

ZOOM TRAVEL INSURANCE

TARGET MARKET DETERMINATION (TMD)

Effective Date: 7 November 2023

ABOUT THIS TARGET MARKET DETERMINATION

This Target Market Determination (TMD) applies to the Zoom Travel Insurance policy (Combined Financial Services Guide and Product Disclosure Statement (PDS), effective 7 November 2023 which is distributed by "Zoom Travel Insurance" as a registered Business name of the Insurance Geeks Pty Ltd ABN 35 612 507 785. Insurance Geeks is an authorised representative of Coffre-Fort Pty Limited ABN 66 125 358 518, AFS Licence No. 472457. Coffre-Fort and Zoom Travel Insurance act as agent of the Insurer, HDI Global Specialty SE -Australia ABN 58 129 544 AFS Licence No. 458776 (the Insurer).

This TMD was prepared for and is effective from 7 November 2023. It will apply to policies that are purchased on or after 7 November 2023.

The purpose of this TMD is to describe the class(es) of customers for which the Zoom Travel Insurance policies been designed, having regard to the likely needs, objectives, and financial situation of that class of customers. Examples used in this TMD are illustrative only and are not intended to be exhaustive. Please read this TMD in conjunction with the Product Disclosure Statement to decide if our policies are right for you having regard to your own needs, objectives, and financial situation.

This TMD is not intended to provide any financial product advice and does not consider any individual customer's personal needs, objectives, or financial situation. This TMD does not replace the terms and conditions, and disclosures made, in the PDS. A customer should refer to the PDS before making a decision about a product. A customer may fall within the target market described in this TMD but may not meet the underwriting criteria of the Insurer (HDI) and Zoom Travel Insurance when they apply for insurance.

IMPORTANT INFORMATION

Coffre-Fort Pty Ltd has appointed Zoom Travel Insurance (ABN 35 612 507 785) as its Authorised Representative to deal in general insurance products and provide General Advice on travel insurance products.

Insurance Geeks deals in products under its registered trading name Zoom Travel Insurance. Claims are handled on behalf of Zoom Travel Insurance by Coffre-Fort Pty Ltd ABN 66 125 358 518, AFS Licence No. 472457.

Zoom Travel Insurance's registered address is Level 1, 332 Kent, Sydney, 2000 Australia, and Zoom Travel Insurance is responsible for the financial services provided to you and is also responsible for the content and distribution of the FSG.

Zoom Travel Insurance acts as an agent of the Insurer and not as your agent.

THE POLICIES & PLANS WE OFFER

PRODUCT DESCRIPTION (INCLUDING KEY ATTRIBUTES)

There are two main types of cover available under the insurance. These can be tailored to suit the individual person based on the length and destination of the trip, options for excess, and certain optional covers.

Domestic Travel Insurance, provides cover against a range of travel risks and most commonly arising from travel within Australia.

International Travel Insurance, provides cover against a range of travel risks most commonly arising from travel overseas.

THE DIFFERENT PLANS AVAILABLE

You need to choose who will be covered and the level of cover you need to suit your travel plans. You can choose from 5 plans; all of which have different levels of cover.

Plan	Levels of Cover	What's Included
C	Comprehensive	Sections 1 to 16
B	Standard	Sections 1, 2, 2A, 3, 3A, 3B, 3C, 4, 8, 11, 13, 15, and 16
A	Medical Only	Sections 1, 2, 2A, and 15
D	Domestic	Sections 3, 3A, 3B, 3C, 5, 8, 9, 10, 11, 15 and 16

F	International Traveller	Frequent	Sections 1, 2, 2A, 3, 3A, 3B, 3C, 4, 8, 11, 13, 15, and 16
F	Domestic Traveller	Frequent	Sections 3, 3A, 3B, 3C, 4, 8, 11, 13, 15, and 16

Please note, Frequent Traveller Plans are offered at both International & Domestic capacities.

TRAVEL INSURANCE BENEFITS

Not all Travel Insurance Benefits are available under each Plan.

The Travel Insurance Benefits are subject to the limitations and exclusions set out in the PDS.

