



# COTA Travel Insurance



Combined Financial Services Guide  
and Product Disclosure Statement

Effective: 1 August 2019

# About this document

This document is our Combined Financial Services Guide and Product Disclosure Statement.

## Financial Services Guide

The Financial Services Guide (FSG) provides information about who COTA is, our relationship with nib Travel Services (Australia) Pty Limited ABN 81 115 932 173, AFSL 308461 (nib), the insurer and other business partners, about how we and our business partners are paid and other information to help you to decide whether to use any of the services COTA offers. It is at the very end of this document on page 85, and you should read it. nib is responsible for the FSG part of this document.

## Your contract with us

This Combined FSG and PDS (policy) – along with your Certificate of Insurance (COI) and any other documents we issue to you – sets out the terms and conditions of the insurance we provide to you when you buy a policy, and forms the contract between you and us. It explains:

- ▶ **Who** can buy a policy;
- ▶ **When you're** covered and when you're not;
- ▶ **What** the policy covers and excludes;
- ▶ **Your obligations**, including what you need to tell us when you apply, and what to do when you need to make a claim (see page 73 for details); and
- ▶ **Other things you need to know** about your insurance.

## Before you buy

Not all insurance policies are the same. So you should read this document before you buy it, to make sure it provides the cover you need.

## What we mean when we say...

There are certain words we use in your insurance policy that have special meanings. To help you spot them, we've made defined words a light-grey bold.

See **Definitions** on page 81 for other words with special meanings.

## Product Disclosure Statement

The first part of this document, the Product Disclosure Statement (PDS), tells you all about the insurance that you are buying. It is important that you read it. XL Insurance Company SE, Australia branch, ABN 36 083 570 441 (the insurer), is responsible for the PDS part of this document.

## About COTA Travel Insurance

For over 20 years COTA has arranged quality travel insurance to those over 50.

- ▶ **We're not-for-profit.** By purchasing COTA Travel Insurance you're helping COTA's mission to protect the rights, interests and needs of all older Australians. That's something to feel good about!
- ▶ **We offer you choice.** Choose from a range of coverage and policy options.
- ▶ **There's no age limit** on the Comprehensive, Basic and Domestic plans.
- ▶ **We offer cover for many existing medical conditions** so you can feel confident while you continue to travel the world. An over the phone (or online) medical assessment means no paper forms to fill out or doctor's visits required. We make it easy for you!

## About the insurer

Your insurance is underwritten by XL Insurance Company SE (Australia Branch) ABN 36 083 570 441. XL Insurance Company SE is part of AXA XL, a division of AXA.

## 24/7 Emergency Assistance

Our Australian-based team is here to help you – 24 hours a day, 7 days a week.

nib International Assistance (nib International Assistance Pty Ltd, ABN 72 164 763 884)

Phone: +61 2 9234 3170 or +61 2 8256 1570

Email: [assist@nibtravel.com](mailto:assist@nibtravel.com)

# Table of contents

|   |           |
|---|-----------|
| <b>Product Disclosure Statement</b>                                     | <b>2</b>  |
| <b>Summary of cover</b>   | <b>2</b>  |
| <b>Part A: Getting to know your cover</b>                               | <b>9</b>  |
| 1. Who, where, what, when and how much?                                 | 9         |
| 2. Choosing the plan that's right for you                               | 12        |
| Our single-trip plans   | 12        |
| Our multi-trip plan   | 12        |
| ⊕ Extra Cancellation Cover Option (optional cover)                      | 13        |
| 3. Your policy excess   | 14        |
| ⊕ Choose an Excess (optional cover)                                     | 14        |
| 4. Travelling with an existing medical condition                        | 15        |
| ⊕ Adding a specified medical condition (optional cover)                 | 16        |
| Automatically accepted conditions                                       | 16        |
| 5. Travelling while pregnant  | 18        |
| 6. Cover for your luggage and personal items                            | 19        |
| ⊕ New for Old Luggage Option (optional cover)                           | 21        |
| Taking care of your luggage while travelling                            | 21        |
| 7. Working and volunteering on your trip                                | 22        |
| 8. Cover for sports and other activities                                | 22        |
| ⊕ Winter Sports Option (optional cover)                                 | 23        |
| 9. Renting a vehicle  | 25        |
| ⊕ Extra Rental Vehicle Insurance Excess Option (optional cover)         | 25        |
| <b>Part B: Events (when you're covered)</b>                             | <b>26</b> |
| 1. You need medical help  | 27        |
| 2. You have to cancel or change your trip                               | 34        |
| 3. You have trouble getting from A to B                                 | 50        |
| 4. Your luggage and personal items are lost, stolen, damaged or delayed | 55        |
| 5. Your passport or other travel documents are lost, damaged or stolen  | 61        |
| 6. Your credit cards are lost or stolen, or your cash is stolen         | 63        |
| 7. Your rental vehicle is in an accident, damaged or stolen             | 65        |
| 8. Your destination is declared a 'Do Not Travel' zone                  | 66        |
| 9. You are being sued (personal liability)                              | 67        |
| 10. Your winter sports holiday doesn't go to plan (optional cover)      | 69        |
| <b>Part C: Things we'll never cover</b>                                 | <b>71</b> |
| <b>Part D: Making a claim</b>   | <b>73</b> |
| 1. What to do if you need to claim                                      | 73        |
| 2. How do trip limits work?   | 74        |
| 3. Expenses and benefits explained                                      | 75        |
| 4. Your responsibility to claim from somebody else                      | 78        |
| <b>Part E: Additional information</b>                                   | <b>79</b> |
| 1. Changing your policy   | 79        |
| 2. The legal stuff you need to know                                     | 79        |
| 3. Definitions  | 81        |
| <b>Financial Services Guide</b>   | <b>85</b> |

## Need to talk to us?

|                                  |   |  |
|----------------------------------|---|--|
| <b>24/7 Emergency Assistance</b> | Phone: +61 2 9234 3170 or +61 2 8256 1570   | Email: <a href="mailto:assist@nibtravel.com">assist@nibtravel.com</a>  |
| <b>COTA Sales and Enquiries</b>  | Phone: 1300 1300 50 or +61 8 8112 8110  | Email: <a href="mailto:insurance@cota.com.au">insurance@cota.com.au</a><br>Web: <a href="http://cota.com.au">cota.com.au</a> |
| <b>Medical Screening</b>         | Phone: 1300 882 357 or +61 2 8263 0461  | Email: <a href="mailto:cota@travelclear.com.au">cota@travelclear.com.au</a>  |
| <b>Claims</b>                    | Phone: 1300 625 229 or +61 2 8263 0487<br>Post: PO Box A975<br>Sydney South NSW 1235<br>Australia | Email: <a href="mailto:claims@nibtravel.com">claims@nibtravel.com</a>  |

# Product Disclosure Statement

## Summary of cover

### Our standard cover

The following table provides a summary of the **standard cover** provided by each of our plans. (See [Choosing the plan that's right for you](#) on page 12 for a description of our different plans.)

For full details of the cover provided by each plan under each event see [Part B. Events \(when you're covered\)](#) on page 26.

You should also read the full PDS in order to understand all conditions and exclusions that apply. In particular see [Part A. Getting to know your cover](#) on page 9, [Part C. Things we'll never cover](#) on page 71 and [Part D. Making a claim](#) on page 73.

### Limits

'Trip limits' are shown below for each **expense (and benefit) type**. These are the maximum amounts we'll pay in total for that **expense (or benefit) type** across any and all claims for all events that relate to **your trip**. Some **expense types** share a single **trip limit** with other **expense types** – these are marked as having a 'combined limit'. See [How do trip limits work?](#) on page 74 for more information.

Further, some **expense types**, such as Standard luggage costs, also have sub-limits – or other maximum amounts – that apply. (Where these apply, this is noted in the table below. You should turn to the full event description for details.)

### Excesses

Our cover includes an **excess** which is shown on your Certificate of Insurance (COI). An **excess** is the amount which you must pay for each claim you make. See the [What you can claim](#) section within each event in [Part B](#) to find out when an excess applies. See [Your policy excess](#) on page 14 for more information on excesses.

### + Optional cover

In addition to our **standard cover**, we also offer the following options to enable you to tailor **your cover**. Where there is an option to increase **your cover** for a particular **expense type** listed below, we indicate this in the table. (To make identification easier, options are marked with a +.)



**+ An existing medical condition**  
that isn't automatically accepted (see page 16)



**+ New for Old Luggage Cover**  
(see page 21)



**+ Sports and Leisure Equipment**  
(see page 20)



**+ Extra Cancellation Cover**  
(see page 13)



**+ Extra Rental Vehicle Insurance Excess Cover**  
(see page 25)  
This option is not available if you buy the Basic plan



**+ Choose an Excess**  
(see page 14)  
This option is not available if you buy the Domestic or AFT plans



### + Winter Sports Option (optional cover)

If you're taking part in a **winter sport** or activity on **your trip**, you must select the Winter Sports Option at the time you buy your policy and pay the advised additional premium to be covered under all the **events** provided by our **standard cover**. (See [Winter Sports Option](#) on page 23 for more details.)

## 1. You need medical help

(pg. 27)

## When this event happens:

## You can claim up to the following trip limits:

| Expense/Benefit Types  | Comprehensive & AFT Plans                                    | Basic Plan   | Domestic Plan   |   |
|--|--|--|---|---|
| <b>1.1 You get medical help on your trip when you are injured in an accident or suddenly fall ill</b> (pg. 28) | <b>Overseas medical costs</b>                                | <b>Unlimited</b><br>(for up to 12 months from the date of <b>injury</b> or illness)          | <b>Unlimited</b><br>(for up to 12 months from the date of <b>injury</b> or illness) | <b>x</b>  |
|  | <b>Medical evacuation costs</b>                              | <b>Unlimited</b>   | <b>Unlimited</b>  | <b>\$10,000</b><br>for each <b>primary traveller#</b><br>(combined limit) |
|  | <b>Medical repatriation costs</b>                            | <b>Unlimited</b>   | <b>Unlimited</b>  |   |
|  | <b>Extra trip costs</b>                                      | <b>Unlimited</b>   | <b>Unlimited</b>  |   |
|  | <b>Companion costs</b>                                       | <b>Unlimited</b>   | <b>Unlimited</b>  |   |
|  | <b>Cancellation costs</b>                                    | <b>\$10,000</b> with option <b>+</b><br>to increase to Unlimited<br>(or to \$20,000 for AFT) | <b>\$0</b> with option <b>+</b><br>to increase to Unlimited                         | <b>\$1,000</b> with option <b>+</b><br>to increase to \$20,000            |
|  | <b>Return of rental vehicle costs</b>                        | <b>\$500</b>   | <b>x</b>  | <b>\$500</b>  |
|  | <b>In-hospital allowance</b>                                 | <b>\$6,000</b><br>for each <b>primary traveller#</b>   | <b>x</b>  | <b>x</b>  |
|  | <b>Room-service supplement</b>                               | <b>\$6,000</b><br>for each <b>primary traveller#</b>   | <b>x</b>  | <b>x</b>  |
|  | <b>Loss of income</b><br>(injury only)                       | <b>\$10,400</b><br>for each <b>primary traveller#</b>  | <b>x</b>  | <b>x</b>  |
| <b>Total and permanent disability</b><br>(injury only)   | <b>\$12,500</b><br>for each <b>primary traveller#</b>        | <b>x</b>   | <b>x</b>  |   |
| <b>1.2 You need a dentist. Urgently.</b> (pg. 31)  | <b>Overseas dental costs</b>                                 | <b>\$1,000</b><br>for each <b>primary traveller#</b>   | <b>\$1,000</b><br>for each <b>primary traveller#</b>                                | <b>x</b>  |
| <b>1.3 Someone listed on your policy dies</b> (pg. 32)   | <b>Overseas burial, cremation or repatriation of remains</b> | <b>\$20,000</b><br>for each <b>primary traveller#</b>  | <b>\$20,000</b><br>for each <b>primary traveller#</b>                               | <b>x</b>  |
|  | <b>Accidental death</b><br>(injury only)                     | <b>\$25,000</b><br>for each <b>primary traveller#</b>  | <b>\$10,000</b><br>for each <b>primary traveller#</b>                               | <b>\$10,000</b><br>for each <b>primary traveller#</b>                     |

#We work out the trip limit for this expense (or benefit) type based on the number of primary travellers shown on your COI. All travellers, including dependants, are covered under this trip limit (unless stated otherwise in this policy). See [How do trip limits work?](#) on page 74 for details.

## 2. You have to cancel or change your trip

(pg. 34)

| When this event happens:  |  | You can claim up to the following trip limits:  |   |  |
|---|--|---|---|--|
|   |  | Expense/Benefit Types   | Comprehensive & AFT Plans                                   | Basic Plan   |
| <b>a) Before your trip starts</b>   |  |   |   |  |
| 2.1 You (or someone else listed on your policy) is sick injured or dies (pg. 35)  | Cancellation costs                                 | \$10,000 with option + to increase to Unlimited (or to \$20,000 for AFT) (combined limit) | \$0 with option + to increase to Unlimited (combined limit) | \$1,000 with option + to increase to \$20,000 (combined limit) |
|   | Rearrangement costs                                |   |   |  |
|   | Unused tourist visa costs                          |   |   |  |
| 2.2 Your flight, other transport or overnight tour is cancelled or rescheduled (pg. 36)   | Cancellation costs                                 | \$10,000 with option + to increase to Unlimited (or to \$20,000 for AFT) (combined limit) | \$0 with option + to increase to Unlimited (combined limit) | \$1,000 with option + to increase to \$20,000 (combined limit) |
|   | Rearrangement costs                                |   |   |  |
|   | Unused tourist visa costs                          |   |   |  |
| 2.3 A one-off performance or function is cancelled or rescheduled (pg. 38)  | Cancellation costs                                 | \$10,000 with option + to increase to Unlimited (or to \$20,000 for AFT) (combined limit) | \$0 with option + to increase to Unlimited (combined limit) | \$1,000 with option + to increase to \$20,000 (combined limit) |
|   | Rearrangement costs                                |   |   |  |
|   | Unused tourist visa costs                          |   |   |  |
| 2.4 Your pre-approved leave is cancelled or you're made redundant (pg. 39)  | Cancellation costs                                 | \$10,000 with option + to increase to Unlimited (or to \$20,000 for AFT) (combined limit) | \$0 with option + to increase to Unlimited (combined limit) | \$1,000 with option + to increase to \$20,000 (combined limit) |
|   | Rearrangement costs                                |   |   |  |
|   | Unused tourist visa costs                          |   |   |  |
| <b>b) Either before your trip starts or while you're on your trip</b>   |  |   |   |  |
| 2.5 Someone at home or your travelling companion (not listed on your policy) is sick, injured or dies (pg. 41)<br><i>This event has sub-limits.</i> | Cancellation costs                                 | \$10,000 with option + to increase to Unlimited (or to \$20,000 for AFT) (combined limit) | \$0 with option + to increase to Unlimited (combined limit) | \$1,000 with option + to increase to \$20,000 (combined limit) |
|   | Rearrangement costs (before your trip starts only) |   |   |  |
|   | Unused visa costs (before your trip starts only)   |   |   |  |
|   | Extra trip costs (on your trip only)               | Unlimited   | Unlimited   | \$10,000 for each primary traveller#                           |
|   | Resumption of trip costs (on your trip only)       | \$3,000 for each primary traveller#   | ×   | ×  |

|  |   |   |  |   |
|--|---|---|--|---|
| <b>2.6 You can no longer stay at your accommodation</b><br>(pg. 44)    | <b>Cancellation costs</b>   |   |  | <b>\$1,000</b> with option +<br>to increase to \$20,000<br>(combined limit) |
|  | <b>Rearrangement costs</b><br>(before <b>your trip</b> starts only) | <b>\$10,000</b> with option +<br>to increase to Unlimited<br>(or to \$20,000 for AFT)<br>(combined limit) | <b>\$0</b> with option +<br>to increase to Unlimited<br>(combined limit) |   |
|  | <b>Unused visa costs</b><br>(before <b>your trip</b> starts only)   |   |  | <b>×</b>  |
|  | <b>Extra trip costs</b><br>(on <b>your trip</b> only)               | <b>Unlimited</b>  | <b>Unlimited</b>   | <b>\$10,000</b><br>for each <b>primary traveller#</b>                       |
| <b>2.7 Your home in Australia is severely damaged</b><br>(pg. 46)      | <b>Cancellation costs</b>   |   |  | <b>\$1,000</b> with option +<br>to increase to \$20,000<br>(combined limit) |
|  | <b>Rearrangement costs</b><br>(before <b>your trip</b> starts only) | <b>\$10,000</b> with option +<br>to increase to Unlimited<br>(or to \$20,000 for AFT)<br>(combined limit) | <b>\$0</b> with option +<br>to increase to Unlimited<br>(combined limit) |   |
|  | <b>Unused visa costs</b><br>(before <b>your trip</b> starts only)   |   |  | <b>×</b>  |
|  | <b>Extra trip costs</b><br>(on <b>your trip</b> only)               | <b>Unlimited</b>  | <b>Unlimited</b>   | <b>\$10,000</b><br>for each <b>primary traveller#</b>                       |
| <b>2.8 Your travel services provider becomes insolvent</b><br>(pg. 48) | <b>Insolvency unused arrangements</b>                               | <b>\$10,000</b><br>for each <b>primary traveller#</b><br>(combined limit)                                 | <b>\$2,000</b><br>for each <b>primary traveller#</b><br>(combined limit) | <b>×</b>  |
|  | <b>Insolvency rearrangement costs</b>                               |   |  |   |

### 3. You have trouble getting from A to B

(pg. 50)

#### When this event happens:

You can claim up to the following trip limits:

| Expense/Benefit Types   | Comprehensive & AFT Plans   | Basic Plan   | Domestic Plan   |
|---|---|--|---|
| <b>3.1 You miss your flight, other scheduled transport or tour (and it's really not your fault)</b><br>(pg. 51) |   |  | <b>\$10,000</b><br>for each <b>primary traveller#</b>   |
| <b>Extra trip costs</b>   | <b>Unlimited</b>  | <b>Unlimited</b>                                     |   |
| <b>Cancellation costs</b>   | <b>\$10,000</b> with option +<br>to increase to Unlimited<br>(or to \$20,000 for AFT) | <b>\$0</b> with option +<br>to increase to Unlimited | <b>\$1,000</b> with option +<br>to increase to \$20,000 |

#We work out the trip limit for this expense (or benefit) type based on the number of primary travellers shown on your COI. All travellers, including dependants, are covered under this trip limit (unless stated otherwise in this policy). See [How do trip limits work?](#) on page 74 for details.

## 3. You have trouble getting from A to B

(pg. 50)

| When this event happens:   | You can claim up to the following trip limits:                       |  |  |  |
|--|--|--|--|--|
|  | Expense/Benefit Types  | Comprehensive & AFT Plans  | Basic Plan   | Domestic Plan                                    |
| 3.2 Your flight, other scheduled transport or tour is delayed and IT'S NOT the operator's fault (pg. 52)                                   | Extra trip costs   | Unlimited  | Unlimited  | \$10,000<br>for each primary traveller#          |
|  | Cancellation costs   | \$10,000 with option +<br>to increase to Unlimited<br>(or to \$20,000 for AFT) | \$0 with option +<br>to increase to Unlimited            | \$1,000 with option +<br>to increase to \$20,000 |
| 3.3 Your flight, other scheduled transport or tour is delayed and IT IS the operator's fault (pg. 53)<br><i>This event has sub-limits.</i> | Waiting around allowance   |  |  |  |
|  | Extra accommodation costs  | \$2,000<br>for each primary traveller#<br>(combined limit)                     | \$500<br>for each primary traveller#<br>(combined limit) | ×  |
|  | Unused arrangements  |  |  | ×  |
|  | Missed flight, other transport or tour amendment fees                |  |  |  |
|  | Getting to a one-off performance or function, tour or cruise on time | \$2,000<br>for each primary traveller#   | ×  | ×  |

## 4. Your luggage and personal items

(pg. 55)

| When this event happens:  | You can claim up to the following trip limits: |  |  |  |
|---|--|--|--|--|
|   | Expense/Benefit Types                          | Comprehensive & AFT Plans                          | Basic Plan   | Domestic Plan                                      |
| 4.1 Your luggage and personal items are stolen or accidentally lost (pg. 56)<br><i>This event has sub-limits.</i> | Standard luggage costs                         | \$12,000<br>for each primary traveller#            | \$3,000<br>for each primary traveller#             | \$4,000<br>for each primary traveller#             |
|   | New for old luggage costs (specified items)    | + Optional cover<br>(up to an additional \$10,000) | + Optional cover<br>(up to an additional \$10,000) | + Optional cover<br>(up to an additional \$10,000) |
| 4.2 Your luggage and personal items are accidentally damaged (pg. 58)<br><i>This event has sub-limits.</i>        | Standard luggage costs                         | \$12,000<br>for each primary traveller#            | \$3,000<br>for each primary traveller#             | \$4,000<br>for each primary traveller#             |
|   | New for old luggage costs (specified items)    | + Optional cover<br>(up to an additional \$10,000) | + Optional cover<br>(up to an additional \$10,000) | + Optional cover<br>(up to an additional \$10,000) |
| 4.3 Your luggage & personal items are delayed (pg. 59)  | Essential items (delays over 12 hours)         | \$250-\$500<br>for each primary traveller#         | \$250<br>for each primary traveller#               | \$250-\$500<br>for each primary traveller#         |



## 5. Your passport or other travel documents

(pg. 61)

| When this event happens: |   | You can claim up to the following trip limits:             |  |   |               |
|--------------------------|---|--|--|---|---------------|
|                          |   | Expense/Benefit Types                                      | Comprehensive & AFT Plans  | Basic Plan                                    | Domestic Plan |
| 5                        | Your passport, or other travel documents are lost, damaged or stolen (pg. 61) | Emergency passport replacement fees                        | Unlimited  | Unlimited                                     | ✘             |
|                          |   | Extra trip costs   | Unlimited  | Unlimited                                     | ✘             |
|                          |   | Lost, stolen or damaged passport or other travel documents | \$2,000<br>for each primary traveller#   | \$1,000<br>for each primary traveller#        | ✘             |
|                          |   | Cancellation costs   | \$10,000 with option +<br>to increase to Unlimited<br>(or to \$20,000 for AFT) | \$0 with option +<br>to increase to Unlimited | ✘             |

## 6. Your credit cards or cash

(pg. 63)

| When this event happens: |   | You can claim up to the following trip limits: |  |   |  |
|--------------------------|---|--|--|---|--|
|                          |   | Expense Types                                  | Comprehensive & AFT Plans  | Basic Plan                                    | Domestic Plan                                    |
| 6                        | Your credit cards are lost or stolen, or your cash is stolen (pg. 63) | Extra trip costs                               | Unlimited  | Unlimited                                     | \$10,000<br>for each primary traveller#          |
|                          |   | Financial loss                                 | \$2,000  | \$1,000                                       | \$2,000  |
|                          |   | Cancellation costs                             | \$10,000 with option +<br>to increase to Unlimited<br>(or to \$20,000 for AFT) | \$0 with option +<br>to increase to Unlimited | \$1,000 with option +<br>to increase to \$20,000 |
|                          |   | Reimbursement for stolen cash                  | \$250  | \$250   | \$250  |

#We work out the trip limit for this expense (or benefit) type based on the number of primary travellers shown on your COI. All travellers, including dependants, are covered under this trip limit (unless stated otherwise in this policy). See [How do trip limits work?](#) on page 74 for details.

## 7. Your rental vehicle (pg. 65)

| When this event happens: |   | You can claim up to the following trip limits: |   |            |   |
|--------------------------|---|--|---|------------|---|
|                          |   | Expense Types                                  | Comprehensive & AFT Plans                                     | Basic Plan | Domestic Plan   |
| 7                        | Your rental vehicle is in an accident, stolen or damaged (pg. 65) | Rental vehicle insurance excess                | \$5,000 with option + to increase to \$8,000 (combined limit) | ✘          | \$5,000 with option + to increase to \$8,000 (combined limit) |
|                          |   | Rental company administration charges          |   |            |   |

## 8. Your destination is declared a 'Do Not Travel' zone (pg. 66)

| When this event happens: |  | You can claim up to the following trip limits: |                           |            |               |
|--------------------------|--|--|---------------------------|------------|---------------|
|                          |  | Expense Types                                  | Comprehensive & AFT Plans | Basic Plan | Domestic Plan |
| 8                        | Your destination is declared a 'Do Not Travel' zone (pg. 66) | Extra trip costs                               | Unlimited                 | Unlimited  | ✘             |

## 9. Personal Liability (pg. 67)

| When this event happens: |  | You can claim up to the following trip limits: |   |   |   |
|--------------------------|--|--|---|---|---|
|                          |  | Expense/Benefit Types                          | Comprehensive & AFT Plans               | Basic Plan                              | Domestic Plan                           |
| 9                        | You are being sued (personal liability) (pg. 67) | Legal costs and expenses                       | \$2,500,000 per policy (combined limit) | \$1,000,000 per policy (combined limit) | \$1,000,000 per policy (combined limit) |
|                          |  | Settlement amount                              |   |   |   |
|                          |  | Damages awarded against you in court           |   |   |   |

#We work out the trip limit for this expense (or benefit) type based on the number of primary travellers shown on your COI. All travellers, including dependants, are covered under this trip limit (unless stated otherwise in this policy). See [How do trip limits work?](#) on page 74 for details.

### + Taking a winter sports holiday? (optional cover)

There is no **standard cover** under any of our plans when you participate in a **winter sport**. However, we do have a Winter Sports Option that you can purchase at the time you buy your policy. When you purchase the Winter Sports Option you will be covered for the events outlined in [Your winter sports holiday doesn't go to plan \(optional cover\)](#). See page 69 for details.



# Part A: Getting to know your cover

## 1. Who, where, what, when and how much?



### Who can get cover?

#### We insure everyone shown on your Certificate of Insurance (COI)

provided they're eligible for cover.

**To be eligible for cover**, you must have a permanent home in Australia and either:

- ▶ be an Australian citizen or a permanent resident of Australia;
- ▶ be on a skilled working visa (including 457 and Temporary Skill Shortage (TSS) visa), but not a working holiday visa;
- ▶ have a partner/spouse visa which allows you to stay in Australia for at least 2 years; or
- ▶ be a New Zealand passport holder.

In addition, you must have unrestricted right of entry into Australia as well as access to long-term medical care in Australia (not including medical care under a Reciprocal Health Care Agreement).

We reserve the right to refuse cover or impose special conditions on anyone who applies for cover.

#### Is there an age limit?

**There's no age limit for our Comprehensive, Basic and Domestic plans.** However, we may ask you some questions about your health and lifestyle at the time you buy your policy and then determine whether we will offer you cover and on what terms.

**For our Annual Frequent Traveller plan however**, all primary travellers must be under 76 years of age at the time you buy your policy.

#### Taking the kids (or grandkids)? They're usually covered for no extra charge!

If your children (and grandchildren) travel with you for the majority of your trip, we'll cover them under your policy as dependants at no extra charge, provided that they:

- ▶ are under 25 at the time you buy your policy;
- ▶ don't have a full time job; and
- ▶ are shown on your COI as an Insured Dependant.

However, if they need cover for an existing medical condition, there may be an additional premium.

### Where am I covered?

#### When you buy your policy, we'll ask you to list the countries you intend to visit.

If you're buying a policy for a single trip and travelling:

- ▶ **Only in Australia** – we'll sell you our Domestic plan.
- ▶ **To countries other than Australia** – you can choose between two international plans – our Basic plan and our Comprehensive plan.

**If you're not sure exactly which countries you'll visit**, or you want some flexibility in your plans, you can list the regions you're travelling to (rather than just countries). You are covered for all countries (or regions) shown on your COI. For example, you can say you're travelling to France, Europe, North America, South America or even Worldwide.

**If you're planning to take more than one trip over a 12 month period**, you may want to consider our Annual Frequent Traveller (AFT) plan. See [Choosing the plan that's right for you](#) on page 12.

#### Cruises

You are covered for travelling on a cruise as part of our standard cover. To be covered when cruising outside Australian coastal waters, you will need to purchase one of our international plans or our AFT plan. There is, however, no cover under any events when you are on a cargo ship or freighter.

#### 'Do Not Travel' warnings

If the Australian Government has issued a 'Do Not Travel' warning for a specific country or region, then you aren't covered while you're in that country or region. However, if your destination is unforeseeably declared a 'Do Not Travel' zone while you are on your trip, see [Your destination is declared a 'Do Not Travel' zone](#) on page 66 for details of what we cover.



## What am I covered for?

### Standard cover

Our standard cover means the **expense and benefit types** you can claim for under an event when you pay our base premium. The **expense and/or benefit types** that you can claim vary by plan. Our standard cover for each plan is summarised in our **Summary of cover** (on page 2) and detailed in **Part B. Events (when you're covered)** on page 26.

You can also purchase optional cover (listed below) for an additional premium at the time you buy your policy. (Just to be clear, our standard cover does not include the optional cover outlined below.)

### + Optional cover (Options)

In addition to the standard cover provided by the plan you select, your policy will also cover you for any options that you add at the time you buy your policy by paying the advised premium. For a list of options see **Summary of cover** on page 2. (Any options you add will be shown on your COI.)

## How much am I covered for?

The **expenses and/or benefits that you can claim** for each event are detailed in each event section.

### Trip limits

Each **expense and benefit type** has a 'trip limit'. A **trip limit** is the maximum you can claim for a particular **expense or benefit type** for any and all events across all claims that relate to your trip in the aggregate.

The **trip limit** for each **expense and benefit type** is listed in the **What you can claim** column for each event. For an overview of the **trip limits** that apply to each **expense and benefit type** for each plan, see the **Summary of cover** on page 2.

Further, some **expense types**, such as Standard luggage costs, also have sub-limits – or other maximum amounts like **item limits** – that apply. We may pay less than the **trip limit** depending on the amount of your claim or as a result of these sub-limits or other **item limits** that apply.

For more details on how we calculate and apply **trip limits**, see **How do trip limits work?** on page 74.

### Excesses

If you make a claim, an **excess** may apply, which we'll deduct from the amount you claim. Your **excess** amount is shown on your COI. (For more information on how **excesses** work, see **Your policy excess** on page 14.)

When you buy your policy, you have the option to choose the excess amount on our single-trip international Basic and Comprehensive plans; refer to **Choose an Excess** on page 14. However, you can't remove any excess that applies to the Domestic or AFT plans and that applies to a **specified medical condition**.

## When does my cover start?

**Your cover starts on the day you buy your policy** – this is called the 'issue date' and is shown on your COI. You can buy single-trip policies up to 12 months before your **trip** departure date. Our multi-trip policy can be purchased up to 30 days prior to the 12-month policy period.

### When does your trip start?

Your trip starts at the time you leave your home in Australia to commence your **trip**, on or after the **trip** departure date shown on your COI – whichever is later.

### Which events am I covered for?

Up until your **trip** starts, you're only covered under the **events** listed in **You have to cancel or change your trip** (see pages 34 to 49 for details).

Cover under all other **events** begins when your **trip** starts.

### Already travelling when you buy your policy? A waiting period applies.

If you're already travelling when you buy your policy, a 72-hour waiting period applies. This means you won't be covered under any **events** that occur within the first 72 hours of buying your policy.

### When does my cover end?

#### For our single-trip plans, your cover ends on the earlier of:

- ▶ when you get back to your home in Australia; or
- ▶ midnight Australian Eastern Time (AET) on the trip return date shown on your COI.

#### For our multi-trip plan:

The rules regarding when cover for each trip starts and ends are slightly different for our multi-trip plan. See [Choosing the plan that's right for you](#) on page 12 for details.

#### What if something happens when I'm away and I can't get home? (Automatic extension)

If anything unforeseeable and outside of your control prevents you from getting home by midnight on the trip return date shown on your COI, we'll automatically extend your cover until midnight the following day (AET).

Further, if you're covered under an event that happens while you're travelling and that event prevents you from returning home from your trip before your cover ends, we'll extend your cover up to the earlier of:

- ▶ when you're reasonably able to arrange alternative transport home;
- ▶ when you – or, where relevant, your travelling companion – are medically fit to return home following illness or injury; or
- ▶ six months after the trip return date shown on your COI.

