you** are unfit to travel, whether or not **you** have sought medical advice; travelling against medical advice; travelling to obtain medical treatment; arranging to travel when **you** know of circumstances that could lead to the **trip** being delayed, abandoned, disrupted or cancelled.
3. **Your** medical practitioner advising **you** that **you** are unfit to travel and **you** fail to promptly cancel **your** pre-booked travel. **You** will be responsible for any extra cost (including cancellation charges) incurred due to **your** failure to promptly cancel the pre-arranged travel.
4. Private hospital or other medical treatment **you** receive or are eligible to receive where publicly 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 (including New Zealand, the United Kingdom, the Republic of Ireland, Sweden, the Netherlands, Finland, Italy, Belgium, Malta, Slovenia and Norway), unless instructed by **us** or Specialty Assist to do so. Please see www.medicareaustralia.gov.au for further information and a current list of reciprocal countries.
5. Fertility treatment or any resulting pregnancy, as specified under Section 3, Pre-existing Medical Conditions on pages 19 to 25.
6. Pregnancy, childbirth or related **complications** after 26 weeks of pregnancy with a single baby or after 19 weeks of pregnancy with a multiple pregnancy. Expectant mothers should consider whether they travel under this policy, as no cover is provided for childbirth or the care of a newborn child, irrespective of the stage of pregnancy at which the child is born.
7. Pregnancy, childbirth or related **complications** except as specified under Section 3, Pre-existing Medical Conditions, on pages 19 to 25.
8. **Pre-existing medical conditions** suffered by **you** except as specified under Section 3, Pre-existing Medical Conditions, on pages 19 to 25.
9. **Pre-existing medical conditions** suffered by a member of **your travelling party** or **your close relative** (except where noted in this PDS) or any other person.
10. Any medical procedures in relation to AICD/ICD insertion during **overseas** travel. If **you** or a member of **your travelling party** or a **close relative** (as listed on **your** Certificate of Insurance) requires this procedure, due to sudden and acute onset which occurs for the first time during **your** period of cover and not directly or indirectly related to a **pre-existing medical condition**, we will

exercise **our** right to organise a repatriation to **Australia** for this procedure to be completed.

11. HIV (except where first acquired during the period of insurance and as a result of an **accident**); AIDS; a sexually transmitted disease/ infection;
12. Mental illness as defined by DSM IV including, but not limited to, the following:
 - a. Dementia, depression, anxiety, stress or other mental or nervous conditions;
 - b. Behavioural diagnosis (such as autism, ADHD);
 - c. A therapeutic or illicit drug or alcohol addiction;
 - d. Eating disorders;

whether the condition **arises** independently or is secondary to other medical conditions.
13. Expenses which are recoverable by compensation under any workers compensation act or transport accident laws or by any employer or Government sponsored fund, plan or medical benefit scheme or any other similar type of benefit scheme or insurance required to be effected by or under a law.
14. Any event or occurrence where providing cover would constitute 'health insurance business' as defined under the National Health Act 1953 (Cth).
15. Any financial or non-financial consequential loss of any nature including loss of enjoyment.
16. A criminal act, a dishonest act, or an unlawful act by **you** or by a person with whom **you** are in collusion.
17. If **you** have not been honest and frank with all answers, statements and submissions made when **you** applied for cover or in connection with **your** claim.
18. Any act of war, acts of foreign enemies, hostilities or warlike operations (whether war is declared or not) or from any civil war, rebellion, revolution, insurrection, civil commotion assuming the proportions of, or amounting to, an uprising, military or usurped power.
19. A nuclear reaction or contamination from nuclear weapons or radioactivity.
20. 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.
21. Errors or omissions in any booking arrangements, failure to obtain relevant visa, passport or travel documents and/or any financial or non-financial consequential loss **arising** from the error or omission or failure.
22. **You** not following the advice of a government or other official body's warning in the mass media:
 - a. Against travel to a particular country or parts of a country;
 - b. Of a strike, riot, severe weather, natural disaster, civil commotion or contagious disease;
 - c. Of a likely or actual **epidemic** or **pandemic** (such as H5N1

Avian influenza);

- d. Of a threat of an **epidemic** or **pandemic** (such as H5N1 Avian influenza) that requires the closure of a country's borders; or
- e. Of an **epidemic** or **pandemic** that results in **you** being quarantined;

and **you** not taking the appropriate action to avoid or minimise any potential claim under **your** policy, including delay of travel referred to in the warning. Please refer to www.who.int and www.smarttraveller.gov.au and www.dfat.gov.au for further information.

No cover is available for any event under any section of this policy should **you** travel to a country or region where the Australian government has issued a "Do Not Travel" warning.

- 23. Parachuting, sky diving, hang gliding, paraponting or travel in an air supported device other than as a passenger in a licensed passenger aircraft operated by an airline or charter company. This does not apply to hot air ballooning or parasailing.
- 24. **You**, any of **your travelling party's** or a **close relative's** intentional exposure to a needless risk or lack of reasonable care, except in an attempt to save human life.
- 25. Any search and rescue expenses (including costs charged to **you** by a government, regulated authority or private organisation connected with finding and rescuing an individual).
- 26. Delay, detention, seizure or confiscation by Customs or other officials.
- 27. A government authority seizing, withholding, or destroying anything of **yours**, or any prohibition by or regulation or intervention of any government, or any government denying **you** entry or not allowing **you** to stay in that country for any reason.
- 28. Costs for medication being taken at the time the **trip** began or costs for maintaining a course of treatment **you** were on prior to the **trip**.
- 29. Any items sent by courier or post or shipped as freight or under a Bill of Lading.
- 30. **You**, a **close relative** or a member of **your travelling party**:
 - a. Committing suicide, attempting to commit suicide or deliberately causing self harm;
 - b. Being under the influence of or addicted to alcohol or a drug, except a drug taken in accordance with the advice of a registered medical practitioner;
 - c. Taking part in a riot or civil commotion;
 - d. Acting maliciously;
 - e. Racing (except on foot); mountaineering – or rock climbing – using support ropes; taking part in a **professional sporting activity**; taking part in extreme sports or experimental versions of any sport;
 - f. Riding a motor cycle, when:
 - i. **You** are operating the motorcycle without wearing a helmet or without a valid licence in **Australia** for the same class of vehicle **you** are operating; or

- ii. **You** are a pillion and **you** are not wearing a helmet or **your** motor cycle operator does not have a valid licence in the country in which **you** are travelling;
 - g. Diving underwater using an artificial breathing apparatus unless you hold an open water diving licence or diving under licensed instruction.
- 31. Any costs or expenses incurred outside the period of the **trip**.
- 32. Expenses **you** would still incur in the absence of an insured event.
- 33. Phone calls which are not made to Specialty Assist or **us**.
- 34. Events for which the provision of cover or a liability to pay a benefit would expose **us** and/or **our** reinsurer(s) to any sanction, prohibition or restriction under United Nations resolutions or any sanctions, laws or regulations of the European Union, United Kingdom or the United States of America.
- 35. **You** failing to avoid or minimise expenses following an event which **you** or a reasonable person in **your** circumstances would reasonably expect to result in a claim.
- 36. Amounts recoverable from any other source.
- 37. Any currency fluctuation.

