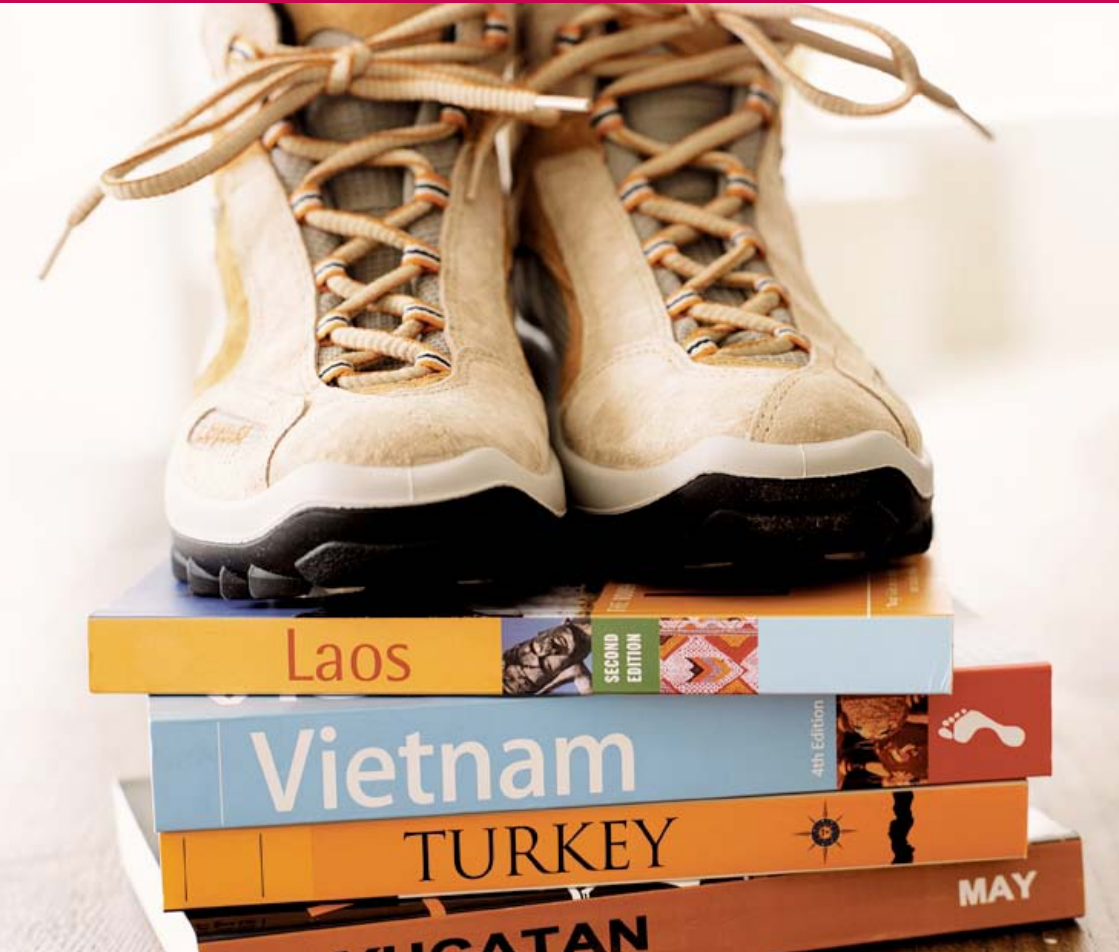


HCF Travel Insurance

Product Disclosure Statement and Policy Wording



More savings for HCF members.

- ✓ Members discount - 10% off premiums.
- ✓ Pay by the day.

HCF
We're different.™

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More savings with HCF Travel Insurance

Now you don't need to go anywhere else for travel insurance. Just as HCF covers your health at home, we can also cover you while you travel and the personal belongings you take with you.

HCF Travel Insurance, issued by HBF Insurance Pty Limited, offers you a range of comprehensive cover options to choose from, depending on your destination and the duration of your trip. All our travel policies include a wide range of benefits for medical and hospital expenses, legal assistance, as well as compensation for travel delays or lost luggage.

As a HCF member you will benefit from:

- A 10% discount on your travel insurance.
- 'Pay by the day' so that you pay only for the days you're away. A minimum of 7 days for International policies and 5 days for Domestic policies is required.
- Comprehensive cover, so you can relax and enjoy your trip.
- Easy to reach emergency contact number, 24 hours a day, 7 days a week.

Taking out HCF Travel Insurance is easy – simply

Call 13 13 34

Click www.hcf.com.au

Visit any of our 48 branches.

This Product Disclosure Statement tells you all about HCF Travel Insurance. Please read through it carefully and keep it somewhere safe.

Summary of Benefits

		A1. Medical Expenses	A2. Repatriation of Remains or Funeral Expenses Overseas	B1. Luggage and Personal Belongings	B2. Business Documents
		Ambulance, emergency air ambulance, medical, surgical, dental, optical fees, hospitalisation.	The reasonable cost of Your burial or cremation overseas, a post mortem where necessary or transport from the place of death overseas to Your home town.	Accidental loss and damage up to amounts specified in table*.	The reasonable cost of replacing business documents.
Gold	Single Family/Duo	Whatever it costs	\$25,000 \$50,000	\$15,000 \$30,000	Nil
Annual Frequent Traveller	Single	Whatever it costs	\$12,000	\$15,000	\$1,000
Super	Single Family/Duo	Whatever it costs	\$15,000 \$30,000	\$15,000 \$30,000	Nil Nil
Budget	Single Family/Duo	Whatever it costs	\$15,000 \$30,000	\$15,000 \$30,000	Nil
Domestic	Single Family/Duo	Nil Nil	Nil Nil	\$4,000 \$8,000	Nil Nil

Note: An Excess of \$100 applies to sections A1, A2, B1 and C of Gold, Annual Frequent Traveller, Super and Budget policies. An Excess Buy-Out option is available for all travellers under 70 years of age (excluding Annual Frequent Traveller policies).

B3. Emergency Baggage	B4. Money	B5. Replacement passports & travel documents	B6. Replacement Business Equipment	C. Cancellation and Curtailment	D1. Accidental Death
Cover for essential items of clothing and personal requisites if Your luggage is delayed/misdirected by the carrier during Your Journey for more than 12 hours.	Money if forcibly removed from Your Person.	Cover for costs to reissue or replace passports or travel documents.	Cover for replacement business equipment	Cover for prepaid travel cancellation fees if as a result of an Unforeseen Circumstance (see keywords). Cover also for non refundable deposits etc.	A benefit payable if Your death results from personal injury sustained during Your Journey.
\$500 \$1,000	Nil	\$3,000 \$3,000	Nil	Whatever it costs	\$25,000 per person
\$1,000	\$1,000	\$1,000	\$1,000	Whatever it costs	\$25,000 per person
\$500 \$1,000	Nil	\$2,000 \$2,000	Nil	Whatever it costs	\$20,000 per person
\$300 \$600	Nil	\$2,000 \$2,000	Nil	Whatever it costs	\$15,000 per person
\$300 \$600	Nil Nil	\$2,000 \$4,000	Nil Nil	\$10,000 \$20,000	\$10,000 per person

An Excess of \$100 applies to sections B1, B3 and C of Australia-Domestic policies. An Excess Buy-Out option is available for all travellers under 70 years of age (excluding Annual Frequent Traveller policies). All benefits are expressed in \$AUD. *Per item/set limits apply.

D2. Disability and loss of income	E. Personal Liability	F1. Hijack Compensation	F2. Kidnap and Ransom	G. Resumption of Journey	H. Travel Delay
Cover for disability and loss of income.	Cover for compensation, legal costs and expenses if You are legally liable.	Cover for pain and suffering as a result of a hijacking of the public transport that You are travelling on. *Daily limits apply.	Reimbursement paid by you or on Your behalf.	We will pay You an amount towards the cost of resuming Your journey if You have had to return to Australia, following the death of a Relative.	We will pay the reasonable costs incurred for additional meals and accommodation if Your Journey was delayed for more than 6 hours. *Daily limits apply
\$12,000 \$24,000	\$2,500,000 \$5,000,000	\$10,000 \$20,000	Nil	\$2,500 \$5,000	\$1,500 \$3,000
\$12,000	\$5,000,000	\$10,000	\$200,000	\$2,000	\$2,000
Nil	\$2,000,000 \$4,000,000	\$10,000 \$20,000	Nil	\$2,000 \$4,000	\$1,200 \$2,400
Nil	\$1,000,000 \$2,000,000	\$10,000 \$20,000	Nil	\$1,250 \$2,500	\$800 \$1,600
Nil Nil	\$500,000 \$1,000,000	\$10,000 \$20,000	Nil Nil	Nil Nil	\$500 \$1,000

It is important that You read this summary in conjunction with this HCF Travel Insurance Product Disclosure Statement and Policy Wording (PDS).

I. Missed connections special events	J. Return airfare reimbursement	K. Vehicle hire excess	L. Cash in hospital	M. Alternative staff
We will pay for alternative transport if a missed connection prevents You for arriving at a wedding, funeral, conference or sporting event on time.	If at the time of injury You have more than 25% of Your Duration of Travel remaining (and insurance period) We will reimburse You, Your return airfare up to amounts below.	We will pay up to \$5,000 on Your hire vehicle excess.	We will pay for Your out of pocket expenses in the event that You are hospitalised for more than 48 hours. *Daily limits apply.	Cover for alternative staff costs.
\$2,500 \$5,000	\$6,000 \$12,000	\$5,000 \$5,000	\$8,000 \$16,000	Nil
\$2,000	\$6,000	\$5,000	\$5,000	\$10,000
\$2,000 \$4,000	\$5,000 \$10,000	\$4,000 \$4,000	\$6,000 \$12,000	Nil
\$1,500 \$3,000	\$2,000 \$4,000	\$3,000 \$3,000	Nil	Nil
\$500 \$1,000	Nil Nil	\$4,000 \$4,000	Nil Nil	Nil Nil

Call HCF Member Information for the daily rates applicable to Your holiday. Except for those destinations for which it is mandatory to purchase our Gold Cover and Annual Frequent Traveller Cover, the travel plan purchased must be based on the destination where You will be spending most of Your Journey. This includes cruises. If You fail to do so Your Policy may be invalid. *Conditions apply please refer to the policy wording.

International/Domestic Cover

Except for those destinations for which it is mandatory to purchase our Gold or Annual Frequent Traveller Cover, the travel plan purchased must be based on the destination where you will be spending most of your journey, this includes cruises. If you fail to do so your policy may be invalid.

Ask an HCF Member Service Advisor for the daily rates applicable to your holiday.