#### Resuming your trip after returning home early?

If you return to your home in Australia before the trip return date shown on your COI, that's when your cover ends. So if you resume travelling, you must buy a new policy.

### How long can I get cover for?

**You can get cover for trips up to a maximum length of 12 months** for single international trips and 6 months for single domestic trips.

With our multi-trip plan, cover is for all trips you take within a 12 month period – however each trip is only covered up to a maximum length of time. You select this maximum length – either 30 or 50 days – at the time you buy your policy.

### Whose time zone?

**All times and dates are in Australian Eastern Time (AET)** – whether in this document or displayed on your COI. Make sure you consider any time differences when taking out your policy, to make sure that you're covered until you get home – particularly if you're travelling home from the U.S.A.

### How much does it cost?

#### We work out how much your premium will cost based on:

- ▶ the number and ages of primary travellers on your policy;
- ▶ where you're going and how long you're travelling;
- ▶ whether you're taking a winter sports holiday; and
- ▶ any other options you add to your policy (such as specified medical conditions).

Then we add any government charges, taxes and levies – like GST and Stamp Duty – to the premium.

## ! Your duty of disclosure

Before you enter into, vary or extend an insurance contract, you have a duty of disclosure under the Insurance Contracts Act 1984. When we ask you questions that are relevant to our decision to insure you and on what terms, you must tell us anything that you know and that a reasonable person in the circumstances would include in answering the questions. When amending or extending your contract of insurance, we will ask you specific questions about any change in your circumstances. You must tell us about any change to something you have previously told us; otherwise you will be taken to have told us that there is no change. You have this duty until we agree to insure, amend or extend the contract. If you don't tell us anything you are required to tell us, we may cancel your contract or reduce the amount we'll pay you if you make a claim, or both. If your failure to tell us is fraudulent, we may refuse to pay a claim and treat the contract as if it never existed.



## 2. Choosing the plan that's right for you

Our single-trip plans cover you for just one trip. If you travel more than once a year – whether overseas or here in Australia – then you might want to consider our multi-trip plan, the Annual Frequent Traveller.

### Our single-trip plans

Our single-trip plans cover you for one trip. The events you're covered for under each of these plans, along with the trip limits that apply, are summarised in our [Summary of cover](#) (see page 2) and detailed in [Events \(when you're covered\)](#) (see page 26). You can buy our single-trip plans up to 12 months before your trip starts.

#### For international trips

##### Comprehensive Plan

Our Comprehensive plan is designed for international trips and for cruises that go outside Australian coastal waters. It has flexible options to enable you to tailor your cover.

##### Basic Plan

Our Basic plan is a lower-cost plan designed for international travellers who just want the essentials such as medical and limited cover under other events. There is no standard cover for cancellation related expenses under this plan, but you can add cover with our [Extra Cancellation Cover Option](#) (see page 13).

For an overview of the key differences in the standard cover provided by the Comprehensive and Basic plans, see the [Summary of cover](#) on page 2.

### Our multi-trip plan

#### Annual Frequent Traveller Plan (AFT)

The Annual Frequent Traveller (AFT) plan covers you for all trips you take within a 12 month period, for both domestic and international trips. You can buy an AFT policy up to 30 days before the start of your policy period.

##### How many trips can I take?

You can take as many trips as you like; however each trip is only covered for a maximum length. You select this maximum length – either 30 or 50 days – at the time you buy your policy (which will then be shown on your COI). If you take a trip that goes beyond the maximum length (of either 30 or 50 days), then you'll need to buy a separate single-trip policy to cover any extra days.

##### When am I covered?

Your cover commences on the day you buy your policy (the 'issue date' shown on your COI) for all domestic and international trips that start after the issue date shown on your COI.

Each trip you take starts at the time you leave your home in Australia to commence your trip. Up until each trip starts, you're only covered for that trip under events listed in [You have to cancel or change your trip](#) (see pages 34 to 49 for details).

#### For domestic trips

##### Domestic Plan

Our Domestic plan is designed for trips that are solely within Australia, but doesn't include travelling outside Australian coastal waters.

##### Taking a cruise within Australia?

While the Domestic plan will cover cruises that are solely on internal waterways such as Australian rivers, it won't cover you for travelling outside Australian coastal waters (which means cruising more than three nautical miles off the Australian coastline).

If your domestic cruise ventures outside Australian coastal waters or beyond (e.g. a cruise to Norfolk Island), you'll need to buy one of our international plans.

For an overview of the standard cover provided by our Domestic plan, see our [Summary of cover](#) on page 2.

Cover under all other events begins when your trip starts, and cover for all events related to a specific trip ends on the earlier of:

- ▶ when you get back to your home in Australia;
- ▶ midnight Australian Eastern Time (AET) on the trip return date shown on your COI; or
- ▶ midnight Australian Eastern Time (AET) on the 30<sup>th</sup> or 50<sup>th</sup> day of your trip, depending on the maximum length of trip you select at the time you buy your policy. (This will be shown on your COI.)

##### Which events am I covered for?

Your AFT policy covers you for all the events included in our standard cover. See our [Summary of cover](#) for a list of the events covered under your AFT policy.

##### How much am I covered for?

All expense and benefit types have a trip limit. This is the maximum amount you can claim for all claims (across all events) for each individual trip you take. The trip limits for each expense (or benefit) type vary by plan, and are listed in the [What you can claim](#) section for each event.

When you buy an AFT policy, all **trip limits** (except those that apply to the event **You are being sued (personal liability)**) are per **trip** rather than for the full 12 month period. So if you crash your rental vehicle when driving from Perth to Broome in January, and claim up to the full **trip limit** of \$5,000 for that trip, you are still covered for the full **trip limit** of \$5,000 for Rental vehicle insurance excess on your trip to Europe later in the year.

The exception to this is the **trip limit** for the **You are being sued (personal liability)** event. The **trip limit** for expense types under this event is 'per policy' rather than 'per trip', which means that it applies only once to all expenses claimed across all trips you take while covered by your AFT policy.

### What about the rest of the family?

You can add another adult to your AFT policy as an additional **primary traveller** at the time you buy your policy – and even if you take trips without each other, you'll still be covered.

You can also add your children (and grandchildren) on your AFT policy as **dependants** at no extra cost at the time you buy your policy. They'll then be covered under your policy provided they:

- ▶ are under 25 at the time you buy your policy;
- ▶ don't have a full time job;
- ▶ are shown on your **COI** as an Insured Dependant; and
- ▶ are travelling with a **primary traveller** at the time any event occurs.

Just to be clear, if **dependants** travel without a **primary traveller** they're not covered under your AFT policy and will need their own policy.

### Already travelling?

You can buy an AFT policy when you're already travelling, provided that your trip starts and ends in Australia. But as with all our plans, there'll be a 72-hour waiting period before cover begins under all events.

### **i** What we mean by 'trip'

- On a single-trip plan, a 'trip' means travel:
- ▶ over 50km from your home; which
  - ▶ begins and/or ends at your home; and
  - ▶ is between the departure and return dates; as shown on your **COI**.

On an AFT plan, for each trip, a 'trip' means travel:

- ▶ up to 30 or 50 days and over 100km from your home; which
- ▶ begins and ends at your home; and
- ▶ is between the departure and return dates; as shown on your **COI**.

Refer to pages 10-11 (and pages 12-13 for AFT plans) to learn when cover for your trip begins and ends.

## **+** Extra Cancellation Cover Option (optional cover)

**1. Our standard cover includes** Our standard **trip limits** for 'cancellation related expenses' are shown in the table below. These limits are the total amount that can be claimed – for all claims – for everyone shown on your **COI**, for your whole trip.

**2. Get extra cover when** If you need more than our standard cover, you can purchase additional optional cover – up to the limits shown in the table below.

**3. How to add cover** When you buy your policy, you can select the amount of cover you need for cancellation related expenses, and we'll let you know what the additional premium is. The amount of cover you select will be shown on your **COI**.

| Plan              |                           | Our standard cover includes a trip limit for cancellation related expenses of: | You can increase your trip limit for cancellation related expenses to: |
|-------------------|---------------------------|--|--|
| Single-trip plans | Comprehensive             | \$10,000   | <b>+</b> Unlimited   |
|                   | Basic                     | No standard cover  | <b>+</b> Unlimited   |
|                   | Domestic                  | \$1,000  | <b>+</b> \$20,000  |
| Multi-trip plan   | Annual Frequent Traveller | \$10,000   | <b>+</b> \$20,000  |

### **i** What we mean by 'cancellation related expenses'

Cancellation related expenses include only:

- ▶ Cancellation costs relating to events that occur before your trip starts and on your trip;
- ▶ Rearrangement costs relating only to events that occur before your trip starts; and
- ▶ Unused tourist visa costs relating only to events that occur before your trip starts.



## 3. Your policy excess

An **excess** is the amount which **you** must pay for each claim **you** make for each separate **incident** and is shown on **your COI**. When **you** buy **your** policy, **you** have the option to select an **excess**. **Your** premium changes based on the **excess** **you** select: the higher the **excess**, the lower the premium. Where an **excess** applies, **we** deduct the **excess** before **we** make any payment on **your** claim.

**You** pay one **excess** for each separate **incident**, even if **you** can claim for more than one **event**. So if **you** smash into a tree skiing and break a leg as well as both **your** skis, only one **excess** is applicable because this is one **incident**. But if **you** go to the doctor for gastro and then later **your** wallet gets stolen, these are two separate **incidents** – so **you** must pay an **excess** for each **incident**.

### Specified medical conditions – additional excess

If **you** add a **specified medical condition** to **your** policy, **we** may also add an additional **excess** to the standard **excess** on claims **you** make related to that **specified medical condition**. The amount of any additional **excess** will be shown on **your COI** (and/or in any related documents about **your** **specified medical conditions**). **You** can't remove this **excess**.

### + Choose an Excess (optional cover)

If **you** wish to vary the **excess** for claims made under **our** single trip international Comprehensive and Basic plans, **you** can do so at the time **you** buy **your** policy. **We'll** let **you** know what the premium is when **you** do this.

Remember – **you** can't buy out any additional **excess** that applies if **you** add a **specified medical condition** (see above) nor any **excess** that applies to the Domestic and AFT plans. Any **excess** payable by **you** will be shown on **your COI**.

### When don't you need to pay an excess?

Most of the claims **you** make will relate to unexpected **expenses** **you** incur when something goes wrong – like Overseas medical expenses or Cancellation costs. But in some cases, **we** may pay **you** a **benefit** – a cash payment that's not directly related to any particular **expense** **you** incur (for example, an In-hospital allowance or Accidental death benefit).

If **you** only make a claim for a **benefit** (rather than an **expense**), then there's no **excess** for that claim. If **you** make a claim for both an **expense** and a **benefit** related to a specific **event**, then **you** must pay any relevant **excess**.

There are also certain **events** to which an **excess** won't apply – like when **Your luggage is delayed** or **Your rental vehicle is in an accident, damaged or stolen**. Whether or not an **excess** applies to an **event** is noted at the end of the **What you can claim** column within each specific **event**.

Further, if **your** combined **expenses** for any one **incident** are less than any **excess** that applies to **your** claim, **we** won't reimburse **you** for those **expenses**.

## ? Cancelling your policy?

### Cancelling within the cooling-off period

**You** have 14 days from the day **you** buy **your** policy to decide if the cover is right for **you**. If it's not, **you** can cancel **your** policy within this 'cooling-off period' – and **we'll** give **you** a full refund of **your** premium provided that **you** haven't started **your** trip, haven't made a claim and don't intend to make a claim or exercise any other right under **your** policy.

### Cancelling outside the cooling-off period

If **you** request to cancel **your** policy outside the cooling-off period, **we** may, at **our** discretion, refund that part of **your** premium paid for the unused period of insurance; **we** may charge an administration fee to do so. Also, **you** cannot have started **your** trip, made a claim and/or intend to make a claim or exercise any other right under **your** policy.





## 4. Travelling with an existing medical condition

### What's an existing medical condition?

An **existing medical condition** is one for which, in the three years prior to policy purchase, you have:

- ▶ had symptoms or been diagnosed;
- ▶ been prescribed medication;
- ▶ received (or are waiting for) medical treatment;
- ▶ received (or are waiting for) tests, investigations or specialist consultation;
- ▶ received or been advised to attend a follow-up consultation; and/or
- ▶ had surgery or attended a hospital or clinic (as an outpatient or inpatient).

It also includes any **chronic** or ongoing **medical condition** or terminal illness.

This definition applies to **you**, **your travelling companion**, a **close relative**, **someone at home** and any other person.

### ! Missed your check-up?

If **you** received medical advice within the last three years that **you** should have had a review, follow-up consultation or treatment for a **medical condition** – and if **you** didn't get the review, consultation or treatment – we'll classify it as an **existing medical condition**.

### Getting cover for existing medical conditions

The good news is that a number of the most common **medical conditions** are **automatically covered** by your policy as part of our **standard cover**. Even if your **existing medical condition** isn't **automatically covered**, in many cases you'll still be able to get cover. Here's what you need to do:

1. **Check if your condition is an 'Automatically accepted condition'**  
We'll automatically cover **you** for over 40 **medical conditions**. If your **existing medical condition** is on the list of **Automatically accepted conditions** (see page 16), and you satisfy all the criteria related to that condition, we classify it as an '**automatically accepted condition**', and you're covered under **events** that arise from that condition as part of our **standard cover**.
2. **Apply to add any conditions that aren't automatically covered as 'Specified medical conditions'**

If you have one or more **existing medical conditions** (that aren't **automatically covered**) that you want cover for, you can apply to add them as a **specified medical condition** at the time you buy your policy. See **Adding a specified medical condition** on page 16 for more information.

### Medical conditions that must always be screened

If **you** have ever had any of the following **medical conditions**, **you** must have a medical screening before or at the time you buy your policy. We will then determine if the condition can be added to your policy and covered as a **specified medical condition**.

- ▶ heart conditions – cardiovascular/coronary heart disease;
- ▶ respiratory conditions (except asthma and/or sleep apnoea providing they are **automatically covered**);
- ▶ chronic kidney disease;
- ▶ conditions involving the neck or back;
- ▶ cancer which has metastasised (the process by which cancer spreads from the place at which it first arose as a primary tumour to distant locations in the body);
- ▶ immune system deficiencies/reduced immunity; or
- ▶ any terminal illness.

### ? What about a cold or food poisoning?

If you've been diagnosed by a doctor with a simple cold or a 24-hour gastric bug within the past three years, we don't need to know about it, provided that you're fully healed at the time you buy your policy.

But if you haven't been to the doctor to check out your symptoms, or if you've been diagnosed by a doctor with a cold or food poisoning that hasn't cleared up, you may not be covered if your **medical condition** leads to a claim.

## What happens if you choose not to get cover for your existing medical condition?

If you have an existing medical condition that's not automatically covered under your policy and you don't tell us about it, or if you do tell us about it and then you choose not to add it to your policy as a specified medical condition, then you won't be covered for any claim that arises in relation to it.

For example, if you had an operation six years ago to have your thyroid removed due to a tumour and you currently take medication to control your hormone level, we consider it to be an existing medical condition – even if it feels like it's under control.

If you don't tell us about this condition, or you do tell us and then don't pay a premium to add it as a specified medical condition, you won't be covered under any events that arise from that existing medical condition

## What if I develop a medical condition after buying my policy but before I travel?

If you develop a new medical condition (or the symptoms of one) after you buy your policy but before you depart on your trip, you must check with your medical practitioner for written confirmation that you're fit to travel. If you don't get your medical practitioner's written confirmation before you travel, and/or are unfit to travel due to your medical condition, you won't be covered for any claim that arises either directly or indirectly from that condition if you still travel.

Don't forget, if you had symptoms of a condition or were undergoing investigations for it at the time you bought your policy, we consider that to be an existing medical condition. If you forgot to tell us about this when you bought your policy, contact us as soon as possible.

## ⊕ Adding a specified medical condition (optional cover)

To add a specified medical condition, you must let us know about your existing medical conditions at the time you buy your policy and complete a medical screening. We'll ask you some questions about your health and then determine whether we can offer you cover and if so, on what terms.

In many cases, we expect that we'll be able to offer you cover for your existing medical condition for an additional premium. If you choose to pay the additional premium, the condition becomes a specified medical condition covered under your policy, and the premium and any additional excess will be shown on your COI. You'll then be covered under events that arise from that specified medical condition.

## Automatically accepted conditions

We automatically cover you for over 40 existing medical conditions as part of our standard cover. Your medical condition is classified by us as an automatically accepted condition if it's listed in the table below, provided that you satisfy all criteria listed below for that condition.

| Medical condition                | Criteria  |
|----------------------------------|---|
| <b>Acne</b>                      | You haven't received treatment for your Acne from a medical practitioner in the three months prior to buying your policy.   |
| <b>Allergies</b>                 | You follow advice in accordance with your medical practitioner (such as to carry epipens, antihistamines/other preventative medication at all times) and, at the date you buy your policy, you: <ul style="list-style-type: none"> <li>▶ have no other known or underlying respiratory conditions or diseases (for example, Asthma); and</li> <li>▶ have not required treatment from a medical practitioner for your allergies in the last six months.</li> </ul> |
| <b>Anaemia (Iron Deficiency)</b> | No criteria apply.  |
| <b>Asthma</b>                    | At the date you buy your policy, you: <ul style="list-style-type: none"> <li>▶ are under 60 years of age;</li> <li>▶ have no other known or underlying respiratory conditions (including Sleep Apnoea);</li> <li>▶ haven't required cortisone medication, except taken by inhaler or puffer; and</li> <li>▶ haven't required hospitalisation for Asthma in the last two years, including as an outpatient.</li> </ul>   |
| <b>Bell's Palsy</b>              | No criteria apply.  |
| <b>Benign Positional Vertigo</b> | At the date you buy your policy, you haven't required hospitalisation for Benign Positional Vertigo in the last two years, including as an outpatient.  |
| <b>Bunions</b>                   | At the date you buy your policy, you haven't had surgery for Bunions in the last three months and have no surgery planned.  |
| <b>Carpal Tunnel Syndrome</b>    | At the date you buy your policy, you haven't had surgery for Carpal Tunnel Syndrome in the last three months and have no surgery planned.   |

| Medical condition                         | Criteria   |
|---|--|
| <b>Cataracts</b>                          | At the date <b>you</b> buy <b>your</b> policy, <b>you</b> have no ongoing complications, haven't had surgery for Cataracts in the last three months, and have no surgery planned.  |
| <b>Coeliac Disease</b>                    | At the date <b>you</b> buy <b>your</b> policy, <b>you</b> haven't required hospitalisation for Coeliac Disease in the last two years, including as an outpatient.  |
| <b>Congenital Blindness</b>               | No criteria apply.   |
| <b>Congenital Deafness</b>                | No criteria apply.   |
| <b>Diabetes Mellitus (Types I and II)</b> | At the date <b>you</b> buy <b>your</b> policy, <b>you</b> : <ul style="list-style-type: none"> <li>▶ were diagnosed more than six months ago;</li> <li>▶ haven't had any complications in the last six months;</li> <li>▶ have no eye, kidney, nerve or vascular complications;</li> <li>▶ have a blood sugar level reading between 4 and 12 or a HbA1C score of 9% or less; and</li> <li>▶ have no known cardiovascular/ coronary heart disease.</li> </ul> |
| <b>Dry Eye Syndrome</b>                   | No criteria apply.   |
| <b>Ear Grommets</b>                       | At the date <b>you</b> buy <b>your</b> policy, <b>you</b> have no current ear infection.   |
| <b>Epilepsy</b>                           | At the date <b>you</b> buy <b>your</b> policy, <b>you</b> have: <ul style="list-style-type: none"> <li>▶ no underlying <b>medical conditions</b> (for example, previous head trauma, stroke);</li> <li>▶ not changed <b>your</b> medication regime for Epilepsy in the last 12 months; and</li> <li>▶ not required hospitalisation for Epilepsy in the last two years, including as an outpatient.</li> </ul>  |
| <b>Folate Deficiency</b>                  | No criteria apply.   |
| <b>Gastric Reflux</b>                     | <b>Your</b> Gastric Reflux doesn't relate to another underlying diagnosis (examples: hernia or gastric ulcer).   |
| <b>Glaucoma</b>                           | At the date <b>you</b> buy <b>your</b> policy, <b>you</b> have no ongoing complications, haven't had surgery for Glaucoma in the last three months, and have no surgery planned.   |

| Medical condition   | Criteria   |
|---|--|
| <b>Goitre</b>   | The underlying medical cause excludes tumour.  |
| <b>Grave's Disease</b>  | At the date <b>you</b> buy <b>your</b> policy, <b>you</b> haven't received treatment from a <b>medical practitioner</b> for Grave's Disease in the last six months.  |
| <b>Hashimoto's Disease</b>  | The underlying medical cause excludes tumour.  |
| <b>Hiatus Hernia</b>  | At the date <b>you</b> buy <b>your</b> policy, <b>you</b> haven't had surgery for Hiatus Hernia in the last six months and have no surgery planned.  |
| <b>Hypercholesterolemia/ Hyperlipidaemia (High Cholesterol / High Lipids)</b> | Provided <b>you</b> have no known cardiovascular/ coronary heart disease.  |
| <b>Hypertension (High Blood Pressure)</b>                                     | Provided at the date <b>you</b> buy <b>your</b> policy: <ul style="list-style-type: none"> <li>▶ <b>you</b> have no known cardiovascular/coronary heart disease; and</li> <li>▶ <b>your</b> current blood pressure reading is lower than 165/95.</li> </ul>  |
| <b>Hypothyroidism (underactive thyroid)</b>                                   | The underlying medical cause excludes tumour.  |
| <b>Hyperthyroidism (overactive thyroid)</b>                                   | The underlying medical cause excludes tumour.  |
| <b>Impaired Glucose Tolerance</b>   | At the date <b>you</b> buy <b>your</b> policy, <b>you</b> : <ul style="list-style-type: none"> <li>▶ were diagnosed more than six months ago;</li> <li>▶ haven't had any complications in the last six months;</li> <li>▶ have no eye, kidney, nerve or vascular complications;</li> <li>▶ have a blood sugar level reading between 4 and 12 or a HbA1C score of 9% or less; and</li> <li>▶ have no known cardiovascular/ coronary heart disease.</li> </ul> |
| <b>Incontinence</b>   | <b>You</b> have no underlying gastrointestinal or urinary condition.   |
| <b>Insulin Resistance</b>   | At the date <b>you</b> buy <b>your</b> policy, <b>you</b> have: <ul style="list-style-type: none"> <li>▶ no known cardiovascular/ coronary heart disease; and</li> <li>▶ not required hospitalisation for Insulin Resistance in the last two years, including as an outpatient.</li> </ul>   |

| Medical condition                   | Criteria   |
|-------------------------------------|--|
| <b>Iron Deficiency</b>              | No criteria apply.   |
| <b>Macular Degeneration</b>         | No criteria apply.   |
| <b>Migraine</b>                     | You haven't required hospitalisation for Migraines in the two years prior to buying <b>your</b> policy, including as an outpatient.  |
| <b>Nocturnal Cramps</b>             | No criteria apply.   |
| <b>Osteoporosis/<br/>Osteopenia</b> | At the date <b>you</b> buy <b>your</b> policy, <b>you</b> : <ul style="list-style-type: none"> <li>▶ haven't had any fractures;</li> <li>▶ don't require more than one medication for this condition; and</li> <li>▶ have no other conditions involving the neck or back.</li> </ul> |
| <b>Pernicious Anaemia</b>           | No criteria apply.   |
| <b>Plantar Fasciitis</b>            | At the date <b>you</b> buy <b>your</b> policy, <b>you</b> haven't had surgery for Plantar Fasciitis in the last three months, and have no surgery planned.   |

| Medical condition             | Criteria   |
|-------------------------------|--|
| <b>Raynaud's Disease</b>      | At the date <b>you</b> buy <b>your</b> policy, <b>you</b> haven't required treatment by a <b>medical practitioner</b> for Raynaud's Disease in the last six months.  |
| <b>Sleep Apnoea</b>           | At the date <b>you</b> buy <b>your</b> policy, <b>you</b> : <ul style="list-style-type: none"> <li>▶ have no other known or underlying respiratory conditions (including Asthma); and</li> <li>▶ haven't required hospitalisation for Sleep Apnoea in the last two years, including as an outpatient.</li> </ul> |
| <b>Solar Keratosis</b>        | <b>Your</b> condition has been confirmed as benign.  |
| <b>Trigeminal Neuralgia</b>   | <b>You</b> haven't required treatment by a <b>medical practitioner</b> for Trigeminal Neuralgia in six months prior to buying <b>your</b> policy.  |
| <b>Trigger Finger</b>         | At the date <b>you</b> buy <b>your</b> policy, <b>you</b> haven't had surgery for Trigger Finger in the last three months, and have no surgery planned.  |
| <b>Vitamin B12 Deficiency</b> | No criteria apply.   |

## 5. Travelling while pregnant

### When are you covered?

If **you're pregnant at the time you buy your policy, or fall pregnant afterwards**, you'll have **standard cover** under any event that arises from **your** pregnancy, provided that the incident that causes **your** claim:

- ▶ is sudden, unforeseen and outside of **your** control; and
- ▶ occurs up to the end of the 26th week of a single pregnancy (or the 19th week of a multiple pregnancy).

**Further, if your claim arises as a result of pregnancy complications** such as hyperemesis (severe morning sickness), miscarriage and gestational diabetes, then to be covered under any event, those (or any other) **pregnancy complications** must either have:

- ▶ first developed unexpectedly after **you** bought **your** policy and not be related to any previous **pregnancy complication** you'd had prior to buying **your** policy; or
- ▶ been added to **your** policy as a 'specified medical condition'. (See **Adding cover if you've had pregnancy complications** on the right.)

These conditions apply whether **you** fall pregnant naturally or with medical assistance (for example, through IVF).



### ➕ Adding cover if you've had pregnancy complications (optional cover)

If **you** have a history of **pregnancy complications**, either with a current or past pregnancy, and would like cover for them, **you** must tell **us** about these complications before or at the time **you** buy **your** policy and complete a medical screening. **We'll** ask **you** some questions about **your** health and then decide whether **we** can cover **you** for **your pregnancy complications** – and if so, on what terms.

If **we** agree to give **you** cover, and **you** choose to pay the additional premium, **your** approved **pregnancy complications** become **specified medical conditions** under **your** policy. The premium **you** have paid as well as any additional **excess** will be shown on **your** COI.

For more information on how to add **pregnancy complications** as a **specified medical condition**, see **Adding a specified medical condition** on page 16.

*Continued over page.*

## When aren't you covered?

You won't be covered under any events that arise from any past or current **pregnancy complications** if those **medical conditions** aren't added to **your** policy as **specified medical conditions** at the time **you** buy **your** policy.

This means that if **you** don't tell **us** about current or past **pregnancy complications** at the time **you** buy **your** policy – or if **you** do tell **us** about them and choose not to pay the additional premium to add them as **specified medical conditions** – **you** won't be covered under any **events** that arise as a result of those complications.

Also, **you** should plan **your trip** so **you're** home by the end of the 26th week for single pregnancies (or the 19th week for multiple pregnancies). If **you** don't, and something happens, **you** won't be covered.

### ! Looking to fall pregnant?

You don't need to currently be pregnant to apply for cover in relation to any **pregnancy complications** you've had in the past. If **you're** thinking about having a baby and **you** have a history of **pregnancy complications**, follow the instructions in this section to apply for cover. If **you** don't tell **us** about prior **pregnancy complications** and **you** then fall pregnant, there's no cover under **your** policy for anything that happens as a result of those complications.



## 6. Cover for your luggage and personal items

### What are luggage and personal items ('luggage')?

We use the term 'luggage' to refer to the **luggage and personal items** owned by **you** – including those **you** buy on **your trip** – which are designed to be either worn or carried about with **you**. Here are some examples:

#### Examples of items that we consider to be luggage:



- ✓ Clothing, coats and shoes
- ✓ Personal electronics such as mobile phones, iPads, notebooks, cameras, video equipment
- ✓ Toiletries and cosmetics
- ✓ Sunglasses, prescription glasses
- ✓ **Your** suitcase and carry-on **luggage**

#### Examples of items that we do NOT consider to be luggage:



- ✗ Precious stones, bullion, metals and minerals
- ✗ Gift cards, gift vouchers, other financial instruments (such as bonds),
- ✗ Lottery tickets, poker tokens/chips or other **items** used in gambling;
- ✗ Furniture such as artwork, floor rugs and ceramics
- ✗ Business equipment and materials, stock, samples, tools and **items** of trade
- ✗ Weapons, firearms, knives
- ✗ Collectibles (e.g. stamps)
- ✗ Drones
- ✗ Watercraft (other than surfboards, windsurfers or kite surfing boards added under the New for Old Luggage Option as specified **items**)

### Your passport, travel documents, cash and credit cards

We don't consider **your** passport, travel documents, **cash** or credit cards to be **luggage**. However, **we** do provide cover for them under **our** Comprehensive, Basic and AFT plans (but not **our** Domestic plan). See:

- ▶ **Your passport or travel documents are lost, damaged or stolen** (see page 61); and
- ▶ **Your credit cards are lost or stolen, or your cash is stolen** (see page 63).

### Valuables

When **we** use the term 'valuables', **we** mean **your** mobile phone, smart phone, phablet, laptop, notebook, tablet (such as an iPad), camera, video equipment and any other handheld computer, and **jewellery**.

### ! We only cover the things you own

We only cover **luggage** which belongs to **you**. That's why **we'll** ask **you** to provide proof of ownership when **you** claim. In some cases, **we** may also pay a claim for **luggage items** that were in **your** care and **you** brought with **you** on **your trip**. For example, if **you** borrowed Mum's camera to take with **you** on the **trip**, it's covered; but if **you** borrow someone's camera for the day while **you're** away, it's not.

## Our standard cover for your luggage

Our standard cover provides you with cover for the ‘depreciated value’ of individual items of luggage up to the item limits shown below. There are also **trip limits** which apply to the total amount you can claim for your luggage for the whole trip – see [Your luggage is lost, stolen, damaged or delayed](#) on page 55 for details on covered events and trip limits.

### Individual item limits (standard cover)



**Electronics \$4,000**  
(per item)

Laptops, notebooks, tablets, iPads, cameras, video cameras and other personal hand-held computers



**Mobile phones \$1,000**  
(per item)

Mobile phones, smart phones, phablets



**Medical aids \$1,000**  
(per item)

More info on what we mean by ‘medical aids’ see [Definitions](#) on page 81.



**Other luggage \$700**  
(per item)†

All other luggage (see [†Restrictions on cover for specific types of luggage](#) below for other important conditions)

### **i** What we mean by ‘item’

An **item** is a single article or unit, like a shirt, a dress or a belt. Some **items** go together, like two earrings, a pair of socks, skis and bindings, or a camera and a lens. So if you make a claim for **items** like these, we’ll consider them a single **item** – you can’t claim separately for each. But if you also lose the matching bracelet, your poles or an extra camera lens – we’ll happily consider those to be separate **items**.

## †Restrictions on cover for specific types of luggage

### a) Getting cover for sports and leisure equipment (including musical instruments)

There’s no standard cover for any **sports and leisure equipment** (including musical instruments, surfboards and bicycles). To cover your **sports and leisure equipment**, you need to purchase the [New for Old Luggage Option](#) (see details on page 21) and pay an additional premium at the time you buy your policy.

#### Winter sports equipment

We treat **winter sports equipment** a little differently, however. Your **winter sports equipment** is covered up to its **depreciated value** when you purchase the Winter Sports Option (including when it’s damaged while in use, as long as the equipment is less than three years old).

#### The ‘in use’ rule:

There is no cover for **accidental damage** to your **sports and leisure equipment** while it’s in use. The only exception to this is **winter sports equipment**, which is covered for **accidental damage** when it’s in use – but only when you have purchased the Winter Sports Option and the equipment is less than three years old.

#### ⊕ Adding New for Old Luggage cover for your sports and leisure equipment (optional cover)

You can add New for Old Luggage cover for your **sports and leisure equipment** (including musical instruments) by adding them as specified **items** and paying an additional premium at the time you buy your policy. Your **sports and leisure equipment** will then be covered for its replacement value – up to the amount you specify – except for when it’s in use (see “The ‘in use’ rule” to the left).

