



Apia Travel Insurance

Product Disclosure Statement
and Policy Wording

Rewarding experience



Important messages

How to use this Product Disclosure Statement and Policy Wording

No policy covers everything – therefore we have designed this Product Disclosure Statement and Policy Wording so that it is easy for you to distinguish between what we cover and what we do not cover. In most areas of the Policy Wording we have put '✓ We cover' on the left hand page of the booklet, and '✗ We do not cover' on the right hand page.

To fully understand your cover, you should read the appropriate section on the left page and then refer to the specific limitations and exclusions directly opposite. You must also read the exclusions and conditions which are on pages 32 to 35.

Please note: This document contains the full Policy Wording. Please read it carefully. Your certificate identifies the insured and confirms the cover which applies. The maximum amount of cover for each benefit under the policy is as shown on page 10 under the heading 'your cover maximum benefits'.

We offer you a choice of covers which you may take out as required as either a single or as a family.

All insured persons must be residents of Australia.

If there is anything you don't understand about the policy please feel free to discuss it with your nearest Apia branch, either by telephone or in person.

Please keep this document and your certificate in a safe place.

Communicating with you

We may agree to send your policy documents and policy related communications electronically. This will be by email and/or other types of electronic communication methods. Policy documents and policy communications will be provided to you in this way until you tell us otherwise or we tell you it is no longer suitable. If we agree to communicate with you electronically, you will need to provide us with your current email address and your Australian mobile phone number.

Each electronic communication will be deemed to be received by you at the time it leaves our information system.

Cooling off period

After you take out this insurance or renew your policy for another period of insurance, you have 21 days to consider the information in your Product Disclosure Statement and Policy Wording. This is called the 'cooling off period'. If you decide to cancel your policy during the cooling off period we will refund the unexpired portion of the premium less any non refundable government charges, provided that you have not commenced your journey or made a claim.

Notice

If more than one person is an insured under this policy, a failure or wrongful action by one of those persons may adversely affect the rights of the other person(s) insured under this policy.

This insurance product is issued by: AAI Limited ABN 48 005 297 807 AFSL No. 230859. GPO Box 756, Melbourne, VIC, 3001. This Product Disclosure Statement was prepared on 28/02/2018.

Contents

The General Insurance Code of Practice	iv
Part 1 – Product Disclosure Statement	1
Significant features and benefits	1
Important information	3
Part 2 – Policy wording	9
Our agreement with you	9
Your cover maximum benefits	10
Definitions	11
Benefit 1 – Cancellation charges	14
Benefit 2 – Baggage	16
Benefit 3 – Emergency baggage	18
Benefit 4 – Travel documents	19
Benefit 5 – Cash, personal travellers cheques & credit cards	20
Benefit 6 – Overseas medical expenses	22
Benefit 7 – Personal liability	24
Benefit 8 – Accidental benefit	26
Benefit 9 – Emergency expenses	28
Benefit 10 – Resumption of journey	30
Benefit 11 – Missed connection	31
Exclusions	32
Conditions	34
Pre-existing medical conditions	35
What to do when you have a claim	36
How we will deal with a complaint	36
Financial Claims Scheme	38
Emergency assistance	back cover

It is important to note that the sections you have purchased will be shown on your certificate.

The General Insurance Code of Practice

Apia believes it is important that insurance companies meet high performance and service standards. We fully support the General Insurance Code of Practice.

The code sets the standards of customer service to be provided by the insurance industry. It covers matters such as purchasing insurance, claims handling and dispute resolution.

The code is the general insurance industry's promise to be open, fair and honest in the way it deals with its customers. That's the way Apia runs its business.

you can obtain more information about the code from your local Apia branch or the Insurance Council of Australia.

Part 1 – Product Disclosure Statement

Please read this Product Disclosure Statement and the Policy Wording carefully so that you are aware of the risks, limits of cover and other significant features associated with this policy.

Significant features and benefits

The Apia Travel Insurance Policy offers four types of cover for you to choose from. The cover you have selected is indicated on your certificate.

Following is a brief summary of the significant benefits available under each form of cover. For the full details you must read the entire Policy Wording which starts on page 9.

Comprehensive cover

Provides cover for:

- **cancellation charges** – the non-refundable portion of pre-paid airfares, accommodation and other travel charges which you incur where you are unable to commence your journey in certain limited circumstances;
- **baggage** – accidental loss, damage or theft of your baggage;
- **emergency baggage** – costs of emergency clothing and toiletries if your baggage has been temporarily delayed for more than 12 hours;
- **travel documents** – the physical replacement cost of lost or stolen travel documents;
- **cash, travellers cheques and credit cards** – up to \$500 for the theft or loss of any cash, personal travellers cheques or credit cards in certain limited circumstances;
- **overseas medical expenses** – reasonable medical, hospital, dental, chemist or ambulance expenses which are incurred by you outside Australia as a result of an accident or illness which occurs or first becomes apparent during your journey;
- **personal liability** – legal liability for bodily injury or damage to someone else's property resulting from an accident during your journey up to an amount of \$2,000,000;

-
- **accidental death** – an amount of \$10,000 for single policies or \$20,000 for family policies if you or any person named on your certificate dies during your journey or within 12 months after its completion as a direct result of a bodily injury suffered during your journey that is covered by this policy. There is no cover if the death is as a result of illness or suicide;
 - **emergency expenses** – additional reasonable travel and accommodation expenses incurred by you after the commencement of your journey in certain limited circumstances;
 - **additional benefits** – as described in the Policy Wording on pages 9 to 39.