Gold Cover

This is at the **highest** level of cover if any of the following destinations are included in your list of destinations to be visited: Africa, The Antarctic, Canada, China, Continental Europe, Japan, The Middle East, Russia, South America or the USA.

Annual Frequent Traveller Cover

This is a world wide cover for business travellers and those leisure travellers who travel more than once a year.

Super Cover

This is the **minimum** level of cover available if you are travelling to the United Kingdom, South East Asia, Pacific Islands, Scandinavia, Singapore and New Zealand, as well as any journey involving a cruise.

Alternatively, you may choose to take out Gold Cover which offers higher benefits for some claimable events.

Budget Cover

This is the **minimum** level of cover available if you are travelling to Indonesia (including Bali), Christmas Island, Cocos Island, Norfolk Island, Papua New Guinea, The Solomon Islands, or the South West Pacific.

Alternatively, you may choose to take out Gold Cover or Super Cover which offers higher benefits for some claimable events.

Please note: Budget Cover is not available for any destinations other than those listed, and is not available for any cruises.

Domestic Cover

Domestic Cover is recommended for travel anywhere in Australia (except Christmas Island, Cocos Island and for cruises operating out of Australian ports).

PRODUCT DISCLOSURE STATEMENT

The HCF Travel Insurance Policy is issued by HBF Insurance Pty Limited (ABN 11 009 268 277) ('HBF'). HBF is the holder of an Australian Financial Services Licence (229190) as issued by the Australian Securities and Investments Commission (ASIC) and is authorised to arrange and enter into contracts of general insurance.

This Product Disclosure Statement ('PDS') provides You with information You might need to make a decision about purchasing an HCF Travel Insurance Policy. It provides information about Your entitlements, the calculation of the premiums and what to do if You have any concerns regarding the insurance Cover. Your Insurance is set out in full from page 20 onwards of this PDS.

This PDS was prepared on **10 January 2011** and its contents come into effect from 1 February 2011.

If You have any questions about the cover available, or would like a quotation please call HCF on 13 13 34, visit their website hcf.com.au or visit one of their Branches.

Cost of Policy

The cost of Your Policy is shown in Your Certificate of Insurance.

When the cost of Your Policy is calculated, many factors are considered. The significant ones of which are: Your travel destination because the medical costs vary between destinations, Your age because both the frequency and severity of claims generally increases with age, the period of Your Journey because the risk of a claim occurring increases the longer You are away and Your current state of health because this may influence medical claims under this Policy.

Your premium may be increased if You are travelling to areas where medical costs are high or the availability of medical services is limited, or if You have Pre-existing Medical Conditions. The premium will also be based on the number of days of Your Journey.

Your premium may be reduced if You are travelling to areas where medical costs are low or there is a Reciprocal Health agreement with Australia or if You have no Pre-existing Medical Conditions.

International Policies – Gold, Annual Frequent Traveller, Super and Budget

Benefits are provided for an insured loss that involves the following events as defined on pages 20 to 27 of this PDS.

- A1. Medical expenses.
- A2. Repatriation of Remains or Funeral Expenses Overseas.
- B1. Luggage and Personal Belongings.
- B2. Business documents (Annual Frequent Traveller Cover only).
- B3. Emergency baggage.
- B4. Money (Annual Frequent Traveller Cover only).
- B5. Replacement passport and travel documents.
- B6. Replacement Business Equipment (Annual Frequent Traveller Cover only).
- C. Cancellation and curtailment.
- D1. Accidental death.
- D2. Disability and loss of income (Gold and Annual Frequent Traveller Cover only).
- E. Personal liability.
- F1. Hijack compensation.
- F2. Kidnap & ransom (Annual Frequent Traveller Cover only).
- G. Resumption of Journey.
- H. Travel delay.
- I. Missed connections special events.
- J. Return airfare reimbursement.
- K. Vehicle hire excess.
- L. Cash in hospital (Gold, Annual Frequent Traveller and Super Cover only).
- M. Alternative staff (Annual Frequent Traveller Cover only).

Domestic Cover

Domestic Cover is only available for travel within Australia. Benefits are provided for an insured loss that involves the following events as defined on pages 20 to 27 of this PDS.

- B1. Luggage and Personal Belongings.
- B3. Emergency baggage.
- B5. Replacement passports and travel documents
- C. Cancellation and curtailment.
- D1. Accidental death.
- E. Personal liability.
- F1. Hijack compensation.
- H. Travel delay.
- I. Missed connections special events.
- K. Vehicle hire excess.

Important travel advice

Once You have taken out cover with HCF We suggest You leave copies of Your Policy documents and passport with a friend in Australia. And in case You need to make a claim, remember to retain receipts and valuations separately from the items purchased.

Before leaving on Your holiday We strongly recommend that You contact the Department of Foreign Affairs and Trade (DFAT) to obtain up to date travel information for Your planned itinerary. This is especially important if Your itinerary takes You through or to places of known civil unrest, military activity or areas affected by pandemics.

In addition, DFAT has a selection of free informative brochures about staying healthy and safe while You are out of Australia

DFAT's websites are www.dfat.gov.au or www.smartraveller.gov.au.

Excess

An Excess is the amount which You will have to pay when You make a claim under Your Policy. Any Excesses which may apply to Your Policy will be deducted from any payments We make on Your claim.

An Excess of \$100 applies to sections A1, A2, B1, and C of Gold, Annual Frequent Traveller, Super and Budget policies.

An Excess of \$100 applies to sections B1, B3 and C of Australia-Domestic policies.

An Excess buy-out option is available for all travellers under 70 years of age (excluding Annual Frequent Traveller policies).

Key Words

Certain words in this Policy have specific meanings. These meanings are explained on pages 34 to 36. Wherever these key words appear they will always begin with a capital letter.

Suitability of Cover

The Cover provided by this Policy has certain benefits, conditions and exclusions, which commence on page 11 of this PDS. Unless You take the opportunity to familiarise Yourself with the Cover provided, by reading this Policy, and select the appropriate options, the Cover may not meet Your particular needs.

Dispute resolution procedure

Full details of HBF's dispute resolution procedure are set out on page 32.

For further information on obtaining travel insurance with HCF please call 13 13 34, log onto hcf.com.au or visit one of their Branches. Contact details and a branch location guide are set out on the back page of this PDS.

International Cover

Except for those destinations for which it is mandatory to purchase our Gold Cover, the travel plan purchased must be based on the destination where You will be spending most of Your Journey. This includes cruises. If You fail to do so Your Policy may be invalid.

Ask HCF for the daily rates applicable to Your holiday.

Gold Cover

This is the mandatory level of Cover if any of the following destinations are included in Your Journey: Africa, The Antarctic, Canada, China, Continental Europe, Japan, The Middle East, Russia, South America or the USA.

Super Cover

This is the minimum level of Cover available if You are travelling to the United Kingdom, South East Asia, Pacific Islands, Scandinavia, Singapore and New Zealand, as well as any Journey involving a cruise. Alternatively, You may choose to take out Gold Cover which offers higher benefits for some claimable events.

Budget Cover

This is the minimum level of Cover available if You are travelling to Indonesia (including Bali), Christmas Island, Cocos Island, Norfolk Island, Papua New Guinea, the Solomon Islands, or the South West Pacific. Alternatively, You may choose to take out Gold Cover or Super Cover which offers higher benefits for some claimable events.

Please note: Budget Cover is not available for any destinations other than those listed, and is not available for any cruises.

INTERNATIONAL TRAVEL INSURANCE GUIDELINES

Eligibility

1. International Travel Insurance is not available to travellers who are not inside Australia.
2. Gold, Super and Budget plans are only available to permanent residents of Australia.
3. The terms and conditions of the Policy are subject to the laws of the Australian state or territory where the Certificate of Insurance is issued.

4. This Policy must be issued prior to the commencement of your Journey.
5. If You are 70 years of age or over You are subject to restrictions for travel destinations and the length of Your Journey.
6. If You are 70 years of age or over this Policy may not be quoted or purchased more than six months prior to Your departure date. However if You are under 70 years of age policies can be purchased up to 12 months in advance.

Age Limits

This Policy is available to permanent residents of Australia regardless of age.

Policy Durations

1. There is no provision to suspend this Policy during the period of insurance.
2. The Policy duration is the period of time from and including the departure date shown on Your Certificate of Insurance and including the return date shown on Your Certificate of Insurance.
3. If Your return flight is scheduled for arrival between midnight and 6am, there is no need to purchase cover for that day. A period of grace will be provided and cover extended for that time free of charge.
4. This Policy ends once You have returned to Your normal place of residence within Australia.
5. The minimum number of days that a Policy can be taken for is 7 days. If You have planned a Journey less than the minimum days You can take a Policy however You will be charged the minimum premium.
6. For travellers under 70 years of age Gold and Super policies provide Cover up to a maximum of 12 months and 70 days for Budget policies.

One Way Travel

1. The minimum number of days that a Policy can be taken for is 7 days.
2. The maximum number of days that a Policy can be taken for is 3 months.
3. The Journey must start in Australia. Someone in Australia on holidays can not take a Policy to Cover their return to their original departure place.
4. Travellers with return tickets can not be issued with a one way travel Policy.

Existing Medical Conditions

If You, at the time the Certificate of Insurance is to be issued, would like Cover for Your Pre-Existing Medical Condition(s) ask HCF for a Medical Appraisal Form and complete the relevant sections or alternatively go to their website www.hcf.com.au and simply download a copy. Upon completion submit to HCF for assessment by HBF prior to the issue of the Certificate of Insurance. If cover is granted, You will be subject to pay an additional premium.

In addition to the above, if the health of one Non Travelling Relative or business partner who is a permanent resident of Australia, under 80 years of age could disrupt Your travel plans at the time the Certificate of Insurance is to be issued You can apply to Cover their Pre-Existing Medical Condition(s) (not available for Annual Frequent Traveller policies). Simply ask HCF for a Medical Appraisal Form and complete the relevant sections or alternatively go to their website www.hcf.com.au and simply download a copy. Upon completion submit to HCF for assessment by HBF prior to the issue of the Certificate of Insurance. If cover is granted, You will be subject to pay an additional premium.

All applications for cover for Your Pre-Existing Condition/s must be submitted and reviewed by HBF at least 72 hours prior to Your departure date.

Excess

An Excess of \$100 applies to sections A1, A2, B1 and C of Gold, Super and Budget policies. If you are under 70 years of age an Excess buy-out option is available.

