

travel insurance



policy wording and product disclosure statement

## **Great cover for travellers**

Just as HBF covers your health and valuables at home, we also cover you while you travel and the personal belongings you take with you. Since the last thing you want is to pay for insurance you may not need, our range of cover options can be tailored to suit your budget and your individual requirements. This includes your additional luggage and surfboard cover.

Even better, as an HBF member, you automatically receive a 10% discount off your premium.

This Policy Wording and Product Disclosure Statement tells you all about HBF Travel Insurance. Please read through it and be sure to keep it somewhere safe.

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## Summary of Benefits

		A. Medical expenses	B 1. Luggage and Personal Belongings	B 2. Business documents	B 3. Emergency baggage	B 4. Money	C. Cancellation and curtailment	D 1. Accidental death	D 2. Disability and loss of income
		Ambulance, emergency air ambulance, medical, surgical, dental, optical fees, hospitalisation	Accidental loss and damage, including personal travel documents, up to amounts specified in table.*	The reasonable cost of replacing business documents.	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 prepaid travel cancellation fees if as a result of an Unforeseen Circumstance (see definition). Cover also for non refundable deposits etc.	A benefit payable if Your death results from personal injury sustained during Your Journey.	Loss of income
Gold	Single Family/Duo	Whatever it costs	\$ 10,000 \$ 20,000	Nil	\$ 500 \$ 1,000	Nil	Whatever it costs	\$25,000 p.p.	Nil
Frequent Traveller Single		Whatever it costs	\$ 10,000	\$ 1,000	\$ 1,000	\$ 1,000	Whatever it costs	\$25,000 p.p.	\$ 2,000 per month
Super	Single Family/Duo	Whatever it costs	\$ 5,000 \$ 10,000	Nil	\$ 500 \$ 1,000	Nil	Whatever it costs	\$20,000 p.p.	Nil
Budget	Single Family/Duo	Whatever it costs	\$ 2,000 \$ 4,000	Nil	\$ 300 \$ 600	Nil	Whatever it costs	\$15,000 p.p.	Nil
Australia-Domestic Single Family/Duo		Nil Nil	\$ 2,500 \$ 5,000	Nil	\$ 300 \$ 600	Nil	\$ 10,000 \$ 20,000	\$10,000 p.p.	Nil

Note: An Excess of \$100 applies to sections A, B1, B2, B3, B4 and C of Gold, Frequent Traveller, Super and Budget policies. An Excess Buy-Out option is available if Your Duration of Travel is less than 90 days (excluding Frequent Traveller policies).

An Excess of \$100 applies to sections B1, B3 and C of Australia-Domestic policies if Your Duration of Travel is between 32 and 70 days, an Excess Buy-Out option is available (excluding Frequent Traveller policies). All benefits are expressed in \$AUD. \*Per item/set limits apply.

**The above is a brief summary of the benefits of the Policy. It is important that You read this summary in conjunction with this Travel Policy Wording and Product Disclosure Statement (PDS) as age limitations and conditions apply in most cases.**