Baggage cover

Provides cover only for accidental loss, damage or theft of your baggage.

Cancellation cover – Australia only

This type of cover is limited to travel within Australia only and provides cover for the non-refundable portion of pre-paid airfares, accommodation and other travel charges which you incur where you are unable to commence your journey in certain limited circumstances.

Cancellation and baggage cover – Australia only

This type of cover is limited to travel within Australia only and provides cover for:

- **cancellation charges** – the non-refundable portion of pre-paid airfares, accommodation and other travel charges which you incur where you are unable to commence your journey in certain limited circumstances; and
- **baggage** – accidental loss, damage or theft of your baggage.

Important information

This Important Information statement was completed on 28 February 2018.

About the insurer

AAI Limited ABN 48 005 297 807 AFSL No. 230859, has prepared this Product Disclosure Statement and is the issuer of policies effected by Australian Pensioners Insurance Agency Pty Limited ABN 14 099 650 996 (Apia). As AAI Limited is regulated by the Australian Prudential Regulation Authority (APRA) it is exempt from the requirement to hold professional indemnity insurance cover. AAI Limited as the insurer will receive the premiums paid for the policy.

Who is Apia?

Apia is the authorised representative (number 239591) and wholly owned subsidiary of AAI, and acts as AAI's agent (acting under a binder) under an authority given to it by AAI to enter into contracts of insurance on behalf of AAI as insurer and deal with and settle claims on behalf of AAI. AAI can be contacted by writing to GPO Box 756, Melbourne, VIC, 3001.

What services do we offer?

Apia is authorised by, and acts on behalf of AAI Limited to issue insurance under a binder, to arrange, vary and cancel insurance, handle and settle claims and provide general and personal financial product advice in relation to Apia branded general insurance policies issued by AAI Limited.

How are we paid for providing the financial services?

AAI and other Suncorp Group companies provide Apia with the resources it needs to provide the financial services. These services are provided on behalf of Apia by staff employed by the Suncorp Group of companies. In addition to their salary, staff may receive bonuses if they achieve their performance targets. You will not be charged an additional fee as a direct result of this.

How we will deal with a complaint

Apia provides a complaint resolution process. For full details see page 36.

End of Important Information statement.

What you must tell us

When answering our questions you will need to answer for yourself and anyone else who may receive a benefit under this insurance cover. It is important that you answer these truthfully and accurately as they may affect our decision to insure you or pay a claim.

Exclusions

Your policy may not provide you with cover in certain circumstances. Further information about the circumstances in which exclusions under this policy may apply is contained on pages 32 and 33.

Premiums

We calculate your premium after taking a variety of factors into account. Some factors are set, such as our costs of distribution and profit component. Other factors can affect the amount of your premium. The higher your risk profile, the higher your premium. Using our experience we decide what factors will increase your risk profile and how they impact on the premium.

The following table is a guide on how these factors combine together and may impact on our assessment of the risk and therefore, your premium.

Factor	May reduce premium	May increase premium
The length of time that you will be travelling	Your premium is calculated on the number of days you will be travelling	
The country/countries to which you are travelling		Worldwide cover required
If you have pre-existing medical conditions for which cover is required		Cover for pre-existing medical conditions is required
If you require a greater amount of baggage cover		Cover required for baggage in excess of the policy limits
The amount of your excess	An optional excess that is higher than the standard excess	

Your premium also takes into account our obligation to pay any relevant compulsory government charges, taxes or levies (e.g. Stamp Duty, GST and Fire Services Levy) in relation to your policy. These amounts will be set out separately on any certificate of insurance as part of the total premium payable.

Goods and Services Tax (GST)

These additional terms and conditions of the policy deal with:

- how GST is part of what you have to pay us for the policy,
- your obligation to tell us about any input tax credit entitlement you may have for that GST, and
- how GST affects what we pay you for any claims you make and any limits on what we pay.

As part of the total amount payable for this insurance policy, we will include an amount on account of GST if the journey is within Australia.

Each time you make a claim under this policy, you must tell us if you are entitled to claim an input tax credit for the GST amount charged on your policy and, if you are, the proportion of the GST that you can claim as an input tax credit.

