



Combined Product Disclosure Statement and Financial Services
Guide. Effective from 01 July 2021.

Coverholder at **LLOYD'S**



Zoom Travel Insurance

Taking time out from the daily grind and everyday routine is good for the soul. Getting away for a holiday can be just the ticket to switch off, broaden your mind and refresh your senses. But, to fully immerse yourself in travel, you need to pack quality travel insurance.

With Zoom, you can travel confidently knowing that all our policies are underwritten at Lloyd's of London - the world's largest insurance market.

Should you run into any trouble during your travels, you can rest assured that we'll be there when you need us most. Help is just a phone call away all day every day, thanks to world-class emergency assistance services.

24-Hour Emergency Assistance Can Help With:

- ▶ Managing your medical care while overseas.
- ▶ Emergency medical evacuation and repatriation home.
- ▶ Placing a guarantee of payment directly with the hospital for large medical bills.
- ▶ Getting messages to your family or employer in the case of an emergency.



Contents

01. BEFORE YOU BUY THIS POLICY.....1

10 Things You Should Know.....2

02. POLICY COVER SUMMARY 11

Compare Plans Benefits Table.....12

Included Sports & Activities.....13

03. OPTIONAL BENEFITS.14

High Value Items.....16

Rental Vehicle Insurance Excess.....16

Cruise Pack.....19

Bicycle Pack.....18

Golf Pack.....18

Adventure Pack.....19

Snow Pack.....17

04. PRE-EXISTING MEDICAL CONDITIONS.18

Medical Conditions.....19

Pregnancy.....21

05. COVER BENEFITS IN DETAIL.....22

Medical Sections 1 - 7.....23

Cancellation Sections 8 - 10.....33

Luggage Sections 11-14.....37

Personal Liability Section 15.....42

Rental Vehicle Excess Section 16.....43

Optional Benefits Sections 16 - 28.....43

06. GENERAL EXCLUSIONS.....58

07. HELP & EMERGENCIES.62

08. HOW TO CLAIM.63

09. IMPORTANT MATTERS.68

10. TRAVEL INSURANCE GLOSSARY.....72

11. FINANCIAL SERVICES GUIDE.77

Your Insurer.....78

Remuneration and Associations.....78

Professional Indemnity Insurance.....78

General Insurance Code of Practice.....78

Complaints.....78

Privacy.....79

Contact Us.....80



CONTACT DETAILS



CUSTOMER SERVICE (SALES) ENQUIRIES

 info@zoomtravelinsurance.com.au

CLAIMS ENQUIRIES

 info@travelclaimscentre.com

EMERGENCY ASSISTANCE



(+) 61 2 8015 6287 (from overseas) |  help@travelclaimscentre.com



BEFORE YOU BUY



Travel insurance is a no brainer, but not all policies are the same.

At Zoom, we want to ensure that our customers understand how our travel insurance policy works so that you can choose the right plan and options for your circumstances.

To help you properly understand this policy's significant features, benefits and risks we've highlighted nine things we think you should know upfront.

01



This Product Disclosure Statement (PDS) includes the policy wording which sets out the cover available and the terms and conditions which apply. To properly understand this **policy's** significant features, benefits and risks we've highlighted nine important things we think you should know upfront.

10 THINGS YOU SHOULD KNOW

1. WHO'S BEHIND THE POLICY

Your Insurer

Your **policy** is underwritten by certain underwriters at Lloyd's (the **insurer**). Zoom Travel Insurance issues the **policy** to you and handles claims as an agent for the **insurer**.

Zoom Travel Insurance is a registered Business Name of The Insurance Geeks Pty Ltd, ABN 35 612 507 785.

Emergency Assistance

Emergency Assistance is provided 24/7, 365 days a year by First Assistance.

Your Zoom Travel Insurance Policy

If you buy the **policy**, this document and your **certificate of insurance** make up your insurance contract with us. Be sure to keep them in a safe place.

2. YOUR DUTY TO US

In accordance with the Insurance Contracts Act 1984, you have a duty to act in the utmost good faith in all of your dealings with us. This duty applies when you first apply for your **policy** and on any renewal, variation, extension or replacement of your **policy**.

If we ask you questions that are relevant to our decision whether to insure you and on what terms, you must take reasonable care not to make a misrepresentation to us when answering those questions. For example, you will need to provide information which, to the best of your knowledge is accurate, complete and not misleading.

You and everyone insured under your **policy** (and listed in the **certificate of insurance**) must comply with this duty. Please make sure you explain the duty to anyone else insured under your **policy**.