E. Personal liability	F. Hijack compensation	F 2. Kidnap and ransom	G. Resumption of Journey	H. Travel delay	I. Missed connections special events	J. Return airfare reimbursement	K. Vehicle hire excess	L. Cash in hospital	M. Alternative staff
Cover for legal costs and expenses if a liability claim is lodged.	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 costs 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.	We will pay for alternative transport if a missed connection prevents You from 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 \$4,000 on Your hire car excess.	We will pay You up to \$50 per day per person for Your out of pocket expenses. **	Alternative staff costs
\$ 2,500,000 \$ 5,000,000	\$ 10,000 \$ 20,000	Nil	\$ 2,000 \$ 4,000	\$ 1,000 \$ 2,000	\$ 2,000 \$ 4,000	\$ 3,000 \$ 6,000	\$ 4,000 \$ 4,000	\$ 5,000 \$ 10,000	Nil
\$ 5,000,000	\$ 10,000	\$ 200,000	\$ 2,000	\$ 2,000	\$ 2,000	\$ 6,000	\$ 4,000	\$ 5,000	\$ 10,000
\$ 2,000,000 \$ 4,000,000	\$ 10,000 \$ 20,000	Nil	\$ 1,500 \$ 3,000	\$ 750 \$ 1,500	\$ 1,500 \$ 3,000	\$ 2,000 \$ 4,000	\$ 4,000 \$ 4,000	\$ 5,000 \$ 10,000	Nil
\$ 1,000,000 \$ 2,000,000	\$ 10,000 \$ 20,000	Nil	\$ 1,000 \$ 2,000	\$ 500 \$ 1,000	\$ 500 \$ 1,000	\$ 1,000 \$ 2,000	\$ 1,000 \$ 1,000	Nil Nil	Nil
\$ 500,000 \$ 1,000,000	\$ 10,000 \$ 20,000	Nil	Nil Nil	\$ 500 \$ 1,000	\$ 500 \$ 1,000	Nil Nil	\$ 4,000 \$ 4,000	Nil Nil	Nil

Ask an HBF Member Service Advisor for the daily rates applicable to Your holiday. Except for those destinations for which it is mandatory to purchase our Gold Cover and 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. \*\* Maximum \$100 per day.

## PRODUCT DISCLOSURE STATEMENT

The HBF 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 HBF 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 12 onwards of this PDS.**

This PDS was prepared on 25 February 2008 and its contents come into effect from 31 March 2008.

If You have any questions about the Cover available, or would like a quotation please call 133 423, visit our website [hbf.com.au](http://hbf.com.au) or visit one of our Service Centres.

### 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. The premium will also be based on the number of days of Your Journey.

### International Policies — Gold, Frequent Traveller, Super and Budget

Benefits are provided for an insured loss that involves the following events as defined on pages 12 to 18 of this PDS.

1. Medical expenses.
2. Luggage and Personal Belongings. Business documents (Frequent Traveller Cover only) Emergency baggage. Money (Frequent Traveller Cover only)
3. Cancellation and curtailment.
4. Disability and loss of income (Frequent Traveller Cover only)
5. Accidental death.
6. Personal liability.
7. Hijack compensation.
8. Kidnap & ransom (Frequent Traveller Cover only)
9. Resumption of Journey.
10. Travel delay.
11. Missed connections special events.
12. Return airfare.
13. Vehicle hire excess.
14. Cash in hospital (Gold, Frequent Traveller and Super Cover only).
15. Alternative staff (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 13 to 18 of this PDS.

1. Luggage and Personal Belongings.
2. Emergency baggage.
3. Cancellation and curtailment.
4. Accidental death.
5. Personal liability.
6. Hijack compensation.
7. Travel delay.
8. Missed connections.
9. Vehicle hire excess.

## **Important travel advice**

Once You have taken out cover with HBF 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 Bird Flu.**

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](http://www.dfat.gov.au) or [www.smartraveller.gov.au](http://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 A, B1, B2, B3, B4 and C of Gold, Frequent Traveller, Super and Budget policies. An Excess buy-out option is available if Your Duration of Travel is less than 90 days (excluding Frequent Traveller policies). An Excess of \$100 applies to sections B1, B3 and C of Australia-Domestic policies if Your Duration of Travel is between 32-70 days, an Excess Buy-Out option is available.

## **Key Words**

Certain words in this Policy have specific meanings. These meanings are explained on pages 23 to 25. 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 12 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 22.

For further information on obtaining travel insurance with HBF please call 133 423, log onto [hbf.com.au](http://hbf.com.au) or visit one of our Service Centres. Full contact details are set out on the back page of this PDS.

## **International Cover**

### **Gold Cover**

This is the mandatory 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.

### **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.

Ask an HBF Member Service Advisor for the daily rates applicable to Your holiday.

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.