If you are entitled to claim an input tax credit for the GST included in the amount payable:

If you do not tell us that you are entitled to an input tax credit, or you give us incorrect information about the proportion of the GST you claim as an input tax credit, then you may have a GST liability for claim payments we make. Any such GST liability you have remaining when we make a cash settlement (whether it is made to you or to a third party to whom you are liable) will be your responsibility, even if you tell us your correct input tax credit entitlement after the payment has been made. If your personal baggage or transport and accommodation services were used for business purposes and we settle your claim by making a cash payment to you, then we will reduce the amount we pay you by the amount of any input tax credit to which you would be entitled if you were to purchase replacement goods or services. If the sum insured or the policy limit is not sufficient to cover your loss, we will pay the GST (less any relevant input credit tax) that relates to our proportion of your loss, less any excess. We will pay that GST in addition to your sum insured or policy limit.

If you are NOT entitled to claim an input tax credit for the GST included in the amount payable:

If the sum insured or the policy limit is not sufficient to cover your loss, we will pay the GST that relates to our proportion of your loss, less any excess. We will pay that GST in addition to your sum insured or policy limit. Please remember, we will apply these terms and conditions in addition to any other terms and conditions in the policy.

This outline of the effect of the GST on your policy is for general information only. You should not rely on this information without first seeking expert advice on the application of the GST to your particular circumstances.

'GST', 'input tax credit', 'acquisition' and 'supply' have the meaning given in A New Tax System (Goods and Services Tax) Act 1999.

Excess

When you make a claim under your policy, you may be required to pay an excess in respect of your claim.

There are two types of excess that may apply to your policy.

Standard excess

This is the first amount that you may need to contribute towards your claim. The amount of your standard excess is shown on your certificate.

Optional excess

To reduce your premium, you may choose to have a higher excess. If you have chosen an optional excess, this will replace your standard excess. The amount of any optional excess is shown on your certificate.

Cancelling this policy

You may cancel this policy at any time and you will be refunded the unexpired portion of the premium along with GST (if applicable), less any non-refundable government taxes and duties, provided you have not commenced your journey and you have not made a claim under the policy.

How the health of relatives and business partners not travelling with you impact the cover of your policy

You are not covered under any section of the policy for loss, cost or liability caused by or arising from or involving a pre-existing medical condition of a relative or business partner. The relevant definition of pre-existing medical conditions is on page 13.

We may require medical reports and medical history for your claims triggered by the health of a relative or business partner in order to assess your claim.

How to make a claim

For information about how to make a claim under your policy, see 'What to do when you have a claim' on page 36.

How to contact Apia:

- in person at any Apia branch;
- by telephone on **13 50 50**;
- on the web at **apia.com.au**

Information in this Product Disclosure Statement is subject to change from time to time. We will issue a supplementary or replacement Product Disclosure Statement if the change is materially adverse.

For other changes, updated information can be obtained at any Apia branch or by calling 13 50 50. A paper copy of any updated information will be provided, free of charge, on request.

Part 2 – Policy wording

Our agreement with you

Apia on behalf of AAI Limited ABN 48 005 297 807 agrees in return for your premium to insure you in the circumstances and subject to the terms and conditions and amounts of cover set out in this policy.

Your cover maximum benefits

The benefits you have purchased are shown on your certificate.

Benefit	Single	Family
1. Cancellation charges	Unlimited	Unlimited
2. Baggage	\$5,000	\$10,000
3. Emergency baggage	\$350	\$700
4. Travel documents	\$3,000	\$6,000
5. Cash, personal travellers cheques and credit cards	\$500	\$500
6. Overseas medical expenses	Unlimited	Unlimited
7. Personal liability	\$2,000,000	\$2,000,000
8. Accidental death	\$10,000	\$20,000
9. Emergency expenses	\$5,000	\$10,000
10. Resumption of journey	\$3,000	\$6,000
11. Missed connection	\$3,000	\$6,000

Destinations covered under this policy:

'Destination' means the country or region you are visiting on your journey and shown on your certificate.

We have travel policies covering the following regions:

- **'Australia'** means Australia (including Lord Howe Island, Norfolk Island, Thursday Island, Christmas Island, Cocos (Keeling) Islands & Coral Sea Island Territory) only;
- **'South Pacific and Indonesia'** means New Zealand, Fiji, Indonesia (including Bali), Papua New Guinea, New Caledonia, Vanuatu, Cook Islands, Samoa, Solomon Islands and Nauru;

-
- **'East Asia'** means Thailand, Philippines, Malaysia, Vietnam, Cambodia, China, Hong Kong, Macau, Singapore, Taiwan, Laos, Korea, Burma, Borneo, Brunei and Guam;
 - **'Worldwide'** means all countries excluding the USA, Canada and Japan.

Stopovers of up to 72 hours outside your region are permitted.