If you do not take reasonable care not to make a misrepresentation, we may be permitted by law to cancel your insurance contract or reduce the amount we will pay you if you make a claim, or both.

If you make a misrepresentation which is fraudulent, we may refuse to pay a claim and treat the insurance contract as if it never existed.

3. WORDS WITH SPECIAL MEANINGS

Some words in this document have defined meanings. Where they appear:

'You' and 'your' means the person or people named in the **certificate of insurance** and their accompanying **dependant** children or grandchildren travelling with you for 100% of the **journey**, not in full-time employment at the date of **policy** issue and listed on your **certificate of insurance**.

'We', 'our' and 'us' means the **insurer** who deals with you through Zoom.

Other words in this **PDS** have a special meaning and appear in bold. When these words are used, they have the meaning set out in the relevant section or the [Zoom Travel Insurance Glossary](#).

4. IMPORTANT CORONAVIRUS (COVID-19) INFORMATION

COVID-19 has had a huge impact on travel both domestically and internationally. Travelling anywhere has become more complex and there is a heightened chance of your travel plans being disrupted. We consider the global outbreak of COVID-19 to be a known event and for ongoing travel disruptions, including border closures, to be expected.

This policy does not cover claims that are directly or indirectly related to, or arising from SARS-CoV-2 virus, COVID-19 or any mutation of either.

Below are some, but not all, relevant exclusions that apply:

- there is no cover for **epidemics** or **pandemics** regardless of when you purchased your **policy**.
- the mass media has indicated the existence or potential existence of circumstances that may affect your travel.
- at the time of purchasing the policy, you were aware of something that would give rise to you making a claim under this **policy**.

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



5. 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 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 80-85 Years of Age

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**.

6. HOW TO BUY THIS POLICY

When you apply for the **policy**, we will confirm things such as the period of cover, the cost of your **policy**, cover options available, what **excesses** will apply, who will be covered and whether any standard terms are to be varied.

These details are recorded on your **certificate of insurance**.

Please check all your **policy** documents and make sure the information is correct as we rely on this information in dealing with your **policy**.

Any updates or variations to our PDS or standard terms are available on our website <https://www.zoomtravelinsurance.com.au/policy>

If you have any queries, want further information about the **policy** or want to confirm a transaction, please use the **contact details on our website** or on the back cover of this PDS.

Consider Where You Are Going and How Often

The cover that is right for you will depend on where you are travelling to and how often you will be travelling.

Travel Regions Covered

When you apply for the **policy**, you need to tell us where you are travelling to. The premium you pay for the **policy** depends on your destination(s).

The **policy** only covers loss, **injury** or **illness** which occurs in the countries you have told us you will visit; however, all stopovers of up to 2 nights in countries other than the USA are also covered.

PLEASE NOTE: We'll cover you for stopovers in the USA if you also nominate USA as a destination when you apply for cover.



Frequency of Travel

Our Frequent Traveller Plan (F) covers an unlimited number of **trips** both internationally and domestically for a twelve-month period. This plan applies to both leisure and business travel. The maximum number of days of cover for any one **journey** will depend upon which **policy** option you selected. This will be shown on your **certificate of insurance**.

MAXIMUM TRIP DURATION OPTIONS
15 days per one journey
45 days per one journey

To be eligible for cover:

- you must be 69 years of age and under; and
- you must purchase your **policy** before you commence your **journey**; and
- your **journey** must commence and end in Australia.

You will need to nominate the applicable geographical region for your Frequent Traveller **policy**. You can choose from:

REGION NAME	COUNTRIES COVERED
Worldwide	All countries
Limited World	All countries excluding the USA & Canada
Asia Pacific	New Zealand, Australia, Pacific Islands (excluding Islands of the United States) and Asia

Please **contact us** if there is any uncertainty as to which geographical region applies.

Benefit limits and sub-limits are reinstated on the completion of each journey, except for **Section 15: Personal Liability**.

The amount shown in the **Compare Plans Benefits Table** is the most we will pay for all claims combined under Section 15 for the twelve-month **policy** period.



While travelling in Australia, you will only have cover under the following sections.