Words with special meaning

Words that have special meaning are noted in **bold** throughout this PDS and are defined here:

Accident means an unexpected, unintended, unforeseeable event.

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

Arises or **Arising** means directly or indirectly caused by, resulting from, related to or in any way connected with.

Australia means the country of Australia or in respect of the Budget (inbound) Plan where the word “**Australia**” means your **country of residence** (except in relation to “Jurisdiction and Choice of Law” in Section 7, Other Important Information).

Average gross weekly income means **your** declared weekly wage earned from **your** usual, full-time, permanent job of 30 hours or more a week or your usual, full-time business in **Australia**, averaged over the 26 weeks immediately preceding the date of **injury**.

Business equipment means computer equipment, communication devices, other business related equipment and business documents owned by a legally registered business entity.

Camera equipment means a camera body, lens(es), flash, tripod and any other equipment that can only be used in conjunction with a camera body.

Carrier or **Carriers** means an aircraft, vehicle, train, vessel or other public transport operated under a license for the purpose of transporting passengers. This definition excludes taxis.

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

Close relative means **your** or a member of **your travelling party’s** spouse/de facto partner, parent, parent-in-law, daughter, son, daughter-in-law, son-in-law, brother, sister, brother-in-law, sister-in-law, grandchild, grandparent, step-parent, step-son, step-daughter, fiancé or fiancée or guardian.

Complications mean any secondary diagnosis occurring prior to, during the course of, concurrent with, as a result of or related to the pregnancy, which may adversely affect the pregnancy outcome or **your** ability to travel.

Country of residence means the country of which **you** are a citizen or permanent resident.

Dependent means **your** children or grandchildren, or others for whom **you** are the legally responsible guardian, who are:

- a. Travelling with **you** on the majority of **your trip**; and
- b. Not in full-time employment; and
- c. Under the age of 25 at the date of policy issue; and
- d. Named in the Certificate of Insurance.

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

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

Family means covering **you** and **your** spouse/de facto or travel partner and **your dependent(s)**, provided they are travelling with **you** on the majority of **your trip** and named on **your** Certificate of Insurance.

Home means **your** current, usual place of permanent residence in **Australia**.

Illness means a sickness, disease or unhealthy condition which is not an **injury**.

Injury means bodily harm caused solely and directly by sudden, violent, visible and external means following an **accident** and which does not result from any **illness**.

Insolvency means bankruptcy, provisional liquidation, liquidation, appointment of a receiver or administrator, entry into a scheme of arrangement, statutory protection, stopping the payment of debts or the happening of anything of a similar nature under the laws of any jurisdiction.

Luggage and personal effects means any personal items which **you** own and **you** take with **you** or buy on **your trip** and which are designed to be worn or carried about with **you**. This includes items of clothing, personal jewellery, **camera equipment**, **video equipment**, personal handheld computers or other personal, portable electronic devices. However, it does not mean any business samples or items that **you** intend to trade.

Mobile phone means any handheld portable telephone including smartphones or other handheld, portable communication devices with advanced pc-like capabilities, such as Blackberrys and iPhones.

Overseas means in any country other than **your country of residence**.

Pandemic means a form of an **epidemic** that extends throughout an entire continent, even the entire human race.

Pre-existing medical condition means:

- a. Any **chronic** or currently ongoing medical or dental condition of which **you** are aware or any complication related to any such **chronic** or current condition; or
- b. Any medical or dental condition, or related complication, the symptoms of which **you** are currently aware; or
- c. Any medical or dental condition that is currently being investigated or treated, or has been investigated or treated in the 90 days prior to the issue of the Certificate of Insurance, by a health professional (including dentist or chiropractor or physiotherapist); or
- d. Any medical condition, current ongoing or experienced at any time in the past, involving **your** back, neck, brain, heart, circulatory system, respiratory system or cancer; or
- e. Any condition for which **you** take prescribed medicine; or

- f. Any condition for which **you** have had surgery, or any complication **arising** from any surgery **you** have at any time had for any reason; or
- g. Any condition for which **you** see a medical specialist; or
- h. Pregnancy.

The definition applies to **you, your travelling party, a close relative** and any other person.

Professional sporting activity means an activity for which **you** receive or are eligible to receive a financial reward (appearance fee, a wage or salary) from training for or participating in that activity, regardless of whether or not **you** are a professional sportsperson.

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

Reasonable means, for medical or dental expenses, the standard level of care given in the country **you** are in or, for other expenses, the standard level **you** have booked for the rest of **your trip**, or as determined by **us**. For personal effects and other property, the level of quality and performance as compared to items of a similar age, style, brand and use, or as determined by **us**.

Rental vehicle means a rented sedan, campervan, motor home, hatchback or station wagon, four-wheel drive or mini bus/people mover rented from a licensed motor vehicle rental company.

Resident means an Australian citizen, or holder of a valid Australian permanent residency visa, who is permanently residing at an Australian address and who holds an Australian Medicare card which is not a visitor Medicare card.

Single means covering **you** and **your dependent(s)**.

Sudden illness or **serious injury** means an **illness** or **injury** which necessitates treatment by a legally qualified medical practitioner and, where it relates to (i) **you** or others named on **your** Certificate of Insurance, the attending medical practitioner at that time certifies in writing that **you** or they are unfit to travel or continue with the original **trip**; or (ii) others to whom this insurance applies, their attending medical practitioner at that time certifies in writing that they are unable to perform their usual and customary duties.

Travel services provider means a scheduled services airline, hotel operator, resort operator, car rental agency, bus, cruise line and railway operator.

Travelling party means those people defined in **single** or **family** and any travelling companion who has arranged to accompany **you** on the majority of **your trip**.

Trip: For a *single-trip policy*, it means the period of travel noted in the Certificate of Insurance. The period begins on the date of departure noted in the Certificate of Insurance or when **you** leave **your home** to begin **your** actual journey, whichever happens last. It ends when **you** return to **your home** or the return date noted in the Certificate of Insurance, whichever happens first.

For an *Annual Frequent Traveller policy*, it means each time **you** travel **overseas** (or domestically within **Australia** where travel involves an overnight stay with accommodation and/or transport arranged with a **travel services provider**) during **your** 12-month policy period noted in the Certificate of Insurance. It begins on the departure date noted in the Certificate of Insurance or when **you** leave **your home** or workplace in **Australia** to begin **your** actual journey(s), whichever happens last. It ends when **you** return to **your home** or workplace in **Australia**, on the return date noted in the Certificate of Insurance or when the duration of the **trip** exceeds 50 days, whichever happens first.