Definitions applicable to your policy

In this policy:

1. **'your certificate'** means any certificate of insurance, renewal certificate or schedule showing details of your policy.
2. **'policy'** means your contract of insurance with us and includes the Policy Wording, your certificate and any endorsements.
3. **'Policy Wording'** means part 2 of this document.
4. **'period of insurance'** means the period that begins:
 - for cancellation charges (Benefit 1), from the issue date shown on your certificate;
 - for all other benefits of this policy, from the travel start date shown on your certificate,
and the period that ends:
 - on the travel finish date shown on your certificate; or
 - when you return to your home in Australia,
whichever happens first.
5. **'illness'** means sudden and unforeseen sickness or disease which results in you being certified in writing as medically unfit to travel by a qualified medical practitioner.
6. **'accidental injury'** means bodily injury, caused accidentally by external means which results in you being certified in writing as medically unfit to travel by a qualified medical practitioner.
7. **'travel documents'** means your passport, tickets, accommodation vouchers and similar documents but does not include cash, travellers cheques and credit cards.

8. **'you'** and **'your'** means:

in the case of a single policy the insured person; and

in the case of family policies:

- the insured person;
- the insured person's spouse or de facto;
- the insured person's children and any other children who accompany and are under the care of the insured person; and
- children who are from the same family and are travelling together but who are without parental care or supervision.

ALL of whom are named on your certificate.

9. **'we', 'our', 'us'** means Apia on behalf of AAI Limited.

10. **'specified person'** means any of the following who reside permanently in Australia and who is eligible for an Australian Medicare card;

- your spouse, partner or de facto;
- your parents, parents-in-law, grandparents;
- your children, grandchildren, brothers and sisters, including their respective spouse, partner or de facto;
- the children, parents, parents-in-law, grandparents, grandchildren, brothers and sisters of your spouse, partner or de facto;
- a friend with whom you have arranged to travel.

11. **'specified item'** means, in relation to baggage cover, an item the value of which is specified on your certificate.

12. **'children'** means persons up to 21 years of age.

13. **'excess'** means the amount stated on your certificate which will be deducted from the amount paid by us in settlement of any claim made by you under this policy.

14. **'journey'** means the travel we insure you for beginning when you leave your normal place of residence in Australia and ending when you return to your normal place of residence in Australia.

15. **'pre-existing medical condition'** means:

1. any of the following conditions which you have ever had, even if treatment is no longer being received:
 - heart (cardiac) condition;
 - lung or respiratory condition;
 - kidney (renal) condition;
 - reduced immunity;
 - dementia or documented memory problems; and
 - metastatic (secondary) cancer,
2. or any medical condition or dental condition for which investigation, medical advice or any treatment has been obtained, or for which prescribed drugs have been taken, within the 90 days before the policy issue date shown on your schedule,
3. or any medical condition or dental condition that is chronic or ongoing in nature of which prior to the policy issue date shown on your schedule you and/or a reasonable person in your position knew or ought to have known you were suffering or potentially suffering from, regardless of whether you have undergone investigation or received medical advice or treatment or taken prescribed drugs within the 90 days before the policy issue date shown on your schedule.

The policy terms and conditions for a pre-existing medical condition:

- include any complications or treatment that are directly or indirectly attributable to it;
- apply to you, or any specified person.

16. **'medical condition'** means any medical or physical condition, disease or illness including any mental illness.

17. **'mental illness'** means any illness, disorder or condition which is or would be recognised or defined in the latest edition of the Diagnostic and Statistical Manual of Mental Disorders.

Benefit 1 – Cancellation charges: The cover

This benefit applies only if shown on your certificate.

✓ We cover

We will cover you for the non-refundable portion of all pre-paid fares, accommodation and other travel charges which you incur and pay during the period of insurance because of:

- your death or the unexpected death of a specified person;
- a serious and sudden illness or accidental injury to you or a specified person;
- your retrenchment or that of any of your travelling companions;
- any unforeseen circumstances outside your control.

X We do not cover

The exclusions on pages 32 and 33.

Cancellation due to or as a result of:

- the decision by you or your travelling companion not to commence your journey;
- your financial circumstances or contractual obligations or those of your travelling companion;
- any demand, request or suggestion by your spouse, parent or employer;
- default by a travel agent;
- delays caused by or contributed to by your carrier;
- the inability or failure of your tour operator or organiser to complete arrangements for a group tour due to an insufficient number of participants;
- traffic conditions or delays;
- the necessity for you to sit for a supplementary examination;
- the unexpected death or the illness of or accidental injury to someone other than a specified person;
- the insolvency or financial collapse of an airline that is not a full member of the International Air Transport Association;
- the insolvency or financial collapse of any other transport provider, accommodation provider or tour operator wholesaler where, in the case of transport, your booking was not made directly with the transport provider or where your booking or reservation was made with a person, firm or company not covered by a licensed travel compensation fund.

