

The background image shows two orange suitcases on a wooden floor. The suitcase in the foreground is a soft-shell rolling suitcase with a grey vertical stripe and a small emblem. The suitcase behind it is a similar style. In the background, a person in a white shirt and shorts is walking, and another person in a black dress is walking on a red carpet. A red rectangular box is overlaid on the right side of the image.

Travel Insurance

*Policy Wording and
Product Disclosure Statement*

hbf

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 optional additional luggage and surfboard cover.

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

The Policy Wording and Product Disclosure Statement (included in this brochure) tells you all about HBF Travel Insurance. Please read through these details and be sure to keep this brochure somewhere safe.

Why HBF?

We'll take care of your health- it's what we do

Health Insurance is what we do. So when you're doing what you do on holidays, we're there to take care of you. Even for things like bungy jumping, snow sports, parachuting and rafting.

Unlimited overseas emergency medical expenses

Our International cover options cover unlimited emergency medical expenses including ambulance, emergency air ambulance, medical, dental, surgical & hospitalisation.

24/7 emergency assistance

Wherever you are, whatever the time, you can rely on our 24/7 Emergency Assistance.

Members save 10%.

As an HBF member you'll automatically receive a 10% discount on all our travel insurance plans.

Save a further 10% online.

Getting a quote and buying online is simple at hbf.com.au. And because you're doing it yourself, we'll give you another 10% discount.

We're Western Australian too

With a local call centre and claims team, we're here to take care of the needs of Western Australians.

The information above is general advice only and does not take into account your objectives, financial situation or needs. Before making decisions about this product you should consider the information contained in this Product Disclosure Statement.

Summary of Benefits

	Gold Single	Gold Duo/Family	Super Single	Super Duo/Family	Budget Single	Budget Duo/Family	Australia - Domestic Single	Australia - Domestic Duo/Family
A1. Medical expenses Ambulance, emergency air ambulance, medical, surgical, dental, optical fees, hospitalisation.	Whatever it costs		Whatever it costs		Whatever it costs		Nil	
A2. Repatriation of Remains or Funeral Expenses Overseas 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.	\$ 20,000	\$ 40,000	\$ 15,000	\$ 30,000	\$ 15,000	\$ 30,000	Nil	
B. Luggage and Personal Belongings Accidental loss and damage, including personal travel documents, up to amounts specified in table.*	\$ 15,000	\$ 30,000	\$ 10,000	\$ 20,000	\$ 5,000	\$ 10,000	\$ 4,000	\$ 8,000
C. Emergency baggage 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.	\$ 500	\$ 1,000	\$ 500	\$ 1,000	\$ 300	\$ 600	\$ 300	\$ 600
D. Cancellation and curtailment Cover for prepaid travel cancellation fees if as a result of an Unforeseen Circumstance (see keywords). Cover also for non refundable deposits etc.	Whatever it costs		Whatever it costs		Whatever it costs		\$ 10,000	\$ 20,000
E. Accidental death A benefit payable if Your death results from personal injury sustained during Your Journey.	\$25,000 p.p.		\$20,000 p.p.		\$15,000 p.p.		\$10,000 p.p.	
F. Personal liability Cover for compensation, legal costs and expenses if You are legally liable.	\$ 2,500,000	\$ 5,000,000	\$ 2,000,000	\$ 4,000,000	\$ 1,000,000	\$ 2,000,000	\$ 500,000	\$ 1,000,000
G. Hijack compensation Cover for pain and suffering as a result of a hijacking of the public transport that You are travelling on. *Daily limits apply.	\$ 10,000	\$ 20,000	\$ 10,000	\$ 20,000	\$ 10,000	\$ 20,000	\$ 10,000	\$ 20,000
H. Resumption of Journey 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.	\$ 2,500	\$ 5,000	\$ 2,000	\$ 4,000	\$ 1,250	\$ 2,500	Nil	
I. Travel delay 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.	\$ 1,500	\$ 3,000	\$ 1,200	\$ 2,400	\$ 800	\$ 1,600	\$ 500	\$ 1,000
J. Missed connections special events We will pay for alternative transport if a missed connection prevents You from arriving at a wedding, funeral, conference or sporting event on time.	\$ 2,500	\$ 5,000	\$ 2,000	\$ 4,000	\$ 1,500	\$ 3,000	\$ 500	\$ 1,000
K. Return airfare reimbursement 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.	\$ 6,000	\$ 12,000	\$ 5,000	\$ 10,000	\$ 2,000	\$ 4,000	Nil	
L. Vehicle hire excess We will pay up to \$4,000 on Your hire vehicle excess.	\$ 4,000	\$ 4,000	\$ 4,000	\$ 4,000	\$ 1,000	\$ 1,000	\$ 4,000	\$ 4,000
M. Cash in hospital We will pay for Your out of pocket expenses in the event that You are hospitalised for more than 48 hours.*Daily limits apply.	\$ 8,000	\$ 16,000	\$ 6,000	\$ 12,000	Nil		Nil	