Section 3: Additional Expenses

Section 3A: Family Emergency

Section 3B: Resumption of Journey

Section 3C: Emergency Companion Cover

Section 8: Cancellation Fees and Lost Deposits

Section 11: Luggage & Personal Effects

Section 15: Personal Liability

Section 16: Rental Vehicle Insurance Excess

Cover will only apply if you are travelling to and from a destination which is a least 50 kilometres away from your **home**.

| REMAINDER OF PAGE INTENTIONALLY LEFT BLANK |



Your Choices

Under this **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 choose from one of the following five plans:

PLAN TYPE		OPTIONAL BENEFITS AVAILABLE						
		Specified Items	Cruise Pack	Snow Pack	Adventure Pack	Bicycle Pack	Golf Pack	Rental Vehicle Excess
C	Comprehensive	Yes	Yes	X	Yes	X	X	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

You can increase your cover by selecting one or more optional benefits when applying for cover. Additional cover is available for:

- Specified Items – you can increase your luggage cover by adding the **high value items** optional benefit;
- Cruise Pack- if you're heading on a cruise on a sea or ocean you must select this option;
- Snow Pack – if you're going skiing, snowboarding or participating in any other **snow sports activities** you must select this option;
- Adventure Pack – cover for some additional sports & activities not automatically covered under this **policy**;
- Bicycle Pack - cover for **bicycles** lost, stolen or damaged during your **journey**;
- Golf Pack – cover for **golf equipment** and related fees;
- Rental Vehicle Excess – cover for the excess payable if you're renting a vehicle.

You can choose to reduce the standard \$200 excess to \$100.

These additional options only apply if they have been selected by you, the appropriate premium has been paid and they are shown on your **certificate of insurance**. Please refer to the section titled **Optional Benefits** in this PDS for further information on these benefits.

See **Compare Plans Benefits Table** for a summary of the benefits and limits offered by each plan type.



7. COST OF THE POLICY

We'll tell you the premium payable for your **policy** when you apply for cover. It will be based on several factors including your travel destination(s), the length of your **journey**, the plan type you select, the amount of any **excess** payable, the number of persons and age of persons to be covered under the **policy**; and any optional cover you select. It will also include some government charges and taxes (e.g. GST).

Your total premium reflects the amount we calculate to cover these factors as well as any relevant government charges, taxes or levies (such as stamp duty or GST) in relation to your **policy**. These amounts are included in the total amount payable by you as shown in your **certificate of insurance**.

8. EXCESSES THAT APPLY

An **excess** will be deducted from the amount payable to you under certain sections of the **policy**.

A \$200 **excess** per person, per claim applies to any one event unless otherwise specified in the **policy** or in the **certificate of insurance**.

You can reduce the standard \$200 **excess** to \$100 when you apply online by paying an additional premium. You cannot remove the **excess** under any plan.

Your **certificate of insurance** will show the **excesses** that apply to the cover you select.

PLEASE NOTE: We may impose additional excesses for claims arising from some medical conditions.

Please refer to the [Compare Plans Benefits Table](#) for details on which policy sections an excess applies.

9. YOUR MEDICAL HISTORY AFFECTS YOUR COVER

Please consider your medical history prior to buying a **policy**. Travel insurance policies provide cover for unforeseen sudden **injury** and **illness**. Zoom Travel Insurance will not pay any claims relating to any **pre-existing medical condition** unless you completed the medical screening process, paid any relevant additional premium and received written confirmation from Zoom Travel Insurance confirming that cover has been accepted for these conditions.

Please refer to the section titled [Pre-existing Medical Conditions](#) in this PDS.

10. CANCELLING YOUR POLICY

If you decide that you do not want this **policy**, it's possible to cancel your travel insurance policy. You can do this via the [online policy manager](#) or you can contact us. It's important to understand that cancelling your **policy** means that that you won't be eligible for any cover, and you won't be able to make any claim under your policy. The following cancellation terms apply depending upon the circumstances.



14 Day Money Back Guarantee

You may change your mind about buying this policy within fourteen (14) days of issue of the **certificate of insurance** ('cooling-off period') and we will provide a full refund. We must receive your request within the 14 days either in writing or by email. Alternatively, you may log in to your **online policy manager** and cancel your policy online.

This cooling-off right does not apply if you have made a claim or if you have started your **journey**.

Cancellation by You After 14 Days

You can cancel your policy after 14 days, and we will refund the amount you paid less the proportion of the premium for the period which you were insured. We will also deduct an administration fee of up to \$25 from the amount that we refund you.

However, no refund will be provided if you have made a claim, or you have exercised any other right under your policy. If you choose to end your journey early, we will not reimburse any premium of any unused portion of your policy.

Cancellation by Us

We may cancel this Policy at any time as allowed by law by notifying You in writing of the date from which cancellation is to take effect. We may only cancel in certain circumstances, including where you have:

- a) Breached your duty of disclosure;
- b) Breached a provision of your policy; or
- c) Made a fraudulent claim under any policy of insurance

If we cancel, we will only refund the portion of the premium for your policy for the period for which you were not insured. There will be no administration charge where we choose to cancel.