The cancellation of any booking or reservations made using frequent flyer points or similar reward scheme.

Benefit 2 – Baggage: The cover

This benefit applies only if shown on your certificate.

✓ We cover

We will cover you for accidental loss of or damage to or theft of your personal baggage, your clothing or your personal effects which are designed to be worn or carried and which you take on your journey or which you purchase during your journey.

We will also cover you for accidental loss of or damage to or theft of any specified item.

At our option we shall either:

- pay the reasonable cost of repairing your property which has been damaged;
- replace your property which has been damaged or stolen; or
- compensate you in cash for your loss or damage.

If, at your request, we agree to compensate you in cash, we will reduce the cash compensation by an amount equal to any trade discount which we would have obtained from a supplier had we chosen to repair or replace your property.

X We do not cover

The exclusions on pages 32 and 33.

We will not pay under this benefit:

- any amount exceeding \$3,000 for any camera, video recorder or item of sound and picture recording equipment including their respective accessories;
- any amount exceeding \$700 for any other article or any pair or set of articles unless a higher amount is specified on your certificate;
- loss or damage to cash, negotiable instruments, travellers cheques or travel documents;
- loss or damage arising from delay, detention or confiscation by customs officers or other officials;
- loss or damage to any items transported under a freight contract or as unaccompanied baggage unless those transport arrangements were made in conjunction with the issue of your travel ticket;
- loss or theft of baggage left unattended by you in a public place;
- loss or theft of baggage from an unlocked vehicle;
- damage to sporting goods or equipment whilst in use;
- loss of or damage to any items used for trade, business or professional purposes;
- any loss, damage or theft not reported within 24 hours to the Police or to a responsible officer of the aircraft or vessel in which the loss, damage or theft occurred;
- loss or damage resulting from electrical or electronic breakdown, failure or malfunction.

We will not in any circumstances pay more than the applicable maximum benefit plus the value of any specified items.

Benefit 3 – Emergency baggage: The cover

This benefit applies only if shown on your certificate.

✓ We cover

We will reimburse you the costs you incur to purchase emergency clothing and toiletries during your journey, when:

- your baggage has been temporarily delayed by more than 12 hours from its scheduled arrival time; and
- the delay is caused by your carrier; and
- you provide written proof of the delay from your carrier.

✗ We do not cover

The exclusions on pages 32 and 33.

We will not pay under this benefit:

- costs recoverable from another party;
- costs for which receipts are not presented.

We will not in any circumstances pay more than the applicable maximum benefit.

Benefit 4 – Travel documents: The cover

This benefit applies only if shown on your certificate.

✓ We cover

We will cover you for loss or damage arising from the accidental loss, theft or unauthorised use of your travel documents taken with you on your journey.

✗ We do not cover

The exclusions on pages 32 and 33.

We will not pay you more than the cost of physically replacing lost or stolen travel documents.

We will not pay for:

- the cost of fares or accommodation incurred as a result of loss or theft of your travel documents;
- loss or damage arising from the loss of rights or privileges attaching to your travel documents.

We will not cover you unless you reported the loss and theft within 24 hours to the Police or a responsible officer of the aircraft or vessel in which the loss or theft occurred.

We will not in any circumstances pay more than the applicable maximum benefit.

Benefit 5 – Cash, personal travellers cheques & credit cards: The cover

This benefit applies only if shown on your certificate.

✓ We cover

We will cover you for theft of cash or for any loss incurred by you as a result of the theft of your personal travellers cheques or credit cards taken with you on your journey.

We will indemnify you in respect of your legal liability for the unauthorised use of your lost or stolen credit cards.

X We do not cover

The exclusions on pages 32 and 33.

We will not cover you unless you reported the theft within 24 hours to:

- the Police or a responsible officer of the aircraft or vessel in which the loss or theft occurred;
- a responsible officer of the bank or financial institution which issued the personal travellers cheques or credit cards.

We will not in any circumstances pay more than the applicable maximum benefit.

Benefit 6 – Overseas medical expenses: The cover

This benefit applies only if shown on your certificate.

✓ We cover

We will refund to you all reasonable medical, hospital, dental, chemist or ambulance expenses which are incurred by you outside Australia as a result of an accidental injury or of an illness which occurs or first becomes apparent during the course of your journey.

We will pay you \$100 cash for every day you spend in hospital during your journey.

We reserve the right to repatriate you to your home in Australia at our expense if medical advice allows. We will pay any expenses incurred for medical attendants, support staff and any upgrade in airfare class that is approved by medical advice. If you do not agree to repatriation we shall have no further liability for medical expenses.

In the case of your death outside Australia, we will also pay the reasonable cost of your overseas funeral expenses or expenses for transporting your remains or ashes to your home in Australia.

Period of insurance extension

In respect of overseas medical expenses (Benefit 6) the period of insurance will be extended to the date upon which your treatment for accidental injury or illness is completed.