You may also wish to add New for Old Luggage cover for your **winter sports equipment** even if you’re purchasing the Winter Sports Option, so that it’s covered for its full cost rather than its **depreciated value**.

Note: You can’t take out New for Old Luggage cover for watercraft (other than surfboards, windsurfers or kite surfing boards).

### b) Cover for your jewellery

The maximum amount we’ll cover for an individual **item** of **jewellery** is \$700 – up to a **trip limit** of \$2,100 for all claims you make under your policy for **jewellery**. You **can’t** add extra cover for your **jewellery** under the New for Old Luggage Option. So if you’re planning on taking expensive **jewellery** on your trip, you may be able to get separate insurance from a specialist **jewellery** insurer.

## ⊕ New for Old Luggage Option (optional cover)

If you want to take out extra cover for individual luggage items or get cover for sports and leisure equipment, you need to add each individual item as a 'specified item' at the time you buy your policy, and pay the additional premium for them. Any specified items you add at the time you buy your policy will be listed on your COI under the 'New for Old Luggage Option'.

All specified items receive New for Old Luggage cover if they are stolen, accidentally lost or accidentally damaged – except sports and leisure equipment in use (see The 'in use' rule on page 20).

### How much extra cover can I add?

You can add up to \$10,000 worth of specified items – with a maximum amount of \$4,000 for each individual item.

### **i** The difference between 'New for Old' cover and 'Depreciated value'

Our standard cover will cover your luggage items for their 'depreciated value'. We calculate the depreciated value for each item by deducting an amount for the impact of age and wear and tear from the item's original purchase price. So, if your three year old mobile phone is stolen, we'll pay you an amount that we determine reflects its current value – the 'depreciated value' – rather than the cost of a new one. However, if you would like to insure some of your items – such as your mobile phone, camera or iPad – for their full cost, you can choose to add extra cover for them with our New for Old Luggage Option.

## Taking care of your luggage while travelling

When you're travelling, your luggage is at a greater risk of theft, loss or damage than at home. So you need to be extra vigilant and take all reasonable precautions to make sure it gets home in one piece. If you don't satisfy or comply with each of the conditions below, we may either not pay your claim or reduce how much we pay.

### Reasonable precautions

Generally, taking reasonable precautions with your luggage means being more cautious than you normally would at home. Here are some do's and don'ts for taking care of your luggage and valuables:

#### Do's

- ✓ **Lock your valuables up** in a locker, locked room or safe that only you or your travelling party and authorised representatives from your accommodation have access to. For larger valuables, leave them in your locked private room or locker.
- ✓ **Keep valuables on your person** when moving about. If you have to take your valuables with you while you're walking about or travelling to and from different locations, keep them on your person at all times or leave them with a family member or a member of your travelling party.
- ✓ **Keep your bags within arm's reach** when carrying around your suitcase (or other similar bag), sports and leisure equipment and musical instruments. If you walk far enough away from them that you can't stop them from being taken, you won't be covered.
- ✓ **Double-check that you have all your luggage** (including your valuables) as you move from place to place – particularly when you are getting out of an aircraft, bus, train, ship, ferry or a taxi.
- ✓ **Secure your bags in a locked boot or compartment when left in the car during the day**, where they're out of sight from anyone looking into your vehicle. (Leaving them under a rug on the back seat doesn't count.) Remember to keep your valuables with you.

#### Don'ts

- ✗ **Leave any of your luggage with someone you didn't know** prior to commencing your trip, or in their room.
- ✗ **Leave your luggage in shared accommodation** where others have access to your room. If you need to leave your luggage behind in shared accommodation, make sure it's locked securely in a cabinet or a locker.
- ✗ **Leave your luggage unattended or unsupervised** in a public place where it can be taken without your knowledge (for example, by the hotel pool or outside the restaurant while you eat).
- ✗ **Be so far from your luggage that you can't stop it from being taken.** Remember – thieves are fast!
- ✗ **Pack your valuables in your checked-in luggage.** Keep valuable items such as your jewellery and laptop with you in your handbag, shoulder bag or carry-on luggage.
- ✗ **Forget your stuff or leave it behind.** Remember the rule about double-checking you have all your stuff when you leave, particularly when checking out of your accommodation or leaving a plane, bus, train, ship, ferry or taxi.
- ✗ **Leave your valuables in a motor vehicle** at any time – such as your camera, phone or laptop. Always keep them with you.
- ✗ **Leave any luggage in a motor vehicle at night** (between sunset and sunrise), even if it's locked or in the boot.

## 7. Working and volunteering on your trip



If you're on an overseas business trip, planning to get a short-term holiday job or volunteering on your holiday, here's what you need to know.

### When are you covered?

If you work (or volunteer) when you're on your trip, you'll have **standard cover** under all events in **Events (when you're covered)** – except for under **You are being sued** (see page 67 for details) – provided that:

- ▶ **you're in a temporary, casual or fixed term contract role;**
- ▶ **you have the appropriate qualifications, licences, skills and experience** to fulfil the role;
- ▶ **you take reasonable care of yourself** and don't put yourself in a situation where a reasonable person could foresee that an **accident, injury** or illness might happen; and
- ▶ **the work you're doing doesn't put you in any of the following situations:**
  - a) at heights of over 5m above floor/ground level;
  - b) on offshore rigs;
  - c) underground;
  - d) in mines or caves;
  - e) operating machinery or heavy equipment (except small hand tools);
  - f) direct handling of or being in enclosures with non-domestic animals; or
  - g) scientific expeditions or research in remote areas including within the Arctic Circle, the Antarctic and Greenland.

**For example:** If you're working or volunteering in hospitality, tourism, retail, teaching, childcare or as a gym instructor, provided that you satisfy the above

requirements, **we've got you covered**. But if you're planning to take a job or do some voluntary work like cleaning windows on skyscrapers or spelunking, you won't be covered under your policy if something happens while you're on the job.

### When aren't you covered?

We won't cover you if your work (or volunteer activity) causes you to make a claim under the event **You are being sued** (see page 67 for more details).

Also, if your employer (or volunteer organisation) has any insurance or other cover available to you – such as workers' compensation, any government schemes or other insurance – you should first make a claim with them for any event that occurs when you are working on your trip. If there is a difference between what they pay you and the amount we work out that you're entitled to receive under your policy, we'll pay the difference, provided your claim is approved by us.

Remember, there's no cover under your policy for any business equipment and materials, stock, samples, tools and items of trade you have with you. (See **Cover for your luggage and personal items** on page 19 for more information on what we do and don't cover as 'luggage'.)

### ? Working overseas for an extended period?

Travel insurance is general insurance cover designed for travellers. It isn't a replacement for private health cover when you're living overseas.

## 8. Cover for sports and other activities



### Which sports and other activities are covered?

Your policy includes **standard cover** for events which arise from participation in a wide range of sports and activities provided that you, your travelling companion, a close relative or someone at home comply with the conditions outlined below when doing so.

### A. Rules that apply to ALL sports and other activities:

No matter what the sport or activity – even if it's playing tennis or taking a stroll by the lake – there are some conditions that must be complied with for you to be covered.

**For you to be covered...**

**You, your travelling companion, a close relative or someone at home** – when taking part in any sport or other activity – must:

1. **Not participate in a sport or activity we don't cover**  
See our **Sports and other activities we don't cover** section on page 24 for a list of sports and other activities we don't cover.
2. **Follow these rules when taking part in any sport or activity:**
  - a) **Don't race** – except on foot for a distance of less than 50kms. So participating in the New York





Marathon would be covered but the Kona Ironman Triathlon would not.

- b) **Don't take part as a professional** – where 'professional' means an appearance fee, wage or salary is received from training or participating in that sport or activity (whether in a competition or not).
  - c) **Be below 6,000 metres in altitude** – there's no cover for any land sport or activity – such as hiking, cycling, camping – when it takes place above 6,000 metres in altitude.
  - d) **Don't participate in an experimental sport or activity** – this includes new versions of current sports and activities.
3. **Act responsibly when taking part in any sport or activity.** This means:
- a) **Follow any rules and guidelines for the sport or activity** – comply with any laws, rules, guidelines

or other instructions for the sport or activity undertaken. This applies to rules given by the local authorities (government or private) and by any professional guides or instructors present. For example, if **you** swim outside the flags or ignore instructions from **your** diving instructor – if these rules aren't followed, there's no cover.

- b) **Use all equipment or machinery properly** – follow the rules, guidelines and other operating instructions for using equipment or machinery as outlined by the equipment's manufacturer, driver or operator, owner and any other appropriate authority.
- c) **Have the appropriate licence or qualification** – have the appropriate licence or other qualification when taking part in a sport or activity that requires one – either in Australia or the destination country – such as scuba diving.

## B. Extra rules that apply when riding motorcycles, scooters, mopeds and other motorised bikes:



In addition to the conditions listed above that apply to all sports and other activities, there are some extra conditions that must be complied with for **you** to be covered when travelling on a motorised bike.

### For you to be covered...

**You, your travelling companion, a close relative or someone at home** – when travelling on a motorised bike – must:

1. **Hold the appropriate class of licence in Australia** for the motorised bike being driven. In addition, if an Australian license isn't valid in the destination country, the appropriate license for that country will also be required.
2. **Wear a helmet, whether as a driver or a passenger,** even if it isn't required in the destination country. (We recommend taking a helmet with **you** if they're not readily available in the destination country.)
3. **Comply with all road rules and other relevant local laws.**

### ! Important note:

While **we** cover **you** travelling on a motorised bike, **we** don't cover the motorised bike itself (including any excess **you** may have to pay if **you** rent one).

## C. Extra rules that apply when participating in winter sports:



In addition to the conditions listed above that apply to all sports and other activities, there are some extra conditions that must be complied with for **you** to be covered when participating in **winter sports**.

### For you to be covered...

1. **When you participate in a winter sport, you must buy our Winter Sports Option** (see below).
2. **You must satisfy or comply with any relevant conditions outlined in Your winter sports holiday doesn't go to plan** on pages 69 to 70.
3. **You, your travelling companion, a close relative or someone at home must follow the Alpine Responsibility Code** when taking part in a **winter sport** – both in Australia and overseas. See [snowsafe.org.au/alpine-responsibility-code](https://www.snowsafe.org.au/alpine-responsibility-code) for more details.

## + Winter Sports Option (optional cover)

If you plan on taking part in a **winter sport** on your trip, and **you** want to be covered, **you** must add the Winter Sports Option when you buy **your** policy. This option can be added to the Comprehensive, Domestic and AFT plans (but not our Basic plan).

### What does the Winter Sports Option cover?

When **you** add the Winter Sports Option, it will be shown on **your** COI. **You'll** then be covered for:

- ▶ **Certain events that would otherwise exclude winter sports** (under **standard cover**). This includes all medical events in the **You need medical help** section (see page 27) plus other events listed in **Your winter sports holiday doesn't go to plan** event (see page 69).
- ▶ **Snow holiday specific incidents:** for example, if **your** skis are delayed, lost or stolen; **your** hired ski equipment is lost, stolen or damaged; or the piste is closed.

- ▶ **Cover for winter sports pre-paid costs** – such as ski equipment hire, lift passes and ski school costs – if **you're injured** in an **accident** or suddenly fall ill and can't ski for more than 24 hours. (See page 69 for details.)
- ▶ **Your winter sports equipment** is covered as 'luggage', which means that it is covered for its **depreciated value** up to \$700 per item for all events in the **Your luggage and personal items are lost, stolen, damaged or delayed**

section, even when it's in use. The only exception to this is where **your winter sports equipment is accidentally damaged**. In this instance, it is only covered when it's less than three years old. (See page 55 for more information.)

For more information on this option and the conditions that apply, see **Your winter sports holiday doesn't go to plan (optional cover)** on page 69.

### **i** What we mean by 'winter sports':

- ▶ **Snow skiing and snowboarding** (on piste and off-piste) within the resort and terrain park boundaries on groomed and ungroomed runs and marked trails which are patrolled or monitored by resort authorities;
- ▶ **Back country skiing and snowboarding** including heli-skiing and cat skiing; only when on a guided tour with a licensed tour operator;
- ▶ **Snowmobiling** when provided by the recognised piste authority for transport to and from areas designed for recreational skiing within resort boundaries, or when on a guided tour with a licensed tour operator;
- ▶ **Tobogganing** on marked trails, on-piste only;
- ▶ **Cross-country skiing** on groomed and ungroomed runs and marked trails which are patrolled or monitored by resort authorities; and
- ▶ **Telemark skiing** within the resort and terrain park boundaries on groomed and ungroomed runs and marked trails which are patrolled or monitored by resort authorities.

You will only be covered for the **winter sports** listed above if **you** have bought the Winter Sports Option (and it is shown on **your COI**). **To be covered** when participating in any of these sports, **you** must stay in areas that a resort, tour operator or relevant local authority has designated as safe.

## Sports and other activities we don't cover:

There are some sports and activities we consider too risky to cover. If **your claim arises** as a result of **you, your travelling companion, a close relative or someone at home** taking part in any of these activities, then there's no cover under **your policy**.

- ▶ Abseiling/rappelling (except when done with a licensed operator)
- ▶ BASE jumping
- ▶ Bobsleighbobsledding/skeleton
- ▶ BMX (jumps, tricks, freestyle, racing)
- ▶ Bull-riding
- ▶ Canyoning
- ▶ Cave diving/cavern diving
- ▶ Caving/spelunking (where it's not a commercial tourist attraction)
- ▶ Cliff diving
- ▶ Deep water soloing
- ▶ Diving underwater using an artificial breathing apparatus (unless an open water diving licence is held or when diving under licensed instruction); commercial diving; diving beyond 40 metres
- ▶ Flying in the following circumstances:
  - as a passenger in a glider or ultralight;
  - as a pilot or crew of any aircraft; or
  - travel in an air-supported device other than as a passenger in a licensed passenger aircraft operated by an airline or charter company
- ▶ Free climbing
- ▶ Free diving
- ▶ Free soloing
- ▶ Gliding, hang-gliding (or any sport in a similar device)
- ▶ Horse-riding when: jumping, playing polo, taking part in a rodeo, doing acrobatics, riding bareback, competitions
- ▶ Hunting or animal tracking
- ▶ Hydro jet pack/jet pack flying
- ▶ Ice climbing/glacier climbing
- ▶ Ice fishing
- ▶ Ice hockey
- ▶ Ice skating (or any other activities) when on frozen lakes and rivers
- ▶ Ice walking/glacier walking (except when with a licensed operator and below 3,000 metres)
- ▶ Kite wing
- ▶ Luge (on snow/ice)
- ▶ Martial arts: with contact; training camps
- ▶ Motor biking off-road (dirt-bike riding; motocross)
- ▶ Motor track/race track experiences
- ▶ Mountaineering
- ▶ Parachuting
- ▶ Paragliding, parapenting, parasailing
- ▶ Parkour/freerunning
- ▶ Potholing
- ▶ Quad biking: under age 15; if done without a licensed operator
- ▶ Rallies (in any form)
- ▶ Rickshaw run/tuk-tuk racing
- ▶ Rock-climbing (except in an indoor facility with supervision)
- ▶ Rock fishing
- ▶ Running of the Bulls
- ▶ Shooting/rifle range
- ▶ Skeleton
- ▶ Skijoring
- ▶ Ski jumping, acrobatics, freestyle
- ▶ Skydiving
- ▶ Snow biking
- ▶ Snow kiting, snow rafting, snow tubing
- ▶ Snow skiing when power-assisted
- ▶ Speed boating, speed flying, speed riding
- ▶ Swimming in open water more than 3 nautical miles from land
- ▶ Trapeze
- ▶ Trekking/hiking/tramping above 6,000 metres
- ▶ Via Ferrata
- ▶ Water-skiing/wakeboarding (jumps)
- ▶ Wingsuit flying



## 9. Renting a vehicle

### Our standard cover

When **you** rent a vehicle on **your trip**, the insurance excess on that vehicle is often thousands of dollars. However, with the Comprehensive, AFT and Domestic plans, **our standard cover** includes a **trip limit** of \$5,000 to cover any **rental vehicle** insurance excess **you** have to pay (plus any related rental company administration charges). There is no cover under the Basic plan.









If **you** plan on renting a vehicle, **you** should check out how much insurance excess **you'd** have to pay if the **rental vehicle** is in an **accident**, damaged or stolen. If the insurance excess is more than \$5,000, **you** can choose to increase **your** cover under this policy for an additional premium.

See **Your rental vehicle is in an accident, damaged or stolen** on page 65 for more information about when **you're** covered and what **expense types** are covered.

### What we mean by 'rental vehicle'

We consider a **rental vehicle** to be one that is:

- ▶ rented by **you**;
- ▶ from a licensed motor vehicle rental company (that provides **you** with a written rental agreement);
- ▶ insured (see "Make sure your rental vehicle is insured!" below);
- ▶ driven by **you** or in **your** care (e.g. if it was parked); and
- ▶ one of the following types of vehicles:

|   |   |  |  |
|---|---|--|--|
| <br><b>Sedan</b>     | <br><b>Campervan</b>     | <br><b>Four wheel drive</b> | <br><b>Mini bus</b>                       |
| <br><b>Hatchback</b> | <br><b>Station wagon</b> | <br><b>People mover</b>     | <br><b>Motorhome<br/>up to 4.5 tonnes</b> |

### Renting a motorbike or a sports car?

Just so **we're** clear, we don't cover any **rental vehicles** not listed in the table above. For example, if **you're** thinking of renting a motorbike or a sports car, the excess on any insurance **you** have on these vehicles isn't covered.

### ! Make sure your rental vehicle is insured!

**Your** policy (for the Comprehensive, Basic and AFT plans) only covers **you** for any **rental vehicle** insurance excess **you** have to pay to the **rental vehicle** company or an insurer following theft or damage to the vehicle. It isn't a substitute for insurance on the **rental vehicle**. In some countries – like Australia – insurance is normally included in the rental price of the vehicle, although there's often a large excess. But elsewhere – like the United States – **you'll** often need to 'opt-in' and pay extra for insurance (which may be offered as a Loss Damage Waiver, Collision Damage Waiver or other similar term). If **you** don't have separate insurance on **your rental vehicle**, there's no cover under **your** policy for anything that happens to **your rental vehicle**.

### + Extra Rental Vehicle Insurance Excess Option (optional cover)

If **you** need more than \$5,000 cover for **your rental vehicle** insurance excess, for an additional premium **you** can increase **your** cover in increments of \$500 at the time **you** buy **your** policy up to a total of \$8,000 (for all but **our** Basic plan).

The amount of any extra cover **you** choose will be shown on **your COI**.

## Part B: Events (when you're covered)

Whether you have to cancel or rearrange your trip before you leave, need medical help on your trip, or have trouble getting from A to B – in this part of the PDS, we list the events you're covered for under your policy.

### About events...

We cover you for certain circumstances that happen before you travel and while you're on your trip. These are known as events. In this part of the PDS we list the events that are covered by your policy in the sections below.

Each event details the expense and any benefit types you can claim for under that event:

- ▶ 'Expense types' cover out-of-pocket costs (such as doctors' bills); and
- ▶ 'Benefit types' are cash amounts paid to you when you meet certain criteria (such as having been in hospital for more than 48 hours).

See [Expenses and benefits explained](#) on page 75 for more information. We also explain any special conditions or exclusions which apply to your cover, and what you'll need to do if an event happens.

The maximum amount that you can claim per trip – or trip limit – for each expense or benefit type for any and all events (in total) varies for different plans and is shown in the [What you can claim](#) section in each event. The plan you choose at the time you buy your policy is shown on your Certificate of Insurance (COI). See [Choosing the plan that's right for you](#) on page 12 for more information.

### You're covered when:

The following sections contain the events covered by your policy. For details of exactly when you're covered and what we'll pay, see the individual events within each section.



#### 1. You need medical help

See page 27



#### 2. You have to cancel or change your trip

See page 34



#### 3. You have trouble getting from A to B

See page 50



#### 4. Your luggage and personal items are lost, stolen, damaged or delayed

See page 55



#### 5. Your passport or other travel documents are lost, damaged or stolen

See page 61



#### 6. Your credit cards are lost or stolen, or your cash is stolen

See page 63



#### 7. Your rental vehicle is in an accident, damaged or stolen

See page 65



#### 8. Your destination is declared a 'Do Not Travel' zone

See page 66



#### 9. You are being sued (personal liability)

See page 67



#### 10. Your winter sports holiday doesn't go to plan (optional cover)

See page 69



# 1. You need medical help

Events – you're covered when:



## 1.1

You get medical help on your trip when you are injured in an accident or suddenly fall ill

Page 28



## 1.2

You need a dentist. Urgently. It can't wait until you get home.

Page 31



## 1.3

Someone listed on your policy dies

Page 32

## Contact us if you need medical help on your trip

Our Australian based team of medical professionals is available 24/7 on **+61 2 9234 3170** or **+61 2 8256 1570** to help you find the assistance you need.



If your **medical condition** is something simple – like a cold or a 24 hour gastro bug – and your **expenses** aren't going to be large, then you don't need to call us unless you want help finding a local **medical practitioner**. But here are a couple of rules you must follow:

- ▶ **If you're admitted to hospital, or if your overseas medical expenses are going to be more than \$2,000** then you must call our 24/7 Emergency Assistance team on **+61 2 9234 3170** or **+61 2 8256 1570** as soon as you reasonably can.
- ▶ **If you're in a country that has a Reciprocal Health Care Agreement with Australia (e.g. New Zealand)** then you must use the publicly funded health system for medical or dental care (where possible).
- ▶ **If you need to be medically repatriated (come home early)**  
In cases where we agree that it is **medically necessary** for you to return home early from your trip, we'll pay your medical repatriation costs provided that:
  - **You get approval from us before you arrange to come home** – even when your doctor says it's necessary;
  - **If you choose not to be medically repatriated to Australia for medical treatment** after we determine that you should be, based on the advice of a **medical practitioner** appointed by us – then we may limit the total amount we'll pay to an amount we determine we would have paid if you had followed our recommendation. You'll then be responsible for any further **expenses** that arise from that **injury** or illness. Further, you won't be eligible to receive any further **benefits** related to that **injury** or illness.

If you're at all unsure as to what to do, you should contact us – our Australian team of medical professionals is here 24 hours a day, 7 days a week.

**Importantly:** If you don't follow the rules above, and we determine that your **expenses** would have been less if you had, then we may either not pay your claim or reduce how much we pay.

### **i** What we mean by 'medically necessary'

When we use the term '**medically necessary**' to qualify which **expense types** we will pay for – we mean that your treating doctor (or other qualified **medical practitioner**) must have certified in writing that the **expense** is necessary for the diagnosis, care or treatment of your **medical condition**. Further we, or a **medical practitioner** appointed by us, must agree with your treating doctor. So, if you break your leg and your doctor certifies that you're to be confined to your hotel room – provided we agree – you can claim the cost of having to cancel any prepaid tours, and the extra **expense** of ordering meals from the room service menu. But if you just need stitches for your leg, and your doctor says it's OK to keep walking on it, then we won't cover the cost of cancelled tours or room service since you can still get out and about – even if you find it uncomfortable to do so.

# 1.1 You get medical help on your trip when you are injured in an accident or suddenly fall ill



## 1. You're covered when

You are on your trip when you:



are injured in an accident, OR



suddenly fall ill due to a medical condition

### To be covered:

- You must get medical help** from a qualified **medical practitioner** as soon as possible while you are on your trip; and
- The injury or illness must have first developed** after you bought your policy. If the **injury** or illness is an **existing medical condition**, or arises from one, we may either not pay your claim or reduce how much we pay, unless it is either:
  - **An automatically accepted condition**- we automatically cover you for over 40 existing medical conditions. See [Automatically accepted conditions](#) on page 16; or
  - **A specified medical condition**- This is an **existing medical condition** that we've agreed to cover in writing and for which you've paid an additional premium. See [Specified medical conditions](#) on page 16.

For more information about **existing medical conditions**, see [Travelling with an existing medical condition](#) on page 15.

## 2. What you can claim

If we agree you're covered under this event, you can claim for the following **expense** and **benefit types** up to your plan's trip limits shown below (your plan is shown on your COI):

| Expense Types  | Trip Limits               |            |  |
|--|---------------------------|------------|--|
|  | Comprehensive & AFT Plans | Basic Plan | Domestic Plan  |
| <b>Overseas medical costs</b><br>We'll reimburse you for any medical expenses that arise from the treatment of your <b>medical condition</b> by a legally qualified <b>medical practitioner</b> or paramedic while you are overseas for up to 12 months after you were <b>injured</b> or you first suddenly fell ill on your trip. This includes hospital costs as well as road and water ambulance costs. | Unlimited                 | Unlimited  | ✘  |
| <b>Medical evacuation costs</b><br>We'll pay the cost of your transfer to the nearest appropriate medical facility if we determine that this is <b>medically necessary</b> . We won't pay the cost of any search and rescue charges.   | Unlimited                 | Unlimited  | \$10,000 for each primary traveller#   |
| <b>Companion costs</b><br>If we determine that it's <b>medically necessary</b> for you to have someone by your bedside in hospital to help with your day-to-day activities while you're still overseas, or to help you with your return trip to your home in Australia, we'll pay the reasonable extra costs for their transport, accommodation and meals, including any additional tourist visa costs.    | Unlimited                 | Unlimited  | (combined limit with Medical repatriation costs and Extra trip costs on the next page) |

### ? What to do when this happens...

Go to [cota.we.com.au/checklists](http://cota.we.com.au/checklists) for some steps you must follow and documents you must collect if this event happens to you. If you need help, call our 24/7 Emergency Assistance team on +61 2 9234 3170 or +61 2 8256 1570.

| Expense Types   | Trip Limits                         |                       |  |
|---|-------------------------------------|-----------------------|--|
|   | Comprehensive & AFT Plans           | Basic Plan            | Domestic Plan  |
| <p><b>Medical repatriation costs</b></p> <p>We'll pay any extra costs (over and above what you paid or would have paid) to return you to your home in Australia, provided that we determine that it is medically necessary to do so, including where you need a medical escort home. If you didn't have a return ticket booked, we'll deduct an amount equivalent to the cost of an economy class airfare (at the airline's regular published rate) from the value of your claim.</p> | Unlimited                           | Unlimited             | \$10,000 for each primary traveller# (Combined limit with Medical evacuation and Companion costs on the previous page) |
| <p><b>Extra trip costs</b></p> <p>We'll pay any extra accommodation, transport, tour or tourist visa costs over and above what you would have had to pay had your trip been undertaken as originally planned – less any compensation given or due to you by anyone else (for example, the airline). See <b>Cancellation, Rearrangement and Extra trip costs</b> on page 76 for more detail on how Extra trip costs are calculated and what is and isn't covered.</p>                  | Unlimited                           | Unlimited             |  |
| <p><b>Cancellation costs</b></p> <p>We'll cover the value of any unused, pre-booked accommodation, prepaid transport, prepaid tours and prepaid tickets to public events, less any refunds received and/or due to you. See <b>Cancellation, Rearrangement and Extra trip costs</b> on page 76 for more detail on what is covered.</p>   | + Chosen Limit                      | + Optional Cover Only | + Chosen Limit<br>(shown on your COI as 'cancellation related expenses')   |
| <p><b>Return of rental vehicle costs</b></p> <p>We'll pay the cost of returning your rental vehicle to the nearest depot when your treating doctor confirms in writing that you're medically unfit to do it yourself.</p>   | \$500                               | ×                     | \$500  |
| <p><b>+ Winter sports prepaid costs (Winter Sports Option only)</b></p> <p>We'll pay up to \$1,000 per person for non-recoverable, pre-booked charges for ski-equipment hire, lift passes and ski school costs if it is medically necessary for you to stay off the slopes for more than 24 hours, provided that you added the Winter Sports Option at the time you bought your policy (and it is shown on your COI).</p>   | \$1,000 for each primary traveller# | ×                     | \$1,000 for each primary traveller#  |

# We work out the trip limit for this particular expense (or benefit) based on the number of primary travellers on the policy (and shown on your COI). All travellers, including dependants, are covered under this limit – except for the trip limits for the Accidental death and Loss of income benefit types, which only cover primary travellers. See **How do trip limits work?** on page 74 for details.

| Benefit Types  | Benefit Amount | Comprehensive & AFT Plans            | Basic Plan | Domestic Plan |
|--|----------------|--------------------------------------|------------|---------------|
| <p><b>In-hospital allowance</b></p> <p>If you're in hospital overseas for more than 48 hours, we'll pay a daily benefit for each full or partial day after that to cover incidental costs, such as magazines and internet connection.</p>  | \$50 per day   | \$6,000 for each primary traveller#  | ×          | ×             |
| <p><b>Loss of income benefit (injury only)</b></p> <p>If your injury directly prevents you from going back to your full time job within 30 days of the date you had originally planned to return to Australia from your trip, we'll pay you a weekly benefit once the 30 days has passed, up until you return to work. (Just to be clear – we don't pay this benefit if you aren't in a full time job and/or if your delay in returning to your work didn't directly result from an accidental injury on your trip.)</p> | \$400 per week | \$10,400 for each primary traveller# | ×          | ×             |

| Benefit Types   | Benefit Amount  | Comprehensive & AFT Plans            | Basic Plan                           | Domestic Plan                        |
|---|---|--------------------------------------|--------------------------------------|--------------------------------------|
| <b>Room-service supplement</b><br>If we agree that it's medically necessary for you to be confined to your hotel room (or cruise cabin) overseas for more than 48 hours, we'll pay a daily benefit for each full or partial day after that to cover the cost of any meals you need to order from room service.  | \$50 per day  | \$6,000 for each primary traveller#  | ×                                    | ×                                    |
| <b>Total and permanent disability benefit (injury only)</b><br>We'll pay the lump sum benefit amount if, within 12 months of you being injured, your injury results in either the permanent and total loss of sight in one or both eyes, or the permanent and total loss of use of one or more limbs. (Just to be clear, we don't pay this benefit if your medical condition didn't result from an accidental injury on your trip.) | \$12,500 lump sum   | \$12,500 for each primary traveller# | ×                                    | ×                                    |
| <b>Accidental death benefit (injury only)</b><br>If a primary traveller dies within 12 months as a result of their injury under this event, we'll pay the lump sum benefit amount to their estate. (Just to be clear, we won't pay this benefit where your medical condition wasn't a direct result of an accidental injury on your trip. Further, dependants are not eligible to receive this benefit.)                            | \$10,000 lump sum (Basic and Domestic plans)<br>\$25,000 lump sum (Comprehensive and AFT plans) | \$25,000 for each primary traveller# | \$10,000 for each primary traveller# | \$10,000 for each primary traveller# |

# We work out the trip limit for this particular expense (or benefit) based on the number of primary travellers on the policy (and shown on your COI). All travellers, including dependants, are covered under this limit – except for the trip limits for the Accidental death and Loss of income benefit types, which only cover primary travellers. See [How do trip limits work?](#) on page 74 for details.

### Other important things you need to know:

- ▶ **Trip limits:** A trip limit is the maximum amount that can be claimed per trip (in aggregate across all events) for each expense or benefit type. See [How do trip limits work?](#) on page 74 for details.
- ▶ **Excess:** An excess is deducted from any claim paid under this event except where your claim is only for the benefit types shown above. See [Your policy excess](#) on page 14 for more details.
- ▶ **More information:** See [Expenses and benefits explained](#) on page 75 for other rules that apply to expenses and benefits generally and to medical expenses specifically.

## 3. We don't cover you when:

- ✗ **You weren't taking care of yourself** – if you don't take reasonable care of yourself, or you put yourself in a situation where a reasonable person should have known that an injury or illness was likely to happen, you won't be covered.
- ✗ **Your injury or illness arose from a medical situation that we don't cover.** See [Specific medical situations in Things we'll never cover](#) on page 71.
- ✗ **You were working or volunteering on your trip when you were injured or fell ill** and you don't satisfy or comply with our conditions. See [Working or volunteering on your trip](#) on page 22.
- ✗ **You were taking part in a sport or activity when you were injured or fell ill** and you don't satisfy or comply with our conditions. See [Cover for sports and other activities](#) on page 22.
- ✗ **You were participating in a winter sport when you were injured or fell ill and:**
  - You didn't add the Winter Sports Option when you bought your policy; or
  - You did add the Winter Sports Option but don't satisfy or comply with our conditions. See [Your winter sports holiday doesn't go to plan](#) on page 69.
- ✗ **Your claim relates to you being pregnant** and you don't satisfy or comply with our conditions. See [Travelling while pregnant](#) on page 18.