See refer to the Table of Benefits in the PDS (Pages 3 & 4) that apply to each Plan.

For more information on the benefits we offer, please refer to our website here:

<https://www.zoomtravelinsurance.com.au/compare-travel-insurance/>

OPTIONAL PACK(S) & ADDITIONAL BENEFITS

Under the policy, you choose the cover you require based on your travel arrangements, and the type of cover you want and are eligible to purchase. You can increase your cover by selecting one (or more) of the optional benefits available when applying for your cover.

See the table below for the option benefits available under the available plan types.

PLAN TYPE		OPTIONAL BENEFITS AVAILABLE						
		Specified Items	Cruise Pack	Snow Pack	Adventure Pack	Bicycle Pack	Golf Pack	Rental Vehicle Excess
C	Comprehensive	Yes	Yes	Yes	Yes	Yes	Yes	Yes
B	Standard	X	Yes	X	Yes	X	X	Yes
A	Medical Only	X	Yes	X	X	X	X	X
D	Domestic	X	Yes	Yes	Yes	Yes	Yes	Yes
F	Frequent traveller	Yes	Yes	Yes	Yes	X	Yes	Yes

- **Snow Pack** to cover defined snow sport activities as per page 78 of the PDS under their Plan except for Permanent Disability and Personal Liability; and
- **Cruise Pack** to cover sea, river, and ocean cruising under their Plan; and
- **Adventure Pack** to cover amateur sports and activities listed on page 20 of the PDS; and
- **Bicycle Pack** to cover lost, stolen, or damaged bicycles during your journey; and
- **Golf Pack** to cover golf equipment and related fees.
- **Rental Vehicle Excess** Depending on which level policy you buy with us; Zoom will reimburse you for \$5,000 or \$8,000 for any excess or deductible which you become legally liable to pay under your rental vehicle hiring agreement.

Optional Packs are subject to payment of additional premium, and additional excess may apply to claims under these Optional Packs. The benefits covered by, and the exclusions that apply to, these Optional Packs are described in the PDS on pages 16 - 20.

For more information: <https://www.zoomtravelinsurance.com.au/adventure-activities/>

PRE-EXISTING MEDICAL CONDITIONS

When it comes to pre-existing medical conditions, it is important that you tell us about your medical history.

When getting a quote, you must declare all your pre-existing medical conditions. Zoom Travel Insurance does not provide cover for any pre-existing medical conditions unless you declare such conditions, complete the medical screening process, pay any relevant additional premium, and receive written confirmation from us confirming that cover has been accepted for these conditions.

A Pre-Existing Medical Condition is a defined term under this policy and means any one of the following:

1. Any medical, dental, physical or mental condition, defect, disease or illness of which in the past 12 months, you (being all persons to be insured under the policy) were aware or should reasonably have been aware of (due to symptoms a reasonable person in the circumstances would be expected to be aware of) and for which you have:

- been diagnosed or had symptoms (even if a condition has not yet been diagnosed); or
- been prescribed medication;
- received (or are waiting for) medical treatment, including any kind of surgery;
- received (or are waiting for) tests, investigations or specialist consultation
- received or been advised to attend a follow-up consultation; and/or
- attended a hospital or clinic (as an outpatient or inpatient).

And/or:

2. any of the below medical conditions which you (being all persons to be insured under the policy) had **at any time in your life.**

- Heart conditions, including any cardiovascular or coronary heart disease or any condition related to your blood or heart vessels;
- Any condition that involves your brain, your lung & respiratory system or circulatory systems;
- Kidney conditions and kidney disease;
- Conditions involving the neck or back;
- Any type of cancer;
- Reduced or deficient immune system; and/or
- Any chronic or ongoing medical condition or terminal illness

PLEASE NOTE:

1. You should carefully consider your medical and dental history and that of all other persons to be insured under the policy.

2. Pregnancy is not a medical condition, so you do not need to tell us about this unless you are currently pregnant and have had any complications of pregnancy; or you are currently planning a pregnancy via assisted reproductive treatment, for example, IVF.

Please refer to the pregnancy section of the PDS on page 24 for more information on our pregnancy cover.