X We do not cover

The exclusions on pages 32 and 33.

We will not pay expenses which are covered by Medicare or any statutory health or compensation scheme or expenses which we are prevented from paying by law.

We will not pay any expenses incurred after the expiration of 12 months from the date of first occurrence of the accident or illness.

We will not make this cash payment for any more than 31 days.

We will not, in any circumstances, pay more than the aggregate of \$5,000 in respect of this benefit if there is more than one claim for this benefit. The maximum benefit will be apportioned equally.

We will not pay the cost of any ongoing medical treatment, medication, tests or examinations incurred by you during your journey which were prescribed for you by your doctor prior to the commencement of your journey.

Benefit 7 – Personal liability: The cover

This benefit applies only if shown on your certificate.

✓ We cover

This benefit applies only if shown on your certificate.

We will cover you for legal liability for bodily injury or damage to property resulting from an accident occurring during your journey plus legal costs incurred with our consent or ordered against you.

X We do not cover

The exclusions on pages 32 and 33.

We will not pay under this benefit for claims:

- arising out of your ownership of land or buildings;
- arising out of or in connection with the provision or consumption of alcohol or drugs;
- arising out of or in connection with any trade or business carried on by you or any other person covered by this policy;
- resulting from ownership or control of lifts, vehicles (other than garden appliances which do not have to be registered and pedal bicycles), water-borne craft (other than rowing boats and canoes under three metres in length, surfboards, surfmats, sailboards and water skis), aircraft or aircraft landing areas;
- due to vibration or interference with the support of land, buildings or other property;
- due to your liability under a contract;
- due to your unlawful, malicious, deliberate or intentional acts;
- resulting from the transmission of any communicable disease.

The death or illness of you, your travelling companion, any member of your family, any person who ordinarily lives in your home or any person employed by either you or any such person.

Loss or damage to property belonging to or under the control of you, your travelling companion, any member of your family, any person who ordinarily lives at your home or any person employed by you or any such person.

Any penalties, fines, punitive, exemplary or liquidated damages payable by you.

We will not in any circumstances pay more than the applicable maximum benefit in relation to one occurrence or series of occurrences arising from the one event.

Benefit 8 – Accidental benefit: The cover

This benefit applies only if shown on your certificate.

✓ We cover

Single policy:

We will pay the amount for this benefit to your legal representative(s) if you die:

- during your journey or within 12 months after its completion;
- as a direct result of bodily injury suffered during your journey; and
- caused solely by violent, accidental, external and visible means.

Family policy:

We will pay the amount for this benefit to the respective legal representative(s) of any person named on your certificate who dies:

- during your journey or within 12 months after its completion;
- as a direct result of bodily injury suffered during your journey; and
- caused solely by violent, accidental, external and visible means.

X We do not cover

The exclusions on pages 32 and 33.

We will not in any circumstances pay more than an aggregate of \$20,000 in respect of this benefit.

If there is more than one claim for this benefit the maximum benefit will be apportioned equally.

Benefit 9 – Emergency expenses: The cover

This benefit applies only if shown on your certificate.

✓ We cover

We will cover you for additional reasonable travel and accommodation expenses (in excess of those which you would normally have incurred and which are necessarily and actually incurred by you) of the same standard or fare class originally chosen by you which you incur after the commencement of your journey if:

- you have to return to Australia because of the unexpected death of or sudden illness or serious accidental injury of a specified person;
- you have to return to Australia as a consequence of accidental injury or illness for which a claim is payable by us for medical expenses;
- as a result of accidental injury or illness sustained by you and on the recommendation of the registered medical practitioner treating you, it is necessary for a close friend or relative of yours to travel to and remain with you until you are able to either resume your journey or return to Australia;
- your journey is interrupted due to you or a specified person suffering sudden illness or serious accidental injury;
- any unforeseen circumstance outside your control occurs resulting from delay in or cancellation of scheduled public transport services due to riot, strike or civil commotion, hijack, natural disaster or severe weather conditions;
- an airline with whom you have travel arrangements cancels your flight or ceases to operate due to becoming insolvent;
- you lose your passport or travel documents;
- you are directed to quarantine.

In addition to these emergency expenses, if your journey is interrupted or delayed as a direct result of the hijack of the conveyance on which you are travelling, we will pay an allowance of \$100 per person insured under this policy for each day that the hijack lasts.

X We do not cover

The exclusions on pages 32 and 33.

We will not pay any amount which you can recover from someone else.

We will deduct amounts which are refundable to you on insured travel vouchers or tickets.

We will not pay anything more than is reasonable in the circumstances if you have not made every reasonable effort to avoid additional expenses due to any of those causes.

Insolvency to an airline which is not a full member of the International Air Transport Association.

If your passport was confiscated by any government authority.

We will not pay this benefit if you have not taken all reasonable steps to avoid quarantine.