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

- a. With a person **you** did not know prior to commencing **your trip**; or
- b. In any position where it can be taken without **your** knowledge; or
- c. At such a distance from **you** that **you** are unable to prevent it being taken.

Video equipment means a video camera body, lens/es, tripod, lighting equipment and any other equipment that can only be used in conjunction with a video camera body.

We, Our, Us means certain underwriters at Lloyd's who will deal with **you** through their agent Cerberus Special Risks Pty Limited.

You or Your means the person or people named in the Certificate of Insurance as well as their accompanying **dependent(s)**.

When You Need Help



When You Need Help

Specialty Assist, **our** service partner, is here to help **you** in the event of an emergency.

In the event of an emergency call Specialty Assist 24 hours a day on

📞 **+61 2 9234 3113** (call costs apply)

or reverse charges via the local operator

📞 **+44 20 7902 7995**

or e-mail

✉️ **operations@specialty-assist.com**

Specialty Assist's trained staff will help with medical problems, including locating nearest medical facilities and if need be, arranging **your** evacuation **home**. They can also assist with locating nearest embassies and consulates, as well as keeping **you** in touch with **your** family and employer in an emergency.

In case of a medical emergency

You must contact Specialty Assist immediately if **you**:

- Suffer a **sudden illness or serious injury**; or
- Have an **accident**; or
- Are hospitalised; or
- Are treated as an outpatient where the cost of treatment is likely to exceed \$2,000.

Specialty Assist's team will help direct or move **you** to the appropriate hospital or health care facility. Subject to medical advice, **you** must take their recommendation as to where **you** can be treated to ensure **you** receive quality medical care.

We have the option of returning **you** to **Australia**, or evacuating **you** to another country, if the cost of **your overseas** medical expenses could exceed the cost of returning **you** to **Australia**.

If **you** do not contact Specialty Assist as required, **we** may not fully reimburse **you** for **your** expenses or for any evacuation or airfares that have not been approved or arranged by **us**. For more information about **your** cover in these circumstances, see Section 4, Details of Your Cover, and particularly Benefit 1, Medical Expenses Overseas, and Benefit 2, Additional Expenses / Medical Evacuation.

In case your luggage and personal effects (including travel documents) are stolen, lost or damaged

You must report the theft, loss or damage to the appropriate authority as soon as possible and in any case within 24 hours of discovery. The appropriate authority will vary depending on what has happened. If **your luggage and personal effects** are:

- Stolen, lost or damaged whilst with a **travel services provider** (for example, airline, hotel, tour operator), **you** should report the event to that provider;
- Stolen or maliciously damaged, **you** should report the event to the police or other local government authority; or
- Lost or damaged in other circumstances, **you** should report the event to Specialty Assist.

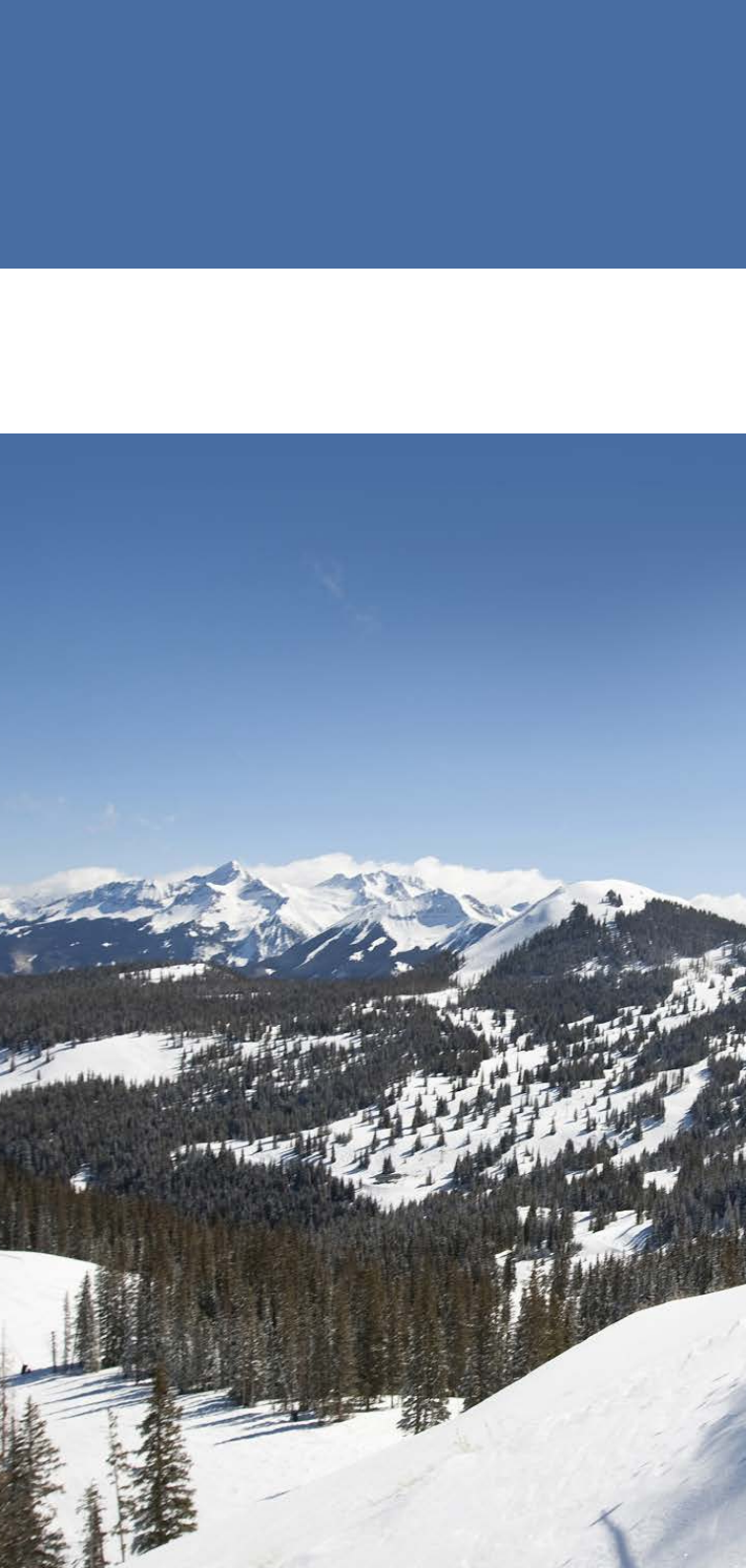
It is also important that **you** obtain a written report from the relevant authority including, where applicable, any offer of settlement they make. This allows **us** to verify the facts of **your** claim and make an accurate decision.