Always read the entire PDS in order to fully understand the conditions and exclusions that apply. In particular, see [Things we'll never cover](#) on page 71 and [Making a claim](#) on page 73.








# 1.2 You need a dentist. Urgently. It can't wait until you get home.

## 1. You're covered when

You have a dental emergency on your international trip that can't wait until you get back to Australia, meaning that you must see a legally qualified dentist while you are overseas.

To be covered your dental emergency must:

|   |  |  |
|---|--|--|
|  <p><b>Be for a healthy, natural tooth</b><br/>which means either:</p> <ul style="list-style-type: none"> <li>▶ an original tooth (or one with a filling);</li> <li>▶ and/or supporting tissues (your gums), <b>AND</b></li> </ul> |  <p><b>Require urgent treatment</b><br/>for the relief of sudden and acute pain, <b>AND</b></p> |  <p><b>Have developed after you departed on your trip</b></p> |
|---|--|--|

### ? What to do when this happens...

Go to [cota.we.com.au/checklists](http://cota.we.com.au/checklists) for some steps you must follow and documents you must collect if this event happens to you. If you need help, call our 24/7 Emergency Assistance team on +61 2 9234 3170 or +61 2 8256 1570.

## 2. What you can claim

If we agree you're covered under this event, you can claim for the following expense type up to your plan's trip limits shown below (your plan is shown on your COI):

| Expense Types  | Trip Limits   |   |                 |
|--|---|---|-----------------|
|  | Comprehensive & AFT Plans                             | Basic Plan  | Domestic Plan   |
| <p><b>Overseas dental costs</b><br/>We'll reimburse you for any urgent dental expenses that arise from your treatment by a legally qualified dentist for the relief of sudden and acute pain while you are overseas.</p> | <p><b>\$1,000</b><br/>for each primary traveller#</p> | <p><b>\$1,000</b><br/>for each primary traveller#</p> | <p><b>x</b></p> |

# We work out the trip limit for this particular expense based on the number of primary travellers on the policy (and shown on your COI). All travellers, including dependants, are covered under this limit. See [How do trip limits work?](#) on page 74 for details.

### Other important things you need to know:

- ▶ **Excess:** An excess is deducted from any claim paid under this event. See [Your policy excess](#) on page 14 for details.
- ▶ **More information:** See [Expenses and benefits explained](#) on page 75 for other rules that apply to expenses and benefits generally and to medical expenses specifically.

### 3. We don't cover you when:

- ✘ **It's not an emergency** – we only cover dental emergencies – which means for the relief of sudden and acute pain. We don't cover dental work that should have been carried out in Australia – or that can wait until **you're** back from **your** trip. So we won't pay for treatment such as a new crown, routine maintenance or a whitening treatment.
- ✘ **You weren't taking care of yourself** – we won't cover **you** if **you** don't take reasonable care of **yourself**, or **you** put **yourself** in a situation where a reasonable person should have known that a dental emergency was likely to happen.
- ✘ **You were taking part in a sport or activity when your dental emergency occurred** and **you** don't satisfy or comply with our conditions. See [Cover for sports and other activities](#) on page 22.
- ✘ **You were participating in a winter sport when your dental emergency occurred** and:
  - **You didn't add the Winter Sports Option** when **you** bought **your** policy; or
  - **You** did add the Winter Sports Option but **don't satisfy or comply with our conditions**. See [Your winter sports holiday doesn't go to plan](#) on page 69.
- ✘ **You were working or volunteering on your trip when your dental emergency occurred** and **you** don't satisfy or comply with our conditions. See [Working or volunteering on your trip](#) on page 22.

Always read the entire PDS in order to fully understand the conditions and exclusions that apply. In particular, see [Things we'll never cover](#) on page 71 and [Making a claim](#) on page 73.



## 1.3 Someone listed on your policy dies

### 1. You're covered when

**You** or someone else listed on **your** policy (shown on **your** COI) dies while **you** are on **your** trip.

#### To be covered...

The **medical condition** which caused the death must have first developed after **you** bought **your** policy. If the **medical condition** is an **existing medical condition**, or arises from one, we'll only cover **you** if it is either:



#### An automatically accepted condition

We automatically cover **you** for over 40 existing medical conditions.

See [Automatically accepted conditions](#) on page 16, **OR**



#### A specified medical condition

This is an **existing medical condition** that we have agreed to cover in writing and for which **you** have paid an additional premium.

See [Specified medical conditions](#) on page 16.

For more information about existing medical conditions, see [Travelling with an existing medical condition](#) on page 15.

#### Also see...

If there are also medical **expenses**, cancellation costs or other **expenses**, **you** can claim for these under [You get medical help on your trip when you are injured in an accident or suddenly fall ill](#) on page 28.

#### ? What to do when this happens...

Go to [cota.we.com.au/checklists](http://cota.we.com.au/checklists) for some steps **you** must follow and documents **you** must collect if this **event** happens to **you**. If **you** need help, call our 24/7 Emergency Assistance team on +61 2 9234 3170 or +61 2 8256 1570.

## 2. What you can claim

If we agree you're covered under this event, you can claim for the following expense and benefit types up to your plan's trip limits shown below (your plan is shown on your COI):

| Expense Types  | Trip Limits                          |                                      |               |
|--|--------------------------------------|--------------------------------------|---------------|
|  | Comprehensive & AFT Plans            | Basic Plan                           | Domestic Plan |
| <p><b>Overseas burial or cremation costs, or repatriation of remains</b><br/>We'll cover the cost of burial or cremation overseas or the cost to bring the remains of the deceased person home so they can be buried or cremated in Australia.</p> | \$20,000 for each primary traveller# | \$20,000 for each primary traveller# | ✘             |

| Benefit Types   | Benefit Amount   | Comprehensive & AFT Plans            | Basic Plan                           | Domestic Plan                        |
|---|--|--------------------------------------|--------------------------------------|--------------------------------------|
| <p><b>Accidental death benefit (injury only)</b><br/>If a primary traveller dies within 12 months as a result of their injury under this event, we'll pay the lump sum benefit amount to their estate. (Just to be clear, we won't pay this benefit where your medical condition wasn't a direct result of an accidental injury on your trip. Further, dependants aren't eligible to receive this benefit.)</p> | <p><b>\$10,000 lump sum</b><br/>(Basic and Domestic plans)</p> <p><b>\$25,000 lump sum</b><br/>(Comprehensive and AFT plans)</p> | \$25,000 for each primary traveller# | \$10,000 for each primary traveller# | \$10,000 for each primary traveller# |

# We work out the trip limit for this particular expense (or benefit) based on the number of primary travellers on the policy (and shown on your COI). All travellers, including dependants, are covered under this limit- except for the trip limit for the Accidental death benefit type, which only cover primary travellers. See [How do trip limits work?](#) on page 74 for details.

### Other important things you need to know:

- ▶ **Excess:** No excess applies to this event
- ▶ **More information:** See [Expenses and benefits explained](#) on page 75 for other rules that apply to expenses and benefits generally and to medical expenses specifically.

## 3. We don't cover you when:

- ✘ **You weren't taking care of yourself** – if you don't take reasonable care of yourself, or you put yourself in a situation where a reasonable person should have known that the **medical condition** that lead to your death was likely to arise, you won't be covered.
- ✘ **The death arose from a medical situation that we don't cover** such as suicide or self-harm.  
See [Things we'll never cover](#) on page 71.
- ✘ **Your claim relates to you being pregnant** and you don't satisfy or comply with our conditions.  
See [Travelling while pregnant](#) on page 18.
- ✘ **You were taking part in a sport or activity** when the **medical condition** that lead to your death arose and you don't satisfy or comply with our conditions. See [Cover for sports and other activities](#) on page 22.
- ✘ **You were participating in a winter sport** when the **medical condition** that lead to your death arose and:
  - You didn't add the **Winter Sports Option** when you bought your policy; or
  - You did add the Winter Sports Option but **don't satisfy or comply with our conditions**.  
See [Your winter sports holiday doesn't go to plan](#) on page 69.
- ✘ **You were working or volunteering on your trip** when the **medical condition** that lead to your death arose and you don't satisfy or comply with our conditions. See [Working or volunteering on your trip](#) on page 22.

Always read the entire PDS in order to fully understand the conditions and exclusions that apply. In particular, see [Things we'll never cover](#) on page 71 and [Making a claim](#) on page 73.



## 2. You have to cancel or change your trip

### Events – you're covered when:

a) Before your trip starts the following events occur:



#### 2.1

You (or someone else listed on your policy) is sick, injured or dies before your trip starts

Page 35



#### 2.2

Your flight, other scheduled transport or overnight tour is delayed, cancelled or rescheduled before your trip starts

Page 36



#### 2.3

A one-off performance or function is cancelled or rescheduled before your trip starts

Page 38



#### 2.4

Your pre-approved leave is cancelled or you're made redundant before your trip starts

Page 39

b) Either before your trip starts or when you're on your trip, the following events occur:



#### 2.5

Someone at home or your travelling companion (not listed on your policy) is sick, injured or dies

Page 41



#### 2.6

You can no longer stay at your accommodation

Page 44



#### 2.7

Your home in Australia is severely damaged

Page 46



#### 2.8

Your travel services provider becomes insolvent

Page 48

## When am I covered for events in this section?

Cover for **events** in this section begins from when **you** buy **your** policy, and for **events** 2.5 through 2.8 (listed above) continues while **you're** on **your** trip. Here's what **you** need to know about when **you're** covered and what **you** can claim:

- ▶ **Before your trip starts** means the period from when **you** buy **your** policy up until the moment **you** leave **your** home in Australia to begin **your** trip (on or after the departure date shown on **your** COI, whichever is later).
- ▶ **On your trip** means the period from when **you** leave **your** home in Australia to commence **your** trip (on or after the departure date shown on **your** COI – whichever is later) up until the earlier of when **you** arrive back at **your** home in Australia or the **trip** return date shown on **your** COI. (For our AFT plan, the rules regarding when **you** are covered are slightly different. See [Choosing the plan that's right for you](#) on page 12 for details.)
- ▶ **What you can claim** – if we agree **you're** covered under an **event** in this section, then **you** can claim for the **expense types** up to **your** plan's **trip limits** shown in the [What you can claim](#) section. For **events** 2.5, 2.6 and 2.7, there is a difference between what **you** can claim before **your** trip starts and while **you're** on **your** trip. For these three events, the **expense types** **you** can claim are clearly marked as '**Before your trip starts**' and '**On your trip**'.

**Don't forget the 72-hour waiting period** which applies if **you** buy **your** policy when **you're** already on **your** trip.

## 2.1 You (or someone else listed on your policy) is sick, injured or dies before your trip starts



### 1. You're covered when

You have no alternative but to cancel or rearrange your upcoming trip because you (or someone else listed on your policy) is unexpectedly declared unfit to travel or dies due to a medical condition.

#### To be covered...

The medical condition must have first developed after you bought your policy and before your trip starts. If the medical condition is an existing medical condition, or arises from one, we'll only cover you if it is either:



#### An automatically accepted condition

We automatically cover you for over 40 existing medical conditions. See [Automatically accepted conditions](#) on page 16, **OR**



#### A specified medical condition

This is an existing medical condition that we have agreed to cover in writing and for which you have paid an additional premium. See [Specified medical conditions](#) on page 16.

For more information about existing medical conditions, see [Travelling with an existing medical condition](#) on page 15.

### ? What to do when this happens...

Go to [cota.we.com.au/checklists](http://cota.we.com.au/checklists) for some steps you must follow and documents you must collect if this event happens to you. If you need help, call our 24/7 Emergency Assistance team on +61 2 9234 3170 or +61 2 8256 1570.

### 2. What you can claim

If we agree that you're covered under this event, you can claim for the following expense types up to your plan's trip limits shown below (your plan is shown on your COI):

| Expense Types   | Trip Limits                            |   |  |
|---|--|---|--|
|   | Comprehensive & AFT Plans              | Basic Plan                                    | Domestic Plan                          |
| <b>Cancellation related expenses:</b>   |  |   |  |
| <p><b>Cancellation costs</b><br/>We'll cover the value of any unused, pre-booked accommodation, prepaid transport, prepaid tours and prepaid tickets to public events, less any refunds received and/or due to you. See <a href="#">Cancellation, Rearrangement and Extra trip costs</a> on page 76 for more detail on what is covered.</p>   | <p>+ Chosen Limit (combined limit)</p> | <p>+ Optional Cover Only (combined limit)</p> | <p>+ Chosen Limit (combined limit)</p> |
| <p><b>Rearrangement costs</b><br/>Your cost to rearrange any pre-booked accommodation, prepaid transport, prepaid tours and prepaid tickets to public events, including bookings made with frequent flyer points. See <a href="#">Cancellation, Rearrangement and Extra trip costs</a> on page 76 for more detail on what is covered. <b>Note:</b> The maximum amount we'll pay for your total claim is the amount it would have cost to cancel the whole trip (OR the trip limit – whichever is less).</p> |  |   |  |
| <p><b>Unused tourist visa costs</b><br/>We'll cover any charges by the visa authority to reissue your prepaid tourist visa. Or if you have to cancel, it includes the value of any unused portion of your prepaid tourist visa.</p>   |  |   | ✘                                      |

### Other important things you need to know:

- ▶ **Trip limits:** A **trip limit** is the maximum amount that can be claimed per **trip** (in aggregate across all events) for each **expense** or **benefit type**. See [How do trip limits work?](#) on page 74 for details.
- ▶ **Excess:** An **excess** is deducted from any claim paid under this **event**. See [Your policy excess](#) on page 14.
- ▶ **More information:** See [Expenses and benefits explained](#) on page 75 for other rules that apply.

## 3. We don't cover you when:

- ✘ **You should have known there could be a problem** – we won't cover you if you buy your policy, or make travel arrangements, after a reasonable person in your situation would have known that their travel plans could be affected by the **incident** that led to your claim.
- ✘ **You weren't taking care of yourself** – if you don't take reasonable care of yourself, or you put yourself in a situation where a reasonable person should have known that an **injury** or illness was likely to happen, you won't be covered.
- ✘ **Your medical condition isn't one we cover.** See [Things we'll never cover](#) on page 71.
- ✘ **Your claim relates to you being pregnant** and you don't satisfy or comply with our conditions. See [Travelling while pregnant](#) on page 18.
- ✘ **You were taking part in a sport or activity when you were injured or fell ill** and you don't satisfy or comply with our conditions. See [Cover for sports and other activities](#) on page 22.
- ✘ **Your claim arises from an act or threat of terrorism.**

Always read the entire PDS in order to fully understand the conditions and exclusions that apply. In particular, see [Things we'll never cover](#) on page 71 and [Making a claim](#) on page 73.

## 2.2 Your flight, other scheduled transport or overnight tour is delayed, cancelled or rescheduled before your trip starts



### 1. You're covered when

Your flight, other scheduled transport or overnight tour is delayed, rescheduled or cancelled before your trip starts due to one of the following incidents, and, as a result, you have no alternative but to cancel or rearrange your upcoming trip:



Severe weather  
or natural disaster, OR



A motor vehicle, railway, air  
or marine accident, OR



Riot, strike or civil  
commotion, OR



The airport, port, station, terminal  
or other designated point of  
arrival or departure is closed  
(by the relevant authority), OR



Emergency landing or diversion  
(for example, due to an on-board  
medical emergency), OR



Your overnight tour is cancelled  
due to insufficient numbers  
(but only when the tour was the sole  
purpose of your trip)

### To be covered...

For any of the incidents above, you must have bought your policy and booked the scheduled transport or overnight tour prior to the incidents:

- ▶ you first becoming aware of the incident that led to your claim, or
- ▶ the incident that led to your claim being reported in the mass media.

## 2. What you can claim

If we agree that you're covered under this event, you can claim for the following expense types up to your plan's trip limits shown below (your plan is shown on your COI):

| Expense Types   | Trip Limits                                |   |  |
|---|--|---|--|
|   | Comprehensive & AFT Plans                  | Basic Plan  | Domestic Plan                              |
| <b>Cancellation related expenses:</b>   |  |   |  |
| <p><b>Cancellation costs</b></p> <p>We'll cover the value of any unused, pre-booked accommodation, prepaid transport, prepaid tours and prepaid tickets to <b>public events</b>, less any refunds received and/or due to you. See <a href="#">Cancellation, Rearrangement and Extra trip costs</a> on page 76 for more detail on what is covered.</p>   | <p>+ Chosen Limit<br/>(combined limit)</p> | <p>+ Optional Cover Only<br/>(combined limit)</p> | <p>+ Chosen Limit<br/>(combined limit)</p> |
| <p><b>Rearrangement costs</b></p> <p>Your cost to rearrange any pre-booked accommodation, prepaid transport, prepaid tours and prepaid tickets to <b>public events</b>, including bookings made with frequent flyer points. See <a href="#">Cancellation, Rearrangement and Extra trip costs</a> on page 76 for more detail on what is covered. <b>Note:</b> The maximum amount we'll pay for your total claim is the amount it would have cost to cancel the whole trip (OR the trip limit – whichever is less).</p> |  |   |  |
| <p><b>Unused tourist visa costs</b></p> <p>We'll cover any charges by the visa authority to reissue your prepaid tourist visa. Or if you have to cancel, it includes the value of any unused portion of your prepaid tourist visa.</p>  |  |   | ✘  |

### Other important things you need to know:

- ▶ **Trip limits:** A trip limit is the maximum amount that can be claimed per trip (in aggregate across all events) for each expense or benefit type. See [How do trip limits work?](#) on page 74 for details.
- ▶ **Excess:** An excess is deducted from any claim paid under this event. See [Your policy excess](#) on page 14.
- ▶ **More information:** See [Expenses and benefits explained](#) on page 75 for other rules that apply.

## 3. We don't cover you when:

- ✘ **You should have known there could be a problem** – we won't cover you if you buy your policy, or make travel arrangements, after a reasonable person in your situation would have known that their travel plans could be affected by the incident that led to your claim.
- ✘ **Your claim arises from an act or threat of terrorism.**
- ✘ **Your tour is cancelled due to insufficient numbers (then there is no cover for the cost of the tour).** If your overnight tour is cancelled due to insufficient numbers, we won't cover any costs charged to you by the tour company for its cancellation. We'll cover all other Cancellation, Rearrangement and Unused tourist visa costs, as long as the sole purpose of your trip was to go on the cancelled tour.

Always read the entire PDS in order to fully understand the conditions and exclusions that apply. In particular, see [Things we'll never cover](#) on page 71 and [Making a claim](#) on page 73.

### ? What to do when this happens...

Go to [cota.we.com.au/checklists](http://cota.we.com.au/checklists) for some steps you must follow and documents you must collect if this event happens to you. If you need help, call our 24/7 Emergency Assistance team on +61 2 9234 3170 or +61 2 8256 1570.

## 2.3 A one-off performance or function is cancelled or rescheduled before your trip starts









### 1. You're covered when

The sole purpose of your trip was to attend a one-off performance or function which is unforeseeably cancelled or rescheduled for circumstances beyond your control by the organiser before your trip starts, and, as a result, you have no alternative but to cancel or rearrange your upcoming trip.

What we mean by a 'one-off performance or function'

A one-off performance or function means any of the following:

|  |   |  |
|--|---|--|
|  <p>Wedding, OR</p>                     |  <p>Prepaid sporting event, OR</p> |  <p>Prepaid training course or conference, OR</p> |
|  <p>Prepaid concert or festival, OR</p> |  <p>Graduation, OR</p>             |  <p>Funeral</p>                                   |

### 2. What you can claim

If we agree that you're covered under this event, you can claim for the following expense types up to your plan's trip limits shown below (your plan is shown on your COI):

| Expense Types  | Trip Limits                                       |  |   |
|--|---|--|---|
|  | Comprehensive & AFT Plans                         | Basic Plan   | Domestic Plan                                     |
| <b>Cancellation related expenses:</b>  |   |  |   |
| <p><b>Cancellation costs</b></p> <p>We'll cover the value of any unused, pre-booked accommodation, prepaid transport, prepaid tours and prepaid tickets to public events, less any refunds received and/or due to you. See <a href="#">Cancellation, Rearrangement and Extra trip costs</a> on page 76 for more detail on what is covered.</p>   | <p><b>+ Chosen Limit</b><br/>(combined limit)</p> | <p><b>+ Optional Cover Only</b><br/>(combined limit)</p> | <p><b>+ Chosen Limit</b><br/>(combined limit)</p> |
| <p><b>Rearrangement costs</b></p> <p>Your cost to rearrange any pre-booked accommodation, prepaid transport, prepaid tours and prepaid tickets to public events, including bookings made with frequent flyer points. See <a href="#">Cancellation, Rearrangement and Extra trip costs</a> on page 76 for more detail on what is covered. <b>Note:</b> The maximum amount we'll pay for your total claim is the amount it would have cost to cancel the whole trip (OR the trip limit – whichever is less).</p> |   |  |   |
| <p><b>Unused tourist visa costs</b></p> <p>We'll cover any charges by the visa authority to reissue your prepaid tourist visa. Or if you have to cancel, it includes the value of any unused portion of your prepaid tourist visa.</p>   |   |  | <b>x</b>  |



**Other important things you need to know:**

- ▶ **Trip limits:** A trip limit is the maximum amount that can be claimed per trip (in aggregate across all events) for each expense or benefit type. See [How do trip limits work?](#) on page 74 for details.
- ▶ **Excess:** An excess is deducted from any claim paid under this event. See [Your policy excess](#) on page 14.
- ▶ **More information:** See [Expenses and benefits explained](#) on page 75 for other rules that apply.

**? What to do when this happens...**

Go to [cota.we.com.au/checklists](http://cota.we.com.au/checklists) for some steps you must follow and documents you must collect if this event happens to you. If you need help, call our 24/7 Emergency Assistance team on +61 2 9234 3170 or +61 2 8256 1570.

**3. We don't cover you when:****✗ You should have known there could be a problem**

We won't cover you if you buy your policy, or make travel arrangements, after a reasonable person in your situation would have known that their travel plans could be affected by the incident that led to your claim.

- ✗ **The one-off performance or function was cancelled or rescheduled due to insolvency or financial collapse**
- ✗ **The one-off performance or function that was cancelled or rescheduled was your own wedding**
- ✗ **Your one-off performance or function was cancelled due to insufficient numbers**

**✗ There was a mistake or omission in the booking**

This exclusion applies regardless of who made the error, and whether the error was with your specific booking or a booking made by the organisers of the relevant one-off performance or function.

- ✗ **Your claim arose from an act or threat of terrorism**
- ✗ **Your claim arose from fraudulent activity**

Always read the entire PDS in order to fully understand the conditions and exclusions that apply. In particular, see [Things we'll never cover](#) on page 71 and [Making a claim](#) on page 73.

**2.4 Your pre-approved leave is cancelled or you're made redundant before your trip starts****1. You're covered when**

You have no alternative but to cancel or rearrange your upcoming trip because one of the following incidents occurs before your trip starts. Either you or your travelling companion:



**is made redundant** (from a full time job or part-time permanent job), **OR**



**has their pre-approved leave cancelled** (from a full time job or part-time permanent job)

**To be covered...**

If your claim is due to your travelling companion's leave cancellation or redundancy, then for you to be covered:

- ▶ they must also cancel or rearrange their trip; and
- ▶ their cancellation or rearrangement must mean you would then be the sole adult member of your travelling party if you continued with your trip.

**? What to do when this happens...**

Go to [cota.we.com.au/checklists](http://cota.we.com.au/checklists) for some steps you must follow and documents you must collect if this event happens to you. If you need help, call our 24/7 Emergency Assistance team on +61 2 9234 3170 or +61 2 8256 1570.

## 2. What you can claim

If we agree that you're covered under this event, you can claim for the following expense types up to your plan's trip limits shown below (your plan is shown on your COI):

| Expense Types   | Trip Limits   |   |  |
|---|---|---|--|
|   | Comprehensive & AFT Plans                                     | Basic Plan  | Domestic Plan                              |
| <b>Cancellation related expenses:</b>   |   |   |  |
| <p><b>Cancellation costs</b><br/>We'll cover the value of any unused, pre-booked accommodation, prepaid transport, prepaid tours and prepaid tickets to <b>public events</b>, less any refunds received and/or due to you. See <b>Cancellation, Rearrangement and Extra trip costs</b> on page 76 for more detail on what is covered.</p>   |   |   |  |
| <p><b>Rearrangement costs</b><br/>Your cost to rearrange any pre-booked accommodation, prepaid transport, prepaid tours and prepaid tickets to <b>public events</b>, including bookings made with frequent flyer points. See <b>Cancellation, Rearrangement and Extra trip costs</b> on page 76 for more detail on what is covered. <b>Note:</b> The maximum amount we'll pay for your total claim is the amount it would have cost to cancel the whole trip (OR the trip limit – whichever is less).</p> | <p>+ Chosen Limit<br/>(combined limit)</p>                    | <p>+ Optional Cover Only<br/>(combined limit)</p> | <p>+ Chosen Limit<br/>(combined limit)</p> |
|   | <p>(shown on your COI as 'cancellation related expenses')</p> |   |  |
| <p><b>Unused tourist visa costs</b><br/>We'll cover any charges by the visa authority to reissue your prepaid tourist visa. Or if you have to cancel, it includes the value of any unused portion of your prepaid tourist visa.</p>   |   |   | ✘  |

### Other important things you need to know:

- ▶ **Trip limits:** A trip limit is the maximum amount that can be claimed per trip (in aggregate across all events) for each expense or benefit type. See [How do trip limits work?](#) on page 74 for details.
- ▶ **Excess:** An excess is deducted from any claim paid under this event. See [Your policy excess](#) on page 14.
- ▶ **More information:** See [Expenses and benefits explained](#) on page 75 for other rules that apply.

## 3. We don't cover you when:

- ✘ **You should have known there could be a problem** – we won't cover you if you buy your policy, or make travel arrangements, after a reasonable person in your situation would have known that their travel plans could be affected by the incident that led to your claim.
- ✘ **The redundancy was voluntary.**

Always read the entire PDS in order to fully understand the conditions and exclusions that apply. In particular, see [Things we'll never cover](#) on page 71 and [Making a claim](#) on page 73.

## 2.5 Someone at home or your travelling companion (not listed on your policy) is sick, injured or dies



### 1. You're covered when

You have no alternative but to cancel or rearrange your trip (including returning home early) because one of the following incidents unexpectedly occurs:



#### Your travelling companion

(not listed on your policy)

dies or is declared unfit to travel due to a medical condition.



#### A close relative (of you or your travelling companion)

who is in Australia or New Zealand (not listed on your policy)

either:

- ▶ dies;
- ▶ is hospitalised due to a medical condition, and you (or your travelling companion) reasonably need to be by their hospital bedside; or
- ▶ is incapacitated by a medical condition and you (or your travelling companion) reasonably need to be there to assist them.



#### The person temporarily managing your business interests for you

back in Australia while you are on holidays

dies, is hospitalised or declared unfit for work by a medical practitioner due to a medical condition when you are:

- ▶ a sole trader;
- ▶ the owner of a family business; or
- ▶ a partner in a partnership;
- ▶ and you need to be home to look after your business (or partnership), because there is no one else suitable to take their place.



#### The sole, full-time carer of your children in Australia

dies, is hospitalised or is incapacitated due to a medical condition and as a result is no longer able to care for your children who are:

- ▶ under age 16;
- ▶ normally live with you in Australia;
- ▶ aren't travelling with you; and
- ▶ there is no one else suitable to care for them.

**Note:** If your travelling companion or close relative is listed on your policy, see [You need medical help](#) on page 27.

#### To be covered...

- ▶ **The medical condition that led to your claim** must first have arisen after you bought your policy, except where the affected person is a close relative. In that instance there may be some limited cover for existing medical conditions – see [Existing Medical Conditions Claim Cap](#) on page 43.
- ▶ **You must get the affected person's treating doctor** to complete our GP's Medical Certificate and submit this with your claim. Download a copy of the certificate at [cota.we.com.au/medicalcertificate](http://cota.we.com.au/medicalcertificate).
- ▶ **Where the affected person is your travelling companion** or the close relative of a travelling companion the travelling companion must also cancel or rearrange their trip.

#### ? What to do when this happens...

Go to [cota.we.com.au/checklists](http://cota.we.com.au/checklists) for some steps you must follow and documents you must collect if this event happens to you. If you need help, call our 24/7 Emergency Assistance team on +61 2 9234 3170 or +61 2 8256 1570.

## 2. What you can claim

### a) Before your trip starts

If this event occurs before **your trip** starts and we agree that you're covered under it, you can claim for the following expense types up to your plan's trip limits shown below (your plan is shown on your COI):

| Expense Types   | Trip Limits  |            |               |
|---|--|------------|---------------|
|   | Comprehensive & AFT Plans  | Basic Plan | Domestic Plan |
| <b>Cancellation related expenses:</b>   |  |            |               |
| <b>Cancellation costs</b><br>We'll cover the value of any unused, pre-booked accommodation, prepaid transport, prepaid tours and prepaid tickets to <b>public events</b> , less any refunds received and/or due to you. See <a href="#">Cancellation, Rearrangement and Extra trip costs</a> on page 76 for more detail on what is covered.   | + Chosen Limit†<br>(combined limit)<br>+ Optional Cover Only†<br>(combined limit)<br>+ Chosen Limit†<br>(combined limit)<br>(shown on your COI as 'cancellation related expenses') |            |               |
| <b>Rearrangement costs</b><br>Your cost to rearrange any pre-booked accommodation, prepaid transport, prepaid tours and prepaid tickets to <b>public events</b> , including bookings made with frequent flyer points. See <a href="#">Cancellation, Rearrangement and Extra trip costs</a> on page 76 for more detail on what is covered. <b>Note:</b> The maximum amount we'll pay for your total claim is the amount it would have cost to cancel the whole trip (OR the trip limit – whichever is less). |  |            |               |
| <b>Unused tourist visa costs</b><br>We'll cover any charges by the visa authority to reissue your prepaid tourist visa. Or if you have to cancel, it includes the value of any unused portion of your prepaid tourist visa.   | ✘  |            |               |

†See Existing Medical Conditions Claim Cap on page 43.

### b) On your trip

If this event occurs on **your trip** and we agree that you're covered under it, you can claim for the following expense types up to your plan's trip limits shown below (your plan is shown on your COI):

| Expense Types  | Trip Limits  |            |                                      |
|--|--|------------|--------------------------------------|
|  | Comprehensive & AFT Plans  | Basic Plan | Domestic Plan                        |
| <b>Cancellation costs</b><br>We'll cover the value of any unused, pre-booked accommodation, prepaid transport, prepaid tours and prepaid tickets to <b>public events</b> , less any refunds received and/or due to you. See <a href="#">Cancellation, Rearrangement and Extra trip costs</a> on page 76 for more detail on what is covered.  | + Chosen Limit†<br>+ Optional Cover Only†<br>+ Chosen Limit†<br>(shown on your COI as 'cancellation related expenses') |            |                                      |
| <b>Extra trip costs</b><br>We'll pay any extra accommodation, transport, tour or tourist visa costs over and above what you would have had to pay had your trip been undertaken as originally planned – less any compensation given or due to you by anyone else (for example, the airline). See <a href="#">Cancellation, Rearrangement and Extra trip costs</a> on page 76 for more detail on how Extra trip costs are calculated and what is and isn't covered. | Unlimited†   | Unlimited† | \$10,000 for each primary traveller# |

†See Existing Medical Conditions Claim Cap on page 43.

| Expense Types   | Trip Limits                          |            |               |
|---|--------------------------------------|------------|---------------|
|   | Comprehensive & AFT Plans            | Basic Plan | Domestic Plan |
| <p><b>Resumption of trip costs</b></p> <p>If you return to your home in Australia following a close relative's hospitalisation or death in Australia, and if more than 14 days of your trip was still remaining on the date of that return, we'll pay the cost of return airfares to allow you to resume your trip.</p> <p>We will not pay for any Resumption of trip costs if you don't resume your trip within 12 months of your return to Australia under this event. (Remember to get a new policy when you resume your trip, as your original policy will have ended upon your return home.)</p> | \$3,000 for each primary traveller## | ×          | ×             |

#Subject to the Existing Medical Conditions Claim Cap (below), we work out the trip limit for this particular expense based on the number of primary travellers on the policy (and shown on your COI). All travellers, including dependants, are covered under this limit. See [How do trip limits work?](#) on page 74 for details.