POLICY COVER SUMMARY

Our Compare Plans Benefits Table helps you to quickly identify policy benefits and compare levels of cover between plans at a glance.

You need to read the PDS for full terms and conditions, limitations and exclusions that apply. We're proud to be paperless and have made it easy for you to navigate your way with links to relevant sections throughout.

02

COMPARE PLANS BENEFITS TABLE

Policy Section & Benefit	EXCESS APPLIES	PLAN A MEDICAL ONLY (PER ADULT)	PLAN B STANDARD (PER ADULT)	PLAN C COMPREHENSIVE (PER ADULT)	PLAN D DOMESTIC (PER ADULT)	PLAN F FREQUENT TRAVELLER (PER ADULT)
MEDICAL						
1 24/7 Emergency Assistance Services	X	unlimited	unlimited	unlimited	---	unlimited
2* Overseas Emergency Medical Expenses^	✓	unlimited	unlimited	unlimited	---	unlimited
2A Includes Dental Expenses (per person)	✓	\$500	\$500	\$500	---	\$500
3* Additional Expenses	✓	---	\$10,000	\$50,000	\$50,000	\$10,000
3A Includes Family Emergency	✓	---	✓	✓	✓	✓
3B Includes Resumption of Journey	✓	---	\$3,000	\$3,000	\$3,000	\$3,000
3C Includes Emergency Companion Cover	✓	---	✓	✓	✓	✓
4* Hospital Cash Allowance^^	X	---	\$2,500	\$5,000	---	\$2,500
5* Accidental Death	X	---	---	\$25,000	\$25,000	---
6 Permanent Disability^^	X	---	---	\$25,000	---	---
7 Loss of Income^^	X	---	---	\$10,400	---	---
CANCELLATION						
8 Cancellation Fees & Lost Deposits	✓	---	\$25,000	unlimited	unlimited	\$25,000
9 Alternative Transport Expenses	✓	---	---	\$5,000	\$5,000	---
10 Travel Delay Expenses	X	---	---	\$2,000	\$2,000	---
LUGGAGE						
11* Luggage & Personal Effects	✓	---	\$7,500	\$7,500	\$7,500	\$7,500
12 Luggage & Personal Effects Delay Expenses^^	X	---	---	\$250	---	---
13 Travel Documents & Transaction Cards^^	✓	---	\$2,000	\$5,000	---	\$2,000
14 Theft of Cash^^	X	---	---	\$250	---	---
ANCILLARY						
15 Personal Liability #	✓	\$2,500,000	\$2,500,000	\$5,000,000	\$5,000,000	\$2,500,000
16 Rental Vehicle Insurance Excess #	✓	---	Optional	Optional	\$5,000	Optional
ADDITIONAL OPTIONS						
16 Rental Vehicle Insurance Excess #	✓	---	\$5,000 or \$8,000	\$5,000 or \$8,000	\$8,000	\$5,000 or \$8,000
SNOW PACK BENEFITS						
17* Snow Sport Emergency Medical Assistance	X	---	---	unlimited	---	unlimited
18* Snow Sport Overseas Emergency Medical Expenses^^	✓	---	---	unlimited	---	unlimited
18A Dental Expenses (per person)	✓	---	---	\$500	---	\$500
19* Own Snow Sport Equipment	✓	---	---	\$1,500	\$1,500	\$1,500
20 Snow Sport Equipment Hire	✓	---	---	\$1,500	\$1,500	\$1,500
21 Snow Ski Pack	✓	---	---	\$750	\$750	\$750
22* Piste Closure	✓	---	---	\$1,000	\$1,000	\$1,000
23 Bad Weather & Avalanche Closure	✓	---	---	\$750	\$750	\$750
GOLF PACK BENEFITS						
24 Own Golf Equipment	✓	---	\$2,000	\$2,000	\$2,000	\$2,000
25 Golf Equipment Hire	✓	---	\$1,500	\$1,500	\$1,500	\$1,500
26 Golf Green Fees	X	---	\$500	\$500	\$500	\$500
27 Hole in One	X	---	\$250	\$250	\$250	\$250
BICYCLES						
28 Bicycles	X	---	---	Up to a Maximum of \$15,000	Up to a Maximum of \$15,000	---

PLEASE NOTE:

Benefit limits shown are per adult traveller. For accompanying dependants, the policy benefits are shared with the adult traveller.