Policy Extensions

After You commence Your Journey You may need to extend Your Policy. Your Policy can be extended as many times as You like up to a maximum duration of 12 months from the departure date (limitations apply if You are aged 70 or over or You have Budget Cover). This must be done prior to the expiry of Your original Policy, and the extra premium must be paid at the time of change. Just call HCF on 13 13 34 or alternatively visit an HCF Branch.

Annual Frequent Traveller Cover

This is a world-wide cover for business travellers and those leisure travellers who travel more than once a year.

ANNUAL FREQUENT TRAVELLER GUIDELINES

Eligibility

1. Annual Frequent Traveller Travel Insurance is not available to travellers who are not inside Australia.
2. This Policy is only available to permanent residents of Australia.
3. The terms and conditions of the Policy are subject to the laws of the Australian state or territory where the Certificate of Insurance is issued.
4. This Policy must be issued prior to the commencement of Your Journey.
5. You cannot substitute the nominated Insured, whose name appears on the Certificate of Insurance, within the period of insurance. This does not apply to Section M Alternative Staff, but the replacement person will be subject to the conditions, limitations and exclusions of the Policy and provided he/she complies with the requirements of the duty of disclosure.
6. You cannot purchase this Policy more than 12 months prior to travel.
7. This Policy covers the person named on the Certificate of Insurance. However a special family benefit allows cover for the partner of the policyholder and dependent children for one Journey up to six weeks when they either travel with the policyholder or travel to be with the policyholder. Any additional Journey, or Journey's longer than six weeks will require the additional traveller to take out an alternate Policy.

Age Limits

This plan is not available to travellers 70 years or over at the time the Certificate of Insurance is to be issued or on renewal.

Policy/Journey Durations

1. There is no provision to suspend this Policy during the period of insurance.
2. The Annual Frequent Traveller Plan provides cover for a maximum duration of 60 days for any one Journey. For any Journey longer than this duration please refer to the section headed Journey Extensions.

3. There is no limit on the number of Journeys you may take during the 12 month period of insurance noted in the Certificate of Insurance.
4. The Cover under this Policy ends for each Journey once You have returned to Your normal place of residence or work place within Australia provided You travel directly to Your work place or normal place of residence within Australia.
5. We will automatically reinstate the sum insured, up to the limit applicable outlined under each section of this Policy for each trip undertaken during the period of insurance.

Existing Medical Conditions

Regardless of your state of health, travellers taking out an Annual Frequent Traveller plan are not automatically covered for Pre-Existing Medical Conditions.

If You, at the time the Certificate of Insurance is to be issued, would like Cover for Your Pre-Existing Medical Condition ask HCF for a Medical Appraisal Form and complete the relevant sections or alternatively go to their website www.hcf.com.au and simply download a copy. Upon completion submit to HCF for assessment by HBF prior to the issue of the Certificate of Insurance. If Cover is granted, You will be subject to pay an additional premium.

All applications for Cover for Your Pre-Existing Condition/s must be submitted and reviewed by HBF at least 72 hours prior to Your departure date.

Excess

An Excess of \$100 applies to sections A1, A2, B1 and C.

Period of Insurance

This Policy is current for the period shown on Your Certificate of Insurance, which will be a period of 12 months after the date of commencement. The Policy can be renewed upon request.

Journey Extensions

The maximum duration for any one Journey is 60 days with the option to extend to 90 days. No extensions for Journey durations exceeding 90 days are available. An extension can only be arranged when taking out Your Policy or prior to the commencement of Your first Journey.

Domestic Cover

Domestic Cover is recommended for travel anywhere in mainland Australia or Tasmania.

DOMESTIC TRAVEL INSURANCE GUIDELINES

Eligibility

1. Domestic Travel Insurance is not available to travellers outside Australia.
2. This Policy is only available to permanent residents of Australia.
3. The terms and conditions of the Policy are subject to the laws of the Australian state or territory where the Certificate of Insurance is issued.
4. This Policy must be issued prior to the commencement of Your Journey.
5. If You are 70 years of age or over You are subject to restrictions for the length of Your Journey.
6. If You are 70 years of age or over this Policy may not be quoted or purchased more than six months prior to Your departure date. However if You are under 70 years of age policies can be purchased up to 12 months in advance.

Age Limits

This Policy is available to permanent residents of Australia regardless of age.

Policy Durations

1. There is no provision to suspend this Policy during the period of insurance.
2. The Policy duration is the period of time from and including the departure date shown on Your Policy schedule and including the return date shown on Your Policy schedule.
3. This Policy ends once You have returned to Your normal place of residence within Australia.
4. The minimum number of days that a Policy can be taken for is 5 days. If You have planned a Journey less than the minimum days You can take a Policy however You will be charged the minimum premium.
5. For travellers under 70 years of age this Policy provides Cover for a Journey up to a maximum duration of 70 days.

One Way Travel

1. The minimum number of days that a Policy can be taken for is 5 days.
2. The maximum number of days that a Policy can be taken for is 3 months.
3. The Journey must start in Australia. Someone in Australia on holidays can not take a Policy to cover their return to their original departure place.
4. Travellers with return tickets can not be issued with a one way travel Policy.

Excess

An Excess of \$100 applies to sections B1, B3 and C of Australia-Domestic policies. If you are under 70 years of age or under an Excess buy-out option is available.

Policy Extensions

After You commence Your Journey You may need to extend Your Policy. Your Policy can be extended as many times as You like up to a maximum duration of 70 days from the departure date This must be done prior to the expiry of Your original Policy, and the extra premium must be paid at an HCF Branch.

If You are 70 years of age or over You are subject to restrictions for the length of Your Journey. Please refer to page 18 if You are 70 years or over.

Pre-existing Medical Condition of a Non Travelling Relative or Business Partner

You can apply to cover pre-existing conditions of one Non Travelling Relative or business partner who is a permanent resident of Australia, under 80 years of age if their state of health could disrupt Your Journey provided you apply prior to the Certificate of Insurance being issued.

This benefit is not available for Annual Frequent Traveller policies.

Simply ask HCF for a Medical Appraisal Form and complete the relevant sections or alternatively go to their website www.hcf.com.au and simply download a copy. Upon completion submit to HCF for assessment by HBF prior to the issue of the Certificate of Insurance. If cover is granted, You will be subject to pay an additional premium.

All applications for cover of Pre-Existing Condition/s must be submitted and reviewed by HBF at least 72 hours prior to Your departure date.

POLICY INTRODUCTION

To be read in conjunction with Your Policy definitions.

The agreement between You and Us consists of:

1. Your Application for Cover.
2. This Policy.
3. Certificate of Insurance.
4. Any Variation or Endorsement.

A Certificate of Insurance is issued when We agree to Cover You and You have paid the premium including any relevant government charges.

With Our agreement You are able to make a Variation to the Policy. We may introduce extra conditions to the Policy by way of Variation or Endorsement.

Any Variation or Endorsement to Your Policy is shown on Your current Certificate of Insurance, or on a separate notice that We may send You.

You or any other person entitled to Cover under the Policy must comply with the terms, conditions, exclusions, Variations and any Endorsements.

Money back guarantee

Please ensure You read this Policy carefully, paying special attention to the level of Cover selected to ensure that the Cover is adequate and meets Your requirements. If You are not satisfied with the Cover provided please contact HCF on 13 13 34. We may agree in writing to change the Policy to meet Your needs. If You advise Us within 21 days of receiving Your Policy that You are not satisfied with it, You have not made a claim and You have not started Your Journey, We will refund Your premium in full.

YOUR DUTY OF DISCLOSURE

What You must tell Us

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

Who needs to tell Us

It is important that You understand You are answering Our questions in this way for Yourself and anyone else whom You want to be Covered by the Policy.

If You do not tell Us

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

If You do not understand Your duty please contact Us.

IMPORTANT INFORMATION

Your records

The Policy and Your current Certificate of Insurance, Variation or Endorsement are a record of Your Cover. They are important documents containing the terms and conditions which apply to our agreement. You may need them from time to time and particularly when You need to make a claim. Please retain these documents and keep them in a safe place.

Claims

If You need to make a claim, please contact an HBF Claims Consultant on 1800 779 970, lodge the claim at any HCF Branch or send Your claim form to:
HBF Insurance Pty Ltd
GPO Box N1060
Perth WA 6809.

Please read Our General Conditions commencing on page 28 relating to all sections of the Policy for information relating to claims and claims payments. If You have any queries regarding a claim please contact HBF Claims Department on 1800 779 970.

Payment of claims, depreciation and policy limits

Should You submit a claim for loss or damage to Your luggage and Personal Belongings We may apply depreciation against Your claim. Individual event, Item and policy limits may also apply.

For details regarding how luggage and Personal Belongings claims are settled please see page 21.

Proof of ownership and value

In the event of a claim We will require You to produce evidence of ownership and/or value of the Items lost, stolen, damaged or destroyed. Please keep such evidence and Your Policy documents in a safe place for future reference. This will assist Us to quickly deal with any claim You may make.

Fraudulent claims

If You or anyone acting on Your behalf or with Your knowledge or involvement makes a claim knowing or reasonably suspecting it to be false or fraudulent, payment of the claim may be refused and Your Policy may be cancelled. Making a fraudulent claim is a criminal offence and may be referred to the Police for further investigation.

Special Family rate

With HCF International and Domestic Cover (excluding Annual Frequent Traveller Cover), up to two dependent children who accompany You for the entire Journey are Covered on Your single Policy at no extra charge. Under Our Family/Duo Cover there is no limit to how many dependent children who accompany You for the entire Journey are Covered.

The Annual Rate HCF Annual Frequent Travellers Cover also Covers Your partner and dependent children for a single period of up to 6 weeks at no extra cost providing they either travel with You or travel to be with You. Any additional Journey, or Journey's longer than six weeks will require the additional traveller/s to take out an alternate Policy. We will provide this Cover for the first occasion in the Duration of Travel when they travel.

Dependent children

No age limit applies to dependent children Covered under a family Policy provided they are financially dependent on their parent or guardian and they travel with You for the entire Journey.