In case you are accused of causing an accident or other event leading to a claim against you

You should report the event immediately by contacting Specialty Assist. Importantly, **you** must not admit that **you** are at fault, and **you** must not offer or promise to pay any money, or become involved in litigation, without **our** approval.

In all other cases

You should contact Specialty Assist or Cerberus.



Making a Claim



Making a Claim

If **you** need to make a claim, please follow the instructions below.

Where your claim arises due to an emergency

You must follow the instructions set out in Section 5, When You Need Help. Once the emergency has been dealt with, **you** may need to submit a claim on **your** return.

Making a claim when you return

If **you** need to make a claim, **you** need to inform **us** within 30 days of **your** return date by completing a claim form. Claim forms are available:

- From **your** travel agent or other distributors; or
- From www.suresave.net.au

Please complete the claim form in full to allow **your** claim to be processed quickly and efficiently. When **you** submit **your** claim, **you** need to attach to the claim form all original documents supporting **your** claim. The documents **you** need to provide are set out on the claim form and include medical reports, police reports, receipts, valuations, other proof of ownership and value, any amount of any loss and any other information relevant to **your** claim.

Your claim will be processed within 10 business days of **us** receiving a completed claim form and all necessary supporting documentation. If **we** need additional information, a written request will be made to **you** within 10 business days. **You** must give **us** any information **we** reasonably ask for to support **your** claim, at **your** expense. If the claim form is not fully completed by **you**, **we** cannot process **your** claim.

If **you** do not give **us** timely notice of **your** claim, **we** can reduce **your** claim by the amount of prejudice **we** have suffered because of the delay.

You must co-operate with **us** at all times and provide supporting evidence and such other information as **we** may reasonably require.

Documentation we may need

To enable **us** to pay **your** claim, **we** require certain original documents. These documents allow **us** to verify the facts of **your** claim and the amount of **your** loss or liability. Below is a list of documents **we** commonly require:

1. Written medical reports from a treating doctor explaining the diagnosis provided, medical tests and treatment given/requested;
2. Receipts for goods **you** buy (these should be kept separate from the goods themselves);
3. Relevant tickets and luggage receipts;
4. Original receipts (which provide evidence of the age, value and **your** ownership of the goods);
5. Valuations supporting the value **you** have nominated for specific items;
6. Original repair quotes (which provide evidence of repair costs);
7. Written reports from the police; for instance, where **you** have had **luggage and personal effects** stolen or been involved in an event

leading to an **injury**. (These reports need to be obtained from the police within 24 hours of discovery);

8. Written reports from **your travel services provider** where they lose or damage **your luggage and personal effects**, (these reports need to be obtained from the provider within 24 hours of discovery) together with details of any settlement they make;
9. Written reports from another appropriate authority such as an airport authority; for instance, where **you** have had **luggage and personal effects** stolen or damaged. (These reports need to be obtained within 24 hours of discovery.)

If **you** are unable to provide the information **we** require to substantiate **your** claim, then **we** may reduce or refuse to pay **your** claim.

Understanding how we calculate your claims payments

We pay all claims in Australian dollars and **we** will pay **you** unless **you** tell **us** to pay someone else. The rate of currency exchange that will apply is the rate at the time **you** incurred the expense.

If an **excess** is applicable to **your** claim, this will be deducted from **your** claim. Where an **excess** is applicable, this will be applied to each event giving rise to a claim. Details of these **excesses** are shown in Section 2, Your Policy Benefits.

Depreciation is applied to claims for **luggage and personal effects** at such rates as reasonably determined by Cerberus. Depreciation is not applied in respect of **luggage and personal effects** claims under an Annual Frequent Traveller Plan or in the case of other plans where the claim relates to items for which the increased cover option has been purchased.

Goods and Services Tax (GST) can also affect **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 (that is, in replacing a lost or stolen item), the amount **we** would otherwise pay will be reduced by the amount of that input tax credit.

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

Your responsibilities to us when you make a claim

If **we** have a claim against someone in relation to the money **we** have to pay under this policy, **you** must do everything **you** can to help **us** recover money from them in legal proceedings. If **you** are aware of any third party from whom **you** or **we** may recover money, **you** must inform **us** of such third party.

If **you** can make a claim against someone other than under an insurance policy in relation to a loss or expense covered under this policy, **you** must claim from them first. If they do not pay **you** the full amount of **your** claim, **we** will make up the difference.

If any loss, damage or liability covered under this policy is covered by another insurance policy, **you** must give **us** details. If **you** make a claim under one insurance policy and **you** are paid the full amount of **your** claim, **you** cannot make a claim under the other policy. If **you** make a claim under another insurance policy and **you** are not paid the full amount of **your** claim, **we** will make up the difference. **We** may seek contribution from **your** other insurer. **You** must give **us** any information **we** reasonably ask for to help **us** make a claim from **your** other insurer.

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

If **we** pay **you** for lost or damaged property and **you** later recover the property or it is replaced by a third party, **you** must pay **us** the amount of the claim **we** paid **you**.

Where we recover money from others

We will apply any money **we** recover from someone else under a right of subrogation in the following order:

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

Once **we** pay **your** total loss, **we** will keep all money left over. If **we** have paid **your** total loss and **you** receive a payment from someone else for that loss or damage, **you** must pay **us** the amount of that payment up to the amount of the claim **we** paid **you**.

Preventing fraud

Insurance fraud places additional costs on honest policyholders. Fraudulent claims force insurance premiums to rise. **We** encourage the community to assist in the prevention of insurance fraud. **You** can help by reporting insurance fraud to Cerberus on 1300 625 229. All information will be treated as confidential and protected to the full extent under law.

Other Important Information



Other Important Information

About your premium

You will be told the premium payable for the policy when **you** apply. It is based on a number of factors such as **your** destination(s), length of trip, number of people covered, age and additional options chosen. Any premium payable for **pre-existing medical conditions** is based on **your** medical condition and the level of cover offered. The higher the risk, the higher **your** premium.

On **your** Certificate of Insurance, the “Premium” reflects the premium payable to **us**. The “Total Amount” includes any policy issue fee, any relevant compulsory government charges, taxes or levies (for example, Stamp Duty and GST) **we** are obligated to pay in relation to **your** policy and any discounts that may apply.

Bonus days

We allow the following extra days cover (bonus days) with the Comprehensive, Budget, Necessities and Domestic Plans, for the following **trip** durations:

- 5 days duration is entitled to 1 bonus day
- 1 week to 13 weeks duration is entitled to 3 bonus days
- 4 months to 12 months duration is entitled to 7 bonus days

Please note, bonus days must be included within the **trip** duration dates on the Certificate of Insurance. For example, where the Certificate of Insurance includes cover for 6 days, the premium charged is for 5 days, with the 6th day free of charge.