Why Disclose? If we don't have a full picture of your health before you travel, then any claims that you make can be reduced or rejected, or your whole insurance policy may become void. Additionally, if something happens to you and it's a result of your medical condition, we can't cover you if we did not pre-approve your medical condition.

When/How Do I Disclose Pre-Existing Conditions? We have a quick and easy online medical screening which you need to complete if you have any pre-existing illnesses. Follow the medical questions within the quote process to complete the assessment for all travellers with pre-existing conditions. It'll only take a minute.

What Happens After I Disclose? Once you have completed your medical assessment online, you will find out whether:

You can obtain travel insurance, and you have the choice to have your pre-existing condition covered for an additional cost OR you can choose to NOT have your pre-existing condition covered and pay no additional cost
You can obtain travel insurance, but it will be mandatory to purchase coverage for your pre-existing condition
Your condition won't be covered at all, but you can still purchase travel insurance that can cover you for events not related to your condition
We are unable to offer you travel insurance

More information: <https://www.zoomtravelinsurance.com.au/pre-existing-medical-conditions/>

KEY ELIGIBILITY CRITERIA (WHO CAN BUY THIS POLICY)

RESIDENTS OF AUSTRALIA

All plans are only available to Australian residents (as defined in the Travel Insurance Glossary) provided they meet the age limits criteria on the plan selected.

Cover is only available if:

- you currently reside in Australia; and
- you hold a valid Medicare card; and
- you purchase your policy before you commence your journey; and
- your journey commences and ends in Australia.

TEMPORARY RESIDENTS OF AUSTRALIA TEMPORARILY TRAVELLING OVERSEAS

Cover is available to temporary Australian residents temporarily travelling overseas provided that you meet the following criteria, at the date the certificate of insurance is issued:

- are aged 74 years and under;
- hold a return ticket to Australia;
- have a home in Australia to which you intend to return; and
- hold a valid visa or permit which provides access to all publicly funded health and disability services in Australia or you have private health insurance that adequately covers you and any dependants travelling with you for the entire duration of your policy and for the rest of your stay in Australia.

Under Section 1: 24/7 Emergency Assistance Services, if you injure yourself or become sick or die while overseas and it is necessary to repatriate you or your remains, we will, at our option, pay the lesser of the cost of returning you to your home in Australia, or to the international airport nearest to where you normally live overseas. At that point, you will be responsible for all further costs, and cover under all sections of this product will end.

AGE LIMITS

Age limits are as at the date of issue of your certificate of insurance.

PLAN TYPE		AGE LIMIT
A	Medical Only	79 years and under
B	Standard	79 years and under
C	Comprehensive	85 years and under
D	Domestic	85 years and under
F	Frequent traveller	69 years and under

IMPORTANT NOTE FOR TRAVELLERS AGED 80 AND ABOVE

Cover is available with our Comprehensive and Domestic plans subject to the following conditions:

Cover is only available up to a maximum of 6 months per one journey.
A \$2,000 excess applies for all claims arising from, related to, or associated with an injury or illness.

For all other claims, refer to the section titled [Excesses That Apply](#).

Cover is available with our **Comprehensive and Domestic plans** subject to the following conditions:

- Cover is only available up to a maximum of 6 months per one journey, and;
- A \$2,000 excess applies to all claims arising from, relating to, or associated with any injury or illness related claims, including medical, additional expenses or cancellations. For all other claims the standard excess will apply

KEY EXCLUSIONS

General Exclusions

There are many scenarios Zoom Travel Insurance covers you for, but just like most insurance policies, there are some things you likely won't be covered for. Here are a few of the main ones.

You Had A Bad Holiday

Disappointing accommodation, misleading brochures, the food on the plane was inedible, your room was noisy, staff were rude, fellow guests were annoying and the entertainment was terrible. We don't cover loss of enjoyment so make sure you do your research and that you make the most out of it.