Pre-existing Medical Conditions or Illnesses

With the exception of Annual Frequent Travellers Cover, You will be automatically Covered, **and no surcharge will be applied**, for the following Pre-existing Medical Conditions that You, any Relative, Travelling Companion or any other person whose state of health will affect Your Journey has, provided that:

1. There have been no Flare-ups or Medical Intervention in the last 90 days.
2. The following listed conditions are not associated with any other unlisted Pre-existing Medical Condition(s):
 - Acne
 - Allergies – Sinusitis, Anaphylaxis, dermatitis, psoriasis, urticaria, food intolerance, latex allergy (provided no current infection)
 - Anaemia – including iron deficiency anaemia, B12 deficiency, folate deficiency & pernicious anaemia
 - Asthma – providing no attacks/hospitalisation/ medication changes have occurred in the last 12 months
 - Bell's palsy
 - Benign breast or renal cysts
 - Bunions
 - Carpel Tunnel Syndrome
 - Cataracts
 - Coeliac Disease
 - Colonic polyps
 - Congenital blindness/deafness
 - Diabetes Mellitus Types 1 and 2 - where you have no known cardiovascular, hypertensive, vascular disease and no related kidney, eye or neuropathy complications or hospitalisations in the last 12 months
 - Dry eye syndrome
 - Ear Grommets – providing no current infection
 - Eczema
 - Epilepsy – providing no underlying conditions and that the relevant person has not had a seizure or change of medication in the last 12 months
 - Glaucoma – if stable and controlled and no change to medications in past 6 months
 - Goitre, Hashimotos or Graves disease -provided euthroid, no conditions causing goitre; no cvs complications, thyroid malignancy, thyrotoxic crisis – requiring hospitalisation
 - Gout
 - Gastro esophageal reflux disease
 - Hay fever
 - Hearing loss
 - Hiatus Hernia
 - High lipids -If you have no known cardio vascular disease, hypertension or DM; and Your medical practitioner has advised that Your cholesterol levels are adequately controlled within normal range
 - Hormone Replacement Treatment
 - Hypercholesterolaemia (High Cholesterol)
 - Hypertension – providing the relevant person's blood pressure is below 160/95
 - Hypothyroidism
 - Insulin resistance and impaired glucose tolerance (not syndrome X)
 - Incontinence
 - Joint Replacements – providing the replacement(s) are more than 3 months old and not greater than 10 years old
 - Macular Degeneration
 - Menopause
 - Migraines -except where a person has been hospitalised in the past twelve months
 - Nocturnal cramps
 - Osteoarthritis
 - Osteoporosis – provided no fractures in the past 12 months
 - Peptic/Gastric Ulcers – provided the relevant person's condition has been stable and his/her medication has not been changed in the last 6 months
 - Plantar fasciitis -if receiving ongoing physiotherapy etc
 - Pregnancy – single pregnancy up to and including the 28th week and providing there are no known complications and that the conception was not medically assisted.
 - Raynaud's disease -not if travelling to cold climate
 - Reflux Oesophagitis
 - Rheumatoid Arthritis
 - Rhinitis
 - Routine screen tests when no underlying disease has been detected
 - Solar Keratoses.
 - Sleep apnoea
 - Tinnitus -as long as no vertigo symptoms
 - Trigeminal Neuralgia -no Flare-Ups in the last twelve months
 - Trigger Finger

The list of Pre-existing Medical Conditions and the restrictions are detailed in General Exclusions on pages 29-31.

For Gold, Annual Frequent Traveller, Super and Budget Cover, HCF Travel Insurance may Cover You, a Travelling Companion, a Non Travelling Relative or a business partner for other Pre-existing Medical Conditions or illnesses if:

1. You apply on the appropriate form.
2. We explicitly accept Your Application for Cover.
3. And You pay the required extra premium.

If You are 70 years or over

Where one or more of the applicants is aged 70 years or over and You are travelling overseas, You may be required to maintain Your HCF Hospital Cover throughout Your Journey. You will only be required to complete a Medical Appraisal Form if You have received any medical or dental treatment, medication or advice in the 90 days prior to the date of Your Application for Cover for any Physical Condition other than those mentioned in General Exclusion 14, You have a Physical Condition for which a specialist review is planned, or Your Pre-existing Medical Condition falls outside the parameters set out in General Exclusion 14. Also, the following limitations will apply with respect to destination and the duration of Journey. The Policy may not be purchased more than 6 months prior to the commencement of Your Journey.

Age 70-74 Years

1. Annual Frequent Traveller not available.
2. Maximum Duration of Travel 180 days.
3. Maximum period in the USA and /or Canada and / or a cruise to any destination 90 days.

Age 75-79 Years

1. Annual Frequent Traveller not available.
2. Maximum Duration of Travel 120 days.
3. Maximum period in the USA and /or Canada and / or a cruise to any destination 60 days.

Age 80-84 Years

1. Annual Frequent Traveller not available.
2. Maximum Duration of Travel 60 days.
3. Maximum period in the USA and /or Canada and / or a cruise to any destination 31 days.

Age 85+

1. Annual Frequent Traveller not available.
2. Maximum duration to any destination is 28 days.

Special rates for HCF members

If You are an HCF member You will receive a 10% discount on Your premium.

Pay by the day

Unlike many travel insurance policies in which premiums are based on weeks or months, HCF Travel Insurance offers daily rates for travel of more than seven days.

In the event that Your scheduled flight returns from Your Journey between the hours of 12 midnight and 6am, this will be classified as the previous day and You will not be required to take out an extra day's Cover for this 6 hour period.

Additional Luggage and Surfboard Cover

As per Item limits apply, You may wish to increase Your travel insurance Cover for individual Items of luggage and Personal Belongings and/or include a surfboard which is not Covered under normal Policy conditions.

An additional premium will apply based on the full value of the Item specified and proof of ownership such as the original receipt or a current valuation will be required should You need to lodge a claim.

Note: Surfboard Cover applies only to the theft of the surfboard. It does not Cover the loss or damage of a surfboard occurring in any other way.

Cover for amateur and adventure sports

Including bungy jumping, parachuting, snowsports, skiing and white water rafting.

Cancellation and Curtailment

HCF Travel Insurance covers for Cancellation and Curtailment due to Unforeseen Circumstances.

Unforeseen Circumstances Covered by the HCF Travel Insurance policy are limited to those defined on page 36.

EMERGENCY ASSISTANCE

Your travellers' assistance card (supplied on purchase of the Policy) includes a list of toll free numbers to call for World Wide Emergency Assistance, available 24 hours a day, 7 days a week.

Should You need assistance, please follow the instructions on this card.

Emergency assistance/travel advice

International SOS is the world's largest and most comprehensive medical assistance company with operations in 42 countries and more than 2,500 employees.

International SOS staff are able to assist when You require help. Whatever the need, International SOS alarm centres are fully equipped with the latest medical equipment to enable them to respond to Your call.

We have arranged for International SOS to provide the following services for You prior to the commencement of Your trip and for the duration of Your travel.

Pre-travel assistance

International SOS helps You prepare for Your Journey with essential information and contacts, including visa information and vaccination recommendations.

On the road

Once You commence Your Journey, International SOS continues to provide medical and assistance services, 24 hours a day, every day, including:

1. Lost luggage and document assistance.
2. Emergency travel and accommodation services.
3. Legal referrals.
4. Emergency message transmission to relatives.

Medical assistance

In the event of an accident or medical emergency, or even if You need minor treatment, immediate telephone assistance is available from International SOS. These services include:

1. Telephone medical advice.
2. Medical provider referral.

3. Arrangement of appointments and admission.
4. Dispatch of essential medicines.
5. Monitoring of medical condition if hospitalised.
6. Emergency medical evacuation to place of treatment.
7. Emergency medical repatriation to Australia.
8. Repatriation of mortal remains.

For telephone assistance

If you are within Australia please call 1800 709 009.

From overseas please reverse charge call through an operator +61 2 9372 2433.

Please refer to Your Emergency Assistance card for details.

INSURED EVENTS

The insured events You are Covered for are detailed below. Please read these insured events in conjunction with the specific exclusions listed under each event and the general exclusions detailed on pages 29-31.

A(1). Medical expenses

In the event of Illness or Injury being suffered by You during Your Journey, **We will** pay for:

1. A reverse charge telephone call for essential emergency medical assistance via Your travellers' assistance card.
2. Access to a Medical Practitioner for emergency medical assistance.
3. Emergency transport including air ambulance to the nearest hospital or medical centre.
4. The reasonable cost of emergency:
 - (a) medical fees; and
 - (b) surgical fees; and
 - (c) optical fees; and
 - (d) hospital accommodation; and
 - (e) dental expenses due to sudden and acute pain.
5. The cost of Your return travel to Australia at the same class and type of travel originally selected by You where medical facilities at the place where You have Your Illness or Injury are unavailable or inadequate.
6. The cost of Your return to Australia in a medical emergency, including the cost of medical attendants en route.
7. A replacement return flight to the port where You began Your Journey if Your original return flight booking becomes invalid.
8. A return flight for any person You nominate in Australia to travel to the place where You are receiving medical treatment and back to Australia with You plus reasonable hotel accommodation for that person, if:
 - (a) You are travelling alone; and
 - (b) You are certified by a Medical Practitioner as requiring evacuation.
9. A return flight for Your Travelling Companion to the port where they commenced their Journey if You are hospitalised and as a result Your Travelling Companion's return flight booking becomes invalid.

A(2). Repatriation of Remains or Funeral Expenses Overseas

In the event of Your death overseas, **We will** pay for the reasonable cost of:

- (a) Your burial or cremation overseas; or
- (b) repatriation of Your remains;
- (c) a post mortem where necessary; and
- (d) transport from the place of Your death overseas to a burial place in Your home town, but **We** will not pay any more than the amounts listed in the Summary of Benefits table.

Specific exclusions for A(1)-A(2)

In the event of Illness or Injury **We will not** pay for:

1. Any claim for evacuation or repatriation incurred without the approval and advice of a Medical Practitioner nominated by Us.
2. Any medical, hospital, dental, optical or surgical expenses incurred within Australia, whether or not incurred during or arising out of part of Your Journey.
3. Any expenses that arise from a pre-existing dental condition or dental treatment caused by or related to the deterioration and/or decay of teeth.
4. Your treatment received 12 months from the date during Your Journey after the Illness or Injury occurred or first showed itself.
5. The replenishment of any medication in use at the time of applying for this insurance or for the maintenance of any form of treatment commenced before then.
6. The amount by which the cost for treatment in a hospital exceeds the cost for treatment in a public room or, if a public room is not available, a semi-public room in that hospital, unless **We** have agreed to pay an additional amount before the treatment is provided.
7. Any expenses incurred in Belgium, Finland, Italy, Ireland, Malta, New Zealand, Norway, Sweden, The Netherlands, or the United Kingdom or any other country with which Australia may have a Reciprocal Health Agreement that are more than would have been incurred had You been treated under a Reciprocal Health Agreement in any of those countries, unless **We** have agreed to pay more before the treatment is provided.
8. The first \$100 of each claim under insured event A1 or, if applicable, the total of all claims arising out of the one Illness or Injury unless You have

paid an additional premium to buy-out the excess.