Changes to your policy

Please check all **your** policy documents and make sure all the information is correct, as **we** rely on the information in dealing with **your** policy. If there are any errors, please contact **your** travel agent, distributor or SureSave.

Where **your** circumstances have changed and **you** need to change the cover **we** provide, please contact your travel agent, distributor or SureSave so they can assist. In some circumstances, **we** can change the cover or issue a new policy. Either way, **we** will give **you** a new Certificate of Insurance. Where **we** are not able to offer a change of policy or a new policy, **we** or SureSave will explain why.

Updating the PDS

This PDS is current for the period of insurance outlined on **your** Certificate of Insurance. From time to time, **we** may need to update this PDS or issue a Supplementary PDS (SPDS) if certain changes occur where required and permitted by law. If the changes affect a policy **you** currently have with **us**, **we** may issue **you** with a new PDS and/or SPDS to update the relevant information. **We** ask that **you** read the new PDS or SPDS in full to understand the changes, as they may affect **your** cover or **your** decision to purchase cover with **us**.

General Insurance Code of Practice

The Insurance Council of Australia Limited has developed the General Insurance Code of Practice (the Code), which is a self-regulatory code for adoption by insurers. **We**, together with Cerberus, SureSave, the travel agents and other distributors that provide this insurance, proudly support the Code and embrace its objective of raising the standards of practice and service in the insurance industry. **You** can obtain a copy of the Code from www.codeofpractice.com.au

Privacy Policy

To arrange and manage **your** travel insurance, **we** and **our** service providers including SureSave, Cerberus, Specialty Assist, the travel agents and others who distribute this policy (collectively with **us** are referred to in this Privacy Policy as “we”, “us” and “our”) collect personal and health information from **you** and others (including those authorised by **you** such as **your** doctors, hospitals and persons whom **we** consider necessary).

We comply with the Privacy Act 1988 and the Health Records and Information Privacy Act 2002 and have developed a Privacy Policy that controls **our** handling of personal and health information.

Any personal information **you** provide is used by **us** to evaluate and arrange **your** travel insurance. **We** also use it to administer and provide the insurance services and manage **your** and **our** rights and obligations in relation to the insurance services, including managing, processing and investigating claims. **We** may also collect, use and disclose it for product development, marketing, research, IT systems maintenance and development, recovery against third parties and for any other purposes with **your** consent.

Our Privacy Policy covers:

- What personal information is being collected;
- Who is collecting personal information;
- How personal information is used;
- To whom and under what circumstances personal information is disclosed; and
- How personal information is stored.

In most circumstance, **we** will:

- Only collect personal information about **you** with **your** consent unless it is legally required or authorised to do otherwise.
- Collect **your** personal information directly from **you** where this is practical and possible.
- Only collect personal information about **you** that is necessary and relevant to the purpose for which it is collected.
- Only use **your** personal information for the purpose for which it is collected or for a directly related secondary purpose that **you** could reasonably expect **your** personal information to be used for (unless legally required or authorised to do otherwise).
- Provide **you** with access to **your** personal information unless legally required or authorised to deny such access. An administration fee may be charged to process **your** request.
- Only disclose **your** personal information to a third party with **your** consent or where **you** could reasonably expect such disclosure or where **we** are legally required or authorised to do so.

- Take reasonable steps to keep **your** personal information complete, current and accurate.
- Take reasonable steps to ensure personal information about **you** is kept secure.

You can seek access to and correct **your** personal information by contacting **us**. **You** may not access or correct personal information of others unless **you** have been authorised by their express consent or otherwise under law, or unless they are **your** dependents under 16 years.

If **you** do not agree to the above or will not provide **us** with personal information, **we** may not be able to provide **you** with **our** services or products, process **your** application or issue **you** with a policy. In cases where **we** do not agree to give **you** access to some personal information, **we** will give **you** reasons why.

For further information about **our** Privacy Policy or to obtain a copy, please contact the Privacy Officer at Cerberus, PO Box A975, South Sydney NSW 1235.

If you have a complaint

If **you** have a complaint about this insurance or the financial services provided by **us**, Cerberus, SureSave or any of the travel agents or other distributors, please contact Cerberus by calling 1300 625 229 (within Australia) and +61 2 9234 3111 (outside Australia), by e-mailing Cerberus Customer Relations at idr@cerberusrisks.com, by sending **your** complaint to Cerberus in writing at PO Box A975, Sydney NSW 1235, Australia. Please see page 75 of the Financial Services Guide for details of how **we** manage complaints.

Jurisdiction and choice of law

This policy is governed by and construed in accordance with the law of New South Wales, Australia, and **you** agree to submit to the exclusive jurisdiction of the courts of New South Wales.

Equally **we**, in accepting this insurance, agree that:

- If a dispute arises under this insurance, this insurance will be subject to Australian law and practice and the underwriters will submit to the jurisdiction of any competent court in the Commonwealth of Australia;
- Any summons notice or process to be served upon the underwriters may be served upon Sportscover Syndicate 3334 at Suite 2, Level 21, Angel Place, 123 Pitt Street, Sydney NSW 2000, who has authority to accept service and to appear on the underwriters' behalf; and
- If a suit is instituted against **us**, **we** will abide by the final decision of such court or any competent appellate court.

Responsibility for this document

Cerberus is responsible for the Financial Services Guide in this document and certain underwriters at Lloyd's are responsible for the Product Disclosure Statement in this document.

Date prepared: 16 October 2012

Date effective: 1 November 2012

Version: SS-PDS-01-201201NOV

Financial Services Guide

This Financial Services Guide (FSG) explains the financial services that you receive when you purchase a SureSave policy either through SureSave, an authorised representative or through a distributor, for example, a travel agent.

This FSG is designed to help you make an informed decision about whether the financial services provided are suitable. It also explains how Cerberus, SureSave, the distributors and authorised representatives are paid and how complaints are handled.

You should also review the Product Disclosure Statement contained in this booklet in full to understand all the features, terms and conditions of the policy to help you decide if the cover is suitable for you.

About the insurer

This insurance is underwritten by certain underwriters at Lloyd's (insurer).

The insurer has an A+ (Strong) Stable Outlook financial strength rating given by Standard & Poor's. It is based on the following rating scale:

Secure ratings		Vulnerable ratings	
AAA or AAA pi	Extremely Strong	BB+, BB, BB pi or BB-	Marginal
AA+, AA, AA pi or AA-	Very Strong	B+, B, B pi or B-	Weak
A+, A, A pi or A-	Strong	CCC or CCC pi	Very Weak
BBB+, BBB, BBB pi or BBB	Good	CC	Extremely Weak
		R	Regulatory Action

Lloyd's is referred to as 'we' 'our' and 'us' in the PDS that is combined with this FSG. They can be contacted through Lloyd's Underwriters' General Representative in Australia at Suite 2, Level 21, Angel Place, 123 Pitt Street, Sydney NSW 2000 and on telephone (02) 9223 1433.