### **i** †Existing Medical Conditions Claim Cap

To be covered under this event, the medical condition that resulted in your claim must have first arisen after you bought your policy, except where the affected person is a close relative.

If your claim does arise from a close relative's existing medical condition, there is limited cover when, at the time you bought your policy, it was medically unforeseeable that hospitalisation, death or incapacitation would arise from that existing medical condition before you returned from your trip. To be covered, your close relative's medical practitioner must confirm this in writing. In this instance, the total amount you can claim (the combined trip limit) across all expense types reduces to \$2,000 per for each primary traveller#. This is referred to in this policy as the 'Existing Medical Conditions Claim Cap'.

#We work out the value of the Existing Medical Conditions Claim Cap based on the number of primary travellers on the policy (and shown on your COI). As with all trip limits, all travellers (including dependants) are covered under the Cap.

### Other important things you need to know:

- ▶ **Trip limits:** A trip limit is the maximum amount that can be claimed per trip (in aggregate across all events) for each expense or benefit type. See [How do trip limits work?](#) on page 74 for details.
- ▶ **Excess:** An excess is deducted from any claim paid under this event. See [Your policy excess](#) on page 14.
- ▶ **More information:** See [Expenses and benefits explained](#) on page 75 for other rules that apply.

## 3. We don't cover you when:

- ✗ **You should have known there could be a problem**  
We won't cover you if you buy your policy, or make travel arrangements, after a reasonable person in your situation would have known that their travel plans could be affected by the incident that led to your claim.
- ✗ **The claim relates to the pregnancy of your travelling companion** when they are more than 26 weeks pregnant for single pregnancies (or 19 weeks for multiple pregnancies).
- ✗ **The medical condition isn't one we cover**  
See [Things we'll never cover](#) on page 71.
- ✗ **They weren't taking reasonable care of themselves**  
If your travelling companion, close relative or someone at home wasn't taking reasonable care of themselves, or put themselves in a situation where a reasonable person should have known that an injury or illness was likely to happen, we won't cover you.
- ✗ **Your travelling companion, close relative or someone at home was taking part in a sport or activity** and didn't satisfy or comply with our conditions  
See [Cover for sports and other activities](#) on page 22.
- ✗ **Your claim arises from an act or threat of terrorism**

Always read the entire PDS in order to fully understand the conditions and exclusions that apply. In particular, see [Things we'll never cover](#) on page 71 and [Making a claim](#) on page 73.

## 2.6 You can no longer stay at your accommodation



### 1. You're covered when

You are prevented from using your pre-booked accommodation due to one of the following incidents occurring – and, as a result, you have no alternative but to cancel or rearrange your trip:



Fire, OR



Severe weather, OR



Natural disaster

To be covered under this event, you must have done everything reasonable to book alternative nearby equivalent accommodation and have bought your policy before either of following occurred:

- ▶ you became aware of the fire, severe weather or natural disaster; or
- ▶ the fire, severe weather or natural disaster was reported in the mass media.

#### ? What to do when this happens...

Go to [cota.com.au/checklists](https://www.cota.com.au/checklists) for some steps you must follow and documents you must collect if this event happens to you. If you need help, call our 24/7 Emergency Assistance team on +61 2 9234 3170 or +61 2 8256 1570.

### 2. What you can claim

#### a) Before your trip starts

If this event occurs before your trip starts and we agree that you're covered under it, you can claim for the following expense types up to your plan's trip limits shown below (your plan is shown on your COI):

| Expense Types  | Trip Limits   |   |  |
|--|---|---|--|
|  | Comprehensive & AFT Plans                                     | Basic Plan  | Domestic Plan                              |
| <b>Cancellation related expenses:</b>  |   |   |  |
| <p><b>Cancellation costs</b></p> <p>We'll cover the value of any unused, pre-booked accommodation, prepaid transport, prepaid tours and prepaid tickets to public events, less any refunds received and/or due to you. See <a href="#">Cancellation, Rearrangement and Extra trip costs</a> on page 76 for more detail on what is covered.</p>   | <p>+ Chosen Limit<br/>(combined limit)</p>                    | <p>+ Optional Cover Only<br/>(combined limit)</p> | <p>+ Chosen Limit<br/>(combined limit)</p> |
| <p><b>Rearrangement costs</b></p> <p>Your cost to rearrange any pre-booked accommodation, prepaid transport, prepaid tours and prepaid tickets to public events, including bookings made with frequent flyer points. See <a href="#">Cancellation, Rearrangement and Extra trip costs</a> on page 76 for more detail on what is covered. <b>Note:</b> The maximum amount we'll pay for your total claim is the amount it would have cost to cancel the whole trip (OR the trip limit – whichever is less).</p> |   |   |  |
| <p><b>Unused tourist visa costs</b></p> <p>We'll cover any charges by the visa authority to reissue your prepaid tourist visa. Or if you have to cancel, it includes the value of any unused portion of your prepaid tourist visa.</p>   | <p>(shown on your COI as 'cancellation related expenses')</p> |   |  |
|  |   |   | ✗  |

**b) On your trip**

If this event occurs on **your trip** and we agree that **you're** covered under it, **you** can claim for the following **expense types** up to **your plan's trip limits** shown below (**your plan** is shown on **your COI**):

| Expense Types  | Trip Limits  |                              |  |
|--|--|------------------------------|--|
|  | Comprehensive & AFT Plans                              | Basic Plan                   | Domestic Plan                                  |
| <b>Cancellation costs</b><br>We'll cover the value of any unused, pre-booked accommodation, prepaid transport, prepaid tours and prepaid tickets to <b>public events</b> , less any refunds received and/or due to <b>you</b> . See <b>Cancellation, Rearrangement and Extra trip costs</b> on page 76 for more detail on what is covered.   | <b>+ Chosen Limit</b>                                  | <b>+ Optional Cover Only</b> | <b>+ Chosen Limit</b>                          |
|  | (shown on your COI as 'cancellation related expenses') |                              |  |
| <b>Extra trip costs</b><br>We'll pay any extra accommodation, transport, tour or tourist visa costs over and above what <b>you</b> would have had to pay had <b>your trip</b> been undertaken as originally planned – less any compensation given or due to <b>you</b> by anyone else (for example, the airline). See <b>Cancellation, Rearrangement and Extra trip costs</b> on page 76 for more detail on how Extra trip costs are calculated and what is and isn't covered. | <b>Unlimited</b>                                       | <b>Unlimited</b>             | <b>\$10,000</b><br>for each primary traveller# |

# We work out the trip limit for this particular expense based on the number of primary travellers on the policy (and shown on your COI). All travellers, including dependants, are covered under this limit. See **How do trip limits work?** on page 74 for details.

**Other important things you need to know:**

- ▶ **Trip limits:** A **trip limit** is the maximum amount that can be claimed per **trip** (in aggregate across all events) for each **expense** or **benefit type**. See **How do trip limits work?** on page 74 for details.
- ▶ **Excess:** An **excess** is deducted from any claim paid under this event. See **Your policy excess** on page 14.
- ▶ **More information:** See **Expenses and benefits explained** on page 75 for other rules that apply.

**3. We don't cover you when:**

- ✘ **You should have known there could be a problem – we won't cover you** if **you** buy **your** policy, or make travel arrangements, after a reasonable person in **your** situation would have known that their travel plans could be affected by the circumstances that led to **your** claim.
- ✘ **You didn't comply with official warnings or warnings in the media – and failed to take appropriate action as a result**  
 For example, if **you** hear that a cyclone has hit **your** next destination, and **you** don't check that everything is OK with **your** accommodation until the day before **you** travel there, **you** won't be covered if doing something earlier would have minimised or reduced **your** expenses.
- ✘ **Your claim arises from an act or threat of terrorism**

Always read the entire PDS in order to fully understand the conditions and exclusions that apply. In particular, see **Things we'll never cover** on page 71 and **Making a claim** on page 73.



## 2.7 Your home in Australia is severely damaged

### 1. You're covered when

Your home in Australia is severely damaged by one of the following incidents and as a result you have no alternative but to either:

- a) cancel or rearrange your upcoming trip – where the damage happens before your trip starts, or
- b) return home earlier from your trip than planned – when the damage happens while you're on your trip.



Fire, OR



Severe weather, OR



Natural disaster

To be covered under this event, you must have bought your policy before either of following occurred:

- ▶ you became aware of the fire, severe weather or natural disaster; or
- ▶ the fire, severe weather or natural disaster was reported in the mass media.

#### **i** What we mean by 'severely damaged'

We consider your home to be severely damaged if it has been declared uninhabitable in writing by the fire department, the local council, your insurance company, a suitably registered structural engineer, a building surveyor, a building inspector or a registered building practitioner.

### 2. What you can claim

#### a) Before your trip starts

If this event occurs before your trip starts and we agree that you're covered under it, you can claim for the following expense types up to your plan's trip limits shown below (your plan is shown on your COI):

| Expense Types   | Trip Limits                                       |  |   |
|---|---|--|---|
|   | Comprehensive & AFT Plans                         | Basic Plan   | Domestic Plan                                     |
| <b>Cancellation related expenses:</b>   |   |  |   |
| <p><b>Cancellation costs</b><br/>We'll cover the value of any unused, pre-booked accommodation, prepaid transport, prepaid tours and prepaid tickets to public events, less any refunds received and/or due to you. See <a href="#">Cancellation, Rearrangement and Extra trip costs</a> on page 76 for more detail on what is covered.</p>   | <p><b>+ Chosen Limit</b><br/>(combined limit)</p> | <p><b>+ Optional Cover Only</b><br/>(combined limit)</p> | <p><b>+ Chosen Limit</b><br/>(combined limit)</p> |
| <p><b>Rearrangement costs</b><br/>Your cost to rearrange any pre-booked accommodation, prepaid transport, prepaid tours and prepaid tickets to public events, including bookings made with frequent flyer points. See <a href="#">Cancellation, Rearrangement and Extra trip costs</a> on page 76 for more detail on what is covered. <b>Note:</b> The maximum amount we'll pay for your total claim is the amount it would have cost to cancel the whole trip (OR the trip limit – whichever is less).</p> |   |  |   |
| <p><b>Unused tourist visa costs</b><br/>We'll cover any charges by the visa authority to reissue your prepaid tourist visa. Or if you have to cancel, it includes the value of any unused portion of your prepaid tourist visa.</p>   |   |  | <p><b>x</b></p>                                   |

(shown on your COI as 'cancellation related expenses')



**b) On your trip**

If this event occurs on **your trip** and we agree that **you're** covered under it, **you** can claim for the following **expense types** up to **your plan's trip limits** shown below (**your plan** is shown on **your COI**):

| Expense Types   | Trip Limits               |                       |   |
|---|---------------------------|-----------------------|---|
|   | Comprehensive & AFT Plans | Basic Plan            | Domestic Plan   |
| <b>Extra trip costs</b><br>We'll pay any extra accommodation, transport, tour or tourist visa costs over and above what <b>you</b> would have had to pay had <b>your trip</b> been undertaken as originally planned – less any compensation given or due to <b>you</b> by anyone else (for example, the airline). See <a href="#">Cancellation, Rearrangement and Extra trip costs</a> on page 76 for more detail on how Extra trip costs are calculated and what is and isn't covered. | Unlimited                 | Unlimited             | \$10,000 for each primary traveller#  |
| <b>Cancellation costs</b><br>We'll cover the value of any unused, pre-booked accommodation, prepaid transport, prepaid tours and prepaid tickets to <b>public events</b> , less any refunds received and/or due to <b>you</b> . See <a href="#">Cancellation, Rearrangement and Extra trip costs</a> on page 76 for more detail on what is covered.   | + Chosen Limit            | + Optional Cover Only | + Chosen Limit<br><br>(shown on <b>your COI</b> as 'cancellation related expenses') |

# We work out the trip limit for this particular expense based on the number of primary travellers on the policy (and shown on your COI). All travellers, including dependants, are covered under this limit. See [How do trip limits work?](#) on page 74 for details.

**Other important things you need to know:**

- ▶ **Trip limits:** A **trip limit** is the maximum amount that can be claimed per **trip** (in aggregate across all events) for each **expense** or **benefit type**. See [How do trip limits work?](#) on page 74 for details.
- ▶ **Excess:** An **excess** is deducted from any claim paid under this event. See [Your policy excess](#) on page 14.
- ▶ **More information:** See [Expenses and benefits explained](#) on page 75 for other rules that apply.

**3. We don't cover you when:**

- ✘ **You should have known there could be a problem**  
We won't cover **you** if **you** buy **your** policy, or make travel arrangements, after a reasonable person in **your** situation would have known that their travel plans could be affected by the **incident** that led to **your** claim.
- ✘ **Your claim arises from an act or threat of terrorism**

- ✘ **You, your travelling companion, a family member or someone you were in collusion with caused or contributed to the destruction of your home**

Always read the entire PDS in order to fully understand the conditions and exclusions that apply. In particular, see [Things we'll never cover](#) on page 71 and [Making a claim](#) on page 73.

**? What to do when this happens...**

Go to [cota.we.com.au/checklists](https://cota.we.com.au/checklists) for some steps **you** must follow and documents **you** must collect if this **event** happens to **you**. If **you** need help, call our 24/7 Emergency Assistance team on +61 2 9234 3170 or +61 2 8256 1570.



## 2.8 Your travel services provider becomes insolvent

### 1. You're covered when

You have a prepaid booking with one of the following types of travel services provider that becomes **insolvent** – and, as a result, you have no alternative but to cancel or rearrange your trip:



A scheduled and publicly available airline, OR



A hotel or resort operator, OR



A licensed rental vehicle company, OR



A scheduled and publicly available bus operator, OR



A scheduled and publicly available railway operator, OR



A scheduled and publicly available cruise line

#### To be covered...

You must have made the booking prior to leaving your home in Australia, and news of the travel services provider's **insolvency** (or potential **insolvency**) must first have become public in the mass media after the later of the date you bought your policy or booked travel arrangements with the travel services provider.

### 2. What you can claim

If we agree you're covered under this event, you can claim for the following expense types up to your plan's trip limits shown below (your plan is shown on your COI):

| Expense Types  | Trip Limits   |  |                 |
|--|---|--|-----------------|
|  | Comprehensive & AFT Plans   | Basic Plan   | Domestic Plan   |
| <p><b>Insolvency unused arrangements</b></p> <p>We'll reimburse you for the value of any unused, pre-booked accommodation, prepaid transport, prepaid tours and prepaid tickets to <b>public events</b> that you can't use as a result of the <b>insolvency</b> – less any refunds received or due to you.</p>   | <p><b>\$10,000</b> for each primary traveller# (combined limit)</p> | <p><b>\$2,000</b> for each primary traveller# (combined limit)</p> | <p><b>x</b></p> |
| <p><b>Insolvency rearrangement costs</b></p> <p>We'll cover your cost to rearrange any pre-booked accommodation, prepaid transport, prepaid tours and prepaid tickets to <b>public events</b>, including bookings made with frequent flyer points. <b>Note:</b> The maximum amount we'll pay for your total claim is the amount it would have cost to cancel the whole <b>trip</b> (OR the <b>trip limit</b> – whichever is less).</p> |   |  |                 |

# We work out the trip limit for this particular expense based on the number of primary travellers on the policy (and shown on your COI). All travellers, including dependants, are covered under this limit. See [How do trip limits work?](#) on page 74 for details.

#### Other important things you need to know:

- ▶ **Trip limits:** A **trip limit** is the maximum amount that can be claimed per **trip** (in aggregate across all events) for each **expense** or **benefit type**. See [How do trip limits work?](#) on page 74 for details.
- ▶ **Excess:** An **excess** is deducted from any claim paid under this event. See [Your policy excess](#) on page 14.
- ▶ **More information:** See [Expenses and benefits explained](#) on page 75 for other rules that apply.

### 3. We don't cover you when:

- ✘ **You should have known there could be a problem** – we won't cover you if you buy your policy, or make travel arrangements, after a reasonable person in your situation would have known that their travel plans could be affected by the circumstances that led to your claim.
- ✘ **The insolvency was caused directly or indirectly by war or civil commotion** – we won't cover you if your claim arose directly or indirectly from war, acts of foreign enemies, hostilities or warlike operations (whether war was declared or not), civil war, rebellion, insurrection, civil commotion that amounts to an uprising, military or usurped power.

Always read the entire PDS in order to fully understand the conditions and exclusions that apply. In particular, see [Things we'll never cover](#) on page 71 and [Making a claim](#) on page 73.

#### **i** Insolvent travel services providers

We provide details of many travel services providers who are **insolvent** (or at risk of **insolvency**) on our website – [cota.we.com.au/insolvency](https://cota.we.com.au/insolvency). We won't cover you under this event for any travel services provider where you bought your policy or made travel arrangements after either:

- ▶ their 'Insolvent from' date shown on our website; or
- ▶ the date the provider applied for or filed for insolvency protection (where they are not specifically listed on our website).

#### **?** What to do when this happens...

Go to [cota.we.com.au/checklists](https://cota.we.com.au/checklists) for some steps you must follow and documents you must collect if this event happens to you. If you need help, call our 24/7 Emergency Assistance team on +61 2 9234 3170 or +61 2 8256 1570.



## 3. You have trouble getting from A to B

Events – you're covered when:



**3.1**

You miss your flight, other scheduled transport or tour (and it's really not your fault)

Page 51



**3.2**

Your flight, other scheduled transport or tour is delayed and IT'S NOT the operator's fault

Page 52



**3.3**

Your flight, other scheduled transport or tour is delayed and IT IS the operator's fault

Page 53

### **i** Trip not started yet, and something's gone wrong with your transport?

See Your flight, other scheduled transport or overnight tour is delayed, cancelled or rescheduled before your trip starts on page 36 for details.

### What we mean by:

'scheduled transport'

Scheduled transport means the following types of transport, just as long as they're prepaid, scheduled and publicly available:



**Flights**



**Cruises**



**Trains**



**Buses**



**Ferries**

### 'overnight tours'

Overnight tours means prepaid, scheduled and publicly available tours, as long as they:

- ▶ are overnight or longer;
- ▶ include accommodation and transport; and
- ▶ are primarily for sight-seeing purposes (rather than getting from A to B) or include a conference or training component.

### **i** What we mean by 'scheduled and publicly available'

We mean that the transport or tour must operate to a published timetable or schedule and be available to the general public. We don't include privately hired, rented or chartered transport or tours – like privately organised tours, charter flights and buses, taxis, hire cars and rickshaws. So if your flight is cancelled or the Orient Express breaks down, chances are we've got you covered.

On the other hand, if your private jet doesn't turn up, it's fair to say you're probably on your own.

## 3.1 You miss your flight, other scheduled transport or tour (and it's really not your fault)



### 1. You're covered when

You miss your flight, other scheduled transport or overnight tour when you are unavoidably and unexpectedly prevented from getting to your departure point on time due to one of the following:



Severe weather or natural disaster, OR



A motor vehicle, railway, air or marine accident, OR



Riot, strike or civil commotion, OR



Hijacking

### 2. What you can claim

If we agree you're covered under this event, you can claim for the following expense types up to your plan's trip limits shown below (your plan is shown on your COI):

| Expense Types   | Trip Limits   |                              |   |
|---|---|------------------------------|---|
|   | Comprehensive & AFT Plans                                     | Basic Plan                   | Domestic Plan                               |
| <p><b>Cancellation costs</b></p> <p>We'll cover the value of any unused, pre-booked accommodation, prepaid transport, prepaid tours and prepaid tickets to public events, less any refunds received and/or due to you. See <a href="#">Cancellation, Rearrangement and Extra trip costs</a> on page 76 for more detail on what is covered.</p>  | <p>+ Chosen Limit</p>   | <p>+ Optional Cover Only</p> | <p>+ Chosen Limit</p>                       |
|   | <p>(shown on your COI as 'cancellation related expenses')</p> |                              |   |
| <p><b>Extra trip costs</b></p> <p>We'll pay any extra accommodation, transport, tour or tourist visa costs over and above what you would have had to pay had your trip been undertaken as originally planned – less any compensation given or due to you by anyone else (for example, the airline). See <a href="#">Cancellation, Rearrangement and Extra trip costs</a> on page 76 for more detail on how Extra trip costs are calculated and what is and isn't covered.</p> | <p>Unlimited</p>  | <p>Unlimited</p>             | <p>\$10,000 for each primary traveller#</p> |

# We work out the trip limit for this particular expense based on the number of primary travellers on the policy (and shown on your COI). All travellers, including dependants, are covered under this limit. See [How do trip limits work?](#) on page 74 for details.

#### Other important things you need to know:

- ▶ **Trip limits:** A trip limit is the maximum amount that can be claimed per trip (in aggregate across all events) for each expense or benefit type. See [How do trip limits work?](#) on page 74 for details.
- ▶ **Excess:** An excess is deducted from any claim paid under this event. See [Your policy excess](#) on page 14.
- ▶ **More information:** See [Expenses and benefits explained](#) on page 75 for other rules that apply.

### 3. We don't cover you when:

#### ✘ You should have known there could be a problem

We won't cover you if you buy your policy, or make travel arrangements, after a reasonable person in your situation would have known that their travel plans could be affected by the circumstances that led to your claim.

#### ✘ You didn't comply with official warnings or warnings in the media - and failed to take appropriate action as a result

For example, if you hear that a cyclone has hit your next destination, and you don't check that everything

is OK with your accommodation until the day before you travel there, you won't be covered if doing something earlier would have minimised or reduced your expenses.

#### ✘ Your claim arises from an act or threat of terrorism







Always read the entire PDS in order to fully understand the conditions and exclusions that apply. In particular, see [Things we'll never cover](#) on page 71 and [Making a claim](#) on page 73.

## 3.2 Your flight, other scheduled transport or tour is delayed – and IT’S NOT the operator’s fault



### 1. You’re covered when

Your flight, other scheduled transport or overnight tour is delayed, rescheduled or cancelled when you’re on your trip due to one of the following incidents:

|  |  |   |
|--|--|---|
|  <p><b>Severe weather or natural disaster, OR</b></p>   |  <p><b>A motor vehicle, railway, air or marine accident, OR</b></p>                                   |  <p><b>Riot, strike or civil commotion, OR</b></p> |
|  <p><b>The airport, port, station, terminal or other designated point of arrival or departure is closed (by the relevant authority), OR</b></p> |  <p><b>Emergency landing or diversion (for example, due to an on-board medical emergency), OR</b></p> |  <p><b>Hijacking</b></p>                           |

### ? What to do when this happens...

Go to [cota.we.com.au/checklists](http://cota.we.com.au/checklists) for some steps you must follow and documents you must collect if this event happens to you. If you need help, call our 24/7 Emergency Assistance team on +61 2 9234 3170 or +61 2 8256 1570.

### 2. What you can claim

If we agree you’re covered under this event, you can claim for the following expense types up to your plan’s trip limits shown below (your plan is shown on your COI):

| Expense Types  | Trip Limits   |                              |  |
|--|---|------------------------------|--|
|  | Comprehensive & AFT Plans                                     | Basic Plan                   | Domestic Plan                                      |
| <p><b>Cancellation costs</b><br/>We’ll cover the value of any unused, pre-booked accommodation, prepaid transport, prepaid tours and prepaid tickets to public events, less any refunds received and/or due to you. See <a href="#">Cancellation, Rearrangement and Extra trip costs</a> on page 76 for more detail on what is covered.</p>  | <p>+ Chosen Limit</p>   | <p>+ Optional Cover Only</p> | <p>+ Chosen Limit</p>                              |
|  | <p>(shown on your COI as ‘cancellation related expenses’)</p> |                              |  |
| <p><b>Extra trip costs</b><br/>We’ll pay any extra accommodation, transport, tour or tourist visa costs over and above what you would have had to pay had your trip been undertaken as originally planned – less any compensation given or due to you by anyone else (for example, the airline). See <a href="#">Cancellation, Rearrangement and Extra trip costs</a> on page 76 for more detail on how Extra trip costs are calculated and what is and isn’t covered.</p> | <p>Unlimited</p>  | <p>Unlimited</p>             | <p><b>\$10,000</b> for each primary traveller#</p> |

# We work out the trip limit for this particular expense based on the number of primary travellers on the policy (and shown on your COI). All travellers, including dependants, are covered under this limit. See [How do trip limits work?](#) on page 74 for details.

**Other important things you need to know:**

- ▶ **Trip limits:** A **trip limit** is the maximum amount that can be claimed per **trip** (in aggregate across all **events**) for each **expense** or **benefit type**. See **How do trip limits work?** on page 74 for details.
- ▶ **Excess:** An **excess** is deducted from any claim paid under this **event**. See **Your policy excess** on page 14.
- ▶ **More information:** See **Expenses and benefits explained** on page 75 for other rules that apply.

**3. We don't cover you when:**

- ✗ **You should have known there could be a problem** – we won't cover **you** if **you** buy **your** policy, or make travel arrangements, after a reasonable person in **your** situation would have known that their travel plans could be affected by the circumstances that led to **your** claim.
- ✗ **You didn't comply with official warnings or warnings in the media - and failed to take appropriate action as a result**  
For example, if **you** hear that a cyclone has hit **your** next destination, and **you** don't check that everything is OK with **your** accommodation until the day before **you** travel there, **you** won't be covered if doing something earlier would have minimised or reduced **your** expenses.
- ✗ **Your claim arises from an act or threat of terrorism**

Always read the entire PDS in order to fully understand the conditions and exclusions that apply. In particular, see **Things we'll never cover** on page 71 and **Making a claim** on page 73.

## 3.3 Your flight, other scheduled transport or tour is delayed – and IT IS the operator's fault

**1. You're covered when**

Your flight, other **scheduled transport** or **overnight tour** is suddenly and unexpectedly delayed, rescheduled or cancelled when you're on **your** **trip** and it's the **operator's** fault. To be covered, **you** must be:



**Delayed from departing by more than six hours** (from your original departure time), **OR**



**Unable to get to a one-off performance or function before it starts** (such as a wedding or funeral), **OR**



**Unable to get to an overnight tour or overnight cruise** (before its scheduled departure)

**i What we mean by:****'operator's fault'**

**Operator's fault** means when the delay, rescheduling or cancellation is a result of things like maintenance issues, repairs, timetable changes, service faults, corporate takeovers or industrial activity other than a strike.

**'one-off performance or function'**

A **'one-off performance or function'** means a wedding, funeral, prepaid training course or conference, a prepaid sporting event, graduation or a prepaid concert or festival.

**? What to do when this happens...**

Go to [cota.we.com.au/checklists](https://www.cota.we.com.au/checklists) for some steps **you** must follow and documents **you** must collect if this **event** happens to **you**. If **you** need help, call our 24/7 Emergency Assistance team on +61 2 9234 3170 or +61 2 8256 1570.

## 2. What you can claim

If we agree you're covered under this event, you can claim for the following expense types up to your plan's trip limits shown below (your plan is shown on your COI):

| Expense Types   | Trip Limits  |  |               |
|---|--|--|---------------|
|   | Comprehensive & AFT Plans                            | Basic Plan   | Domestic Plan |
| <p><b>Waiting around allowance</b></p> <p>After you've been delayed from departing by more than six hours, we'll pay you a \$50 allowance for each primary traveller# for each full or partial 12-hour period after that. You can use this allowance to cover meals, internet connection, cheap romantic novels – or anything else you choose to spend it on. You don't need to provide us with any receipts for this allowance.</p>  |  |  |               |
| <p><b>Extra accommodation costs</b></p> <p>We'll pay any necessary extra accommodation and related transfer costs over and above what you would have had to pay had your trip been undertaken as originally planned – less any compensation given or due to you by anyone else (for example, the airline). You are covered for up to \$200 for each primary traveller# per night. See <a href="#">Cancellation, Rearrangement and Extra trip costs</a> on page 76 for more information on how we work out Extra trip costs.</p>   | \$2,000 for each primary traveller# (combined limit) | \$500 for each primary traveller# (combined limit) | ✗             |
| <p><b>Unused arrangements</b></p> <p>We'll reimburse you for any pre-booked arrangements – accommodation, day tours, transfers and public events – that you can't use as a result of the delay, less any refunds received or due to you. We won't pay for any bookings you have made for unused flights, other scheduled transport or overnight tours.</p>  |  |  |               |
| <p><b>Missed flight, other transport or tour amendment fees</b></p> <p>We'll reimburse you for any fees associated with amending a prepaid booking for a flight, other scheduled transport or overnight tour that you miss due to being delayed under this event.</p>   |  |  |               |
| <p><b>Getting to a one-off performance or function, tour or cruise on time</b></p> <p>We'll pay for the cost of alternative travel arrangements (at the fare class originally booked) to get you to a one-off performance or function, overnight tour or overnight cruise on time – less any refunds received or due to you.</p> <p><b>Note:</b> We'll only pay for the cost of transport to get you there on time if the alternative arrangements the operator offers you won't get you there on time and would cause you to be delayed from departing by more than 3 hours from your original departure time.</p> | \$2,000 for each primary traveller#                  | ✗  | ✗             |

# We work out the trip limit for this particular expense or benefit type based on the number of primary travellers on the policy (and shown on your COI). All travellers, including dependants, are covered under this limit. See [How do trip limits work?](#) on page 74 for details.

### Other important things you need to know:

- ▶ **Trip limits:** A trip limit is the maximum amount that can be claimed per trip (in aggregate across all events) for each expense or benefit type. See [How do trip limits work?](#) on page 74 for details.
- ▶ **Excess:** No excess applies to this event.
- ▶ **More information:** See [Expenses and benefits explained](#) on page 75 for other rules that apply.

## 3. We don't cover you when:

- ✗ **You should have known there could be a problem**  
We won't cover you if you buy your policy, or make travel arrangements, after a reasonable person in your situation would have known that their travel plans could be affected by the circumstances that led to your claim.
- ✗ **Your claim arose from fraudulent activity or because the airline (or other operator) is insolvent**  
For example, you buy an airline ticket online from Really Cheap Airline, but when you turn up at the airport, you find there is no Really Cheap Airline and no airline ticket.
- ✗ **Your overnight tour is cancelled due to insufficient numbers**
- ✗ **There was a mistake (or omission) in your booking**

Always read the entire PDS in order to fully understand the conditions and exclusions that apply. In particular, see [Things we'll never cover](#) on page 71 and [Making a claim](#) on page 73.





## 4. Your luggage and personal items are lost, stolen, damaged or delayed

Events – you're covered when:



4.1

Your luggage and personal items are stolen or accidentally lost

Page 56



4.2

Your luggage and personal items are accidentally damaged

Page 58



4.3

Your luggage and personal items are delayed

Page 59

### The difference between our standard cover and the New for Old Luggage Option

There are two **expense types** you can claim under the **events** *Your luggage and personal items are stolen or accidentally lost* and *Your luggage is accidentally damaged* – Standard luggage costs and New for old luggage costs. The former is provided as part of **our standard cover**, however the latter – New for old luggage costs – only applies if **you** add specified items under our **New for Old Luggage Option** at the time **you** buy **your** policy.

#### Standard luggage costs

There are two types of limits that apply to **our standard cover** for **luggage**:

- Individual item limits** – Individual **items** of **luggage** claimed under this **expense type** are covered for their **depreciated value** only up to the item limits outlined in **Cover for your luggage and personal items** on page 19.
- Trip limits** – This limit applies to all claims made across all **events** in total for **your** entire **trip** for each **expense type**. The **trip limit** for Standard luggage costs are:

| Comprehensive & AFT Plans Trip Limits                  | Basic Plan Trip Limit                                 | Domestic Plan Trip Limit                              |
|--|---|---|
| <b>\$12,000</b><br>for each <b>primary traveller</b> # | <b>\$3,000</b><br>for each <b>primary traveller</b> # | <b>\$4,000</b><br>for each <b>primary traveller</b> # |

# We work out the trip limit for this particular expense based on the number of primary travellers on the policy (and shown on your COI). All travellers, including dependants, are covered under this limit. See **How do trip limits work?** on page 74 for details.