B(1). Luggage and Personal Belongings

We will pay:

1. For loss, theft or damage during Your Journey of any Personal Belongings. At Our option **We will**:
 - (a) replace, repair or renovate the luggage or Personal Belongings; or
 - (b) reimburse You for the market value or replacement cost (less an allowance for wear and tear).

We will not:

- (a) pay more than it would cost Us to replace, repair or renovate the luggage or Personal Belongings
- (b) pay more than the original purchase price paid by You for the luggage or Personal Belongings

Individual Item limits may also apply.

We will allow one automatic reinstatement of the sum insured in the event that a claimable loss, theft or damage to your luggage and personal effects is incurred.

2. (a) Up to \$750 for any one Item if You have Gold, Annual Frequent Travellers or Super Cover;
(b) Up to \$300 for any one Item if You have Budget or Domestic Cover unless otherwise stated.
3. Up to \$150 per Item or up to \$1,000 in total for any claim where the claim results from loss, theft or damage to Personal Belongings in a vehicle, unless the lost, stolen or damaged Personal Belongings were stored in a locked luggage compartment and not visible from the exterior of the vehicle, in which case the limits set out in clause 2 apply.
4. For loss, theft or damage to any Item being or comprising a computer, video, video camera, photographic equipment or electrical goods up to a maximum of \$3,000 on Gold and Annual Frequent Travellers Cover; \$2,000 on Super Cover; \$1,000 on Budget Cover and \$500 on Domestic Cover, unless the claim results from loss, theft or damage to an item in a vehicle, in which case clauses 2 and 3 apply.
5. Up to \$1,000 for loss, theft or damage to dentures, hearing aids or contact lenses for Gold, Annual

Frequent Traveller, Super and Budget Cover.

6. The reasonable cost (including legal, clerical and delivery charges) of the replacement of electronic data that is included in the definition of Personal Belongings, where the device on which the data was stored is lost or accidentally physically damaged (but not where the data is lost or damaged due to malfunction of the equipment).

B(2). Business documents (Annual Frequent Traveller Cover only)

We will pay:

Up to \$1,000 for the reasonable cost (including legal and clerical charges) of replacing business documents, samples or recording and storage media for electronic data processing which are accidentally damaged or destroyed or lost whilst in Your control or possession. We will only pay:

1. The value of any document as stationery together with the cost of clerical and legal labour; and
2. The cost of delivering any replacement document or further samples to You.

We will not pay the value to You, or the Employer or any other person, of the actual information contained in the business documents, samples or recording and storage media for electronic data processing.

B(3). Emergency baggage

1. If You are separated from Your baggage for more than 12 hours during Your Journey, and You have Gold, Annual Frequent Travellers, Super, Budget or Domestic Cover, We will pay for the cost, up to the amount in the Benefits Summary table, of essential items of personal clothing and personal requisites required by You as a result of Your baggage being delayed or misdirected or misplaced by a carrier during Your Journey. This amount shall be doubled should Your luggage be delayed more than 72 hours.
2. (a) We will only pay for any claim under this section that is confirmed in writing by the carrier responsible; and
(b) We will deduct from the claim any compensation paid or payable to You by the carrier.

B(4). Money (Annual Frequent Traveller Cover only)

We will reimburse You up to \$1,000 for cash and money orders, if stolen from Your person.

B(5). Replacement Passports and Travel Documents

We will pay:

For the cost to reissue or replace Your passport, credit cards, travellers cheques or travel tickets up to the amount detailed in the Benefits Summary table provided that You have complied with the recommendations, terms and conditions regarding the use and keeping of the credit cards, travellers cheques or travel tickets made by the issuing authority.

B(6). Replacement Business Equipment (Annual Frequent Traveller Cover only)

If Your business equipment is stolen, lost, damaged or delayed for more than 24 hours during Your Journey We will pay You the reasonable cost of hiring replacement equipment up to a maximum of \$1,000.

Specific exclusions for B1-B6

We will not pay for:

1. Loss, theft or damage as a result of Your failure to take due care and precaution for the security and safeguarding of Your property.
2. Loss, theft or damage arising from You leaving belongings unattended or left behind in any train, plane, boat or ship or other form of transport, or in any Public Place, unless Your belongings are stored in a locked luggage compartment and forced entry is gained to that compartment.
3. Loss, theft or damage of personal jewellery or photographic or electronic equipment in the custody of the carrier.
4. Loss, damage or theft of:
 - (a) money, except as provided in B4 (money if forcibly removed from Your person);
 - (b) bank securities (other than travellers cheques);
 - (c) stamps;
 - (d) gold or silver (other than personal jewellery); or
 - (e) sunglasses (other than prescription glasses).
5. The scratching or breaking of any fragile or brittle item (eg. glass, china, musical instruments, works of art, television or computer screens etc.), Unless the damage is caused by:
 - (a) fire; or
 - (b) collision of a vehicle in which You are travelling.
6. Loss or theft of any Item where:
 - (a) the loss or theft has not been reported to the Police or other relevant officer within 24 hours of the loss or theft; or
 - (b) no written statement is obtained from the Police or other relevant officer verifying the report of the loss or theft.
7. Loss or damage caused by:
 - (a) wear or tear;
 - (b) gradual deterioration;
 - (c) atmospheric or climatic conditions;
 - (d) insects or vermin;
 - (e) mildew;
 - (f) any cleaning or repairing process;
 - (g) mechanical or electrical breakdown or derangement;
 - (h) confiscation of any item by Customs;
 - (i) Your delay or detention by Customs; or
 - (j) breach of any Government regulation.
8. Loss, theft or damage to any watercraft or water equipment, including surfboards.
9. For the repair or replacement of sporting equipment damaged whilst in use.
10. For the loss or theft of Your passport, travel documents or credit cards, more than the necessary expenses to have those things replaced in the country where the loss or theft occurs.
11. Loss, theft or damage to any Personal Belongings that were not scheduled to and did not accompany You on the same transportation, or that are shipped for You under any air, road or marine freight contract.
12. The first \$100 of each claim for section B(1) unless You have paid an additional premium to buy-out the Excess.

C. Cancellation and curtailment

1. If Your Journey is cancelled and/or curtailed after the date of Your Application for Cover but before Your date of departure because of Unforeseen Circumstances; **We will pay:**
 - (a) fares and/or accommodation You have paid for or are liable to pay for;
 - (b) reasonable travel agent's cancellation fees but not more than the level of commission normally earned by the agent had the trip not been cancelled.

Less any refund You may receive or be entitled to receive for cancelled fares and/or accommodation.
2. If Your Journey is cancelled and/or curtailed after Your date of departure because of Unforeseen Circumstances, **We will pay:**
 - (a) any reasonable cancellation charges or non refundable deposits payable by You;
 - (b) You for any travel arrangements paid for in advance that are non refundable; and/or
 - (c) additional travel or any reasonable accommodation expenses incurred as a result of disruption to Your Journey.

3. If Your Journey needs rearranging after Your Application for Cover but before Your date of departure due to Unforeseen Circumstances, We will pay the reasonable costs of rearranging Your Journey but, in any event, not more than the cancellation costs which would have been incurred had the Journey been cancelled.
4. If You have paid for Your fares, accommodation and/or vehicle hire by redeeming frequent flyer or some other similar reward points and, as a result of a cancellation arising under clauses 1 or 2 of this section C, You forfeit those reward points then We will pay the value of the forfeited reward points in accordance with the following calculation:

Amount We will pay =

$$([A + B + C] - D) \times \left(\frac{\text{Points forfeited}}{\text{Total points redeemed}} \right)$$

Where:

A = The cost of an equivalent class airline ticket, based on the cheapest available advance purchase airfare at the time of

cancellation.

- B = The cost of an equivalent standard of accommodation, based on the cheapest available advance purchase accommodation at the time of cancellation.
- C = The cost of hiring an equivalent vehicle, based on the cheapest available advance purchase vehicle hire at the time of cancellation.
- D = Any financial contribution You have made towards Your fares, accommodation and/or vehicle hire.
- Points forfeited = The total number of frequent flyer or other reward points forfeited as a result of Your cancellation.
- Total points redeemed = The total number of frequent flyer or other reward points redeemed to obtain Your fares, accommodation and/or vehicle hire.

Specific exclusions

We will not pay for:

1. Any claim for cancellation or curtailment of Your Journey where You had, or ought reasonably to have had, prior knowledge of the circumstances or event that gave rise to the cancellation or curtailment and You did not take reasonable care to prevent the requirement of cancellation or curtailment.
2. Cancellation or curtailment of Your Journey resulting from the death of any person permanently residing outside Australia.
3. Travel or accommodation expenses for You to resume Your Journey after You have returned to Australia for any reason, except under section G.
4. Any expense incurred as a result of rescheduled transport services or delayed transport services by a carrier service on which You have pre-booked travel, except if claimed under section I or J of the Policy.
5. Any claims arising from You or Your Travelling Companion changing Your travel plans or from disinclination of You or Your Travelling Companion to commence or continue Your Journey.

6. Any claim where You have not provided Us with any written confirmation of the cancellation and any refunds to be paid or already paid to You from the carrier or travel agent who has cancelled the travel service.
7. Any claim arising from a severe weather condition or natural disaster deeming Your prepaid accommodation uninhabitable. You must have done everything reasonable to obtain alternative accommodation and provide Us with written confirmation of Your claim from an official of the Hotel or government body where the damage occurred.
8. Any claims arising from insufficient or too much snow at northern hemisphere ski resorts outside the period 1 December to 1 April or in Southern hemisphere ski resorts outside the period 1 July to the 1 October.
9. Any claims arising where ski resorts do not have skiing facilities at least 1000 meters above sea level.
10. Any claim arising from a lack in the number of persons required to commence any tour, conference, accommodation or travel arrangement or arising from the negligence of a wholesaler or operator.
11. The first \$100 of each claim unless You have paid an additional premium to buy-out the Excess.

D(1). Accidental death

1. **We will** pay the amount specified in the Summary of Benefits Table if:
 - (a) Your death results from personal injury sustained during Your Journey caused solely and directly by violent external and visible means, and Your death occurs within one year of that injury; or
 - (b) any conveyance on which You are travelling during Your Journey disappears, sinks or is wrecked and Your body has not been found within one year after the event, in which case We will presume Your death occurred at the time of the disappearance, sinking or wrecking.Where We do not pay the full per person benefit because the total of those benefits would exceed \$100,000, the \$100,000 benefit will be shared equally between each person entitled to claim

under the policy.