About Cerberus

Cerberus Special Risks Pty Limited, ABN 81 115 932 173, AFSL 308461 (Cerberus) is an Australian Financial Services Licensee authorised to provide financial product advice and deal in general insurance products.

Cerberus is the underwriting agent acting for the insurer and holds a binding authority from the insurer which allows Cerberus to issue, vary, renew or cancel your insurance and handle and settle claims. This means that Cerberus acts as the insurer's agent and not as your agent.

Cerberus does not issue travel insurance directly to customers but may appoint distributors, authorised representatives or another licensee to sell the SureSave travel insurance directly to customers.

You can contact Cerberus at PO Box A975, Sydney NSW 1235 and on telephone 1300 625 229 (within Australia) and +61 2 9234 3111 (outside Australia).

About SureSave

SureSave Pty Limited, ABN 82 137 885 262, AR 339902 is an authorised representative of Cerberus. SureSave is authorised to deal in general insurance products and give general financial product advice.

SureSave acts on Cerberus' and the insurer's behalf in marketing the insurance as well as arranging and administering the policy.

SureSave markets insurances both directly (www.suresave.net.au) and through a network of distributors or authorised representatives of Cerberus (partners). Cerberus is a sister company of SureSave.

You can contact SureSave at PO Box H2, Australia Square, Sydney NSW 1215 and on telephone 1300 787 376 (within Australia) and +61 2 9234 3111 (outside Australia).

About the distributors and authorised representatives

SureSave travel insurance products are distributed by a range of partners including travel agents and other travel insurance service providers. Each of these partners has been appointed by Cerberus as either a "distributor" or "authorised representative". They all act on behalf of SureSave, Cerberus and the insurer and not on your behalf.

SureSave is responsible for managing the insurances provided by these entities.

The names of these partners can be found stamped on the back of this Combined Product Disclosure Statement and Financial Services Guide. Alternatively, you can find it on the website from which you obtained this PDS.

All of our partners are authorised to provide you with a quote, arrange to issue or vary travel insurance and provide you with factual information. Our partners who are authorised representatives are also authorised to provide general advice. Where any advice is authorised to be given, it is general in nature and does not take into consideration your personal needs and circumstances.

Remuneration

Cerberus, SureSave and the partner are each remunerated out of the premium that you pay. That is, their fees are included in the premium you pay for your insurance.

Cerberus and SureSave are each paid a commission on the sale of an insurance policy. This commission is calculated as a percentage of the gross premium (that is, the premium and taxes). In addition to this commission:

- SureSave may also receive a policy fee;
- Cerberus will receive a share of the underwriting profit the insurer makes in a given year on all insurance Cerberus arranges, provided the insurer meets the underwriting targets it sets.

Employees of Cerberus and SureSave receive an annual salary. Cerberus and SureSave employees may also receive a bonus based on performance criteria, including sales.

SureSave's and Cerberus' partners are paid a commission and may be paid a policy fee by SureSave for issuing your insurance policy. These partners may also receive bonus commission payments based on the performance and/or profitability of the insurance business. Partners' remuneration is paid by SureSave out of the commission that SureSave receives from the sale of your insurance.

Partners' employees may receive an annual salary, performance based bonuses and other incentives depending on the nature of their employment.

If you would like more information about the remuneration that Cerberus, SureSave and their partners receive, you may ask them. Please make this request within a reasonable time after you receive this FSG and before your policy is issued.

If you have a complaint

If you have a complaint about this insurance or the financial services provided by the insurer, Cerberus, SureSave or one of their partners, please contact Cerberus Customer Relations at PO Box A975, Sydney NSW 1235, or telephone 1300 625 229, or e-mail idr@cerberusrisks.com

Cerberus will respond to your complaint within 15 business days. If more time is needed to collect necessary information or complete any further investigation required, Cerberus will agree with you a reasonable alternative timeframe.

If you are not satisfied with the response to your complaint and your complaint is about this insurance or the services provided by the insurer, you should contact the Lloyd's Underwriters' General Representative in Australia for consideration under their dispute resolution process. You can contact Lloyd's at Lloyd's Underwriters' General Representative in Australia, Suite 2, Level 21, Angel Place, 123 Pitt Street, Sydney NSW 2000 or telephone (02) 9223 1433.

Your dispute will be acknowledged by Lloyd's in writing within 5 business days of receipt and you will be kept informed of the progress at least every 10 business days. The length of time required to resolve a dispute will depend on the individual issues, however, you

will normally receive a response within 15 business days of receipt, provided Lloyd's has received all necessary information and has completed any investigation required.

If you are still not satisfied with the outcome, you can choose to have your complaint independently reviewed by the Financial Ombudsman Service (FOS).

If your complaint is about the services provided to you by Cerberus, SureSave, or one of their partners and you are not satisfied with the response to your complaint, you may contact FOS.

Please note that you have up to 2 years to contact FOS after receiving a final decision from Lloyd's.

You can contact FOS at Financial Ombudsman Service Limited, GPO Box 3, Melbourne VIC 3001, or telephone 1300 780 808, or facsimile (03) 9613 6399, or e-mail info@fos.org.au, or on their website www.fos.org.au. This service is free of charge to SureSave customers.

Professional indemnity insurance

Cerberus has professional indemnity insurance arrangements that cover errors and mistakes relating to its insurance services. The policy meets the requirements of the Corporations Act and provides cover for claims relating to the conduct of Cerberus, SureSave and their employees, even after a person ceases to be employed or authorised by them, provided that the claim is notified to the professional indemnity insurer when it arises and within the relevant policy period.

Where this insurance is provided to you by one of Cerberus' and SureSave's partners, that partner holds professional indemnity insurance arrangements that cover errors and mistakes relating to its insurance services. The policy meets the requirements of the Corporations Act and provides cover for claims relating to the conduct of the distributor or authorised representative, and its employees, even after a person ceases to be employed by them, provided that the claim is notified to the insurer when it arises and within the relevant policy period.

Responsibility for this document

Cerberus is responsible for the Financial Services Guide in this document and certain underwriters at Lloyd's are responsible for the Product Disclosure Statement in this document.

Distribution of this FSG is authorised by Cerberus.

Region Guide

Each country is mapped to a region. There are five regions in total, broadly defined as follows:

Region 1 *For example*, Middle East, North America (Including Hawaii), South America, Central America, Arctic and Antarctic Circles

Region 2 *For example*, Europe (UK/Ireland - Region 3) and African Continent (Middle East - Region 1)

Region 3 *For example*, UK/Ireland, Asia, Japan, Indonesia (Bali only - Region 5) and Indian sub-continent

Region 4 *For example*, South Pacific Islands (New Zealand, Fiji, Norfolk Island - Region 5) and New Guinea

Region 5 *For example*, Bali, New Zealand, Fiji, Norfolk Island and cruising in Australian waters

Region 1 is the highest (in terms of premium). Region 5 is the lowest.