#### + **New for old luggage costs** (optional cover)

Any **luggage items** **you've** paid an additional premium to specify on **your** policy under **our** New for Old Luggage Option are covered up to the lesser of their current replacement value or their full original cost rather than just their **depreciated value**.

For more information see **New for Old Luggage Option** on page 21.

### More information on the cover we provide for your luggage

For details of what **we** mean by **luggage and personal items** ('luggage') and further conditions that apply, **you** must also see **Cover for your luggage and personal items** on page 19.

#### ! **Proving value and ownership when you claim**

For each **luggage item** **you** claim, **you** must provide **us** with documents, such as a receipt, that show that **you** owned the **item** and what **you** paid for it. If **you** don't have the documentation for an **item** **you** need to claim for, please contact us.

## 4.1 Your luggage and personal items are stolen or accidentally lost



### 1. You're covered when

One of the following incidents happens to your luggage and personal items ('luggage') while you're on your trip:



Your luggage is stolen, OR



Your luggage is accidentally lost

#### To be covered:

- ▶ **If your luggage was stolen from a motor vehicle**, it must have been concealed and locked either in the boot or a compartment such as the glove box at the time it was stolen. Proof of forced entry to the vehicle and the locked compartment must be provided (e.g. in the police report).
- ▶ **If your luggage was stolen from a private room (at your accommodation), safe or locker** – proof of forced entry must be provided (e.g. in the police report).
- ▶ **If your luggage is stolen, you must report it to the police within 24 hours** of discovery and get a written report from them. If their protocol is not to provide written reports, then get contact details for the station you reported the theft to as well as any report/event number they provide you with.
- ▶ **If your luggage is lost, you must also report it to the police** within 24 hours as it may have been handed in.
- ▶ **You must also report both loss and theft to any other 'appropriate authority'** – Depending on where your luggage was lost or stolen, you must report what happened to the appropriate authority and get a report in writing from them. Make sure you ask them to include details of what compensation – if any – they will provide you with in their report. For example, if your luggage was lost or stolen while in the care of an airline, report it to them and they will give you a Property Irregularity Report with all the information you need. If it was stolen from your hotel, report it to them and ask them for written confirmation.

#### ! If your phone or tablet was stolen or lost

Call your mobile phone provider as soon as possible and ask them to block your service by blocking the IMEI, and ask them to send you written confirmation that they have done so.

#### ? What to do when this happens...

Go to [cota.we.com.au/checklists](https://cota.we.com.au/checklists) for some steps you must follow and documents you must collect if this event happens to you. If you need help, call our 24/7 Emergency Assistance team on +61 2 9234 3170 or +61 2 8256 1570.

## 2. What you can claim

If we agree that you're covered under this event, you can claim for the following expense types up to your plan's trip limits shown below (your plan is shown on your COI):

| Expense Types   | Trip Limits   |   |   |
|---|---|---|---|
|   | Comprehensive & AFT Plans   | Basic Plan  | Domestic Plan   |
| <p><b>Standard luggage costs</b><br/>(for items covered by our standard cover)</p> <p>We'll pay the current <b>depreciated value</b> of the item, replace it with the nearest identical item or pay the reasonable costs to repair it.</p> <p>The maximum amount we'll pay for each item is the lesser of:</p> <ul style="list-style-type: none"> <li>▶ the <b>depreciated value</b>;</li> <li>▶ the relevant item limit (see <a href="#">Cover for your luggage and personal items</a> on page 19 for details); or</li> <li>▶ the item's original purchase price.</li> </ul> | <p><b>\$12,000</b><br/>for each<br/>primary<br/>traveller#</p>        | <p><b>\$3,000</b><br/>for each<br/>primary<br/>traveller#</p> | <p><b>\$4,000</b><br/>for each<br/>primary<br/>traveller#</p> |
| <p><b>+ New for old luggage costs</b> (for specified items)</p> <p>If you've paid an additional premium to specify items on your policy, we'll pay the lesser of:</p> <ul style="list-style-type: none"> <li>▶ the current retail price of the nearest identical item, less any discounts we get on your behalf; or</li> <li>▶ the item's specified amount on the COI; or</li> <li>▶ the reasonable cost of repairs.</li> </ul> <p>Alternatively, at our discretion, we may choose to replace the item with the nearest identical item.</p>                                   | <p><b>+ Shown on your COI as<br/>'New for Old Luggage Option'</b></p> |   |   |

# We work out the trip limit for this particular expense based on the number of primary travellers on the policy (and shown on your COI). All travellers, including dependants, are covered under this limit. See [How do trip limits work?](#) on page 74 for details.

### Other important things you need to know:

- ▶ **Trip limits:** A trip limit is the maximum amount that can be claimed per trip (in aggregate across all events) for each expense or benefit type. See [How do trip limits work?](#) on page 74 for details.
- ▶ **Excess:** An excess is deducted from any claim paid. See [Your policy excess](#) on page 14.
- ▶ **More information:** See [Expenses and benefits explained](#) on page 75 for other rules that apply.

## 3. We don't cover you when:

- ✗ **You weren't taking reasonable precautions with your luggage.** See [Taking care of your luggage while travelling](#) on page 21 for details.
- ✗ **Your luggage wasn't travelling with you.** For example, it was sent with a courier, shipped as freight, sent by post, or checked in with somebody else on separate transport. However, we will cover you if the airline (or other operator) makes an error and, as a result of that error, your luggage doesn't travel on the same transport with you.
- ✗ **Your luggage was lost or stolen while it was delayed, detained, seized or confiscated by Customs or other officials.**
- ✗ **You were participating in a winter sport when your luggage was lost or stolen** and
  - You didn't add the **Winter Sports Option** when you bought your policy; or
  - You did add the **Winter Sports Option** but **don't satisfy or comply with our conditions.** See [Your winter sports holiday doesn't go to plan](#) on page 69.
- ✗ **You (or the person taking care of your luggage) were taking part in a sport or activity** and didn't satisfy or comply with our conditions. See [Cover for sports and other activities](#) on page 22 for details.

Always read the entire PDS in order to fully understand the conditions and exclusions that apply. In particular, see [Things we'll never cover](#) on page 71 and [Making a claim](#) on page 73.

## 4.2 Your luggage and personal items are accidentally damaged



### 1. You're covered when

Your luggage and personal items ('luggage') are accidentally damaged while you're on your trip.

To be covered you must:



**Report the damage to an appropriate authority and get a written report, AND**



**Get a detailed repair quote from an authorised repairer.**

For example, if **your** luggage was damaged while in the hands of a hotel, report it to them and ask them to confirm what happened in writing, including details of any compensation they will provide. Or if it was damaged by an airline or other carrier, they'll issue **you** with a Property Irregularity Report. In either case, don't forget to get a quote for getting **your** bag repaired.

#### **!** Make sure you keep the damaged item(s)

Don't throw away **your** damaged items — we may ask **you** to send them to us. We'll keep any items that can't be repaired when **we** pay **your** claim, as the property legally becomes **ours**. If it's **your** suitcase or a large item that is difficult to transport **home**, take clear, date-stamped photos of the item as proof of the damage.

### 2. What you can claim

If **we** agree that **you're** covered under this event, **you** can claim for the following expense types up to **your** plan's trip limits shown below (**your** plan is shown on **your** COI):

| Expense Types  | Trip Limits   |  |  |
|--|---|--|--|
|  | Comprehensive & AFT Plans   | Basic Plan   | Domestic Plan  |
| <p><b>Standard luggage costs</b><br/>(for items covered by our standard cover)</p> <p>We'll pay the current <b>depreciated value</b> of the item, replace it with the nearest identical item or pay the reasonable costs to repair it.</p> <p>The maximum amount we'll pay for each item is the lesser of:</p> <ul style="list-style-type: none"> <li>▶ the <b>depreciated value</b>;</li> <li>▶ the relevant <b>item limit</b> (see <a href="#">Cover for your luggage and personal items</a> on page 19 for details); or</li> <li>▶ the <b>item's</b> original purchase price.</li> </ul>  | <p><b>\$12,000</b><br/>for each<br/><b>primary</b><br/>traveller#</p> | <p><b>\$3,000</b><br/>for each<br/><b>primary</b><br/>traveller#</p> | <p><b>\$4,000</b><br/>for each<br/><b>primary</b><br/>traveller#</p> |
| <p><b>+ New for old luggage costs</b> (for specified items)</p> <p>If <b>you've</b> paid an additional premium to specify items on <b>your</b> policy, we'll pay the lesser of:</p> <ul style="list-style-type: none"> <li>▶ the current retail price of the nearest identical item, less any discounts <b>we</b> get on <b>your</b> behalf; or</li> <li>▶ the <b>item's</b> specified amount on the COI; or</li> <li>▶ the reasonable cost of repairs.</li> </ul> <p>Alternatively, at <b>our</b> discretion, <b>we</b> may choose to replace the item with the nearest identical item.</p> | <p><b>+ Shown on your COI as 'New for Old Luggage Option'</b></p>     |  |  |

# We work out the trip limit for this particular expense based on the number of primary travellers on the policy (and shown on your COI). All travellers, including dependants, are covered under this limit. See [How do trip limits work?](#) on page 74 for details.

**Other important things you need to know:**

- ▶ **Trip limits:** A **trip limit** is the maximum amount that can be claimed per **trip** (in aggregate across all events) for each **expense** or **benefit type**. See [How do trip limits work?](#) on page 74 for details.
- ▶ **Excess:** An excess is deducted from any claim paid. See [Your policy excess](#) on page 14.
- ▶ **More information:** See [Expenses and benefits explained](#) on page 75 for other rules that apply.

**3. We don't cover you when:**

- ✘ **You weren't taking reasonable precautions with your luggage.** See [Taking care of your luggage while travelling](#) on page 21 for details.
- ✘ **Your luggage wasn't travelling with you.** For example, it was sent with a courier, shipped as freight, sent by post, or checked in with somebody else on separate transport. However, we will cover you if the airline (or other operator) makes an error and, as a result of that error, your luggage doesn't travel on the same transport with you.
- ✘ **Your luggage was damaged while it was delayed, detained, seized or confiscated by Customs or other officials.**
- ✘ **You (or the person taking care of your luggage) were taking part in a sport or activity** and didn't satisfy or comply with our conditions. See [Cover for sports and other activities](#) on page 22 for details.
- ✘ **You were participating in a winter sport when your luggage was damaged** and
  - You didn't add the Winter Sports Option when you bought your policy; or
  - You did add the Winter Sports Option but **don't satisfy or comply with our conditions.** See [Your winter sports holiday doesn't go to plan](#) on page 69.
- ✘ **You (or someone else) were using specified sports or leisure equipment at the time the damage occurred**

**The exception to this is where you have bought the Winter Sports Option – provided that the damage is to winter sports equipment that is less than three years old.**

- ⊙ The damaged **item(s)** was:
  - **Fragile or brittle** (e.g. Venetian glass);
  - Damaged as a result of a **mechanical or electrical breakdown** or malfunction;
  - Damaged as a result of **general wear and tear** (e.g. dents, scratches or cosmetic damage to **sports and leisure equipment**);
  - An **electronic component which is broken or scratched**, except where:
    - It is the lens of spectacles, binoculars or photographic or video equipment;
    - It was caused by a crash involving a vehicle you were travelling in;
  - Damaged by **insects, vermin, mildew, rust or corrosion.**
- ✘ **You were working or volunteering on your trip at the time the damage occurred** and you don't satisfy or comply with our conditions. See [Working or volunteering on your trip](#) on page 22.

Always read the entire PDS in order to fully understand the conditions and exclusions that apply. In particular, see [Things we'll never cover](#) on page 71 and [Making a claim](#) on page 73.

**? What to do when this happens...**

Go to [cota.we.com.au/checklists](http://cota.we.com.au/checklists) for some steps you must follow and documents you must collect if this event happens to you. If you need help, call our 24/7 Emergency Assistance team on +61 2 9234 3170 or +61 2 8256 1570.

**4.3 Your luggage and personal items are delayed****1. You're covered when**

You arrive at your destination, but your luggage and personal items ('luggage') have been:



**Temporarily lost or delayed by the airline or other operator, AND**



**The delay was longer than 12 hours**

**To be covered you must:**

- ▶ **Report it immediately** – As soon as **you** realise that **your luggage** didn't arrive, report it to the airline or other carrier straight away and ask them to give **you** a copy of their Property Irregularity Report (PIR) confirming the delay, as well as any compensation they will give **you**.
- ▶ **Once your luggage is returned to you, get a receipt** – When **your luggage** finally arrives back in **your** possession, get written confirmation from the carrier confirming how long it was delayed. As this **event** doesn't apply for delays under twelve hours, and the **trip limit** increases after 72 hours, it's important we know the length of the delay.

**i What's an essential item?**

This depends on the circumstances, but here are some examples. If **we** determine that an **expense** wasn't essential and reasonable, **we** won't reimburse **you** for it.

- ▶ **Examples of essential items:** reasonably priced underwear and t-shirt, regular toothbrush and toothpaste, deodorant;
- ▶ **Examples of items we don't consider to be essential:** expensive lingerie, electric toothbrush, designer dress, recreational items (such as books or a camera).

## 2. What you can claim

If **we** agree that **you're** covered under this **event**, **you** can claim for the following **expense types** up to **your** plan's **trip limits** shown below (**your** plan is shown on **your COI**):

| Expense Types   | Trip Limits   |   |   |
|---|---|---|---|
|   | Comprehensive & AFT Plans   | Basic Plan  | Domestic Plan   |
| <b>Essential items</b><br>We'll reimburse <b>you</b> for the reasonable cost of essential items (like clothing and toiletries) that <b>you</b> need to tide <b>you</b> over until <b>your luggage</b> arrives. See <a href="#">What's an essential item?</a> above.<br><br><b>Note:</b> <b>we</b> won't pay for any items that <b>your</b> carrier has already compensated <b>you</b> for. But if they have only partially compensated <b>you</b> for any essential items <b>you</b> have purchased, <b>we'll</b> make up the difference. | <b>For delays of 12-72 hours \$250</b> for each primary traveller#<br><br>OR<br><br><b>For delays over 72 hours \$500</b> for each primary traveller# | <b>For all delays over 12 hours \$250</b> for each primary traveller# | <b>For delays of 12-72 hours \$250</b> for each primary traveller#<br><br>OR<br><br><b>For delays over 72 hours \$500</b> for each primary traveller# |

# We work out the trip limit for this particular expense based on the number of primary travellers on the policy (and shown on your COI). All travellers, including dependants, are covered under this limit. See [How do trip limits work?](#) on page 74 for details.

**Other important things you need to know:**

- ▶ **Excess:** No excess applies to this event.
- ▶ **More information:** See [Expenses and benefits explained](#) on page 75 for other rules that apply.

## 3. We don't cover you when:

- ✗ **You weren't taking reasonable precautions with your luggage.** See [Taking care of your luggage while travelling](#) on page 21 for details.
- ✗ **Your luggage wasn't travelling with you.** For example, it was sent with a courier, shipped as freight, sent by post, or checked in with somebody else on separate transport. However, **we** will cover **you** if the airline (or other operator) makes an error and, as a result of that error, **your luggage** doesn't travel on the same transport with **you**.<sup>1</sup>
- ✗ **You reach your home in Australia.** There's no cover for any essential items after **you** reach **your home** in Australia.
- ✗ **Your luggage was delayed on the final leg of your journey home.** **We** won't pay **your** claim if **your luggage** is delayed on the final leg of **your trip** that brings **you** to **your home** in Australia.
- ✗ **Your luggage is permanently lost by the operator.** Where **your luggage** is declared permanently lost by the operator, **you** should make a claim under [Your luggage is stolen or accidentally lost](#) on page 56.
- ✗ **Your luggage was delayed, detained, seized or confiscated by Customs or other officials.**

Always read the entire PDS in order to fully understand the conditions and exclusions that apply. In particular, see [Things we'll never cover](#) on page 71 and [Making a claim](#) on page 73.



## 5. Your passport or other travel documents are lost, damaged or stolen

### 1. You're covered when

Your passport or other travel documents are **accidentally** lost, **accidentally** damaged or stolen from you while you are on **your trip** – when they were either:



**On your person, OR**  
**On the person of a family member, OR**  
**On the person of a member of**  
**your travelling party, OR**



**In a locked safe**  
 at **your** accommodation that only **you, your** family, members of **your travelling party** or authorised staff at **your** accommodation have access to

#### Using a locked safe (or cabinet) – to be covered:

- If a **locked safe** is unavailable, you may use a **locked cabinet** (such as a locker) that only **you, your** family, members of **your travelling party** or authorised staff at **your** accommodation have access to.
- The **safe or cabinet must be locked** at the time the theft, loss or damage occurs.
- If **your** passport or other travel documents are stolen from a locked safe or cabinet, **you must provide evidence that there was forced entry to the locked safe or cabinet** at the time they were stolen. For example, a police report confirming that the safe in **your** hotel room was forced open.

#### **i** What do we mean by 'travel documents'?

A 'travel document' means any of the following:

- Your Australian or other Commonwealth passport** (such as the UK, New Zealand or Canada)
- Any relevant visas (and other similar documents)** required to travel to and from Australia and any other countries (that were already on **your trip** itinerary when **you** began **your trip**)
- Eurail and other travel passes** for regional, interstate or cross-border travel only and which can't be reissued by the issuing authority if lost, stolen or damaged.

#### **?** What to do when this happens...

Go to [cota.we.com.au/checklists](https://cota.we.com.au/checklists) for some steps **you** must follow and documents **you** must collect if this **event** happens to **you**. If **you** need help, call our 24/7 Emergency Assistance team on +61 2 9234 3170 or +61 2 8256 1570.

## 2. What you can claim

If we agree that you're covered under this event, you can claim for the following expense types up to your plan's trip limits shown below (your plan is shown on your COI):

| Expense Types  | Trip Limits  |  |                 |
|--|--|--|-----------------|
|  | Comprehensive & AFT Plans  | Basic Plan   | Domestic Plan   |
| <p><b>Cancellation costs</b><br/>We'll cover the value of any unused, pre-booked accommodation, prepaid transport, prepaid tours and prepaid tickets to <b>public events</b>, less any refunds received and/or due to you. See <b>Cancellation, Rearrangement and Extra trip costs</b> on page 76 for more detail on what's covered.</p>   | <p><b>+ Chosen Limit</b><br/><b>(shown on your COI as 'cancellation related expenses')</b></p> | <p><b>+ Optional Cover Only</b></p>                                  | <p><b>×</b></p> |
| <p><b>Emergency passport and related fees</b><br/>If you're overseas and have no alternative passport to get you home to Australia, we'll cover the cost of any passport photos as well as any application fee, priority processing fees and lost/stolen fees charged by the Australian government for obtaining a replacement for your Australian (or Commonwealth) passport while you're overseas. If you have to obtain a limited validity 'emergency passport' (rather than a full replacement passport), we'll also cover the cost of the emergency passport. You are limited to one claim per person per trip.</p> | <p><b>Unlimited</b></p>  | <p><b>Unlimited</b></p>  | <p><b>×</b></p> |
| <p><b>Lost, stolen or damaged passport or other travel documents</b><br/>We'll also compensate you for any unused portion of your stolen, accidentally lost or accidentally damaged passport or other travel documents. You are limited to one claim per person per trip.</p>  | <p><b>\$2,000</b><br/>for each<br/><b>primary</b><br/>traveller#</p>                           | <p><b>\$1,000</b><br/>for each<br/><b>primary</b><br/>traveller#</p> | <p><b>×</b></p> |
| <p><b>Extra trip costs</b><br/>We'll pay any extra accommodation, transport, tour or tourist visa costs, over and above what you would have had to pay had your trip been undertaken as originally planned – less any compensation given or due to you by anyone else (for example, the airline). See <b>Cancellation, Rearrangement and Extra trip costs</b> on page 76 for more detail on what is covered.</p>   | <p><b>Unlimited</b></p>  | <p><b>Unlimited</b></p>  | <p><b>×</b></p> |

# We work out the trip limit for this particular expense based on the number of primary travellers on the policy (and shown on your COI). All travellers, including dependants, are covered under this limit. See **How do trip limits work?** on page 74 for details.

### Other important things you need to know:

- ▶ **Excess:** An excess is deducted from any claim paid under this event. See **Your policy excess** on page 14.
- ▶ **More information:** See **Expenses and benefits explained** on page 75 for other rules that apply.

## 3. We don't cover you when:

- ✗ **You leave it behind** – we won't cover you if you forget to take your passport or other travel documents with you. For example, if you check out of your accommodation and leave them in a locked safe or locker.
- ✗ **You don't satisfy or comply with the instructions of the embassy or other diplomatic or consular mission** – we won't cover you if you don't satisfy or comply with the instructions given to you by the embassy or other diplomatic or consular mission regarding the replacement of your passport (or other travel documents).
- ✗ **Your passport or other travel documents are lost, stolen or delayed as a result of being delayed, detained, seized or confiscated by Customs or other officials.**
- ✗ **Damage to your passport or other travel documents is only minor** – we'll only cover damage which is so serious that it renders the document no longer usable. Minor damage such as tears and minor water damage won't be covered.

Always read the entire PDS in order to fully understand the conditions and exclusions that apply. In particular, see **Things we'll never cover** on page 71 and **Making a claim** on page 73.





# 6. Your credit cards are lost or stolen, or your cash is stolen

## 1. You're covered when

Your credit cards or cash are stolen, or your credit cards are accidentally lost while you're on your trip.

To be covered the theft or accidental loss must occur when your cash and credit cards are either:



**On your person, OR**  
**On the person of a family member, OR**  
**On the person of a member of your travelling party, OR**



**In a locked safe**  
 at your accommodation that only you, your family, members of your travelling party or authorised staff at your accommodation have access to

### Using a locked safe (or cabinet) – to be covered:

- a) If a locked safe is unavailable, you may use a locked cabinet (such as a locker) that only you, your family, members of your travelling party or authorised staff at your accommodation have access to.
- b) The safe or cabinet must be locked at the time the theft, loss or damage occurs.
- c) If your credit cards or cash are stolen from a locked safe or cabinet, you must provide evidence that there was forced entry to the locked safe or cabinet at the time they were stolen. For example – a police report confirming that the safe in your hotel room was forced open.

## 2. What you can claim

If we agree that you're covered under this event, you can claim for the following expense types up to your plan's trip limits shown below (your plan is shown on your COI):

| Expense Types   | Trip Limits               |            |                                      |
|---|---------------------------|------------|--------------------------------------|
|   | Comprehensive & AFT Plans | Basic Plan | Domestic Plan                        |
| <b>Financial loss</b><br>We'll reimburse you for any financial obligation to others you incur as the direct result of the fraudulent use of your credit cards after they're stolen or lost.   | \$2,000                   | \$1,000    | \$2,000                              |
| <b>Extra trip costs</b><br>(when your credit cards are accidentally lost or stolen only)<br>We'll pay any extra accommodation, transport, tour or tourist visa costs, over and above what you would have had to pay had your trip been undertaken as originally planned – less any compensation given or due to you by anyone else (for example, the airline). See Cancellation, Rearrangement and Extra trip costs on page 76 for more detail on what's covered. | Unlimited                 | Unlimited  | \$10,000 for each primary traveller# |
| <b>Reimbursement for stolen cash</b><br>We'll reimburse you for stolen cash (including travel money cards).   | \$250                     | \$250      | \$250                                |

| Expense Types   | Trip Limits               |   |                |
|---|---------------------------|---|----------------|
|   | Comprehensive & AFT Plans | Basic Plan  | Domestic Plan  |
| <b>Cancellation costs</b><br>(when your credit cards are accidentally lost or stolen only)<br>We'll cover the value of any unused, pre-booked accommodation, prepaid transport, prepaid tours and prepaid tickets to public events, less any refunds received and/or due to you. See Cancellation, Rearrangement and Extra trip costs on page 76 for more detail on what's covered. | + Chosen Limit            | + Optional Cover Only<br>(shown on your COI as 'cancellation related expenses') | + Chosen Limit |

#We work out the trip limit for this particular expense based on the number of primary travellers on the policy (and shown on your COI). All travellers, including dependants, are covered under this limit. See How do trip limits work? on page 74 for details.

#### Other important things you need to know:

- ▶ **Excess:** An excess is deducted from any claim paid under this event. See Your policy excess on page 14.
- ▶ **More information:** See Expenses and benefits explained on page 75 for other rules that apply.

### 3. We don't cover you when:

- ✘ **You leave it behind** – we won't cover you if you forget to take your credit cards or cash with you. For example, if you check out of your accommodation and leave them in a locked safe or locker.
- ✘ **You don't follow your bank's instructions** – we won't cover you if you don't comply with any instructions, rules or terms and conditions specified by your bank, other financial institution or credit card provider.

Just to be clear – we don't cover you:

- ✘ **For items that are not cash or credit cards.** Examples of things we don't consider to be cash or a credit card include gift cards, gift vouchers, poker tokens, lottery tickets or any similar items used in gambling, as well as any other financial instruments (such as bonds and bills of exchange).
- ✘ **When customs or other officials delay, detain, seize or confiscate your credit cards or cash** – this is neither theft nor accidental loss.

Always read the entire PDS in order to fully understand the conditions and exclusions that apply. In particular, see Things we'll never cover on page 71 and Making a claim on page 73.

#### ? What to do when this happens...

Go to [cota.we.com.au/checklists](https://cota.we.com.au/checklists) for some steps you must follow and documents you must collect if this event happens to you. If you need help, call our 24/7 Emergency Assistance team on +61 2 9234 3170 or +61 2 8256 1570.



# 7. Your rental vehicle is in an accident, damaged or stolen

## 1. You're covered when

You have to pay an excess on your rental vehicle insurance when your rental vehicle is:

|  |                        |                   |
|--|------------------------|-------------------|
| <br><b>Involved in an accident, OR</b> | <br><b>Damaged, OR</b> | <br><b>Stolen</b> |
|--|------------------------|-------------------|

For details of which vehicles we consider to be 'rental vehicles' and other conditions, see [Renting a vehicle](#) on page 25.

## 2. What you can claim

If we agree that you're covered under this event, you can claim for the following expense types up to your plan's trip limits shown below (your plan is shown on your COI):

| Expense Types  | Trip Limits   |            |   |
|--|---|------------|---|
|  | Comprehensive & AFT Plans   | Basic Plan | Domestic Plan   |
| <b>Rental vehicle insurance excess</b><br>We'll pay any rental vehicle insurance excess amount or the cost of repairing your rental vehicle – whichever is less.   | <b>\$5,000 +</b><br>or as shown on your COI as 'Rental vehicle insurance excess' (combined limit) | <b>×</b>   | <b>\$5,000 +</b><br>or as shown on your COI as 'Rental vehicle insurance excess' (combined limit) |
| <b>Rental company administration charges</b><br>We'll pay any reasonable administration fees related to the event, which are charged to you by the rental company. |   |            |   |

### Other important things you need to know:

- ▶ **Excess:** No excess applies to this event.
- ▶ **More information:** See [Expenses and benefits explained](#) on page 75 for other rules that apply.

## 3. We don't cover you when:

- ✘ **You weren't taking reasonable care of the vehicle** – we won't cover you if you don't take reasonable care of the rental vehicle, or you put the rental vehicle in a situation where a reasonable person should have known that an accident, damage or theft was likely to occur.
- ✘ **You were working or volunteering on your trip at the time of the event** and you don't satisfy or comply with our conditions. See [Working or volunteering on your trip](#) on page 22.
- ✘ **You didn't comply with official warnings or warnings in the media and failed to take appropriate action as a result.** For example, if weather reports recommend that you use snow chains to drive and you don't, there's no cover if an accident happens as a result.
- ✘ **At the time the accident, damage or theft occurred, the rental vehicle was being used:** in violation of the rental agreement; to transport items other than luggage; while you were under the influence of alcohol or drugs (whether prescribed or not); in contravention of the rental vehicle agreement or any other instructions given to you by the rental company (either before, during or after any incident that occurs); and/or in contravention of local laws and regulations (e.g. driving without the required licence).

Always read the entire PDS in order to fully understand the conditions and exclusions that apply. In particular, see [Things we'll never cover](#) on page 71 and [Making a claim](#) on page 73.

### ? What to do when this happens...

Go to [cota.we.com.au/checklists](http://cota.we.com.au/checklists) for some steps you must follow and documents you must collect if this event happens to you. If you need help, call our 24/7 Emergency Assistance team on +61 2 9234 3170 or +61 2 8256 1570.



## 8. Your destination is declared a 'Do Not Travel' zone

### 1. You're covered when

You are on **your trip** and **your** current location- or planned destination- is unforeseeably declared a 'Do Not Travel' zone by the Australian Government's Department of Foreign Affairs and Trade (DFAT) – see [smartraveller.gov.au](http://smartraveller.gov.au) – and, as a result, you have no alternative but to rearrange all or part of the rest of **your trip**.

**To be covered** the alert level must have changed to 'Do Not Travel' after the later of:



When you bought your policy, OR



When you last made travel arrangements such as booking flights or accommodation.

### 2. What you can claim

If we agree that **you're** covered under this event, **you** can claim for the following **expense type** up to **your plan's trip limits** shown below (**your plan** is shown on **your COI**):

| Expense type  | Trip Limits               |            |               |
|---|---------------------------|------------|---------------|
|   | Comprehensive & AFT Plans | Basic Plan | Domestic Plan |
| <b>Extra trip costs</b><br>We'll pay any extra accommodation, transport, tour or tourist visa costs over and above what <b>you</b> would have had to pay had <b>your trip</b> been undertaken as originally planned – less any compensation given or due to <b>you</b> by anyone else (for example, the airline). See <a href="#">Cancellation, Rearrangement and Extra trip costs</a> on page 76 for more detail on how Extra trip costs are calculated and what is and isn't covered. | Unlimited                 | Unlimited  | ✘             |

#### Other important things you need to know:

- ▶ **Excess:** An **excess** is deducted from any claim paid under this event. See [Your policy excess](#) on page 14.
- ▶ **More information:** See [Expenses and benefits explained](#) on page 75 for other rules that apply.

### 3. We don't cover you when:

- ✘ **You should have known there could be a problem** – we won't cover **you** if **you** buy **your** policy, or make travel arrangements, after a reasonable person in **your** situation would have known that their travel plans could be affected by the circumstances that led to **your** claim.
- ✘ **You make further travel bookings after the 'Do Not Travel' warning is issued** or after **you** became aware that the alert level of the country or region **you** were travelling to was likely to change to 'Do Not Travel'.
- ✘ **The country or region you're travelling to is declared a 'Do Not Travel' zone as a result of war or armed conflict** (whether or not war has been declared).

Always read the entire PDS in order to fully understand the conditions and exclusions that apply. In particular, see [Things we'll never cover](#) on page 71 and [Making a claim](#) on page 73.

#### ? What to do when this happens...

Go to [cota.we.com.au/checklists](http://cota.we.com.au/checklists) for some steps **you** must follow and documents **you** must collect if this event happens to **you**. If **you** need help, call our 24/7 Emergency Assistance team on +61 2 9234 3170 or +61 2 8256 1570.



# 9. You are being sued (personal liability)

## 1. You're covered when

Someone (other than someone listed under **your** policy, a member of **your** family, a **close relative**, **your significant other** or a member of **your travelling party**) makes a claim or commences legal proceedings against **you** if and when **your** negligence on **your trip** caused:



**Injury to them, OR**



**Loss or damage to their property**

### To be covered you must:

- ▶ **NEVER admit you are at fault** – it may feel natural to say **you're** sorry when something goes wrong. But don't. If **you** do admit fault or accept liability or responsibility in any way without **our** prior written approval, **we** won't cover **you**.
- ▶ **Contact us as soon as possible** – as soon as **you** know that there may be a claim or legal proceedings made against **you**, **you** must contact **our** Emergency Assistance team on +61 2 9234 3170 or +61 2 8256 1570. **We'll** then tell **you** what to do next. If **you** don't contact **us** immediately or follow **our** instructions and **we** later determine that this could have influenced the outcome of **your** case, **we** may either not pay **your** claim or reduce how much **we** pay.