Note: An Excess of \$100 applies to sections A1, B, C and D of Gold, Super and Budget policies. An Excess Buy-Out option is available if Your Duration of Travel is less than 90 days.
An Excess of \$100 applies to sections B, C and D of Australia-Domestic policies if Your Duration of Travel is between 32 and 70 days, an Excess Buy-Out option is available. 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.

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.

* Conditions apply please refer to the policy wording.

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 15 onwards of this PDS.

This PDS was prepared on 9 February 2011 and its contents come into effect from 28 February 2011.

If You have any questions about the Cover available, or would like a quotation please call 133 423, visit our website 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.

International Policies — Gold, Super and Budget

Benefits are provided for an insured loss that involves the following events as defined on pages 23 to 33 of this PDS.

- A1. Medical expenses.
- A2. Repatriation of remains or Funeral expenses overseas.
- B. Luggage and Personal Belongings.
- C. Emergency baggage.
- D. Cancellation and curtailment.
- E. Accidental death.
- F. Personal liability.
- G. Hijack compensation.
- H. Resumption of Journey.
- I. Travel delay.
- J. Missed connections special events.
- K. Return airfare reimbursement.
- L. Vehicle hire excess.
- M. Cash in hospital (Gold, and Super 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 23 to 33 of this PDS.

- B. Luggage and Personal Belongings.
- C. Emergency baggage.
- D. Cancellation and curtailment.
- E. Accidental death.
- F. Personal liability.
- G. Hijack compensation.
- I. Travel delay.
- J. Missed connections special events.
- L. 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 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, B, C, and D of Gold, Super and Budget policies. An Excess buy-out option is available if Your Duration of Travel is less than 90 days.

An Excess of \$100 applies to sections B, C and D of Australia-Domestic policies if Your Duration of Travel is 32 days or more, an Excess Buy-Out option is available.

Key Words

Certain words in this Policy have specific meanings. These meanings are explained on pages 44 to 47. 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 24 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 40.

For further information on obtaining travel insurance with HBF please call 133 423, log onto 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

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 an HBF Member Service Advisor 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 list of destinations to be visited: 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.

Domestic Cover

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

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 claims consultant 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 33 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.

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 25.

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 HBF International and Domestic 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.

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

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 35 to 39.

For Gold, Super and Budget Cover, HBF Travel Insurance may Cover You 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. Maximum Duration of Travel 180 days.
2. Maximum period in the USA and / or Canada and / or a cruise to any destination 90 days.

Age 75-79 Years

1. Maximum Duration of Travel 120 days.
2. Maximum period in the USA and / or Canada and / or a cruise to any destination 60 days.

Age 80-84 Years

1. Maximum Duration of Travel 60 days.
2. 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 A1, B, C and D of Gold, Super and Budget policies. An Excess Buy-Out option is available if Your Duration of Travel is less than 90 days.

An Excess of \$100 applies to sections B, C and D of Australia-Domestic policies if Your Duration of Travel is 32 days or more. An Excess Buy-Out option is available.