Your premium will be based on, amongst other things, the country where **you** are spending the majority of **your trip**.

Example 1: If travelling for one week in the USA and two weeks in Japan, **your** premium will be based on the region applicable to Japan (as this is where **you** are spending the majority of **your trip**). Japan is in Region 3.

When **you** travel equally between two or more regions, the highest priced region applies.

Example 2: If travelling for one week in the USA and one week in Japan, **your** premium will be based on the USA, as it sits in region 1 (which is a higher priced region than Japan).

Travel on cruise liners

Select the destination area where **your** cruise is spending the majority of **your trip**. Region 5 applies to travellers on domestic cruises in Australian waters.

NOTE: Regardless of the region applicable to **your** premium, the policy will cover **you** for all destinations unless a “Do Not Travel” government warning is in place. Refer to the Australian Department of Foreign Affairs and Trade website at: www.smartraveller.gov.au and click on “Travel Advice” for more details.

COUNTRY	REGION	COUNTRY	REGION
Afghanistan	Region 2	Christmas Island	Region 5
Albania	Region 2	Cocos (Keeling) Islands	Region 5
Algeria	Region 2	Colombia	Region 1
Aleutian Islands	Region 1	Comoros	Region 2
American Samoa	Region 4	Congo	Region 2
Andorra	Region 2	Cook Islands	Region 4
Angola	Region 2	Coral Sea	Region 5
Antarctic Circle	Region 1	Costa Rica	Region 1
Antarctic Flyover	Region 5	Cote d'Ivoire	Region 2
Antigua & Barbuda	Region 1	Croatia	Region 2
Arctic Circle	Region 1	Cuba	Region 1
Argentina	Region 1	Cyprus	Region 2
Armenia	Region 2	Czech Republic	Region 2
Ashmore & Cartier Islands	Region 4	Democratic Republic of the Congo	Region 2
Australia	Domestic	Denmark	Region 2
Austria	Region 2	Djibouti	Region 2
Azerbaijan	Region 2	Dominica	Region 1
Bahamas	Region 1	Dominican Republic	Region 1
Bahrain	Region 2	East Timor	Region 3
Bali	Region 5	Easter Island	Region 1
Bangladesh	Region 3	Ecuador	Region 1
Barbados	Region 1	Egypt	Region 2
Belarus	Region 2	El Salvador	Region 1
Belgium	Region 2	Equatorial Guinea	Region 2
Belize	Region 1	Eritrea	Region 2
Benin	Region 2	Estonia	Region 2
Bermuda	Region 1	Ethiopia	Region 2
Bhutan	Region 3	Falkland Islands	Region 1
Bolivia	Region 2	Fiji	Region 5
Borneo	Region 3	Finland	Region 2
Bosnia - Herzegovina	Region 2	France	Region 2
Botswana	Region 2	Franz Josef Islands	Region 1
Brazil	Region 1	French Guiana	Region 1
Brunei	Region 3	French Polynesia	Region 4
Bulgaria	Region 2	Gabon	Region 2
Burkina Faso	Region 2	Galapagos Islands	Region 1
Burundi	Region 2	Gambia	Region 2
Cambodia	Region 3	Gaza Strip	Region 1
Cameroon	Region 2	Georgia	Region 2
Canada	Region 1	Germany	Region 2
Cape Verde	Region 3	Ghana	Region 2
Caroline Islands	Region 4	Greece	Region 2
Cayman Islands	Region 1	Greenland	Region 1
Central African Republic	Region 2	Grenada	Region 1
Chad	Region 2	Guam	Region 4
Chile	Region 1	Guatemala	Region 1
China	Region 3	Guernsey	Region 3

COUNTRY	REGION	COUNTRY	REGION
Guinea	Region 2	Mauritius	Region 2
Guinea – Bissau	Region 2	Mexico	Region 1
Guyana	Region 1	Micronesia	Region 4
Haiti	Region 1	Midway Island	Region 1
Heard & McDonald Islands	Region 4	Moldova	Region 2
Honduras	Region 1	Monaco	Region 2
Hong Kong	Region 3	Mongolia	Region 3
Hungary	Region 2	Monserrat	Region 1
Iceland	Region 1	Morocco	Region 2
India	Region 3	Mozambique	Region 2
Indonesia	Region 3	Myanmar (Burma)	Region 3
Iran	Region 1	Namibia	Region 2
Iraq	Region 1	Nauru	Region 4
Ireland	Region 3	Nepal	Region 3
Isle of Man	Region 3	Netherlands	Region 2
Israel	Region 2	New Caledonia	Region 4
Italy	Region 2	New Zealand	Region 5
Jamaica	Region 1	Nicaragua	Region 1
Japan	Region 3	Niger	Region 2
Jersey	Region 3	Nigeria	Region 2
Johnston Atoll	Region 1	Niue	Region 4
Jordan	Region 1	Norfolk Island	Region 5
Kazakhstan	Region 2	North Korea	Region 3
Kenya	Region 2	Northern Ireland	Region 3
Kiribati	Region 4	Northern Mariana Islands (USA)	Region 4
Kuwait	Region 1	Norway	Region 2
Kyrgyzstan	Region 2	Oman	Region 2
Laos	Region 3	Pakistan	Region 3
Latvia	Region 2	Palau	Region 4
Lebanon	Region 1	Panama	Region 1
Lesotho	Region 2	Papua New Guinea	Region 4
Liberia	Region 2	Paraguay	Region 1
Liechtenstein	Region 2	Peru	Region 1
Lithuania	Region 2	Philippines	Region 3
Lord Howe Island	Domestic/ Region 5	Pitcairn (UK)	Region 4
Luxembourg	Region 2	Poland	Region 2
Macao	Region 3	Portugal	Region 2
Macedonia	Region 2	Puerto Rico	Region 1
Madagascar	Region 2	Qatar	Region 1
Malawi	Region 2	Reunion	Region 2
Malaysia	Region 3	Romania	Region 2
Maldives	Region 3	Russia	Region 2
Mali	Region 2	Rwanda	Region 2
Malta	Region 2	Samoa	Region 4
Marshall Islands	Region 4	Sao Tome & Principe	Region 2
Martinique	Region 1	Saudi Arabia	Region 1
Mauritania	Region 2	Scotland	Region 3