We will not in any circumstances pay more than the applicable maximum benefit.

Benefit 10 – Resumption of journey

This benefit applies only if shown on your certificate.

✓ We cover

If you have to return to Australia due to an accidental injury or illness for which a claim for medical expenses is payable by us or due to the death of or accidental injury or illness suffered by a specified person in Australia, we will pay your transportation costs to the place where your journey was interrupted if you resume your journey within three months of your return to Australia.

✗ We do not cover

The exclusions on pages 32 and 33.

We will not pay this benefit if at the time you have to return to Australia you have completed 75% of the duration of your journey.

We will not pay to upgrade you to a higher fare, class or travel standard than you purchased prior to the interruption.

We will not in any circumstances pay more than the applicable maximum benefit.

Benefit 11 – Missed connection

This benefit applies only if shown on your certificate.

✓ We cover

If the principal purpose for your journey is to attend a wedding, funeral, conference or sporting event and due to circumstances beyond your control you find that you cannot get to your destination by the originally scheduled time of the event, we will pay the reasonable additional cost of alternative public transport to enable you to arrive at the event in time.

✗ We do not cover

The exclusions on pages 32 and 33.

You will not be entitled to this benefit:

- unless you have booked and paid for the transport with a registered transport provider;
- if the reason for the delay is the cancellation of the transport.

We will not in any circumstances pay more than the applicable maximum benefit.

Exclusions applicable to your policy

This policy does not cover loss, damage or liability caused by or arising from:

- the use, misuse or existence of nuclear weapons or the use, misuse, escape or existence of nuclear fuel, waste or materials or ionising radiation or contamination from such fuels, waste or materials, or the combustion, detonation, fission and/or fusion of nuclear fuel or nuclear materials;
- the existence of, or operation of, or threatened existence or operation of chemical or biological weapon(s) or actual or threatened pollution or contamination from such weapons, or action taken by a public authority or anybody authorised by a public authority to prevent, limit, or remedy such pollution or contamination;
- war, invasion, act of a foreign enemy, hostilities (whether war be declared or not), civil war, rebellion or insurrection;
- any unlawful act committed by you;
- any contract or undertaking entered into by you without our written authority;
- consequential loss of any kind;
- air travel other than as a passenger on a fully licensed passenger carrying aircraft operated by an airline or air charter company;
- delay or the detention, confiscation or destruction of your property by Customs Officers or any other governmental official or authority other than loss or damage expressly covered by this policy arising from quarantine, natural disaster or loss or theft of your travel documents or personal travellers cheques;
- any governmental intervention, prohibition, regulation or devaluation;
- under benefits 1, 6 or 9:
 - A. any pre-existing medical condition you, the persons named as travellers on the insurance schedule, and your or their relative or business partner or a specified person has, unless we have agreed in writing to cover that pre-existing medical condition;

-
- B. complications after the 26th week of a pregnancy;
 - C. suicide, attempted suicide or self inflicted injuries;
 - D. you doing paid work during your journey, unless the paid work is for your usual employer in Australia and you arranged to do this paid work before you left Australia;
 - E. your failure to obtain and follow proper medical advice as soon as possible after any event which may give rise to a claim under this policy;
 - F. participation by you in any of the following activities: hunting, parachuting, racing other than on foot, polo, football, underwater diving using an artificial breathing apparatus (unless you hold an open water diving licence or you were diving under licensed instruction), hang gliding, mountaineering, rock climbing requiring the use of ropes or guides, competitive snow or ice sports or any professional sporting events;
 - G. you being in control of a motorcycle without a current Australian licence other than on the islands of Bali, Phuket, Ko Samui or Sri Lanka.

Conditions applicable to your policy

1. **Australian dollars**

All benefits under this policy are expressed in Australian dollars. All premiums and claims shall be paid in Australian dollars. We will pay you unless you tell us to pay somebody else. The rate of currency exchange that will apply is the rate at the time you incurred the expense.

2. **Reduction after claim**

If you make a claim under this policy, the limit of our liability for the benefit in respect of which the claim has been paid shall be reduced by the amount of that claim. This condition does not apply in respect of benefit 7.

3. **Protection of property**

You must take all reasonable steps to safeguard your property from damage and to maintain your property in good condition.

4. **Inspection**

We shall at all reasonable times have free access to examine your property.

5. **Repairs**

You must not replace or carry out or authorise any repairs to your damaged property (other than emergency repairs or replacement up to \$500) without our prior written consent.

6. **Other persons bound by this policy**

Any person entitled to cover under this policy is bound by its terms and conditions.

7. **Breach of policy**

If you breach or fail to comply with this policy and your breach or failure prejudices our interests, we may, subject to the Insurance Contracts Act, refuse to pay any claim under this policy either in whole or, at our option, in part.