You Were Irresponsible

Sex, drugs, and alcohol - they seem like fun at the time but while away you need to behave in a way that protects yourself to be covered. Think carefully about the decisions you make. If you're intoxicated or taking drugs (that have not been prescribed), you pick up a sexually transmitted infection, or you're riding a motorcycle/moped/scooter and you do not have a current Australian license to do so (or the driver does not have a valid license for the country you're in) and your claim results from these actions, then we won't be able to cover you.

You Take Part In Seriously Risky Activities

We may cover many [adventure activities](#), but there are some where the risk is just too extreme. These activities include ATV/Quad Biking, hang gliding, base jumping, mountaineering, or rock-climbing using ropes or climbing equipment. We aren't saying you can't participate in these activities, but if something goes wrong when you do, you won't be able to claim.

You're Careless With Your Belongings And They Get Stolen

Leaving your things laying around isn't a good idea in nearly every part of the world. If something gets stolen because you didn't take due care and you left something unattended/unsupervised, then we won't cover this.

You Didn't Get The Right Visa/Passport/Flight

Incorrectly organising your trip isn't something we cover, so double check everything before booking and ensure you have the right documents for travel.

You Break The Law

For obvious reasons we can't help you out here. Always adhere to local laws.

You Ignore Official Warnings

If a government or other official body have issued a specific "Do Not travel" or "Reconsider your need to travel" warning and you go anyway, you may be putting yourself in very serious danger, and we will not cover any claim you make relating to this. Head to smartraveller.gov.au for the latest travel advice

You Didn't Read The PDS And Thought You Were Covered

Never assume that you'll be covered for something. We advise all our customers to read the [PDS](#) before purchasing to ensure the product is right for them. If you have any questions, just [contact us](#) and let us help you out.

Coronavirus (COVID-19) Information

Cover under this policy is extended to include medical claims arising from a positive diagnosis of the Coronavirus (meaning COVID-19 or SARS-COV-2 or any mutation or variation of these) by a qualified medical practitioner while on your journey.

Cover is extended to include medical cover for COVID-19 under the following sections of your policy:

Section 1: 24-7 Emergency Assistance Services

Section 2: Overseas Emergency Medical & Hospital Expenses

Section 4: Hospital Cash Allowance

General Exclusion 10 relating to epidemics or pandemics applies in all other circumstances and sections of the policy regardless of when you purchased your policy.

It is important to understand what you are not covered for. Below are some (but not all) exclusions in the policy. Please refer to the **General Exclusions** section for other exclusions that apply to *all* sections of the policy.

This policy will not cover claims where:

- Circumstances existed that you knew or should reasonably have known of at the time you either bought the policy or booked your travel, that may affect your travel or give rise to a claim under the policy.
- If your claim is associated with travel to countries for which a 'Do Not Travel' warning has been issued by the Australian Government or there are circumstances that a reasonable person in your position should be aware of that may affect your travel. (**See General Exclusion 11**).
- The costs or expenses that you incurred were due to mandatory quarantine or isolation orders such as cross-border restrictions between states, countries or regions, or if the government bans travel before or during your trip. (**See General Exclusion 12**).

Zoom policies cover you for unlimited overseas medical claims related to Coronavirus if you test positive and require emergency medical treatment. This cover includes costs resulting from any overseas hospital medical treatment, ambulance transportation or repatriation back to Australia.

This meets the requirement for governments that have mandated travel insurance with Covid cover for entry. Upon purchase, you will receive an additional page attached to your certificate of insurance outlining the COVID cover which can be used as evidence of the cover.

Zoom policies do not cover for cancellation costs incurred if you catch Coronavirus before you depart for your holiday and need to cancel, this includes additional costs such as quarantine costs and standard PCR tests.

See more: <https://www.zoomtravelinsurance.com.au/coronavirus-covid-19-pandemic/>

LIMITATIONS

Claims Limits	<i>Claims are subject to single item and aggregate limits (as specified in the PDS and certificate of insurance). Under the Multi-Trip Plan, claims limits will reset for each journey except for Personal Liability.</i>
Fulfilment	<i>Claims may be fulfilled either by assistance services provided, repair, replacement, reimbursement or by a cash settlement payment depending on the circumstances.</i>

EXCESS

Claims are subject to the payment of premium and excess, as specified in the PDS and certificate of insurance.