COUNTRY	REGION
Senegal	Region 2
Serbia & Montenegro	Region 2
Seychelles	Region 2
Shetland Islands	Region 3
Sierra Leone	Region 2
Singapore	Region 3
Slovakia	Region 2
Slovenia	Region 2
Solomon Islands	Region 4
Somalia	Region 2
South Africa	Region 2
South Korea	Region 3
Spain	Region 2
Sri Lanka	Region 3
St. Kitts & Nevis	Region 1
St. Lucia	Region 1
St. Vincent & Grenadines	Region 1
Sudan	Region 2
Suriname	Region 2
Swaziland	Region 2
Sweden	Region 2
Switzerland	Region 2
Syria	Region 1
Tahiti	Region 4
Taiwan	Region 3
Tajikistan	Region 2
Tanzania	Region 2
Thailand	Region 3
Thursday Island	Region 5
Togo	Region 2
Tokelau (NZ)	Region 4
Tonga	Region 4
Trinidad & Tobago	Region 1
Tunisia	Region 2
Turkey	Region 2
Turkmenistan	Region 2
Turks & Caicos Islands	Region 1
Tuvalu	Region 4
Uganda	Region 2
Ukraine	Region 2
United Arab Emirates	Region 1
United Kingdom	Region 3
United States of America (including Hawaiian Islands)	Region 1
Uruguay	Region 1
Uzbekistan	Region 2
Vanuatu	Region 4

COUNTRY	REGION
Vatican City	Region 2
Venezuela	Region 1
Vietnam	Region 3
Wales	Region 3
Wallis & Futuna (FR)	Region 4
West Bank	Region 1
Western Sahara	Region 2
Yemen	Region 1
Zambia	Region 2
Zimbabwe	Region 2

To buy your insurance either complete this form, call one of our agents on **1300 787 376** or visit **www.suresave.net.au**

Details such as your period of insurance, premium, options, excess and any standard terms will be detailed on your Certificate of Insurance.

Your Details

Traveller 1		D.O.B	
Traveller 2		D.O.B	
Dependent 1		D.O.B	
Dependent 2		D.O.B	
Dependent 3		D.O.B	
Address			
State		Postcode	
Mobile number		Home phone	
E-mail			

Your Insurance

Destinations			
Departure Date		Return Date	
Cancellation value*	\$		

*Cancellation value is the pre-paid cost of your trip that would be forfeited if it were cancelled.

Select your Plan

Single	<input type="checkbox"/>	Family	<input type="checkbox"/>
Comprehensive Plan	<input type="checkbox"/>	Annual Frequent Traveller Plan	<input type="checkbox"/>
Budget (Inbound/Outbound) Plan	<input type="checkbox"/>	Domestic Plan	<input type="checkbox"/>
Necessities Plan	<input type="checkbox"/>	Deposit & Cancellation Plan	<input type="checkbox"/>

Your Options

Pre-existing Medical Conditions

You may not be automatically covered for Pre-existing Medical Conditions.

Do you have a pre-existing medical condition (as outlined in the PDS pages 19 to 25)? Yes No

Do you want cover for your pre-existing medical condition? Yes No

Remove Excess*

When you claim, you must pay the first \$100 for any one event under Sections 1-7 and 22-23. You can remove the excess from some plans by paying a fee. (No excess applies to Domestic and Deposit & Cancellation Plans.)

Remove Excess Premium

\$

**Does not apply to ski/golf equipment whilst in use and some pre-existing conditions.*

Increase Luggage Cover

Your policy may include cover for up to a limit of \$700 per item. You may increase this limit to \$4,000 for specific items up to a total of \$10,000. (Available with Comprehensive, Annual Frequent Traveller and Domestic Plans only.)

Item 1: Sum Insured

\$

Item 2: Sum Insured

\$

Luggage Premium

\$

Increased Rental Vehicle Excess

\$25 per \$500 extra cover, maximum \$4,000 additional (\$2,000 Budget).

Excess Increase

\$

Rental Vehicle Excess Premium

\$

Business Benefits

Covers loss, theft or damage to Business Equipment and replacement hire costs. (Only available with Comprehensive Plan.)

Business Benefits Premium

\$

Cancellation Cover

You can purchase higher limits in \$5,000 single / \$10,000 family units. The maximum sum insured can be \$20,000 for a single plan or \$40,000 for a family plan. (Only available with Deposit & Cancellation Plan.)

Cancellation Cover

\$

TOTAL AMOUNT PAYABLE

\$

Payment Details

Payment Type:

Cash Credit Card Cheque

Credit Card Authority, please debit my:

Visa Mastercard Amex

Card No:

- - -

Expiry Date: / Security Code (CVV):

Cardholder Name

Declaration

1. I/we acknowledge that a copy of the combined Financial Services Guide (FSG) and Product Disclosure Statement (PDS), which contains the Duty of Disclosure, was given to me/us before I/we applied for this insurance and that I/we have made the decision to purchase this after carefully reading the terms of the policy and agree that this product is suitable for my/our needs.
2. I/we authorise any doctor or clinic to provide Cerberus with information concerning my/our current or past medical history. I/we have read the Privacy Policy and I/we consent to the collection, use and disclosure of my/our personal information by the insurer or Cerberus to such persons and for such purposes stated in the Privacy Policy.
3. I/we acknowledge that this policy does not automatically provide cover for Pre-existing Medical Conditions.
4. I/we agree to abide with the terms and conditions of this policy and confirm that the above information is correct.
5. I/we acknowledge that a copy of the Supplementary PDS listing travel services providers that are not covered under Section 6, Travel Services Provider Insolvency, was given to me/us before I/we applied for this insurance.

Signature 1

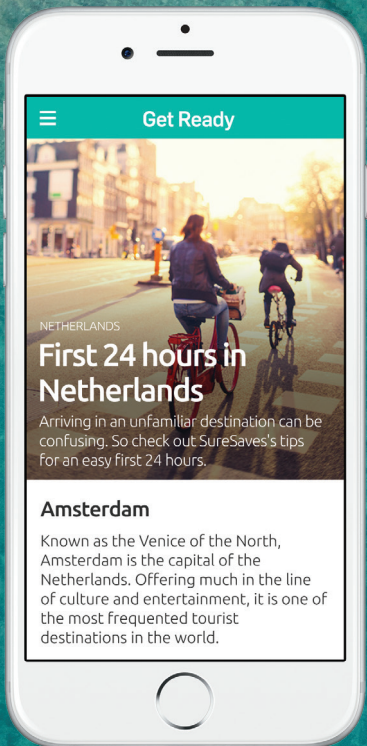
Date

Signature 2

Date

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PO BOX H2, Australia Square, Sydney NSW 1215

Customer Service Centre

Phone: 1300 787 376

From outside Australia: +61 2 9234 3111

Pre-existing medical: 1300 763 872

E-mail: info@suresave.com.au

Fax: +61 2 9234 3199

Claims

Enquiries (non-emergencies): 1300 625 229

E-mail: claims@suresave.com.au

Emergency Assistance

24 hours a day: +61 2 9234 3113 or +61 2 8256 1513

E-mail: help@suresave.com.au



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Assistance