## 2. What you can claim

If **we** agree that **you're** covered under this **event**, **you** can claim for the following **expense type** up to **your** plan's **trip limits** shown below (**your** plan is shown on **your** COI):

| Expense Types  | Trip Limits                                    |  |  |
|--|--|--|--|
|  | Comprehensive & AFT Plans                      | Basic Plan                                     | Domestic Plan                                  |
| <p><b>Legal costs and expenses which we determine are reasonable</b><br/>If <b>we</b> determine that legal representation is required, <b>we'll</b> appoint a legal representative and pay for their costs in defending any legal proceedings against <b>you</b> as well as other related legal <b>expenses</b>.</p> <p><b>We</b> won't pay for any legal costs or <b>expenses</b> for a legal representative <b>you</b> appoint unless <b>we</b> determine that those costs and <b>expenses</b> are reasonable and <b>we've</b> previously agreed in writing to cover them.</p> |  |  |  |
| <p><b>Settlement amount</b><br/>If the claim or legal proceedings filed against <b>you</b> is settled, <b>we'll</b> pay the settlement amount, provided that <b>we've</b> agreed to the amount in writing prior to any settlement offer being made.</p>  | <b>\$2,500,000 per policy</b> (combined limit) | <b>\$1,000,000 per policy</b> (combined limit) | <b>\$1,000,000 per policy</b> (combined limit) |
| <p><b>Damages awarded against you in court</b><br/>If damages are awarded against <b>you</b> in court, <b>we'll</b> pay the amount awarded against <b>you</b>, except for any portion that relates to exemplary or punitive damages, fines or penalties claimed, ordered or awarded against <b>you</b>, <b>your</b> family, <b>your significant other</b> or a member of <b>your travelling party</b>.</p>   |  |  |  |

### Other important things you need to know:

- ▶ **Excess:** An excess is deducted from any claim paid under this event. See [Your policy excess](#) on page 14.
- ▶ **More information:** See [Expenses and benefits explained](#) on page 75 for other rules that apply.
- ▶ See [Your responsibility to claim from someone else](#) on page 78.

### 3. We don't cover you when:

- ✘ **You are charged with a criminal offence** in relation to the incident that led to your claim.
- ✘ **Your claim relates to an unlawful, wilful or malicious act** or to any act done with reckless disregard for the consequences by you, your family, your significant other or a member of your travelling party.
- ✘ Your claim is for any exemplary or punitive damages, fines or penalties
- ✘ **Your claim arises from a mechanically propelled vehicle, or from any aircraft or watercraft**  
There is no cover for any claims arising from a mechanically propelled vehicle, or from any aircraft or watercraft – whether you used it, owned it or were in possession of it. The exception to this exclusion is electric wheelchairs.
- ✘ You pass on an illness or disease to someone else
- ✘ You were taking part in a sport or activity and you don't satisfy or comply with our conditions.  
See [Cover for sports and other activities](#) on page 22.
- ✘ **You were participating in a winter sport** and:
  - **You didn't add the Winter Sports Option** when you bought your policy; or
  - **You did add the Winter Sports Option but don't satisfy or comply with our conditions.**  
See [Your winter sports holiday doesn't go to plan](#) on page 69.
- ✘ **You were working or volunteering on your trip**  
There is no cover for any claims arising out of your trade, business, profession, employment, work agreement or volunteer activity. This also includes situations where your claim arises from an injury or illness suffered by an employee which arose out of or in the course of their employment with you.
- ✘ **Your claim arises from your contractual liability** – there's no cover if your claim arises as a result of an agreement that you made but which wouldn't exist without that agreement.
- ✘ **Your claim relates to loss or damage to property** and that property was either:
  - **owned by or lent to you**, a member of your family, your significant other or a member of your travelling party; or
  - **in your custody or control** at the time the incident that led to your claim occurred, or in the custody or control of another member of your family, your significant other or a member of your travelling party.

Always read the entire PDS in order to fully understand the conditions and exclusions that apply. In particular, see [Things we'll never cover](#) on page 71 and [Making a claim](#) on page 73.

### ? What to do when this happens...

Go to [cota.we.com.au/checklists](http://cota.we.com.au/checklists) for some steps you must follow and documents you must collect if this event happens to you. If you need help, call our 24/7 Emergency Assistance team on +61 2 9234 3170 or +61 2 8256 1570.



# 10. Your winter sports holiday doesn't go to plan (optional cover)

## 1. You're covered when

You're participating in a winter sport on your trip – and you added the Winter Sports Option at the time you bought your policy (which is shown on your COI) – when one of the following incidents or events happens:

### a) Snow holiday specific incidents



Your own ski equipment is lost, stolen or damaged, OR



Your hire equipment is lost, stolen or damaged, OR



Your winter sports equipment is delayed, OR



The skiing facilities at your resort are completely closed

### b) Specific events which would otherwise exclude winter sports (under our standard cover)

To be covered for any of the following events when participating in a winter sport, you must have added the Winter Sports Option at the time you bought your policy – this will be shown on your COI:

- ▶ **All medical events** in the [You need medical help events](#) section on page 27
- ▶ **As well as the following events:**
  - Your passport or other travel documents are lost, damaged or stolen (see page 61)
  - Your credit cards are lost or stolen, or your cash is stolen (see page 63)
  - You are being sued (personal liability) (page 67)
- ▶ **These luggage events:**
  - Your luggage and personal items are stolen or accidentally lost (see page 56)
  - Your luggage and personal items are accidentally damaged (see page 58)

### No Winter Sports Option – no cover for...

Just so we're clear, if you don't add the Winter Sports Option when you buy your policy, there is no cover under any of the events listed above while you're participating in a winter sport. (See [Winter Sports Option](#) on page 23 for further details.)

### **i** What we mean by 'winter sports'

For details of which sports and activities we consider to be 'winter sports', and other rules that apply, see [Cover for sports and other activities](#) on page 22.

## 2. What you can claim

### a) For snow holiday specific incidents

If we agree that you're covered under one of the [Snow holiday specific incidents](#) listed above, you can claim for the following expense and benefit types up to your plan's trip limits shown below (your plan is shown on your COI):

| Expense Types  | Trip Limits                         |            |                                     |
|--|-------------------------------------|------------|-------------------------------------|
|  | Comprehensive & AFT Plans           | Basic Plan | Domestic Plan                       |
| <b>Hire penalty costs – if your hire equipment is lost, stolen or damaged</b><br>We'll pay the costs charged by the hire company if your hired snow sports equipment is stolen, accidentally permanently lost or accidentally damaged. The maximum amount we'll pay for any item is \$700 (see <a href="#">What we mean by 'item'</a> on page 20). To be covered, you must have a written hire agreement with a licensed hire company. | \$2,000 for each primary traveller# | ×          | \$2,000 for each primary traveller# |

| Expense Types   | Trip Limits  |                 |  |
|---|--|-----------------|--|
|   | Comprehensive & AFT Plans  | Basic Plan      | Domestic Plan  |
| <p><b>Hire equipment costs – if your equipment is lost, stolen or damaged</b><br/>We'll pay for you to hire snow sports equipment if your own is accidentally permanently lost, stolen or accidentally damaged. To be covered, your lost, stolen or damaged equipment must be covered under the related event in the <b>Your luggage is lost, stolen, damaged or delayed</b> section (see page 55).</p> | <p><b>\$1,500</b><br/>for each primary traveller# (combined limit)</p> | <p><b>×</b></p> | <p><b>\$1,500</b><br/>for each primary traveller# (combined limit)</p> |
| <p><b>Hire equipment costs – if your equipment is delayed</b><br/>We'll pay the cost of hiring snow sports equipment if your own equipment is delayed in arriving at the snow venue by more than 24 hours.</p>  |  |                 |  |

| Benefit Types   | Benefit Amount              | Trip Limits   |                 |   |
|---|-----------------------------|---|-----------------|---|
|   |                             | Comprehensive & AFT Plans                             | Basic Plan      | Domestic Plan   |
| <p><b>Piste closure benefit</b><br/>We'll pay you a daily benefit for each primary traveller# for each day the skiing facilities (at the pre-booked resort where you're staying) are completely closed due to adverse snow conditions, including the absence of snow. To be covered:</p> <ul style="list-style-type: none"> <li>▶ The closure must be during the usual ski season for the resort;</li> <li>▶ The ski facilities must be at least 1,000 metres above sea level; and</li> <li>▶ You must obtain a detailed written report from the resort management in support of your claim.</li> </ul> | <p><b>\$100 per day</b></p> | <p><b>\$1,000</b><br/>for each primary traveller#</p> | <p><b>×</b></p> | <p><b>\$1,000</b><br/>for each primary traveller#</p> |

#We work out the trip limit for this particular expense or benefit type based on the number of primary travellers on the policy (and shown on your COI). All travellers, including dependants, are covered under this limit. See [How do trip limits work?](#) on page 74 for details.

### Other important things you need to know:

- ▶ **Excess:** An excess is deducted from any claim paid under this event. See [Your policy excess](#) on page 14.
- ▶ **More information:** See [Expenses and benefits explained](#) on page 75 for other rules that apply.

### b) For specific events which would otherwise exclude winter sports (under our standard cover)

When you buy the Winter Sports Option (which will be shown on your COI) you have cover under the events listed on the previous page in paragraph 1b) when you're participating in a winter sport. For example, if you have an accident skiing or your wallet is stolen in the chairlift queue, these events will be covered as if you weren't on the slopes. For information on the specific expense and benefit types you can claim, as well as any other conditions that apply, refer to the specific event.

## 3. We don't cover you when:

- ✗ **You weren't taking reasonable care of your winter sports equipment** – we won't cover you if you don't take reasonable care of your winter sports equipment, or you put your winter sports equipment in a situation where a reasonable person should have known that theft, loss or damage was likely to happen.
- ✗ **The event occurred outside the normal dates for the ski season at the resort**
- ✗ **You haven't bought the Winter Sports Option** – if you haven't bought the Winter Sports Option, you won't be covered. If you've bought this option, it will be shown on your COI.
- ✗ **You don't satisfy or comply with our conditions for taking part in a sport or activity**  
See [Cover for sports and other activities](#) on page 22.

Always read the entire PDS in order to fully understand the conditions and exclusions that apply. In particular, see [Things we'll never cover](#) on page 71 and [Making a claim](#) on page 73.

### ? What to do when this happens...

Go to [cota.we.com.au/checklists](http://cota.we.com.au/checklists) for some steps you must follow and documents you must collect if this event happens to you. If you need help, call our 24/7 Emergency Assistance team on +61 2 9234 3170 or +61 2 8256 1570.



## Part C: Things we'll never cover

We won't cover you under any event where your claim arises from the following:

### 1. Things that are unlawful, illegal or reckless

We expect **you** to keep within the law and take good care of **yourself** and **your luggage**. We won't cover **you** under any event if **your claim arises** when **you**, a member of **your travelling party**, **someone at home** or someone **you** were in collusion with:



**✘ Commits an unlawful, dishonest, malicious, fraudulent or criminal act**

For example, if **you** get injured while trying to run out on a restaurant bill.

**✘ Doesn't follow official laws or warnings – from the government, airport officials or any other relevant or local authorities**

For example, if the ski slopes are closed due to a blizzard and **you** get injured skiing into a tree **you** can't see, or **you** ignore signs saying not to dive in a specific spot, and **you** dive anyway – and injure **yourself**.

**✘ Is under the influence of, or is addicted to, alcohol or drugs (legal or otherwise) – except where the drug is taken in accordance with doctor's advice**

For example, if **you** get drunk and pretend to be a tightrope walker and fall off the railing of **your** hotel balcony.

**✘ Is delayed or detained, or has luggage, passports or other travel documents, credits cards or cash seized or confiscated by Customs or other officials**

### 2. Specific medical situations

Some medical situations are just too risky for **us** to cover. We won't cover **you** under any event for any claim arising from:



**✘ When you (or a member of your travelling party) travel against medical advice or without a written medical confirmation**

If **you** (or a member of **your travelling party**) have any **medical condition** before starting **your trip** which may affect **your** ability to travel, **you** must get **your medical practitioner's** written confirmation that **you** (or **your travelling companion**) are fit to travel before departing on **your trip**. If **you** don't, we won't cover **you** for any claim arising from that **medical condition**.

**✘ When you (or a member of your travelling party) fail to comply with a directive, recommendation or warning of the World Health Organisation (WHO)**

For example, WHO has a list of vaccinations it recommends for different countries. If **you** don't have those vaccinations and then contract a disease that could have been prevented by that vaccination, there is no cover under **your** policy.

**✘ Your intentional, self-inflicted bodily injury, suicide or suicide attempts or other self-harm.**

**✘ Specific medical conditions and other medical situations**

We will not cover **you** for any claim that arises from sexually transmitted diseases; elective or cosmetic surgery that is not **medically necessary** (and any complications that arise from that surgery); gastric banding, gastric sleeve or gastric bypass surgery (and their complications); fertility treatment and any resulting complications (unless pre-approved by us); and elective pregnancy terminations. This exclusion applies regardless of whether **you**, **your travelling companion**, a **close relative**, **someone at home** or any other person has the **medical condition**.

**✘ Existing medical conditions**

There is no cover for any claim that arises from:

- **you** having an **existing medical condition** that isn't either **automatically covered** or added to **your** policy as a **specified medical condition**; or
- the **existing medical condition** of **your travelling companion**, a **close relative**, **someone at home** or any other person – except as provided by the **Existing Medical Conditions Claim Cap** (see page 43).

See **Travelling with an existing medical condition** on page 15 for more information.

### 3. Claims and expenses you can't prove

Like all insurance companies, we need to protect our business from fraud, so we'll only pay claims where you can provide us with enough proof to support your claim. We won't cover you under any event when:



- ✘ **You aren't completely truthful with us**  
If you don't answer our questions honestly or don't disclose something that is relevant to your policy or any claim you make, then we won't pay your claim. See [Your duty of disclosure](#) on page 11 for more details.
- ✘ **You act fraudulently in any way** or encourage anyone else to give us fraudulent information in relation to your policy or claims
- ✘ **You can't give us evidence of the event or expenses you're claiming for**  
Depending on what's happened, we may need different types of evidence to support your claim – we'll let you know what we need when you claim. For example we'll typically need to see:

- documents that independently verify the facts, such as medical reports, proof of travel, airline confirmation of delays and cancellations, and police reports; and
- your original receipts, repair quotes and other documents supporting the expenses you're claiming.

- ✘ **You've already been (or could be) reimbursed by someone else for the expenses you're claiming**  
For example, if your airline pays to put you up in a hotel after cancelling your flight, you can't also claim the hotel cost from us.

### 4. Epic disasters and global danger zones

It's common sense that you should avoid these, but we like to spell them out anyway. We won't cover you under any event if your claim arises when:



- ✘ **You're travelling to a country or region that the Australian government has listed as a 'Do Not Travel' zone**  
Go to the Department of Foreign Affairs and Trade's Smartraveller website for a list of 'Do Not Travel' zones. See [Your destination is declared a 'Do Not Travel' zone](#) on page 66 for details on what to do if your destination is declared a 'Do Not Travel' zone while you're on your trip.
- ✘ **You or a member of your travelling party do not comply with official advice or warnings**  
For example, if you don't follow advice or warnings in the mass media issued by a government, or a government body (such as the police or Bureau of Meteorology) or a governmental organisation (such as the UN, World Health Organisation):
  - against travel to specific locations within a country;
  - about a contagious disease (whether likely or actual);
  - about bad weather or a natural disaster;
  - about a strike, riot, terrorist act or civil commotion (whether likely or actual).
- ✘ **You or a member of your travelling party put yourselves in harm's way when there's a riot, strike or similar event**  
Specifically, you're not covered if you or a member of your travelling party travel to, take part in or remain at the site of a rebellion, riot, strike, civil commotion or terrorist act.

- ✘ **War occurs**  
We won't cover any claims that arise from acts of war (whether declared or not), civil war, rebellion, revolution, insurrection, an uprising or taking of power by the military.
- ✘ **Pandemic or epidemic breaks out**  
We won't cover any claims that arise from an epidemic or pandemic breaking out.
- ✘ **Nuclear materials, weapons of mass destruction, biological or chemical weapons are involved**  
We won't cover any claims that arise from:
  - a nuclear reaction or contamination from nuclear weapons or radioactivity;
  - biological and/or chemical materials, substances, compounds or the like which are used directly or indirectly for the purpose of harming or destroying human life and/or creating public fear.
- ✘ **Your claim would expose us to sanctions**  
We won't cover you if the event you are claiming under, or a liability to pay a claim under an event, would expose us and/or our reinsurer(s) to any:
  - sanction, prohibition or restriction under United Nations Security Council; or
  - sanctions, laws or regulations of the European Union, United Kingdom or the United States of America.

# Part D: Making a claim



## 1. What to do if you need to claim

### As soon as you reasonably can:

1. **Identify which event you're covered under** – see **Events (when you're covered)** on page 26 for a list of covered events.
2. **Read through the event and any related sections** – to understand when you're covered, what **expenses** (and/or **benefits**) you can claim, and any rules and conditions that apply.
3. **Follow the 'What to do when' checklist** for the relevant event on our website at: [cota.we.com.au/checklists](http://cota.we.com.au/checklists).
4. **Keep your receipts, itineraries, reports, booking and cancellation confirmations** – including details of any refunds received or due to you for any affected transport, accommodation, tours or events. If you don't do this, we may either not pay your claim or reduce how much we'll pay.
5. **Go to [cota.we.com.au/claims](http://cota.we.com.au/claims) for instructions on how to claim.**
6. **Collect your documents and** complete the claim form.

### What events can you claim for?

Your policy covers you for certain events such as when **You miss your flight, other scheduled transport or tour (and it's really not your fault)**. See **Events (when you're covered)** on page 26 for details of which **events you're** covered for and what you can claim for if they happen.

There are general conditions and exclusions that apply to all events (see **Things we'll never cover** on page 71) – and there are also specific conditions that apply to each event which determine when you're covered – and when you're not.

If you can't find an event that describes what happened to you but you want to double-check, contact us for help.

### What evidence will you need to provide?

The documents you need to provide to support your claim will vary, depending on the event and expense and benefit types you're claiming for. The **What to do when** checklists on our website ([cota.we.com.au/checklists](http://cota.we.com.au/checklists)) list the main evidence you'll need to gather for each event – but we may also ask you for extra documents or information once we receive your claim.

If the documents you provide aren't in English, we may ask you to translate them. And if you submit your claim electronically, you must keep the originals of all documents that you attach to your claim, as we may need you to send them to us later.

Any costs incurred as part of making a claim (for example, postage, translation, getting a repair quote) will be at your expense and aren't covered by the policy.

### How will we pay you?

All claims are calculated in Australian dollars. If you claim for expenses in a foreign currency, we'll calculate the Australian dollar equivalent using the exchange rate on the date you incurred the expense. There is no cover for any changes in the value of any expense due to currency fluctuations.

We, at our complete discretion, will pay you in one of the following ways:

- ▶ deposit allowances or expense reimbursements directly into your Australian bank account (in AUD);
- ▶ pay for the repair of any damaged items;
- ▶ give you a gift card to use for replacing any items of luggage; or
- ▶ replace any luggage items with the nearest identical item.

In the case of medical claims, we may choose to pay some or all of your expenses directly to the person or company where the expenses were incurred (for example, hospital bills).

### ! No event – no cover

Your policy covers you for expenses arising from some common events that happen to travellers, but like most insurance policies, we don't cover absolutely everything that can go wrong, as to do so would dramatically increase premiums. If you're not covered under one of the events in the **Events (when you're covered)** section on page 26, there's no cover under your policy.

For example, if you change your mind about travelling to Bali because a good friend just got back and had a bad experience with Bali belly, there's no event that covers you changing your mind, and therefore there's no cover under your policy if you decide to cancel.



## 2. How do trip limits work?

The 'trip limit' is the maximum you can claim for a particular expense or benefit type for any and all events across all claims that relate to your trip in the aggregate. The trip limit for each expense (or benefit) type is shown in the **What you can claim** section under each event. Some trip limits are flat dollar amounts, some are unlimited, and some are calculated based on the number of primary travellers (all travellers other than dependants) on your policy.

We may pay less than the trip limit depending on the amount of your claim or as a result of the application of any sub-limit, item limit, combined limits or other limit.

### Trip limits expressed as 'for each primary traveller'

Where a trip limit is expressed as a dollar amount 'for each primary traveller', this means we calculate that trip limit based on the number of primary travellers shown on the COI. Primary travellers are all travellers shown on your COI other than dependants. Even though dependants aren't factored into the calculation of the amount of such trip limits, they're still covered by and subject to the trip limit (unless otherwise indicated for the specific expense type). Further, any expenses and benefits you claim for a dependant count towards the relevant trip limits.

### What we mean by 'combined limits'

Some expense types share a single trip limit with other expense types. These shared trip limits are marked as having a 'combined limit'. This means that the maximum you can claim for the expense types grouped under that combined limit for any and all events across any and all claims made under your policy is the combined limit shown.

### Are there any other limits that affect how much you are covered for?

**Yes.** There are item limits for individual pieces of luggage which limit how much you can claim. There are also sub-limits – or maximum amounts – for certain categories of expenses.

For example, under the Comprehensive plan, luggage claims have a trip limit of \$12,000 for each primary traveller. However, within the 'Standard luggage costs' expense type, you can only claim up to a maximum amount of \$2,100 for jewellery. Any item limits or maximum amounts are referenced within each event.

### **i** Example - how the 'for each primary traveller' trip limit works

Alex and Chris are taking their two kids (Marcus, aged 6, and Louise, aged 8) to Disneyland. Alex and Chris are listed on their Certificate of Insurance (COI) as 'Insured Primary Travellers'. Marcus and Louise are shown as dependants. Unfortunately Louise likes the rock candy at Disneyland a little too much and ends up chipping a tooth. Alex and Chris take her to the local dentist the next day, who puts in a temporary filling to relieve her pain and tide Louise over until they can get her home to her regular dentist. Dental appointments in the US can be expensive, and this costs \$600.

The trip limit for dental expenses on their policy is calculated as follows: there are two primary travellers, so the trip limit is 2 x \$1,000 for a total of \$2,000. Alex and Chris chose a nil excess at the time they bought their policy, so there's no excess payable, and they are entitled to a full refund of the \$600. This leaves \$1,400 that they can still claim against the policy for any emergency dental treatment the rest of the family might need on the trip.



## 3. Expenses and benefits explained

If we agree that you're covered under one of the events in the **Events (when you're covered)** section, the amount we pay you will be made up of the **expense** and/or **benefit** types that you are eligible to claim for. Here's what we mean:



### Expenses

Means an out-of-pocket cost you've incurred that can be claimed under a specific event. Expenses must arise directly from the specific event, and are listed in the **What you can claim** section for each event in **Part B**. Examples include Overseas medical costs and Cancellation costs.



### Benefits

Means a cash amount paid to you under your policy when you satisfy certain criteria related to a specific event occurring. The amount is not necessarily directly related to any expense that you incur. An example is the 'In-hospital allowance' which is a daily amount paid after you've been in hospital for more than 48 hours to cover incidentals like movies and internet connection.

### Which expenses and benefits can you claim?

Each event lists the **expenses** and **benefits** that you can claim if we agree that you are covered under a specific event. These are detailed within each event in the **What you can claim** section along with any specific conditions that apply if you are claiming for those **expenses** or **benefits**. We also detail the specific out-of-pocket **expenses** that are included under each **expense type**, as well as information on when any **benefit types** are payable and how they are calculated. There's no cover for any **expenses** or **benefits** other than those listed for each specific event.

### a) General conditions that apply to all expense and benefit types:

- ▶ **Avoid or minimise your expenses** – we only pay expenses which are both reasonable and necessary and which we approve for payment. So if you don't take steps to avoid unnecessary expenses, we either won't pay your claim or we'll reduce the amount we pay.
- ▶ **You can only claim for listed expenses** in the **What you can claim** section for a specific event. Even if other expenses arise directly or indirectly from a specific event – but they're not in the list – you're not covered.
- ▶ **You can only claim for listed expense types** that arise directly and unavoidably from the event.
- ▶ **You need to show evidence of all expenses that you are claiming.** For every expense claimed, you must provide us with the original receipt (or invoice) as proof of purchase and/or ownership. In limited circumstances, we may accept alternatives to the original receipt as proof of purchase. Contact us if you're unable to provide original receipts.
- ▶ **All expenses must have been incurred within 12 months after the event.** This condition doesn't apply if your claim is made under the event **You are being sued (personal liability)** on page 67.
- ▶ **You must submit your claim as soon as is reasonably possible.** If you don't do this, and this affects either the total value of your claim or our ability to recoup money from someone else (for example, an airline), then we may either not pay your claim or reduce how much we'll pay.
- ▶ **We won't pay expenses you've already been reimbursed for.** For example, if your airline pays for your hotel after a flight delay, you can't also claim the hotel cost from us. However, if they only pay for half your hotel costs, you may be able to claim the difference from us.
- ▶ **You can only claim for each individual expense once.** If you incur an expense that could be claimed under more than one event or expense type, you can only claim for it once. So if you break your leg on the last day of your trip and have put back flying home for two days – and at the same time bad weather means your flight is cancelled – we'll only cover any Extra trip costs or Cancellation costs once for that two day period.
- ▶ **We won't pay for any search and rescue charges.** We provide cover for Medical evacuation and Medical repatriation costs for certain events listed in **You need medical help** on page 27. But we won't cover search and rescue charges that arise under any event in this policy.
- ▶ **We won't pay for any consequential loss, including (but not limited to) loss of enjoyment.** Insurance can help protect your finances if something goes wrong, but it's not about protecting your dreams. So if you break your leg on the first day of a ski trip due to an accident and have to sit around the lodge, we'll cover your Overseas medical costs, reimburse you for your unused ski passes and even give you a room service supplement if you get stuck in your hotel room for more than two days. But we won't compensate you because you didn't get to have fun skiing every day as planned.

## b) Cancellation, Rearrangement and Extra trip costs explained

Many of the **events** under **your** policy may allow **you** to claim for Cancellation costs as well as Rearrangement or Extra trip costs (see **Summary of cover** on page 2). Here's what we mean by these **expense types** and some conditions that apply:

### Cancellation costs

This is the value of any unused, pre-booked accommodation, prepaid transport, prepaid tours and prepaid **public events** (such as a concert or play), including the cost of reimbursing frequent flyer points, less any refunds **you** received or are due to receive. It also includes cancellation fees (for example, travel agent cancellation fees) and up to \$2,000 for tuition or course fees or conference fees (less any refunds **you** received or are due to receive).

#### Claiming travel agent cancellation fees

If **you** are claiming for travel agent cancellation fees as part of **your** Cancellation costs, we'll pay up to 10% of the amount paid to the travel agent or \$2,500 for each **primary traveller** (whichever is less) when **you've** either paid in full or paid the maximum deposit at the time of the cancellation. We won't pay any travel agent's cancellation fees above the level of commission or service fees normally earned by the agent.

### Rearrangement costs

This is the value of any costs to rearrange any pre-booked accommodation, prepaid transport or prepaid tours, including bookings made with frequent flyer points, prior to leaving on **your trip**. The cost to rearrange **your trip** (including any cancellation costs related to the same **event**) must be the same or less than what it would have cost to cancel **your** whole **trip** or the **trip limit**, whichever is less. If it's more than this, we may either not pay **your** claim or reduce how much we pay.

#### ? What about my frequent flyer points?

If **you** paid for part or all of a claimable **expense** using frequent flyer points, we'll reimburse their value when we pay **your** claim. To find out how we calculate the value of **your** frequent flyer points, go to [cota.we.com.au/frequentflyerpoints](http://cota.we.com.au/frequentflyerpoints).

#### i The difference between cancellation and rearrangement costs - real life example

It's the day before **you** leave on **your trip** to Phuket and **your** flight to Bangkok is delayed by 24 hours due to a hurricane. **You** have to cancel **your** first night's accommodation at the last minute, and the hotel won't give **you** a refund. The amount **you've** prepaid for that night's accommodation is a cancellation cost. If **you** also have to pay a small fee to rearrange a connecting flight from Bangkok to Phuket, this is a rearrangement cost. **You** can claim for both of these **expenses**.

## Extra trip costs

This is the difference between what **you** would have paid for **your** transport, tours, accommodation and tourist visas if **your trip** had been undertaken by you as originally planned – and what **your trip** actually costs due to the occurrence of an event. We'll also cover any extra meals, but only where the **expense** is incurred on or after **your** planned **trip** return date. For all Extra trip costs, we'll only cover an **expense** covered by **your** policy if **you're** actually out of pocket. So if the airline gives **you** a meal voucher, **you're** not out of pocket.

### What's an Extra trip cost?

| If the expense happens   | Within the dates of your original trip   | On or after your planned return date   |
|--------------------------|--|--|
| <b>You can claim for</b> | Any reasonable and necessary extra transport, tour and accommodation costs, over and above what <b>you</b> would have had to pay if <b>your trip</b> had been undertaken by <b>you</b> as originally planned. It includes any fees <b>you</b> may be charged to change a booking as well as any extra tourist visa costs.<br><br>There's no cover for meals within the dates of <b>your original trip</b> .  | All reasonable and necessary extra transport, accommodation, tourist visa and meal costs including any costs to change any pre-booked transport <b>home</b> . We'll also reimburse the full cost of extra accommodation and meals.<br><br>But remember, we'll only reimburse <b>you</b> at a similar level of cost to that which <b>you</b> incurred on <b>your trip</b> prior to the <b>event</b> .   |
| <b>For example</b>       | On <b>your</b> way to Edinburgh from Melbourne via London, a strike has grounded all planes out of Heathrow. <b>You</b> have to spend <b>your</b> first night in London, instead of Edinburgh.<br><br><b>You're</b> able to cancel the first night at <b>your</b> Edinburgh hotel (which would have cost <b>you</b> \$250) without penalty. But the only comparable hotel room <b>you</b> can find in London is \$350. <b>You</b> can claim the extra \$100 for <b>your</b> first night's hotel cost, as it's more than what <b>you</b> had originally budgeted to pay for the night.<br><br>The strike continues for a second day, so <b>you</b> decide to cancel <b>your</b> flight and catch the train to Edinburgh instead. <b>Your</b> flight would have cost <b>you</b> \$400, and the airline gives <b>you</b> a full refund for this. The rail ticket costs \$300. So because this is less than the \$400 <b>you</b> had budgeted to pay for <b>your</b> flight from London to Edinburgh, there are no extra costs to claim. | <b>You're</b> in New York, enjoying the Big Apple, when Snowmageddon hits!<br><br><b>You</b> were due to fly <b>home</b> to Perth the following day, but all airports are closed.<br><br><b>You</b> end up spending an extra three nights in New York, beyond what <b>you</b> had planned. Luckily, the hotel <b>you</b> were in is able to extend <b>your</b> stay.<br><br>We cover the full cost of <b>your</b> extra three nights' accommodation, plus any extra meals <b>you</b> eat after the time <b>you</b> would have originally left for the airport. |

### Other conditions that apply to Extra trip costs (and Extra accommodation costs):

- ▶ **Transport costs must be at the same (or lesser) fare** class, and accommodation must be at the same (or lesser) standard as the remainder of **your trip**. If it's not, we may decline **your** claim or reduce how much we pay.
- ▶ **You can only claim for the reasonable cost of meals** that occur after the time **you** were originally to have departed for **your home** in Australia – that is, after **your** trip originally should have ended.
- ▶ **If you didn't have accommodation or transport arranged**, and these costs are incurred during the original dates of **your trip**, there is no cover for those particular **expenses**. The only exception is when **your** claim is for an **event** that involves returning to Australia earlier than **your** originally planned return date where **you** didn't have a flight back to Australia already booked. In that instance we'll deduct from **your** total claim the cost **you** would have normally paid for an economy class airfare at the carrier's regular published rate for the journey **home** or **our** actual cost incurred, whichever is less.
- ▶ **You may claim for the cost of phone calls** while **you're** on **your trip**, but only for calls to **our** Emergency Assistance team or calls to carry out the actions listed in our checklists at [cota.we.com.au/checklists](http://cota.we.com.au/checklists). We don't cover data charges, so be careful with global roaming.
- ▶ **If you receive, are due to receive or are entitled to any other compensation to cover your Extra trip costs from any other person or source** – such as from an airline – we'll deduct this from the amount we pay **you**.