## **Domestic Cover**

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

## **Additional Luggage and Surfboard Cover**

You may wish to increase Your travel insurance Cover for individual Items of luggage 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.

## 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 Us on 133 423. 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 a Member Service Advisor on 133 423, lodge the claim at any HBF Service Centre or send Your claim form to:

HBF Insurance Pty Ltd  
GPO Box N1060  
Perth WA 6809.

Please read Our General Conditions commencing on page 18 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 Our Claims Department on 9265 6402.

### Depreciation

Should You submit a claim for loss or damage to Your luggage and Personal Belongings, depreciation may be applied against Your claim.

### 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.

### Special Family rate

With HBF International and Domestic Cover (excluding 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 HBF 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. 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 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. They are Well-Controlled.
2. There have been no Flare-ups or Medical Intervention in the last 90 days.
3. A medical review is not planned prior to Your departure.
4. These conditions are not associated with any other Pre-existing Medical Condition(s):
  - Asthma — providing no attacks/hospitalisation/ medication changes have occurred in the last 12 months
  - Cataracts
  - Coeliac Disease
  - Diabetes Type 2 (non Insulin dependent) provided no related complications or hospitalisations in the last 12 months
  - 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
  - Gout
  - Hay fever
  - Hearing Loss

- Hiatus Hernia
- Hormone Replacement Treatment
- Hypercholesterolaemia
- Hypertension — providing the relevant person's blood pressure is below 160/95
- Hypothyroidism
- Joint Replacements — providing the replacement(s) are more than 3 months old and not greater than 10 years old
- Macular Degeneration
- 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
- Pregnancy — single pregnancy up to and including the 24th week and providing there are no known complications and that the conception was not medically assisted.
- Reflux Oesophagitis
- Rheumatoid Arthritis
- Rhinitis
- Solar Keratoses.

The list of Pre-existing Medical Conditions and the restrictions are detailed in General Exclusions on pages 19-21.

For Gold, Frequent Travellers, Super and Budget Cover, HBF Travel Insurance may Cover You and a Travelling Companion 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 HBF 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 15, 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 15. 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. 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. 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. 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.

**Cover is not available if You are 85 years or over.**

#### **Excess**

An Excess of \$100 applies to sections A, B1, B2, B3, B4 and C of Gold, Frequent Traveller, Super and Budget policies. An Excess Buy-Out option is available if Your Duration of Travel is less than 90 days (excluding Frequent Traveller policies).

An Excess of \$100 applies to sections B1, B3 and C of Australia-Domestic policies if Your Duration of Travel is 32 days or more. An Excess Buy-Out option is available (excluding Frequent Traveller policies).

#### **Extension to Your Policy**

After You commence Your Journey You may need to extend Your Policy. This must be done prior to the expiry of Your original Policy. Just call HBF on 133 423, email details to [travel@hbf.com.au](mailto:travel@hbf.com.au) or visit an HBF Service Centre. Please note, Cover is available for a maximum of 12 months only and limitations apply if You are aged 70 or over.

### **Special rates for HBF members**

If You are an HBF 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, HBF 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.

### **One-way travel**

HBF can arrange Cover for one-way travel if You are planning a one-way Journey.

### **Cover for Working Holidays**

If You are working Your way around the world, HBF has a special Cover option just for You.

### **Extra luggage Cover**

You can take out optional extra Cover for specific items.

### **Surfboard Cover**

HBF offers a special surfboard Cover option.

### **Cover for amateur and adventure sports**

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

## **HBF EMERGENCY ASSISTANCE**

Your travellers' assistance card (supplied on purchase of the Policy) includes a list of toll free numbers to call for HBF 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**

HBF has 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. 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.

### **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 Travellers' Assistance card for details.

## INSURED EVENTS

### A. Medical expenses

#### Specific conditions

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) dental fees; and
  - (d) optical fees; and
  - (e) hospital accommodation.
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.
10. In the event of Your death overseas, 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 \$20,000.