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 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.

Cover for amateur and adventure sports

HBF Travel Insurance includes cover for bungy jumping, parachuting, snowsports, skiing and white water rafting.

Additional Luggage and Surfboard Cover

As Item limits apply (see page 25, Luggage and Personal Belongings for details), 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.

Cancellation and Curtailment

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

Unforeseen Circumstances Covered by the HBF Travel Insurance policy are limited to those defined on page 47.

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

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. 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.

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

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 35 to 39.

A1. 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.

A2. 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 Your home town, but We will not pay any more than the amounts listed in the Summary of Benefits table.

Specific exclusions for A1 and A2

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, Ireland, Italy, 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 Your Duration of Travel is 90 days or less and You have paid an additional premium to buy-out the excess.

B. 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 or Personal Belongings is incurred.

2. (a) Up to \$750 for any one Item if You have Gold, 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 motor 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; \$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 motor 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, Super and Budget Cover.
6. 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.

C. Emergency baggage

1. If You are separated from Your baggage for more than 12 hours during Your Journey, and You have Gold, 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;

Specific exclusion for B and C

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, theft or damage of:
 - (a) money
 - (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; and/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 unless Your Duration of Travel is, 90 days

or less for International Cover or 32 days or more for Domestic Cover, and You have paid an additional premium to buy out the Excess.

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

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 J or K 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 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.

8. 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.
9. 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.
10. Any claims arising where ski resorts do not have skiing facilities at least 1000 meters above sea level.
11. The first \$100 of each claim unless Your Duration of Travel is, 90 days or less for International Cover or 32 days or more for Domestic Cover, and You have paid an additional premium to buy out the Excess.

E. 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.

3. **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.

F. 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;
 - (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.

G. 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, 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.

H. 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 D 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.

I. 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.

For each 24 hour period We will pay a maximum daily limit of up to, \$375 for Gold Cover, \$300 for Super Cover,

\$200 for Budget Cover or \$75 for Domestic Cover. The Cover limit will be doubled for Family plans. The maximum amount payable is limited to those amounts detailed in the Summary of Benefits.

J. 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.

K. 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.

L. Vehicle hire excess

We will pay any excess up to a maximum of \$4,000 for Gold, Super and Domestic Cover or up to \$1,000 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.

M. 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, 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.

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.
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. 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.
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.
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 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.

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 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. You undertaking any employment except if You are on a Working Holiday and Your claim is not being made within the terms of section F (personal liability cover) of this Policy.
- 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 theft or damage of cash, bank notes or other negotiable instruments.

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) 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
- Gout, 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 Apnoea
- Solar Keratoses
- Tinnitus – as long as no vertigo symptoms
- Trigeminal neuralgia – no Flare Ups in last 12 months
- Trigger finger

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, civil commotion or other incident which may affect Your Journey.
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 A1, A2, D, H, I, K and M.
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 D, F, G, H, I, J, K, L and M.
27. 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

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 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 9265 8895.

We would like to advise You that the Financial Ombudsman Service 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 or email info@fos.org.au. 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. 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 State Insurance Act 1973 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 Financial Ombudsman Service 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

Means the company, firm, business or organisation for whom You work and includes You if You are self-employed using:

1. A business name of which You are the sole proprietor; or
2. Your own name

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, 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.

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.

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.

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, 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, 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, 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. 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.

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

Monday to Friday: 8am to 6pm

Saturday: 9am to 12pm

hbf.com.au

Head Office

GPO Box C101 Perth 6809

HBF Branch Hours

Monday to Friday: 9am to 5pm

*Saturday: 9am to 12.30pm

Regional Branches

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

Metropolitan Branches

Perth

96 William Street

Belmont

Belmont Forum Shopping Centre

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 Shopping Centre

Subiaco

513 Hay Street

Success

Cockburn Gateway Shopping Centre

HBF Insurance Pty Limited: Supplementary Product Disclosure Statement



This Supplementary Product Disclosure Statement (Supplementary PDS) is dated 1 July 2011 and applies to new policies or policies with a renewal effective date on or after 1 July 2011

The information in this Supplementary PDS updates and should be read with the last Product Disclosure Statement (PDS) you received for the policy and any other applicable Supplementary PDS.