## c) Conditions that apply to expenses claimed for medical events

### Medical expenses we won't cover

The **expenses** and **benefits** that **you** can claim are detailed in the **What you can claim** section within each **event** – and **you're** only covered for the **expense** and **benefit** types listed. But just so **we're** clear, **we'll** never pay for any of the following:

- ✘ Ongoing medication and treatment (that you were undergoing prior to your trip)**  
 We won't pay for any medication **you** were taking (or other courses of treatment **you** were undergoing, such as fertility treatment) at the time **your trip** started. This includes any costs associated with getting a prescription for ongoing medication while **you're** away. Plan ahead, and take a sufficient supply with **you on your trip**.
- ✘ Medical and dental costs in Australia**  
 In all cases, when **you're** in Australia, **you** are responsible for any medical and dental costs incurred in Australia. That's because there are strict government regulations around who can and can't cover medical costs in Australia. **We** are a specialist travel insurance provider and aren't licensed to pay for medical costs in Australia. **You** should treat these **expenses** as **you** normally would for any other health-related **expenses** **you** incur when **you** aren't travelling – for example, from **your** private health insurer or Medicare.
- ✘ Complementary and alternative medicines**  
 We won't pay for complementary or alternative medical treatments such as naturopathy, homeopathy, acupuncture or reiki.
- ✘ Medical tourism-related expenses**  
 We won't pay for any **expenses**, medical or otherwise, that **arise** from treatments or procedures (including related complications) that **you** choose to get on **your trip**.
- ✘ Childbirth-related expenses**  
 We won't pay for the cost of regular antenatal care, childbirth and any costs associated with the care of a newborn child.

## 4. Your responsibility to claim from somebody else



In some circumstances, **you** may be able to claim **your expenses** from someone else before making a claim with **us**. This may be an airline that loses **your luggage** or another insurer covering **you** for the same **event**. In these situations, **you** must:

1. **Let us know if there's anyone else you can claim from**
2. **Claim from the other person or company first:**
  - If there's a difference between what they'll pay **you** and the amount **we** work out that **you're** entitled to receive under **your** policy, **we'll** pay the difference (provided **your** claim is approved). If **you're** having trouble claiming from them, **we** can help **you** with this.
  - By entering into the insurance contract, **you** agree that **we** may also, at **our** discretion, undertake control and settlements of any legal proceedings for **our** own benefit to recover compensation or secure indemnity from the other person or company in **your** name, and on **your** behalf in respect of anything covered by this policy. This is known as 'subrogation'.
  - If the other company **you** can claim from is an insurance company, **we** may write to them on **your** behalf to ask them to contribute towards **your** claim. This includes, but isn't limited to, any insurance available through or as part of **your** contract with **your** credit card provider. Please make sure **you** provide **us** with details of this as part of **your** claim.
3. **Give us any information we ask for to help recover money from the other person or company**
  - **You** must assist **us** and give permission for **us** to use any means possible to recover compensation or secure indemnity from the other person or company to which **we** may become entitled or subrogated upon **us** paying **your** claim under this policy, even if **we** have yet to pay **your** claim, and whether or not the amount **we** pay **you** is less than full compensation for **your** loss. **Our** right of subrogation exists regardless of whether **your** claim is paid under an indemnity clause of this policy or otherwise.
  - **We'll** apply any money **we** recover from someone else under a right of subrogation in any manner **we** determine.
  - Once **we** pay **your** total loss, **we'll** keep all money left over. If **we've** paid **your** total loss and **you** receive a payment from someone else for that loss or damage, **you** must pay **us** the amount of that payment up to the amount of the claim **we** paid **you**.
  - If **we** pay **you** for stolen or damaged property and **you** later recover the property or it's replaced by a third party, **you** must pay **us** the amount of the claim **we** paid **you**.



# Part E: Additional information

## 1. Changing your policy

### Staying longer? Or need to change your travel dates?

#### Extend or buy a new policy?

Depending on **your** circumstances, if **you** want to change the dates of **your** cover, **you'll** need to either extend **your** policy or buy a new one (for the additional days). Here's when **you** can extend **your** policy:

- ▶ **if all travellers are currently within the plan age limits**
  - such as if **you** are travelling with a **dependant** who is still under 25;
- ▶ **if you haven't claimed and don't intend to claim** under an **event** that has already occurred;
- ▶ **if your health** (and any other relevant circumstances that might foreseeably lead to a claim) hasn't changed; and
- ▶ **if you don't have any specified medical conditions** covered under **your** current policy.

If **you** don't satisfy all these criteria, don't worry; **you** can apply to buy a new policy for the additional dates.

If **you** don't qualify for an extension and have to buy a new policy to cover **your** additional travel days, the Product Disclosure Statement (PDS) and the rates in use at the time **you** buy **your** new policy will apply.

Already travelling? A 72-hour waiting period may apply.

## 2. The legal stuff you need to know

### About the way we do business

#### General Insurance Code of Practice

We have adopted the General Insurance Code of Practice developed by the Insurance Council of Australia. The Code is designed to promote good relations and insurance practice between insurers, authorised representatives and consumers. The Code sets out what we must do when dealing with **you**. A copy of the Code is available from [www.codeofpractice.com.au](http://www.codeofpractice.com.au)

#### Privacy

COTA and nib Travel Services (Australia) Pty Limited ("we", "us", "our" in this privacy section) collect **your** personal information, and in some cases **your** sensitive information in order to issue, arrange and manage **your** travel insurance or to provide **you** with related services.



It can be hard to say goodbye – so we'll usually extend **your** policy if **you're** not ready to come home from **your** trip.

But make sure **you** extend **your** policy before it expires (at 11.59pm AET) on the return date shown on **your** COI, to avoid the 72-hour waiting period that applies to a new policy.

**You** can only extend a policy up to a maximum of 12 months from the original start date shown on **your** COI (or up to 6 months on a domestic policy).

#### Bringing the kids (or grandkids)?

If **you** decide **you** want to bring the kids along after all, simply contact us, and **you** may be able to add them to **your** policy.

If **your** children (and grandchildren) travel with **you** for the majority of **your** trip, we'll cover them under **your** policy as **dependants** at no extra charge, provided that:

- ▶ **they are under 25** at the time **you** buy **your** policy;
- ▶ **they don't have a full time job**; and
- ▶ **you haven't claimed and don't intend to claim** under an **event** that has already occurred.

To be covered all **dependants** must be listed on **your** COI as Insured Dependants. Further, if **your** dependants have any **specified medical conditions**, **you** will have to pay an additional premium for these.



We will only collect personal and sensitive information from **you** or from those authorised by **you**.

We may disclose **your** personal and sensitive information to third parties involved in the above process, such as travel agents and consultants, travel insurance providers, insurers and reinsurers, claims handlers, investigators and cost containment providers, medical and health service providers, legal and other professional advisers, **your** and our agents and our related companies. Some of these third parties may be located in other countries such as the UK, Europe and USA.

Our Privacy Policy details how we collect, use, store and disclose **your** personal and sensitive information as well as how **you** can seek access to and correct **your** personal information or make a complaint. **You** may not access or

correct personal information of others unless **you** have been authorised by them, or are authorised under law or they are **your** dependants.

By providing us **your** personal and sensitive information **you** consent to us collecting, using, storing and disclosing it in accordance with our Privacy Policy. If **you** don't provide all of the personal and sensitive information we've requested we may not be able to provide **you** with our services or products including being able to process **your** application for insurance.

**You** can view our full Privacy Policy at: [cota.we.com.au/privacy](https://cota.we.com.au/privacy).

### Preventing Fraud

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

**You** can help report insurance fraud by contacting us.

### Other important matters

#### Feedback, complaints and disputes

If **you** have any feedback about our service – positive or negative – **we** would like **you** to share it with us. **You** can either call us on 1300 1300 50 or email us at [insurance@cota.com.au](mailto:insurance@cota.com.au).

#### How we handle complaints

If **you** have a complaint arising out of this insurance or the financial services provided by the insurer, our representatives, affiliates, or service providers, please contact:

nib Customer Relations, PO Box A975  
Sydney South NSW 1235, Australia

Phone: 1300 625 229 Email: [complaints@nibtravel.com](mailto:complaints@nibtravel.com)

nib will acknowledge **your** complaint within 5 business days and provide **you** with the contact details of the person handling **your** complaint. **We** will respond to **your** complaint within 15 business days. If more time is needed to collect necessary information or complete any further investigation required, nib will agree with **you** a reasonable alternative timeframe.

If **you** are not satisfied with the response to **your** complaint, **you** should contact XL Insurance Company SE, Australia branch, for consideration under their dispute resolution process at:

The Complaints Officer  
XL Insurance Company SE, Australia branch  
L28 123 Pitt St, Sydney NSW 2000

Phone: +61 2 8298 0783 Email: [idxaustralia@axaxl.com](mailto:idxaustralia@axaxl.com)

**Your** dispute will be acknowledged within 5 working days of receipt, and XL Insurance Company SE, Australia branch, will send a final response on behalf of the insurer within 15 business days.

If **we** are unable to resolve **your** complaint within 45 days of receiving **your** original complaint, or if **you** are still

not satisfied with the outcome, **you** can choose to have **your** complaint independently reviewed by the Australian Financial Complaints Authority, or AFCA. AFCA provides fair and independent financial services complaint resolution that is free to consumers.

AFCA can be contacted at:

Website: [afca.org.au](https://afca.org.au) Email: [info@afca.org.au](mailto:info@afca.org.au)

Telephone: 1800 931 678 (free call)

In writing to: Australian Financial Complaints Authority  
GPO Box 3, Melbourne VIC 3001

### Jurisdiction and Choice of Law

This policy is governed by and construed in accordance with the law of New South Wales, Australia. **You** agree to submit to the exclusive jurisdiction of the courts of New South Wales under this 'Jurisdiction and Choice of Law' clause should a dispute arise under this insurance.

### Financial Claims Scheme

This policy may be a protected policy under the Federal Government's Financial Claims Scheme (FCS), which is administered by APRA. The FCS may apply in the event that a general insurance company becomes insolvent. If the FCS applies, a person who is entitled to make a claim under this policy may be entitled to a payment under the FCS. Access to the FCS is subject to eligibility criteria. **You** may obtain further information about the FCS from [www.fcs.gov.au](https://www.fcs.gov.au) and the APRA hotline on 1300 55 88 49.

### Updating the Combined FSG and PDS

The information in this Combined FSG and PDS was current at the date of preparation. It, and the information in any Supplementary PDS or Supplementary FSG provided to **you**, will **your** COI. From time to time, the information may be updated in a way that would not be materially adverse to **you** from the point of view of a reasonable person considering whether to acquire this product. If that happens, the updated information will be available at [cota.we.com.au](https://cota.we.com.au). **You** can get a paper copy free of charge by contacting us.



### 3. Definitions

The following words (found in bold and light grey throughout the PDS) have special meanings and form part of the terms and conditions of **your** policy. When one of these words is used in a different form (such as a plural, adjective, etc), it has the same meaning as shown below.

| Term   | Meaning  |
|--|--|
| <b>accident</b>                                      | Means an unexpected, unintended, unforeseeable <b>incident</b> .   |
| <b>arise</b>   | Means directly or indirectly caused by, resulting from, related to or in any way associated with.  |
| <b>automatically accepted, automatically covered</b> | Means that the <b>medical condition</b> referred to is an <b>automatically accepted condition</b> .  |
| <b>automatically accepted condition</b>              | See <b>Automatically accepted conditions</b> on page 16 for details.   |
| <b>benefit, benefit type</b>                         | See <b>Expenses and benefits explained</b> on page 75 for details.   |
| <b>cancellation related expenses</b>                 | See <b>Extra cancellation cover (optional cover)</b> on page 13 for details.   |
| <b>carer</b>   | Means any individual who has sole, full-time care of <b>your children</b> while <b>you're</b> on <b>your trip</b> . The <b>children</b> must be under the age of 16 years, normally reside with <b>you</b> but not be travelling with <b>you</b> on <b>your trip</b> .   |
| <b>cash</b>  | Means coins and notes which are current legal tender in any country in which <b>you're</b> travelling on <b>your trip</b> . It also includes travel money cards and traveller's cheques. It specifically excludes gift cards, gift vouchers, poker tokens, lottery tickets or any similar <b>items</b> used in gambling, as well as any other financial instruments (such as bonds and bills of exchange).   |
| <b>child</b>   | Means <b>your</b> children and <b>grandchildren</b> , including newborn children, adopted children, step-children, children in <b>your</b> foster care, and children being cared for by <b>you</b> under legal guardianship arrangements.  |
| <b>chronic</b>                                       | Means a persistent and lasting <b>medical condition</b> . Some examples include: constant pain; a pattern of relapse and remission; or a condition that is characterised as long-lasting, recurrent or long suffering.   |
| <b>close relative</b>                                | Means <b>your</b> relative (or a relative of a member of <b>your travelling party</b> ) who is residing in Australia or New Zealand. It includes only these relations: spouse, de facto partner (including same-sex de facto partner); parent, parent-in-law, de facto parent and de facto parent-in-law; <b>child</b> , daughter-in-law, son-in-law; brother, sister, brother-in-law and sister-in-law; <b>grandchild</b> and grandparent; step-parent, step-son and step-daughter; fiancé and fiancée; legal guardian; and niece and nephew. |
| <b>COI</b>   | Means <b>your</b> Certificate of Insurance.  |
| <b>depreciated value</b>                             | Means the current value of an <b>item</b> at the time the <b>event you</b> are claiming under occurs - which is calculated by deducting an amount determined by us for wear, tear and age from the original purchase price of the <b>item</b> .  |
| <b>dependant</b>                                     | Means <b>your children</b> (and <b>grandchildren</b> ), not in a <b>full time job</b> , who are under the age of 25 at the date of policy issue, travelling with <b>you</b> on the majority of the <b>trip</b> and are shown on <b>your COI</b> as Insured Dependants.   |
| <b>event</b>   | Means certain circumstances or <b>incidents</b> that happen before <b>you</b> travel and/or while <b>you</b> are on <b>your trip</b> that are covered under <b>your</b> policy and listed in <b>Events (when you're covered)</b> on page 26.   |

| Term                                       | Meaning  |
|--|--|
| <b>excess</b>                              | See <a href="#">Your policy excess</a> on page 14 for details.   |
| <b>existing medical condition</b>          | See <a href="#">Travelling with an existing medical condition</a> on page 15 for details.  |
| <b>expense, expense type</b>               | See <a href="#">Expenses and benefits explained</a> on page 75 for details.  |
| <b>full time job</b>                       | Means full-time permanent employment in Australia of at least 30 hours per week.   |
| <b>grandchild</b>                          | Means the <b>child</b> of one of <b>your children</b> .  |
| <b>home</b>                                | Means <b>your</b> main place of permanent residence in Australia. It specifically excludes secondary residences (for example, holiday homes), PO boxes and other mailbox rental addresses, and business addresses.   |
| <b>incapacitated</b>                       | Means that a <b>medical practitioner</b> has certified in writing that due to a <b>medical condition</b> , the affected person is unable to perform the majority of the following day-to-day tasks without assistance from a third party: <ul style="list-style-type: none"> <li>▶ Washing themselves;</li> <li>▶ Getting dressed;</li> <li>▶ Cooking or preparing meals (where it was something the affected person normally did);</li> <li>▶ Shopping for food and groceries (where it was something the affected person normally did).</li> </ul> |
| <b>incident</b>                            | Means an occurrence or chain of occurrences which has caused an <b>event</b> . For example, if there's a cyclone which causes <b>your flight</b> to be cancelled, the incident is the cyclone (considered to be severe weather) which leads to the <b>event</b> <a href="#">Your flight, other scheduled transport or tour is delayed, and it's not the operator's fault</a> on page 52.   |
| <b>injury, injured</b>                     | Means a bodily injury caused solely and directly by a violent, visible, external <b>accident</b> which necessitates going to a <b>medical practitioner</b> for treatment and which doesn't result from any sickness or disease.  |
| <b>insolvent, insolvency</b>               | Means bankruptcy, provisional liquidation, liquidation, appointment of a receiver or administrator, entry into a scheme of arrangement, statutory protection, stopping the payment of debts, or anything of a similar nature under the laws of any jurisdiction relevant to the <b>event</b> .   |
| <b>item</b>                                | Means a single article or unit in a collection. An individual item also includes a pair of items or related set of items. This means that a single item limit applies to a pair or related set. Examples of individual items include but are not limited to: <ul style="list-style-type: none"> <li>▶ A camera plus a single lens, tripod and other accessories (attached or not);</li> <li>▶ A matching pair of earrings;</li> <li>▶ A set of skis with bindings.</li> </ul>  |
| <b>jewellery</b>                           | Means necklaces, pendants, bracelets, bangles, rings, watches, brooches, earrings (or anything else worn as an ornament in any piercing anywhere on <b>your body</b> ), anklets, tie pins, cuff-links and any other personal ornament which contains precious metal and/or gems.   |
| <b>luggage, luggage and personal items</b> | See <a href="#">What are luggage and personal items?</a> in <a href="#">Cover for your luggage and personal items</a> on page 19 for details.  |
| <b>medical aids</b>                        | Means: <ul style="list-style-type: none"> <li>▶ Communication aids (e.g. hearing aids);</li> <li>▶ Mobility aids (e.g. walkers, crutches, wheel chairs);</li> <li>▶ Prosthetic limbs, medical grade footwear and orthotics;</li> <li>▶ Sight aids (e.g. prescription glasses);</li> <li>▶ Dental aids (e.g., dentures, dental prostheses).</li> </ul>  |
| <b>medical condition</b>                   | Means any disease, illness or <b>injury</b> .  |
| <b>medically necessary</b>                 | See <a href="#">You need medical help</a> on page 27 for details.  |

| Term                                    | Meaning  |
|---|--|
| <b>medical practitioner</b>             | Means someone registered and board certified by the National and/or State Health Board either in Australia or in the country in which you're travelling while on your trip, and who is licensed to provide treatment, medication/prescriptions and medical opinions and reports – for example, doctors, physiotherapists and dentists.<br><br>A medical practitioner doesn't include anyone who is related to you or a member of your travelling party.  |
| <b>one-off performance or function</b>  | See in the event <b>A one off performance or function is cancelled or rescheduled before your strip starts</b> on page 38.   |
| <b>on the person, on your person</b>    | Means that the item(s) are either in the relevant person's pocket, hand, or small bag of some sort (such as a handbag, briefcase or small backpack). If the items are in a small bag, that bag must also be either in their hand, over their shoulder (or shoulders), around their neck or waist, in their pocket, on their lap or placed right next to them (and still touching them).  |
| <b>operator</b>                         | Means a company that is providing transport or tour services such as an airline.   |
| <b>overnight tour</b>                   | See <b>You have trouble getting from A to B</b> on page 50.  |
| <b>part-time permanent job</b>          | Means a period of employment of at least 24 hours (or three full days) a week. It doesn't include casual work.   |
| <b>pregnancy complication</b>           | Means a <b>medical condition</b> in respect of which the diagnosis is distinct from pregnancy but is caused by or adversely affected by pregnancy.   |
| <b>primary traveller</b>                | Means all travellers shown on your COI as Insured Primary Travellers. It doesn't include dependants.   |
| <b>public event</b>                     | Means any event or function for which the general public can purchase tickets and attend. It includes, but isn't limited to, sporting events, concerts, shows and festivals. It specifically excludes privately organised events and events where no fee is paid to attend such as weddings, birthday parties, anniversaries or athletics carnivals.   |
| <b>public place</b>                     | Means any place that the public has access to – including, but not limited to, planes, trains, cruise ships, taxis, buses, air or bus terminals, stations, wharves, streets, museums, galleries, hotels, hostels, dormitories and other shared accommodation (unless it's a private, locked room occupied only by you and/or your travelling party), foyers, grounds and common areas, campgrounds, beaches, restaurants, cafes, private car parks, public toilets and general access areas.                   |
| <b>rental vehicle</b>                   | See <b>Your rental vehicle is in an accident, damaged or stolen</b> on page 65 for details.  |
| <b>scheduled and publicly available</b> | See <b>You have trouble getting from A to B</b> on page 50.  |
| <b>scheduled transport</b>              | See <b>You have trouble getting from A to B</b> on page 50.  |
| <b>significant other</b>                | Means your spouse, de facto partner, boyfriend or girlfriend or anyone else that you have an established romantic or sexual relationship with.   |
| <b>someone at home</b>                  | Means either: <ul style="list-style-type: none"> <li>▶ Your close relative (or the close relative of your travelling companion);</li> <li>▶ The person managing your business interests while you are travelling on your trip (where you are a sole trader, owner in a family business or a partner in a partnership); or</li> <li>▶ The sole, full-time carer of your children (under age 16), where the children normally live with you in Australia and aren't travelling with you on your trip.</li> </ul> |
| <b>specified medical condition</b>      | Means an existing medical condition that we've agreed in writing to cover under your policy and for which you've paid an additional premium. The additional premium will be shown on your COI. See <b>Travelling with an existing medical condition</b> on page 15 for details.  |

| Term  | Meaning   |
|---|---|
| <b>sports and leisure equipment</b>           | Means any equipment, excluding clothing (but including protective clothing) used in a sporting or recreational activity – for example, helmets, bicycles, skis, golf clubs, fishing rods.   |
| <b>standard cover</b>                         | <p>Means the <b>expense and benefit types</b> you can claim for under an event when you pay our base premium. The <b>expense and/or benefit types</b> that you can claim vary by plan. Our standard cover for each plan is summarised in our <b>Summary of cover</b> (on page 2) and detailed in <b>Part B. Events (when you're covered)</b> on page 26.</p> <p>Just to be clear, our standard cover doesn't include the optional cover listed in <b>What am I covered for?</b> on page 10. You can purchase optional cover for an additional premium at the time you buy your policy. To make identification easier, options are marked with a <b>+</b> throughout the policy.</p> |
| <b>travelling companion, travelling party</b> | Means Insured Primary Travellers and any Insured Dependants (shown on your COI), as well as any other person who has made arrangements to accompany you for at least 50% of your trip.  |
| <b>trip</b>                                   | <p>On a single-trip plan, a 'trip' means travel:</p> <ul style="list-style-type: none"> <li>▶ over 50km from your home; which</li> <li>▶ begins and/or ends at your home; and</li> <li>▶ is between the departure and return dates;</li> </ul> <p>as shown on your COI.</p> <p>On an AFT plan, for each trip, a 'trip' means travel:</p> <ul style="list-style-type: none"> <li>▶ up to 30 or 50 days and over 100km from your home; which</li> <li>▶ begins and ends at your home; and</li> <li>▶ is between the departure and return dates;</li> </ul> <p>as shown on your COI.</p>   |
| <b>trip limit</b>                             | See <b>How do trip limits work?</b> on page 74 for details.   |
| <b>unfit to travel</b>                        | Means that your medical practitioner has advised you, prior to the departure date shown on your COI, that you are unfit to travel on your trip for medical reasons.   |
| <b>valuables, valuable items</b>              | See <b>Cover for your luggage and personal items</b> on page 19.  |
| <b>we, our, us, ourselves</b>                 | Means XL Insurance Company SE, Australia branch (ABN 36 083 570 441), the insurer, who deal with you through their agent, nib Travel Services (Australia) Pty Limited.  |
| <b>winter sports</b>                          | See <b>Your winter sports holiday doesn't go to plan (optional cover)</b> on page 69 for details.   |
| <b>you, your, yourself, yourselves</b>        | Means the insured people shown on your COI as Insured Primary Travellers and Insured Dependants.  |

### Date this PDS was prepared

1 August 2019

# Financial Services Guide

This Financial Services Guide (FSG) is designed to help you decide if the financial services we offer are suitable.

This FSG explains the financial services offered by Insurance and Membership Services Limited trading as COTA Travel Insurance (ABN 59 057 159 743, AR 246235) (COTA). It also explains how nib and COTA are paid and how complaints are handled.

## About the insurer

This insurance is underwritten by XL Insurance Company SE, Australia branch (ABN 36 083 570 441). XL Insurance Company SE is part of AXA XL, a division of AXA. They can be contacted at L28 123 Pitt St, Sydney NSW 2000.

## About nib, COTA and our affiliates

nib Travel Services (Australia) Pty Limited (ABN 81 115 932 173, AFSL 308461) (nib) is an Australian Financial Services Licensee, licensed to provide general financial product advice and deal in general insurance. nib is a wholly owned subsidiary of nib holdings limited, ABN 51 125 633 856, and part of the nib Group of companies. nib acts as the insurer's underwriting agent under a binding authority from the insurer which means it can issue, vary, renew or cancel your insurance on their behalf and also handle and settle any claims you make on their behalf. nib acts on behalf of the insurer not you. You can contact nib at PO Box A975, Sydney South, NSW 1235 and on telephone 1300 625 229 (within Australia) and +61 2 9234 3111 (outside Australia).

COTA is an authorised representative of nib. COTA is authorised by nib to deal in general insurance products and give limited advice in the form of general financial product advice which does not take into consideration your personal needs and circumstances. COTA acts on behalf of nib and the insurer. They do not act on your behalf.

You can contact COTA at 16 Hutt St, Adelaide SA 5000 and on telephone 1300 1300 50 (within Australia) or +61 8 8112 8110 (outside Australia).

Affiliates introduce or refer potential travel insurance customers. Affiliates are authorised only to refer you to COTA who can then arrange the insurance. Affiliates may also provide factual information.

## Remuneration

nib is paid a commission by the insurer for arranging, issuing and managing the travel insurance (including claims under the insurance) on behalf of the insurer. The commission is calculated as a percentage of the premium (and taxes) you pay for the policy. The percentage varies

and is partly based on the profitability to the insurer of all the travel insurance policies arranged by or through nib. Employees who provide services for nib receive an annual salary.

nib pays a commission to COTA when you buy a policy. This may be calculated as a percentage of the premium that you pay for the policy or as a percentage of the commission that nib receives from the insurer. The employees and representatives of COTA receive an annual salary and may be paid bonuses based on performance criteria which may include sales.

If your travel insurance is arranged after you have been referred to us by an affiliate, the affiliate will be paid a referral fee. The referral fee is calculated either as a percentage of the gross premium when you buy a policy or as a flat fee for each policy purchased after referral to us by an affiliate. An affiliate may receive additional benefits such as discounted travel insurance or marketing assistance.

If you would like more information about remuneration, please contact nib. This request should be made within a reasonable period of time after receiving this Combined FSG and PDS.

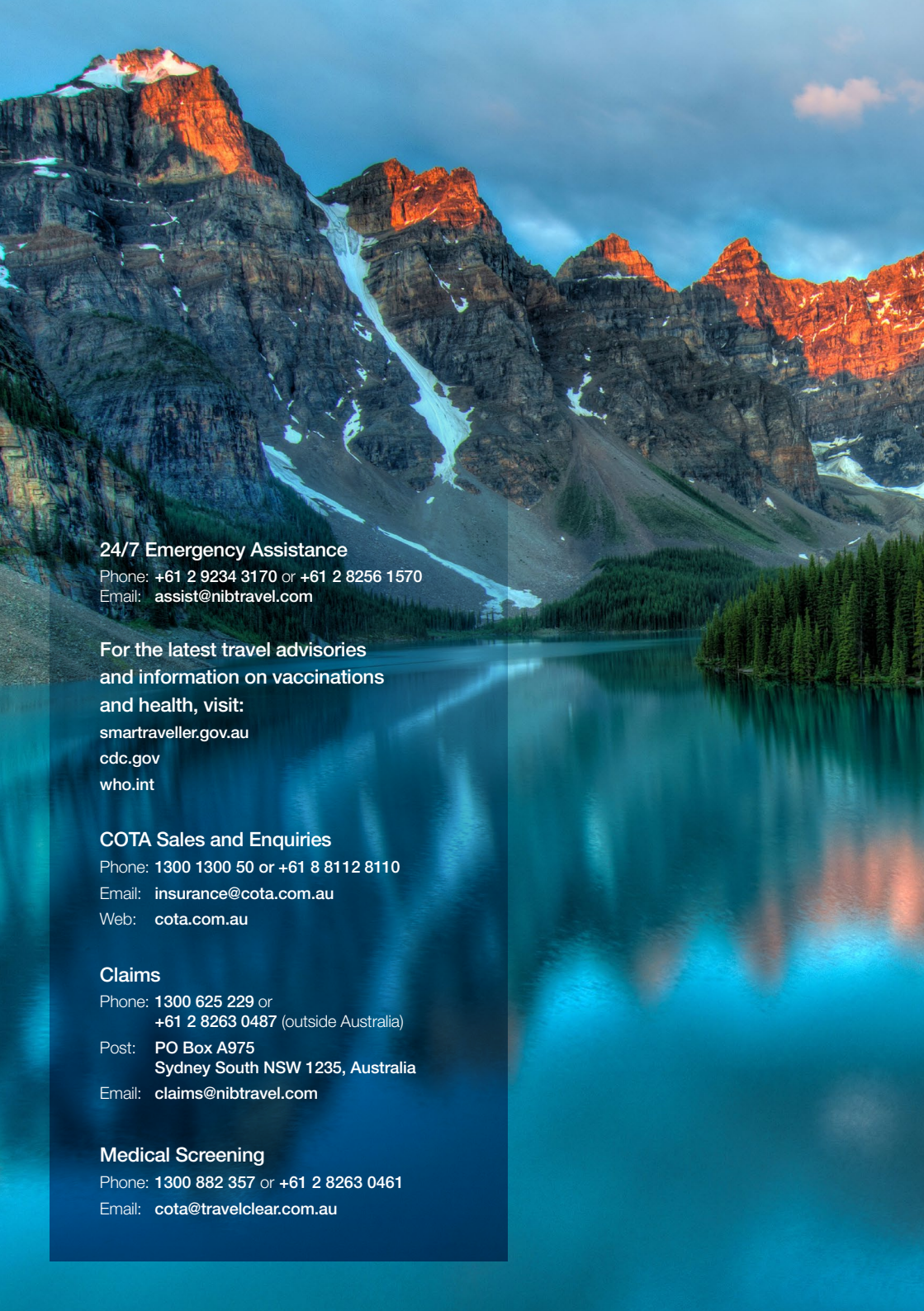
## Feedback, complaints and disputes

If you have any feedback about our service – positive or negative – we would like you to share it with us. You can either call us on 1300 1300 50, or email us at [insurance@cota.com.au](mailto:insurance@cota.com.au).

If you wish to lodge a complaint or dispute, you can find details of our complaints process under [How we handle complaints](#) on page 80 and on our website at [cota.we.com.au/complaints](http://cota.we.com.au/complaints) or by calling us on 1300 625 229.

## Other information about us

- ▶ **Your privacy.** We take your privacy seriously and adhere to the Privacy Policy detailed on page 79 and on our website at [cota.we.com.au/privacy](http://cota.we.com.au/privacy).
- ▶ **Professional Indemnity Insurance.** nib and its representatives (including COTA) are covered under professional indemnity insurance arrangements that comply with section 912B of the Corporations Act. The insurance (subject to its terms and conditions) will continue to cover claims in relation to nib's representatives that no longer work for it (but who did at the time of the relevant conduct).
- ▶ **Financial Services Guide.** nib is responsible for this FSG, which was prepared on 1 August 2019.



### **24/7 Emergency Assistance**

Phone: +61 2 9234 3170 or +61 2 8256 1570

Email: [assist@nibtravel.com](mailto:assist@nibtravel.com)

**For the latest travel advisories  
and information on vaccinations  
and health, visit:**

[smartraveller.gov.au](http://smartraveller.gov.au)

[cdc.gov](http://cdc.gov)

[who.int](http://who.int)

### **COTA Sales and Enquiries**

Phone: 1300 1300 50 or +61 8 8112 8110

Email: [insurance@cota.com.au](mailto:insurance@cota.com.au)

Web: [cota.com.au](http://cota.com.au)

### **Claims**

Phone: 1300 625 229 or  
+61 2 8263 0487 (outside Australia)

Post: **PO Box A975  
Sydney South NSW 1235, Australia**

Email: [claims@nibtravel.com](mailto:claims@nibtravel.com)

### **Medical Screening**

Phone: 1300 882 357 or +61 2 8263 0461

Email: [cota@travelclear.com.au](mailto:cota@travelclear.com.au)