#### Specific exclusions

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 Finland, New Zealand, Italy, Malta, The Netherlands, Sweden, Ireland 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 or, if applicable, the total of all claims arising out of the one Illness or Injury unless Your Duration of Travel is 90 days or less and You have paid an additional premium to buy-out the excess.

## **B (1). Luggage and Personal Belongings**

### **Specific conditions**

We will pay:

1. For Loss, theft or damage during Your Journey of any Personal Belongings including personal jewellery 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).
2. For the unauthorised use of Your credit cards, travellers cheques or travel tickets to a maximum of \$500 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.
3. Up to \$150 per Item or up to \$1,000 in total for any claim where the claim results from Loss or damage to Personal Belongings in a motor vehicle, unless the lost 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 4 apply.
4. (a) Up to \$750 for any one Item if You have Gold, Frequent Travellers or Super Cover;  
(b) Up to \$300 for any one Item if You have Budget or Domestic Cover.
5. For Loss 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 Frequent Travellers Cover; \$2,000 on Super Cover; \$1,000 on Budget Cover and \$500 on Domestic Cover, unless the claim results from Loss or damage to an item in a motor vehicle, in which case clauses 3 and 4 apply.
6. Up to \$1,000 for Loss or damage to dentures or contact lenses for Gold, Frequent Traveller, Super and Budget Cover.
  7. 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 (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, 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 (Frequent Traveller Cover only)**

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

## Specific exclusions for B1-B4

We will not pay for:

1. Loss or damage as a result of Your failure to take due care and precaution for the security and safeguarding of Your property.
2. Loss or damage arising from You leaving belongings unattended 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, damage or theft of:
  - (a) money, except as provided in B4;
  - (b) bank securities (other than travellers cheques);
  - (c) stamps;
  - (d) gold or silver (other than personal jewellery); or
  - (e) sunglasses (other than prescription glasses).
4. 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.
5. 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.
6. 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.
7. Loss or damage to any watercraft or water equipment, including surfboards.
8. For the repair or replacement of sporting equipment damaged whilst in use.
9. 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.
10. Loss 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.
11. The first \$100 of each claim unless Your Duration of Travel is 90 days or less and You have paid an additional premium to buy out the Excess.
12. More than the purchase price paid by You for the luggage and Personal Belongings. We will not pay the value to You, or the Employer or any other person, of the actual information contained in electronic data.

## C. Cancellation and curtailment

### Specific conditions

1. If Your Journey is cancelled after the date of Your Application for Cover but before Your date of departure because of Unforeseen Circumstances:
    - (a) death or serious Illness or Injury to:
      - (i) You or a Travelling Companion; or
      - (ii) a Relative, or a key business associate, in Australia whose death or serious illness or injury is not a result of any Pre-existing Medical Condition.
    - (b) unforeseen strike, riot, civil commotion, or hijack causing cancellation or curtailment of scheduled public transport services;
    - (c) Your unforeseen retrenchment;
    - (d) severe weather conditions or natural disasters which directly disrupt or delay scheduled transport services for Your pre-booked travel;
    - (e) the Loss or theft of Your passport, travel documents or credit cards;
    - (f) Your usual place of residence in Australia being destroyed by fire or explosion;
    - (g) unforeseen compulsory jury duty;
    - (h) cancellation of pre approved leave by Your employer;
- 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 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 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 motor 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 H.
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 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. The first \$100 of each claim unless Your Duration of Travel is 90 days or less and You have paid an additional premium to buy out the Excess.
8. 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.

### **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 (Frequent Traveller 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 \$50,000 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 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 Your Journey is interrupted or delayed by the hijacking of the public transport You are travelling on. For each 24 hours We will pay \$1,000 for any Single Gold, Frequent Traveller, Single Super, Single Budget and Domestic Cover. The Cover limits will be doubled for Family Plans.

We will not pay more than 10 days compensation for any one event.