2. **We will not** pay:
 - (a) for the death of any person aged less than 16 years at the date of issue of the Certificate of Insurance; or
 - (b) In aggregate, more than \$100,000 for all claims made against Us under this Policy and any other travel policies We may issue or have issued to any person with respect to the death of You, or any one or more of the persons comprising You, unless We have specifically otherwise agreed in writing. Where this \$100,000 limit applies, the \$100,000 benefit will be shared equally between each person entitled to claim under the policy.

D(2). Disability and loss of income (Annual Frequent Traveller & Gold Cover only)

If You suffer personal injury during Your Journey caused solely and directly by violent external and visible means:

1. **We will pay** an amount not exceeding \$12,000 Single or \$24,000 Family/Duo for the permanent total loss of sight in one or both eyes, or the permanent total loss of, or the total loss of the use of, one or more limbs, within one year of the date of the incident that caused that permanent loss; and
2. **We will pay** up to \$2,000 per month if You are unable to attend Your usual work in Australia for as long as that disability subsists, but not in respect of the first 30 days after You originally planned to resume Your work in Australia. The above is only payable if Your disability occurs within 30 days of the accident. Payment is limited to a maximum period of 6 months.
3. **We will not pay** more than \$100,000 in aggregate, for all claims made against Us under this Policy and any other policies We may issue, or have issued, to any person with respect to Your injury; or
4. **We will not pay** for any claim under this section unless You seek and follow advice and treatment given by a Medical Practitioner as soon as possible after suffering the injury.

E. Personal liability

1. **We will** pay up to the amount specified in the Summary of Benefits Table that You become legally liable to pay in compensation, legal costs and expenses as a result of:
 - (a) bodily injury (including death or illness) to any person; or
 - (b) loss or damage to any property (which is not intellectual property) which is caused by any act or omission by You during Your Journey.
2. **We will not** pay for liability arising from:
 - (a) Injury to You, Your Travelling Companion or a Relative;
 - (b) Injury to any worker arising out of or in the course of their employment for which You are liable under any workers compensation scheme or other legislation or by contractual agreement or under the general law;
 - (c) loss or damage to property belonging to You or in the custody or control of You or Your Travelling Companion;
 - (d) any illegal or malicious or deliberate or intentional act or omission by You or Your Travelling Companion;
 - (e) Your business or occupation (except where You have International Annual Frequent Travellers Cover, in which case We will cover liability arising from the Employment except liability arising from the provision of professional advice or the failure to provide such advice);
 - (f) the use, ownership or custody of any mechanically/propelled vehicle, watercraft or aircraft by You or Your Travelling Companion;
3. If any claim or demand is made against You for payment of compensation then:
 - (a) We will not pay the claim or demand if You admit liability; and
 - (b) before We will pay any claim or demand made against You, You must request that the person making the claim or demand put the claim in writing and give it to You for You to pass on to Us.

F(1). Hijack compensation

We will pay a pain and suffering benefit for each 24 hours You are held captive if the public transport You are travelling on is hijacked. We will pay \$1,000 for each 24 hours for any Single Gold, Frequent Traveller, Single Super, Single Budget and Domestic Cover. The Cover limit will be doubled for Family Plans.

We will not pay more than 10 days compensation for any one event. It is a condition of the Cover provided under this section that You must provide HBF with a written statement from an appropriate authority confirming the hijack and how long it lasted.

F(2). Kidnap and ransom (Annual Frequent Traveller Cover only)

We will pay:

Reimbursement of ransom moneys paid by You or on Your behalf in the event of Your kidnap during the Journey but limited to the maximum amount specified in the Summary of Benefits Table in respect of each kidnap.

G. Resumption of Journey

We will pay the economy class fare for You to return overseas at a cost of up to the maximum Cover as detailed in the Summary of Benefits Table if You are required to come back to Australia due to unforeseen death or serious injury, illness, sickness or disease to a Relative or key business associate of You, in Australia, providing that:

1. Your Duration of Travel was at least 23 days.
2. You had more than 25% of Your Duration of Travel remaining at the time of the onset of the unforeseen death or serious injury, illness, sickness or disease of a Relative or key business associate of You in Australia.
3. You return overseas before the date of expiry on Your original Policy;
4. No other claim has been made on sections A or C of the Policy;
5. The unforeseen death or injury, illness, sickness or disease did not exist prior to You commencing Your Journey;
6. You provide Us with a letter from a Medical Practitioner to prove Your claim.

H. Travel delay

We will pay the reasonable cost for meals and accommodation, incurred as a result of Your booked transport being delayed for at least 6 hours providing that:

1. It is due to circumstances outside Your control.
2. You cannot claim the expenses from the carrier involved.
3. You provide written confirmation of the delay from the carrier.
4. No claim has been made for the same expenses under any other section of the Policy.
5. You supply evidence of Your expense in the event of a claim.

We will pay You for each subsequent day the delay continues up to the amounts detailed in the table below for each 24 hour period per Policy).

Plan Type	Family/Duo	Single
Annual Frequent Traveller	N/A	\$200 per day maximum of \$2000
Gold	\$750 per day maximum \$3000	\$375 per day maximum of \$1500
Super	\$600 per day maximum of \$2400	\$300 per day maximum \$1200
Budget	\$400 per day maximum \$1600	\$200 per day maximum \$800
Domestic	\$ 150 per day maximum \$1000	\$75 per day maximum \$500

I. Missed connection special events

This applies if You are unable to arrive to Your destination at Your originally scheduled time for the purpose of attending a special event such as a wedding, conference, funeral or sporting event due to Your trip being interrupted by an accidental cause outside of Your control. **We will** pay the reasonable amount up to the maximum amount as detailed in the Summary of Benefits Table for You to use alternative transport to arrive at Your destination on time. This is providing that the special event cannot be delayed as a consequence of Your late arrival.

J. Return airfare reimbursement

This applies if You are involved in an accident and must be repatriated back to Australia under Our World Wide Emergency Medical Assistance Program, with a medical escort. **We will** pay You the original amount of Your air ticket, providing that:

1. There is still at least 25% of the Duration of Travel remaining or 5 days, whichever is greater; or
2. You are hospitalised for a period exceeding 25% of the Duration of Travel.

If You make a claim under this section of the Policy, You cannot claim for the same amount under any other section of the Policy.

K. Vehicle hire excess

We will pay any excess up to a maximum of \$5,000 for Gold and Annual Frequent Traveller, \$4,000 for Super and Domestic Cover or up to \$3,000 for Budget Cover, that You are required to pay under any policy of vehicle insurance which was entered into by You for the purpose of hiring a vehicle during Your Journey if:

1. The hired vehicle is involved in a collision or is stolen; and
2. You have complied with all the conditions of Your vehicle hire agreement.

We will not pay:

1. Your legal costs or expenses in relation to any criminal proceedings;
2. Any claim involving theft or an accident of Your hired vehicle if the claim arises directly or indirectly from You or Your Travelling Companion breaking any of the hiring conditions.

L. Cash in hospital (Gold, Annual Frequent Traveller or Super Cover only)

We will pay Your out of pocket expenses of up to \$75 per day on a Single Policy and \$150 per day on a Family Policy when:

1. You are hospitalised;
2. Your period of hospitalisation has exceeded 48 hours;
3. You can provide receipts and documentation to verify the expenses. Cover only exists for the out of pocket expenses relating to the patient and only during the period of hospitalisation.

M. Alternative staff (Annual Frequent Traveller Cover only)

We will pay:

To Your Employer the reasonable costs, up to \$10,000, for a replacement employee to complete the assignment for which You were originally sent providing those costs were caused as a result of:

1. Your Illness or Injury for which a claim is recognised under Section A of this Policy; and
2. A Medical Practitioner and Our worldwide emergency assistance network deem it is necessary that You return to Your place of residence in Australia.

The replacement person will for the purposes of this travel insurance be deemed to be entitled to Cover under this Policy whilst on the replacement Journey regardless of whether or not his/her name appears on the Certificate of Insurance, but subject to the conditions, limitations and exclusions of the Policy and provided he/she complies with the requirements of the duty of disclosure.

We will not pay for the salary of a person who would have been employed in any event by Your Employer for the period that employment would have occurred.

GENERAL CONDITIONS

Applicable to all sections of the Policy

It is a condition of Our agreement to insure that:

1. You must provide written notice of any claim to HBF as soon as possible (within 30 days after the expiry of the Policy).
2. You must supply HBF with all documents, certificates, receipts or other information and all assistance We require to assist HBF with considering a claim.
3. You must not make any offer, promise, payment or admission of liability to any person in relation to any matter which is or may be subject to a claim.
4. All claims paid under this Policy will be paid by HBF in Australian dollars at the rate of exchange applicable at the time the claim is processed.
5. The laws of the Australian state or territory where the Certificate of Insurance is issued will apply to any matter arising out of this Policy.
6. You must take all reasonable precautions to avoid any loss, expense or liability that may result in a claim.
7. If You are entitled to make a claim for payment under any other travel compensation fund, medical fund, or any other source, other than an insurance policy, You must:
 - (a) advise HBF of that fund or source; and
 - (b) make a claim or allow HBF to make a claim on Your behalf against that fund or source.We will not be liable to pay any amount that is recovered or recoverable from that fund or source whether or not any amount is actually recovered by HBF or You.
- 7a. If You are entitled to make a claim for payment under any other insurance policy, You must:
 - (a) advise HBF of that insurance policy; and
 - (b) assist HBF to make a claim against the insurer under that insurance policy.
8. HBF may take over conduct in Your name of the defence or settlement of any claim. Furthermore, subject to the provisions of the Insurance Contracts Act 1984, HBF may prosecute in Your name any claim for indemnity or damages. HBF have full and absolute discretion in the conduct of any legal proceedings or in the settlement of any claims.
9. If You are not satisfied with the Cover provided and You advise HBF of Your request to cancel within 21 days of receiving Your Policy. We may refund Your premium in full. However, no premium or part premium will be refunded under any circumstances if:
 - You have commenced Your Journey; or
 - You have made any claims on Your Policy.
10. HBF will not pay any claim arising during any period during which You work, unless on a Working Holiday. This condition does not apply to Annual Frequent Travellers Cover.
11. You must provide evidence of ownership of any property for which You make a claim. You should obtain receipts for anything purchased and keep them safely so that they can be submitted with any claim.
12. If HBF pay a claim for You to return home for any reason, and at the time You made the claim You did not hold a ticket to return to Your point of origin, HBF will deduct from the claim payment the published one-way economy airfare for the route used for Your return.
13. HBF will not pay in total more than the amount specified in the Summary of Benefits Table for Your level of Cover as specified in the Certificate of Insurance for all claims under each section of this Policy.
14. You may only apply to extend the Duration of Travel before it expires. No Policy or extension of the Duration of Travel is issued providing Cover beyond a total period of 12 months.
15. The Duration of Travel shown in the Policy is the period of time shown on Your itinerary and is the full, unbroken, duration of Your proposed Journey. This condition does not apply to Annual Frequent Travellers Cover.
16. If You are registered for GST and are claiming an Input Tax Credit Entitlement ('ITC') in respect of this Policy, it is Your obligation to inform HBF of your ITC no later than the time of settlement of any claim under the Policy. Your ITC will be taken into account in determining the settlement amount payable. Where You have failed to inform HBF of Your ITC or have understated Your ITC You may have a GST liability in respect of any settlement made under this Policy.
17. We will apply the limits set out in the Summary Benefits Table and any relevant per Item or daily limits as detailed in this Policy.