CHANGES TO YOUR PDS

The Corporations Act 2001 now requires the terms and conditions of an insurance policy (that are not part of the policy schedule) to be in the PDS for that policy. This Supplementary PDS amends your PDS to meet this requirement.

Your PDS booklet contains your policy terms and conditions or policy wording in a separate section or part or under a separate heading. The PDS is amended, and should now be read so that the policy terms and conditions or policy wording, that is included in your PDS booklet, is part of the PDS.

Any statement in your PDS to the effect that the policy terms or conditions, or policy wording, is not part of the PDS, is deleted.

If you have any questions, or would like another copy of the PDS, please contact HBF on 133 423 or visit any HBF branch.

FINANCIAL CLAIMS SCHEME

You may be entitled to payment under the financial claims scheme in the event that HBF Insurance Pty Ltd becomes insolvent. Access to the scheme is subject to eligibility criteria. Information about the scheme can be obtained from the Australian Prudential Regulation Authority (APRA) website at <http://www.apra.gov.au> and the APRA hotline on 1300 13 10 60.

PDS UPDATES

Information in this PDS may need to be updated from time to time where required and permitted by law. You can obtain a paper copy of any updated information without charge by calling us on 133 423 or visiting any branch. If the update is to correct a misleading or deceptive statement or an omission that is materially adverse from the point of view of a reasonable person deciding whether to acquire the Policy, we will provide you with a new PDS or a Supplementary PDS.

PRIVACY STATEMENT

The Privacy Statement or Privacy Policy Overview in your PDS is deleted and replaced with the following:

How we handle your personal information

We are committed to handling your personal information in accordance with the Privacy Act.

PLEASE TURN OVER

We need to collect, use and disclose your personal information in order to consider your application and to provide the cover you have chosen. You can choose not to give us some or all of your personal information, but this may affect our ability to provide you with cover.

When you provide your personal information to us

You acknowledge and consent to us collecting and using your information to:

- consider your insurance application and any subsequent application for insurance
- underwrite and price any policy issued by us
- calculate and offer discounts
- issue you with a policy
- administer the policy, and
- investigate, assess and pay any claim made by or against you.

For these purposes, you acknowledge and consent to us collecting your personal information from, and disclosing it on a confidential basis to other insurers, insurance reference bureaus, law enforcement agencies, investigators and recovery agents, lawyers, any credit provider that has security over your property, assessors, repairers, our related companies, suppliers retained by us to supply goods or services to us, advisers, and/or the agents of any of these.

When you provide personal information to us about another person

You must be authorised to do so, and you must inform that person, unless informing them would pose a serious threat to the life or health of any individual:

- who we are
- how we use and disclose their information, and
- that they can gain access to that information.

Privacy of your personal information – for marketing purposes

In order to enhance our relationship with you, we may use your personal information that you have provided us to offer you other products and services, which may be of benefit to you.

When you provide your personal information to us – for marketing purposes

You acknowledge and consent to your personal information being used on a confidential basis by us to contact you by mail, phone, or email to provide you information on offers, products and services or for planning, market research and product development. In using your personal information for these marketing purposes, we may use and disclose your personal information to offer you our products and services, or the products and services of others, directly or to any other organisation to carry out the above marketing purposes on our behalf. However:

- we will not use your information in this way if you have already told us not to
- you must inform us if you do not want your personal information disclosed or used for these marketing purposes

OUR GENERAL INSURANCE HEAD OFFICE ADDRESS HAS CHANGED

As of 1 July 2011, our General Insurance head office has moved. The new head office address and our new contact details are:

HBF Insurance Pty Ltd

181 William Street
Melbourne VIC 3000
Phone: 133 423 or visit www.hbf.com.au

Insurer

HBF Insurance Pty Ltd
ABN 11 009 268 277
AFSL 229190