## **F (2). Kidnap and ransom (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 Summary of Benefits Table (maximum \$200 Gold and Frequent Traveller, \$150 Super, Budget and Domestic, for each 24 hour period per Policy).

## **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 \$4,000 for Gold, Frequent Traveller, Super and Domestic Cover or up to \$1,000 for Budget Cover, that You are required to pay under any policy of motor vehicle insurance which was entered into by You for the purpose of hiring a motor 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 motor 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 motor vehicle if the claim arises directly or indirectly from You or Your Travelling Companion breaking any of the hiring conditions.

## L. Cash in hospital

We will pay Your out of pocket expenses of up to \$50 per day on a Single Policy and \$100 per day on a Family Policy when:

1. You are hospitalised;
2. Your period of hospitalisation has exceeded 48 hours;
3. You have Gold, Frequent Traveller or Super Cover;
4. 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 (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:

We will not pay 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 Us as soon as possible (within 30 days after the expiry of the Policy).
2. You must supply Us with all documents, certificates, receipts or other information and all assistance We require to assist Us 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 Us in Australian dollars at the rate of exchange applicable at the time We process the claim.
5. The law of the State of Western Australia 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 Us of that fund or source; and

- (b) make a claim or allow Us 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 Us or You.
- 7a. If You are entitled to make a claim for payment under any other insurance policy, You must:
    - (a) advise Us of that insurance policy; and
    - (b) assist Us to make a claim against the insurer under that insurance policy.
  8. We 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, We may prosecute in Your name any claim for indemnity or damages. We 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 Us 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. We will not pay any claim arising during any period during which You work, unless on a Working Holiday. This condition does not apply to 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 We 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, We will deduct from the claim payment the published one-way economy airfare for the route used for Your return.
  13. If a claim is made for Loss, theft or damage to any property, We will:
    - (a) replace, repair or renovate that property; or
    - (b) reimburse You the market value or replacement cost (less an allowance for wear and tear) for that property. At Our option We will pay not more than the original purchase price paid by You for that property.
  14. We 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.
  15. 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.
  16. 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 Frequent Travellers Cover.

17. 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 Us 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 Us of Your ITC or have understated Your ITC You may have a GST liability in respect of any settlement made under this Policy.
18. We will apply the limits set out in the Summary Benefits Table.

## GENERAL EXCLUSIONS

- Applicable to all sections of the Policy unless otherwise stated.
- We will not pay for any claim under any section of the Policy where the claim arises from:
1. Childbirth or pregnancy of over 24 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.
9. You undertaking any employment except if You are on a Working Holiday and Your claim is not being made within the terms of section E (personal liability cover) of this Policy.
- This exclusion does not apply to Frequent Travellers cover.
10. 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.
11. War, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection or military or usurped power.
12. 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.

13. Any Loss or Losses directly or indirectly arising out of, resulting from, or in consequence of asbestos in whatever form or quantity.
14. Loss of cash, bank notes or other negotiable instruments. Except as provided for in section B4.
15. 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) they are Well-Controlled;
  - (b) there have been no Flare-ups or Medical Intervention in the last 90 days;
  - (c) a medical review is not planned prior to Your departure; and
  - (d) these conditions are not associated with any other Pre-existing Medical Condition(s).
    - Asthma — providing no attacks/ hospitalisation/ medication changes have occurred in the last 12 months
    - Cataracts
    - Coeliac disease
    - Diabetes Type 2 (non insulin dependent) provided no related complications or hospitalisations in the last 12 months
    - 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
    - Gout
    - Hay fever
    - Hearing Loss
    - Hiatus Hernia
    - Hormone Replacement Treatment
    - Hypercholesterolemia