GENERAL EXCLUSIONS

Applicable to all sections of the Policy unless otherwise stated.

HBF will not pay for any claim under any section of the Policy where the claim arises from:

1. Childbirth or pregnancy of over 28 weeks or where the conception was medically assisted.
2. The effects of alcohol or drugs (other than drugs prescribed by a Medical Practitioner).
3. Suicide or attempted suicide.
4. Self inflicted injury.
5. Sexually transmitted disease.
6. Anxiety, mental or nervous disorders.
7. Acquired Immune Deficiency Syndrome or its complications.
8. Engaging in:
 - (a) mountaineering or rock climbing;
 - (b) hang gliding or tow gliding;
 - (c) water activities involving an aerial device;
 - (d) hunting;
 - (e) racing other than foot racing;
 - (f) motor cycling (unless You hold a current Australian motor cycle licence);
 - (g) underwater activities involving the use of an artificial breathing apparatus (unless You hold an open water diving licence recognised in Australia or are diving with a qualified instructor);
 - (h) professional or organised sport of any kind;
 - (i) Open Water Sailing.
9. Air travel or aerial activities other than as a passenger in an aircraft that is authorised to fly under a law that relates to the safety of aircraft.
10. War, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection or military or usurped power.
11. Any loss or losses directly or indirectly caused by, contributed to by, resulting from, or arising out of or in connection with biological, chemical, radioactive or nuclear pollution or contamination or explosion.
12. Any loss or losses directly or indirectly arising out of, resulting from, or in consequence of asbestos in whatever form or quantity.
13. Loss, theft or damage of cash, bank notes or other negotiable instruments. Except as provided for in section B4.

14. Any Pre-existing Medical Condition or any illness, disease or condition that is traceable or related to any Pre-existing Medical Condition which You, any Relative, Travelling Companion or any other person whose state of health will affect Your Journey has. This exclusion does not apply to You or any Travelling Companion if:
 - (a) the Pre-existing Medical Condition is automatically Covered as outlined below; or
 - (b) You have requested Cover for the Pre-existing Medical Condition on the appropriate form and:
 - (i) We have explicitly accepted Your Application for Cover; and
 - (ii) You have paid the required extra premium.

You will be automatically Covered and no surcharge will be applied for the following Pre-existing Medical Conditions provided that:

- (a) there have been no Flare-ups or Medical Intervention in the last 90 days;
- (b) the following listed conditions are not associated with any other unlisted Pre-existing Medical Condition(s).
 - Acne
 - Allergies – Sinusitis, Anaphylaxis, dermatitis, psoriasis, urticaria, food intolerance, latex allergy (provided no current infection)
 - Anaemia – including iron deficiency anaemia, B12 deficiency, folate deficiency & pernicious anaemia
 - Asthma – providing no attacks/hospitalisation/ medication changes have occurred in the last 12 months
 - Bells palsy
 - Benign breast or renal cysts
 - Bunions
 - Carpel tunnel syndrome
 - Cataracts
 - Coeliac disease
 - Colonic polyps
 - Congenital blindness/deafness
 - Diabetes Mellitus Types 1 & 2 - where you have no known cardiovascular, hypertensive, vascular disease and no related kidney, eye or neuropathy complications or hospitalisations in the last 12 months

- Dry Eye Syndrome
 - Ear Grommets – providing no current infection
 - Eczema
 - Epilepsy – providing no underlying conditions and that the relevant person has not had a seizure or change of medication in last 12 months
 - Glaucoma – if stable and controlled and no change to medications in past 6 months
 - Goutre, Hashimotos or Graves disease – provided euthyroid, no conditions causing goitre; no cvs complications, thyroid malignancy, thyrotoxic crisis – requiring hospitalisation
 - Gout
 - Gastroesophageal reflux disease
 - Hay fever
 - Hearing loss
 - Hiatus Hernia
 - High Lipids – if you have no known cardiovascular disease, hypertension or DM; and Your medical practitioner has advised that you cholesterol levels are adequately controlled within normal range
 - Hormone Replacement Treatment
 - Hypercholesterolemia (High Cholesterol)
 - Hypertension – providing the relevant person's Blood Pressure is below 160/95
 - Hypothyroidism
 - Incontinence
 - Insulin resistance & impaired glucose tolerance (not syndrome x)
 - Joint Replacements – providing the replacement(s) are more than 3 months old and not greater than 10 years old
 - Macular Degeneration
 - Menopause
 - Migraines – except where You have been hospitalized in the past 12 months
 - Nocturnal cramps
 - Osteoarthritis
 - Osteoporosis – provided no fractures in the past 12 months
 - Peptic/Gastric Ulcers – provided the relevant person's condition has been stable and his/her medication has not been changed in the last 6 months
 - Plantar fasciitis – if receiving ongoing physiotherapy
 - Pregnancy – single pregnancy up to and including the 28th week and providing there are no known complications and that the conception was not medically assisted.
 - Raynaud's disease – not if travelling to cold climate
 - Reflux Oesophagitis
 - Rheumatoid Arthritis
 - Rhinitis
 - Routine screen tests – when no underlying disease has been detected
 - Sleep Apnea
 - Solar Keratosis
 - Tinnitus – as long as no vertigo symptoms
 - Trigeminal neuralgia – no Flare Ups in last 12 months
 - Trigger finger
15. Travel taken or booked:
 - (a) against medical advice;
 - (b) for the purpose of seeking medical treatment or advice; or
 - (c) after the receipt of a terminal prognosis.
 16. Consequential loss of any kind, including loss of enjoyment of Your Journey or financial loss or any other loss not specifically Covered in the Policy.
 17. Your not taking reasonable precautions to prevent that claim arising after there has been a warning in the mass media of an intended strike, riot, civil commotion or other incident which may affect Your Journey.
 18. Any illegal or criminal act by You.
 19. Your early return to Australia or Your evacuation from Your Journey, unless the return home or evacuation is made with HBF's prior approval either:
 - (a) after a Medical Practitioner nominated by HBF has certified in writing to HBF that You are unfit to continue Your Journey; or
 - (b) in any other circumstances which HBF consider to be special circumstances.
 20. The acts or omissions (including negligence) of any provider of any services to You, whether or not the provider or the services were arranged by HBF or on their behalf.
 21. Cost, expenses or loss incurred while You are outside Australia after the date on which it is the opinion of a Medical Practitioner nominated by Us that You can be safely repatriated to Australia.

22. The failure of any computer, data processing equipment, microchip or integrated circuit to recognise a date change (including leap year calculations).
23. The failure of any travel agent, tour operator or wholesaler, accommodation provider, airline or other carrier, car rental agency or any travel or tourism service provider, or any person, company or organisation they deal with, due to insolvency. This exclusion does not apply to section C(j).
24. A pandemic if:
 - (a) prior to the time that Your Certificate of Insurance is issued, the World Health Organisation had declared a global phase 4 alert due to a pandemic; and
 - (b) You visit any country in which there is human to human infection from that pandemic.This exclusion only applies to sections A, C, D2, G, H, J and L.
25. We will not pay for any claim that arises from or is in connection with any act of Terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss. This exclusion only applies to sections C, E, F, G, H, I, J, K, L and M.
26. Expenses that are recoverable by You under any workers' compensation legislation applicable in the state in which You are employed.

GENERAL INSURANCE CODE OF PRACTICE

We have adopted the General Insurance Code of Practice, which is aimed at improving standards within the insurance industry. The Insurance Council of Australia, insurance companies, consumer groups and the Federal Government jointly developed the Code. The Code deals with Your right as a consumer to receive communications from Us promptly and in plain language.

In addition the Code aims to improve claims handling and dispute resolution, the quality, comprehension and accuracy of policy documents and other information provided to consumers.

What to do should You have any concerns

If Our staff member is not able to resolve Your concerns, You can contact the HBF Claims Manager (in the case of a claim) or the HBF Underwriting Manager (in the case of a concern with Your application or existing Policy). This review will be conducted within 15 working days.

If Your concerns have not been resolved to Your satisfaction, We encourage You to request that the matter be referred to Our Internal Disputes Resolution process where a Senior Manager with delegated authority will review the original decision. This process will normally be completed, and a final decision made, within 15 working days and will involve no cost to You.

All correspondence should be addressed to:
Manager - Dispute Resolution
HBF
GPO Box C101
PERTH WA 6809
or by facsimile on (08) 9265 8895.

We would like to advise You that the Financial Ombudsman Service Limited is available to resolve disputes relating to claims and non-claim matters, where You remain dissatisfied. This organisation provides a free service to all policyholders and will be able to resolve most complaints regarding Your dispute, through the Review Panel of the Financial Ombudsman Service. They can be contacted toll free on 1300 780 808. Alternatively You may wish to seek Your own advice on this matter.

PROTECTING YOUR PRIVACY

Privacy Information - HCF

At HCF, we recognize the trust you place in us when you provide personal information. HCF is aware of its privacy obligations and is committed to complying with the Privacy Act 1988 (Cth) and its Privacy Principles.

Your personal information will be collected, used and disclosed by HCF in accordance with HCF's Privacy Policy. This includes disclosure of your personal information to HBF Insurance Pty Limited in order for them to issue HCF Travel Insurance to you.

A full copy of HCF's Privacy Policy is available from the HCF website.

HBF's collection of personal information

HBF will collect Your information when you submit a claim. Some personal information, which HBF will collect is deemed to be sensitive information. HBF will treat sensitive information with particular care.

Consent

When You apply for a HCF Travel Insurance policy, You are taken to agree that Your personal information can be used or disclosed by HBF as contemplated in this Privacy Statement. If You make a claim in relation to Your travel insurance, HBF may need to collect sensitive information from third parties about the matter. When You make the claim You consent to HBF collecting related sensitive information directly from those third parties or, if the information relates to a dependant of yours who is a child, You give consent on behalf of that child.