8. **Assistance**

If, after payment of a claim, we wish to recover the amount we have paid from another person then, subject to the Insurance Contracts Act, we can do so and you and any other person entitled to cover under this policy must give us any information and help that we may reasonably require.

9. **Legal representation**

We may represent or defend you or any person entitled to cover under this policy in respect of legal liability as we see fit at any inquest or inquiry or in any action or proceedings.

10. **Cancellation by you**

This policy may be cancelled by you at any time, either by telephone or in writing. If you cancel this policy, you will be refunded the unexpired portion of the premium along with GST (if applicable), less any non-refundable government taxes and duties.

11. **Cancellation by us**

We may cancel this policy at any time where we are entitled to do so under the Insurance Contracts Act. If we cancel this policy, we will repay the amount of the premium along with GST (if applicable), paid for the unexpired period of this policy calculated from the date of cancellation.

Pre-existing medical conditions

Cover for pre-existing medical conditions

If you have a pre-existing medical condition, you are not automatically covered under this policy if a claim arises as a result of that problem, such as cancellation of your journey or medical expenses incurred overseas.

To apply to have this cover extended you must:

- complete our pre-existing medical form and return it to us not less than 10 days prior to the commencement of your journey after which we will notify you in writing whether or not we accept the risk;
- pay the additional premium specified by us.

What to do when you have a claim

Claims services are managed by an external provider on our behalf.

When a claim arises under this policy, you must:

1. Take immediate steps at your own expense to minimise the damage.
2. Not admit liability for or offer, agree or promise to settle any claim with a third party without our prior written consent.
3. Immediately notify the Police if a crime is suspected.
4. Promptly notify us of every loss or event and of any claim made against you. You must also promptly forward to us any writ, summons or proceedings which you receive relating to any prosecution, inquest or hearing and all other information relevant to those matters where any liability under this policy may arise.
5. As soon as possible (preferably within 30 days) provide us with full written details of the damage.
6. Make your damaged property available for inspection by us or our representative and, if we require, deliver it to us.
7. When requested, provide us with all proofs, information, Police and other reports relating to stolen or lost property, co-operation and assistance in relation to a claim (including giving evidence in court) as we may reasonably require.

How we will deal with a complaint

If you are not satisfied with our products or services or a decision made in relation to your insurance, please let us know so that we can help. It is important to follow the complaint handling process in order to resolve your complaint effectively and efficiently.

Step 1. Let us know

If you would like to make a complaint, please let us know by contacting the relevant department as they may be able to resolve the complaint for you. If not, the staff member will refer you to a Manager or their delegate and they will attempt to resolve the complaint. A response is usually provided to you within 5 business days. You can contact us:

By phone: 13 50 50
By email: customerservice@apia.com.au
In Writing: Apia, GPO Box 756, Melbourne, Vic, 3001

Step 2. Review by our Internal Dispute Resolution Team

If you are not satisfied with the outcome of the business review you can request the complaint be referred to the Customer Relations Team for review or you can contact them directly:

By phone: 1300 240 531
By Email: idr@apia.com.au
In writing: Apia Internal Dispute Resolution,
PO Box 14180,
Melbourne City Mail Centre VIC 8001

If we require additional information we will contact you to discuss. Customer Relations will usually contact you with a decision within 15 business days of receiving your complaint.

Step 3. Seek review by an external service

We expect our procedures will deal fairly and promptly with your complaint. However, if you remain dissatisfied, you may be able to access the services of the Financial Ombudsman Service (FOS) Australia. The FOS is an independent external dispute scheme and their service is free to you. Any decision the FOS makes is binding on us, provided you also accept the decision. You do not have to accept their decision and you have the option of seeking remedies elsewhere.

The FOS is available to customers who fall within their terms of reference. The FOS will advise if they can help you.

You can contact FOS:

By phone: 1800 367 287 (free call)
By Fax: (03) 9613 6399
By email: info@fos.org.au
In writing: Financial Ombudsman Service Limited
GPO Box 3, Melbourne VIC 3001
By visiting: www.fos.org.au

Financial Claims Scheme

This policy may be a 'protected policy' under the Federal Government's Financial Claims Scheme (FCS) which is administered by the Australian Prudential Regulation Authority (APRA).

The FCS only applies in the unlikely event of an insurer becoming insolvent and the Federal Treasurer making a declaration that the FCS will apply to that insurer.

The FCS entitles certain persons, who have valid claims connected with certain protected policies issued by that insurer to be paid certain amounts by APRA.

Information about the FCS can be obtained from <http://www.fcs.gov.au>

Emergency assistance

Should you require emergency medical or travel assistance whilst overseas please call an international operator and request that they call Australia reverse charges on:

Phone: +61 (7) 3305 7051 (24 hrs/7 days a week)

Via fax

From overseas: +61 (7) 3305 7005

In Australia: 07 3305 7005

Emergency assistance services are managed by an external provider on our behalf.