- Hypertension — providing the relevant person's Blood Pressure is below 160/95
  - Hypothyroidism
  - Joint Replacements — providing the replacement(s) are more than 3 months old and not greater than 10 years old
  - Macular Degeneration
  - 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
  - Pregnancy — single pregnancy up to and including the 24th week and providing there are no known complications and that the conception was not medically assisted.
    - Reflux Oesophagitis
    - Rheumatoid Arthritis
    - Rhinitis
    - Solar Keratoses
16. 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.
  17. 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.
  18. 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 or civil commotion.
  19. Any illegal or criminal act by You.
  20. Your early return to Australia or Your evacuation from Your Journey, unless the return home or evacuation is made with Our prior approval either:
    - (a) after a Medical Practitioner nominated by Us has certified in writing to Us that You are unfit to continue Your Journey; or
    - (b) in any other circumstances which We consider to be special circumstances.
  21. 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 Us or on Our behalf.
  22. 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.
  23. The failure of any computer, data processing equipment, microchip or integrated circuit to recognise a date change (including leap year calculations).
  24. 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.
  25. 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.
  26. 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.

## 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**

HBF is continually looking for ways to serve You better. We are happy to assist You with any information You require or hear from You about any concerns You may have.

Should You have any concerns We encourage You to discuss the matter with the staff member who handled Your application or claim.

If Our staff member is not able to resolve Your concerns, You can contact the Claims Manager (in the case of a claim) or the Manager Product Services (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 9265 8895.

We would like to advise You that the Insurance 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 Insurance Ombudsman Service. They can be contacted toll free on 1300 780 808. Alternatively You may wish to seek Your own advice on this matter.

## PRIVACY POLICY OVERVIEW

### **Ensuring Your Privacy**

At HBF We respect the privacy of Your personal information and are committed to ensuring that its security remains protected. We are bound by the National Privacy Principles (NPPs) set out in the Privacy Act 1988.

### **HBF's collection of personal information**

We collect Your information when We accept an application for an HBF product, and We may collect further personal information whilst You hold an HBF product. We will generally collect Your personal information during a face-to-face interview, over the telephone, through an online form or by way of a paper based form (including application forms).

Some personal information is deemed to be sensitive information. We will treat sensitive information with particular care.

### **Consent**

By applying for a product including a cover note or quote with HBF, You are taken to agree:

- To the collection by HBF of Your personal information in connection with Your product.
- That Your personal information can be used or disclosed by Us as contemplated in this Privacy Statement.
- To Us transmitting Your personal information overseas where the transmission is directly related to Your product.

### **The information We may collect**

Usually We will collect details of Your name, address, age, telephone number, facsimile number, or email address.

We often hold information, which relates to how You choose to pay for products and services (particularly where We have a regular direct debit arrangement), which may include bank account details and credit card details. If payments are made under a payroll deduction scheme, We may hold information about Your employer. We also keep information about payment history.

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

If You make a claim in relation to Your insurance, We may need to collect sensitive information from third parties about the matter. When You make the claim, You consent to Us collecting related sensitive information directly from those third parties or, if the information relates to someone other than You covered by the insurance, You give consent on behalf of that person and You confirm that You have authority to do so.

### **How HBF will use and disclose Your information**

HBF uses personal information to provide You with comprehensive service in relation to its products and services. We may use, and if necessary disclose, Your personal information:

- In connection with arrangements You make to pay Your premium (for example with Your employer or a financial institution);
- To a hospital or medical practitioner when You are or have been a patient of that hospital or medical practitioner;
- To decide whether to issue a general insurance policy, and if so, on what terms, and to assist Us in managing any claim made by You;
- When providing a certificate of currency to financial institutions (at Your request or with Your consent);
- To an external consultant dealing with the assessment or investigation of claims and the Insurance Reference Bureau;
- In relation to travel insurance applications to medical assessors; and
- In relation to travel insurance, to a travel agent or overseas travel helpline.

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.

Members of the HBF Group may also share and use this information for the purpose of providing You with material, such as articles and information about other products and services that may be of interest to You. You may request not to receive such information by contacting Us. Please allow five working days for Your request to be actioned.