LIKELY NEEDS, OBJECTIVES & FINANCIAL SITUATION

Generally, the likely objectives and needs of a customer in the target market are to:

- Transfer unexpected travel risks through insurance protection of the types covered by; and
- Obtain non-financial assistance of the type specified in the insurance for a person and on terms and conditions (including limits and excesses and price) acceptable to them.

The likely financial situation of the person in the target market is that they can afford to pay:

- The premium for the Insurance;
- Or bear any applicable excess in the event of a claim;
- Or bear any uninsured loss or expense (including above any limits or sub limits that apply);
- Any required co-payment;
- The full amount up front for covered loss (including expenses) which the Policy provides reimbursement for once paid for. However, consideration will be made, and exceptions made by us to each individual's circumstances, vulnerability or hardship.
- Claims may be fulfilled by either assistance services, repair, replacement, reimbursement or by cash settlement payment depending on the circumstances.

THE OVERALL TARGET MARKET

This travel insurance is suitable for travellers (that meet the acceptance criteria) who are looking to protect their trip from a range of risks that may arise from travel within Australia or overseas. These include but aren't limited to medical emergencies (international only), trip cancellation, lost luggage, and rental vehicle excess.

Our travel insurance has been designed so that it can be tailored to meet different needs and objectives. This can be based on the length and destination of the trip, options for excess, and certain optional covers.

OUR TRAVEL INSURANCE IS APPROPRIATE FOR:

Note that customers fall within the target market if all the following conditions apply.

People seeking cover to manage their travel risks; and

Those living in Australia permanently who are eligible to all publicly funded health and disability services; and

Individuals travelling away from home within 12 months of buying the insurance; and

Trips that are no longer than 12 months (365 days) in duration; and

Customers that meet the age limits that apply for the chosen plan (outlined in the Product Disclosure Statement); and

Journeys commence and end in Australia; and

Those that have the financial capacity to pay the applicable premium.

Meet the acceptance criteria including pre-existing medical conditions which have been approved.

OUR TRAVEL INSURANCE IS **NOT APPROPRIATE FOR:**

Note that customers are not within our target market if any of the following conditions apply.

- Customers who do not reside in Australia when buying the insurance; or
- Anyone that intends on leaving Australia permanently or does not intend to return to their home in Australia on completion of their journey; or
- Anyone intending on using this travel insurance to substitute with private health insurance while residing overseas; or
- Trips that are longer than 12 months (365 days) in duration; or
- Anyone travelling overseas intending to obtain medical or dental treatment or cosmetic surgery/consultation; or
- Those who have been advised by a registered medical practitioner not to travel.
- Individuals who fly an aircraft or will be participating in professional sport or a sport where they earn much of their income; or
- Those seeking cover for financial loss due to outbreaks of infectious diseases (for example, pandemics or epidemics)

DISTRIBUTION

CHANNEL & DISTRIBUTION CONDITIONS

Products under this TMD are distributed through the following means:

- From the Zoom Travel Insurance website;
- Through Zoom Travel Insurance online chat;
- By emailing our customer service team.

All channels are monitored by Zoom Travel Insurance and Coffre-Fort (on behalf of the Insurer) and staffed by persons who have been trained in the distribution of the Products covered by this TMD and the Application Process.

DISTRIBUTION CONDITIONS AND RESTRICTIONS

Products under this TMD can only be issued to customers that are eligible for that cover in accordance with the application and/or extension criteria that has been approved in writing by the Insurer and which

complies with the law. The Application Process has been tailored to identify the Target Market described in this TMD as part of the eligibility criteria for the Products covered by this TMD, and the use of the Application Process would make it more likely that a Product covered by this TMD will be acquired by persons in the Target Market. Products under this TMD can be distributed directly by Zoom Travel Insurance and by distributors approved by Zoom Travel Insurance and the Insurer. (Approved Distributors). Approved Distributors and their systems and processes are assessed and monitored by Zoom Travel Insurance (on behalf of the Insurer) and would therefore make it more likely that the Approved Distributor will comply with the terms of this TMD.