HBF may also collect and hold information and details about Your prior insurance claims, medical history, criminal history and whether You have been refused insurance or had an application accepted on special terms.

Use and Disclosure

To assist HBF in managing any claims You make, HBF may disclose Your personal information:

- to an external consultant dealing with the assessment or investigation of claims;
- in relation to travel insurance applications to medical assessors; and
- to a travel agent or overseas travel helpline (which may include the transmission of Your

personal information outside Australia).

You are taken to have given consent for Your personal information to be transmitted overseas where this transmission directly relates to Your travel insurance policy. HBF are obliged to maintain certain transaction records and make those records available for inspection by the Australian Prudential Regulation Authority (APRA). HBF will disclose this and any other information as required by law. HBF may also disclose Your information to regulatory bodies other than APRA and to our agents, representatives, services providers and contractors.

When you make a claim, you also give your consent to the relevant member of the HBF Group of Companies (HBF Group) sharing your personal information (including sensitive information) with other members of the HBF Group for the purpose of preventing and detecting fraudulent or invalid claims or misrepresentation, which would cause loss to the HBF Group.

If You do not wish to provide information

HBF may not be able to meet Your insurance needs if You do not provide HBF with personal information which HBF require. There are requirements under the Insurance Contracts Act 1984 that You disclose to HBF all material information, and information which a reasonable person in the circumstances, would consider material. This may require You to provide personal information in relation to an insurance product You hold, which may have consequences in relation to any insurance policy You hold or claims under it.

Access and further information

In most circumstances You have a right to access any personal information which HBF collects and holds about You. Please contact HBF if You wish to access Your personal information.

HBF may deny Your request in some circumstances, and if this occurs an explanation will be given. Further details on the way HBF handle personal information are in our Privacy Policy, which is available at hbf.com.au or on request by calling a Member Service Advisor on 133 423.

KEY WORDS

Certain words in this Policy have specific meanings. These meanings are explained below. Wherever these key words appear they will always begin with a capital letter.

HCF

Means The Hospitals Contribution Fund of Australia Limited ABN 68 000 026 746.

Insured, You, Your

Means the person or if more than one, each person named in the Certificate of Insurance.

Application for Cover

Means Your application to Us for travel insurance, including your medical appraisal form.

Australia

Includes its external territories (Christmas and Cocos Islands).

Certificate of Insurance

Means the Certificate of Insurance or tax invoice We issue to You detailing the level of Cover You have selected and the persons Covered by the Policy.

Cover(ed)

The protection provided by this Policy.

Duration of Travel

Means the period of time from and including the departure date shown on Your Certificate of Insurance and including the return date shown on Your Certificate of Insurance.

Employer

Where you have International Annual Frequent Travellers Cover means the company, firm, business or organisation for whom You work, that is nominated on Your Application for Cover, and includes You if You are self-employed and You indicated this on Your Application for Cover using:

1. A business name of which You are the sole proprietor; or
2. Your own name and You did not nominate another entity as Your Employer.

Employment

Means Your employment by the Employer, and includes:

1. If you are a partner of a firm that is Your Employer, Your work in the course of that partnership; or
2. If You indicated on Your Application for Cover that You were self-employed using a business name of which You are the sole proprietor or Your own name and did not nominate another entity as Your Employer, Your work on the course of Your own business.

Endorsement (Endorsed)

Any written alteration or addition to this Policy.

Excess(es)

The amount that You have to pay toward the amount of any claim under this Policy. The amount of Your Excess(es) are set out in Your Certificate of Insurance.

Family or Duo

Means You and Your Travelling Companion named in the Certificate of Insurance and financially dependent children related to either of You who travel with You for the entire Journey.

Flare-ups

Means a change in the relevant person's Pre-existing Medical Condition that was not controlled by the existing dosage of previously prescribed medication or other treatment regime that a doctor has put in place and/or caused the relevant person to see a doctor.

Illness or Injury

Means:

1. An illness, injury or disease contracted.
2. A physical defect or condition which requires immediate treatment by a Medical Practitioner and which results in You being certified by a Medical Practitioner as being medically unfit to travel or continue with Your Journey.

Item(s)

In reference to Personal Belongings means:

1. A single thing which is not part of a set or pair of things.
2. The whole of any set or pair of things and, where applicable, each part of a set or pair of things.
3. A Camera with attached or unattached lenses and/or accessories being deemed to be a set of things.

Journey

If Your Certificate of Insurance shows Cover as Domestic, Journey means all Your travel during the Duration of Travel from and to Your normal place of residence or workplace within Australia that incorporates an overnight stay more than 100 kilometres from Your place of residence.

If Your Certificate of Insurance shows Cover as Gold, Super or Budget Journey includes all Your travel during the Duration of Travel

1. Outside Australia; and
2. Within Australia to the extent that it is an integrated and unbroken part of a trip outside Australia occurring after departure from, or before return to, Your normal place of residence in Australia.

If Your Certificate of Insurance shows Cover as Frequent Traveller, Journey means all Your travel during the Duration of Travel

1. From and to Your normal place of residence or workplace within Australia that incorporates an overnight stay more than 100 kilometres from Your normal place of residence or workplace.
2. Outside Australia; and
3. Within Australia to the extent that is an integrated and unbroken part of a trip outside Australia occurring after departure from, or before return to, Your normal place of residence or workplace in Australia.

Your Annual Frequent Traveller policy is inoperative in respect of any Journey that exceeds 90 days in duration, unless your Certificate of Insurance shows as Extended Travel under Special Conditions/Clauses.

Medical Intervention

Means that the relevant person had cause to see a Medical Practitioner for the Pre-existing Medical Condition for any reason other than a routine check up or the renewal of a prescription for medication that has been previously prescribed.

Medical Practitioner

Is any person practising medicine who is registered or licensed to practise medicine in the place where that person normally practises.

Non Travelling Relative

Means a Relative of Yours, or of a member of the travelling party, who is a resident in Australia.

Open Water Sailing

Means sailing more than 10 nautical miles off any land mass.

Personal Belongings

Includes but is not limited to:

1. Luggage, clothing, personal effects, personal jewellery, tickets, credit cards, travellers cheques, travel documents and passports owned by You and in Your possession during any part of the Journey, and
2. Electronically stored data on a device in Your possession during any part of the Journey that is owned by You and in Your possession during any part of the Journey.

Physical Condition

Means:

1. An illness, injury or disease.
2. A physical defect or condition.

Policy

Means a contract of travel insurance between You and Us constituted by the Application for Cover, this document and the Certificate of Insurance.

Pre-existing Medical Condition

Means:

1. Any Physical Condition for which You, anyone else whose state of health may affect Your Journey or any other person Covered by this Policy, in the 90 days prior to Your Application for Cover, has either received medical or dental treatment and/or advice, or for which prescribed medication has been taken.
2. Any other Physical Condition for which a specialist review is planned.

Public Place

Includes, but is not limited to shops, airports, streets, hotel foyers, hotel grounds, restaurants, beaches, public toilets and any other place to which the public have access.

Reciprocal Health Agreement

Means an agreement between Australia and another country whereby that other country agrees to provide medical attention to Australian citizens under that country's public health scheme.

Relative

Means Your partner, de facto partner, parent, step-parent, parent-in-law, grandparent, child, step-child, grandchild, brother, brother-in-law, sister, sister-in-law, son, son-in-law, daughter, daughter-in-law, fiancée or fiancé, aunt, uncle, niece or nephew residing in Australia.

Summary of Benefits Table

Means the table in this document which outlines agreed amounts payable for Cover of different levels under each recoverable section.

Terrorism

Means an act, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or government, which from its nature or context is done for, or in connection with political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public, or any section of the public, in fear.

Travelling Companion

Means any person with confirmed bookings to travel with You on the entire Journey.

Unforeseen Circumstances

Is limited to:

1. Death or serious illness or Injury to:
 - (a) You, a Travelling Companion; or
 - (b) a Relative, or a key business associate, in Australia whose death or serious illness or injury is not as a result of any Pre-existing Medical Condition.
2. Unforeseen strike, riot, civil commotion, or hijack causing cancellation or curtailment of scheduled public transport services.
3. Your unforeseen retrenchment.
4. Severe weather conditions or natural disasters which directly disrupt or delay scheduled transport services for Your pre-booked travel.
5. The loss or theft of Your passport, travel documents or credit cards.
6. Your usual place of residence in Australia being destroyed by fire or explosion or natural disaster.
7. Unforeseen compulsory jury duty.
8. Cancellation of pre approved leave by Your employer.

9. Your prepaid accommodation being destroyed or uninhabitable by severe weather or natural disaster and no alternative equivalent accommodation is available in the vicinity.
10. Pre booked travel arrangements which are cancelled where the claim arises from the failure of any agent, tour operator or wholesaler, accommodation provider, airline or other carrier, car rental agency or any travel or tourism service provider, or any person, company or organisation they deal with, due to insolvency.

Cover is limited to;

- \$10,000 Annual Frequent Travellers.
- \$10,000 Single or \$20,000 Family/Duo policies on Gold, Super and Budget.
- \$5,000 Single and \$10,000 Family/Duo on Domestic policies.

11. If you opted to take Gold Cover and are prevented from skiing at a pre-booked ski resort for more than 24 continuous hours during Your Journey as a result of insufficient or too much snow causing total closure of the lift system daily and maximum limits apply as follows:

- \$100 Single gold policies per day up to a maximum of \$500; or
- \$200 Family/Duo gold policies up to a maximum of \$1000

Variation(s)

Any variation(s) to this Policy that We have agreed to in writing.

We, Us, Our

Means HBF Insurance Pty Limited
ABN 11 009 268 277.

Working Holiday

Means Your Journey overseas which combines point to point leisure and work travel, but does not include a permanent working situation, and does not apply where the purpose of Your travel is employment.

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Telephone Enquiries 13 13 34
www.hcf.com.au

Head Office

403 George Street
Sydney NSW 2000

HCF Branch Location Guide

Adelaide
Albury
Armidale
Bankstown
Bathurst
Bega
Belconnen
Blacktown
Bondi Junction
Bowral
Brisbane

Brookvale
Burwood
Campbelltown
Canberra
Castle Hill
Charlestown
Chatswood
Coffs Harbour
Cootamundra
Deniliquin
Dubbo
Erina
Grafton
Griffith
Hornsby
Hurstville
Leeton
Lismore
Liverpool

Macquarie Centre
Maitland
Melbourne
Miranda
North Sydney
Nowra
Orange
Pagewood
Parramatta
Penrith
Port Macquarie
Roselands
Sydney CBD
Tamworth
Tweed Heads
Wagga Wagga
Woden Valley
Wollongong

HCF

We're different.TM