HBF has a range of obligations under the Insurance Contracts Act 1984 and related regulations that impact on its collection and disclosure of personal information. In effect, these require HBF to maintain records, report to regulatory authorities, and to meet various requirements in relation to providing general insurance. We are obliged to maintain certain transaction records and make those records available for inspection by the Australian Prudential Regulation Authority (APRA). HBF may also need to make certain information and records available to other regulatory bodies, auditors, actuaries, the Insurance Ombudsman and Our agents, representatives, services providers and contractors. We will disclose this and any other information as required by law.

### **If You do not wish to provide information**

We may not be able to meet Your insurance needs if You do not provide Us with personal information, which We 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 with HBF, which may have consequences in relation to any

insurance policy You hold or claims under it.

### **Accessing Your information**

In most circumstances You have a right to access any personal information, which We collect and hold about You. Please contact Us if You wish to access Your personal information. We may deny Your request in some circumstances and if We do this, We will tell You why. Further details on the way We 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.

### **Privacy Complaints**

If You wish to complain about any breach or potential breach of this Privacy Statement, Our privacy policy or the NPP's, You should contact Us.

### **Contact Details**

HBF Privacy Officer  
GPO Box C 101  
Perth WA 6809  
Phone: 133 423

Your complaint will be responded to within seven days. We will use Our best endeavours to resolve any complaint to Your satisfaction, however, if You are unhappy with Our response, You may contact the Office of the Privacy Commissioner.

### **Contact Details**

Office of the Privacy Commissioner  
GPO Box 5218  
Sydney NSW 2001  
Phone: 1300 363 992

## 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.

### **HBF, Company, We, Us, Our**

Means HBF Insurance Pty Ltd  
ABN 11 009 268 277 and includes its agents.

### **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 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 our 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 treatment during Your Journey 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 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.

### **Personal Belongings**

Includes but is not limited to:

1. Luggage, clothing, personal effects, 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 or provided for Your use by Your Employer

### **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.

### **Summary of Benefits Table**

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

### **Pre-existing Medical Condition**

Means:

1. Any Physical Condition for which You 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, defacto 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.

### **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.
7. Unforeseen compulsory jury duty.
8. Cancellation of pre approved leave by Your employer.

### **Variation(s)**

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

### **Well-Controlled**

Means a Pre-existing Medical Condition that is responding as expected to the overall treatment regime, including medication, diet, exercise and the like, that the relevant person's Medical Practitioner has put in place.

### **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.

**Telephone Enquiries 133 423**

Mon to Fri: 8am to 6pm  
Saturday: 9am to 12pm

[www.hbf.com.au](http://www.hbf.com.au)

**Head Office**

125 Murray Street Perth  
GPO Box C101 Perth 6809

**HBF Service Centre Hours**

Mon to Fri: 9am to 5pm  
\*Saturday: 9am to 12.30pm

**Metropolitan Service Centres**

**Perth**  
96 William Street

**Booragoon**  
Garden City Shopping Centre\*

**Cannington**  
Carousel Shopping Centre\*

**Fremantle**  
82 High Street

**Hillarys**  
Whitford City Shopping Centre

**Innaloo**  
Innaloo Shopping Centre

**Joondalup**  
115 Grand Boulevard

**Karrinyup**  
Karrinyup Shopping Centre\*

**Mandurah**  
32 Pinjarra Road

**Midland**  
18/53 The Crescent

**Morley**  
Galleria Shopping Centre\*

**Rockingham**  
Rockingham City  
Shopping Centre

**Subiaco**  
513 Hay Street

**Success**  
Cockburn Gateway  
Shopping Centre

**Regional Service Centres**

**Albany**  
21 Albany Highway  
Telephone 9845 7000

**Bunbury**  
12 Arthur Street  
Telephone 9722 6300

**Busselton**  
2/90-92 Queen Street  
Telephone 9781 1800

**Geraldton**  
Northgate Shopping Centre  
Telephone 9920 8200