We require distributors to provide the following information in relation to their distribution of products covered by this TMD:

Complaints all complaints in relation to this TMD must be supplied to Zoom Travel Insurance (on behalf of the Insurer) as soon as reasonably possible, but no later than on a monthly basis unless Zoom Travel Insurance has requested a distributor to report more frequently. This will include written details of the complaints. Zoom Travel Insurance must supply all complaint information to the Insurer on a monthly basis unless the Insurer has requested Zoom Travel Insurance to report more frequently.

Sales data report relevant sales and customer data in relation to this TMD on a quarterly basis to Zoom Travel Insurance (on behalf of the Insurer) unless Zoom Travel Insurance has requested a distributor to report more frequently. Zoom Travel Insurance must supply all sales and customer data to the Insurer on a quarterly basis unless the Insurer has requested Zoom Travel Insurance to report more frequently.

Significant dealings notification to Zoom Travel Insurance (on behalf of the Insurer) if they become aware of a significant dealing in relation to this TMD that is inconsistent with this TMD within 10 business days. Zoom Travel Insurance must immediately notify the Insurer if it receives a notification of a significant dealing. Other In addition to the distribution conditions, restrictions and information set out above, the Insurer may include other conditions, restrictions, and information on the distribution of products under this TMD. Any additional conditions and restrictions will be notified (in writing) to an Approved Distributor.

REVIEW OF THIS TMD

This policy will be reviewed regularly to ensure that it remains appropriate for customers.

First Review:	The initial review will be conducted within 12 months of its first publication date i.e., by 8 November 2024.
Subsequent	At least every year after the First Review

Reviews:	
Review Triggers:	<p>In addition to scheduled reviews, there may be events that trigger a review. If we determine that there has been an event or circumstance that reasonably suggests that this TMD needs to change, we will review the TMD within 10 business days.</p> <p>Review triggers may include (but are not limited to):</p> <ul style="list-style-type: none"> ● material changes to the design or distribution of a product, including material changes to policy documents or the PDS, ● a material alteration to acceptance criteria or underwriting criteria, the Application Process; ● identified systemic issues in the product or the distribution of the product; ● relevant material external events such as relevant litigation or adverse media coverage; ● relevant feedback, information or notification received from a distributor, regulator such as ASIC or APRA or other interested parties; ● significant changes in metrics. These include sales, policy cancellation, claims, complaints, and loss ratios; and ● any significant dealings that are inconsistent with the TMD, <p>to the extent these events or circumstances reasonably suggest the TMD is no longer appropriate.</p>

REPORTING & MONITORING THIS TARGET MARKET DETERMINATION

We are required to report the following information to HDI Global Specialty SE, the Insurer at the following times:

Reportable matter	When
The number of policies sold or renewed that are not within the target market.	As soon as practicable and in any cases within 10 business days, after it became aware of the matter.
The number of policies sold.	On a monthly basis.
The number of policies sold.	On a monthly basis.
Lapse rates and cancellation rates.	On a monthly basis.
Lapse rates and cancellation rates.	On a monthly basis.
The frequency and number of excesses paid.	On a monthly basis.
If the Insurance is issued to a customer in breach of the TMD Distribution Conditions or outside of the target market.	As soon as practicable and in any case within 10 business days, after it became aware of the matter.
The nature and number of complaints received about the Insurance in the reporting period.	On a monthly basis.
Any significant dealings that are inconsistent with the TMD and reasonable details on the circumstances related to this.	As soon as practicable and in any case within 10 business days, after it became aware of the matter.
Any compliance incident relating to the Insurance or its distribution.	As soon as practicable and in any case within 10 business days, after it became aware of the matter.
Information as agreed in writing with Zoom Travel Insurance that would reasonably to enable us to promptly identify Review Triggers or other events and circumstances that have occurred which would reasonably suggest the TMD is no longer appropriate.	To be reported as soon as practicable and in any case within 10 business days, after it forms the view.
Information identified to or by Zoom Travel Insurance that would reasonably suggest to it that the TMD is no longer appropriate.	To be reported as soon as practicable and in any case within 10 business days, after it forms the view.