* Sub-limits apply. Please refer to the section titled **Cover Benefits In Detail** section of this PDS for more information.

^ There is no cover for these benefits while travelling in Australia, except where you are on a cruise in Australian waters and have purchased the Cruise Pack.

^^ There is no cover for these benefits while travelling in Australia.

Limits are per policy regardless of the number of persons the claim relates to.



AUTOMATICALLY INCLUDED SPORTS & ACTIVITIES

Your policy provides cover for claims arising directly from your participation in the following amateur sports and amateur recreational activities, subject to the terms, conditions, limits and exclusions that apply to the section under which your claim is made; and **General Exclusions** that are applicable to all sections.

Aqua zorbing or zorbing in a leisure, non-professional capacity;

Archery amateur and occasional only;

Ballooning regulated or licenced hot air ballooning;

Bicycling, cycling, but not competition or racing, bicycle motorcross (BMX), or downhill mountain biking;

Bungee jumping or canyon swinging under appropriate supervision;

Camel riding under appropriate supervision;

Dancing recreational only, not professional or competition;

Dog sledding or sleigh rides excluding **racing**;

Elephant riding under **appropriate supervision**;

Fishing on land or within 2 nautical miles of a land mass;

Go-karting must wear a helmet;

Golf amateur and occasional only;

Gym activities excluding powerlifting;

Gymnastics excluding competitions;

Horse riding excluding **competitions**, equestrian events, steeple chasing, jumping, and polo;

Ice skating on a rink but excluding competitive skating, **racing**, speed skating, and tour skating;

Indoor rock climbing under **appropriate supervision**;

Kayaking Graded I, II or III under the International Scale of River Difficulty;

Leisure activities meaning any activities involving minimal physical exertion that is undertaken for relaxation or pleasure.

For example, sight-seeing, picnics, photography and museum or art gallery visits;

Moped or scooter riding you must wear a helmet; you must hold a current Australian drivers licence or drivers licence valid for the country you are riding in. There is no restriction on engine

displacement;

Orienteering amateur and occasional only;

Paintball with eye protection;

Pilates recreational, not **professional** or **competition**;

Racquet and ball sports not involving physical contact;

Rafting in rivers or rapids or lakes or canals graded 1, 2 or 3 under the International Scale of River Difficulty (you must buy the **Adventure Pack** for Grades 4 and 5);

Running including **racing** on foot for distances up to and including full marathon (42.2 kilometres or 26.2 miles);

Safari under **appropriate supervision** but not hunting;

Sailing up to 10 nautical miles off any land mass



Scuba Diving to a depth no greater than 10 metres. You must hold an open water diving licence recognised in Australia or dive with an instructor licensed for these activities;

Shark cage diving under **appropriate supervision**;

Shooting fixed target only;

Skateboarding, roller skating, inline skating but not including vert skating or acrobatics;

Snorkelling recreational, not **professional** or **competition**;

Soccer recreational, not **professional** or **competition**;

Surfing or Surface water activities (other than sailing) such as paddle boarding, skurfing, tubing, wakeboarding, water skiing, and windsurfing up to 2 nautical miles off any land mass;

Track and field athletics recreational, not **professional** or **competition**;

Walking, hiking, trekking or tramping peaking at altitudes up to 3,000 metres where specialist climbing equipment is not required but not expeditions to or on the Kokoda Track/Trail;

Yoga recreational, not **professional** or **competition**.

PLEASE NOTE: All other sports and activities are excluded from cover under your policy, subject to any additional options that have been purchased and are listed on your **certificate of insurance**.

The following definitions apply to this section and the optional **Adventure Pack**.

Amateur means any sport or activity engaged as a pastime rather than as a profession; whereby the participant has never accepted money for the time they spend training or competing.

Competition means a contest or rivalry between two or more individuals, entities or groups for prestige, recognition or award.

Professional means sports or activities in which participants receive payment for their performance.

Racing means a competition of speed, usually marked against time. This can be against others to see who is the fastest, or against one's own recorded time.



OPTIONAL BENEFITS



Choosing the right travel insurance is just as important as choosing the right holiday destination and travelling companion. With Zoom, you can tailor your cover to create a policy to suit your trip.

03



OPTIONAL BENEFITS

HIGH VALUE ITEMS

The maximum amount we will pay for all claims combined under policy [Section 11: Luggage & Personal Effects](#) is shown under the [Compare Plans Benefits Table](#).

Additional cover can be purchased under Plans C (Comprehensive) and F (Frequent Traveller) for specified items up to a total amount of \$5,000 by paying an additional premium. This additional option is not available under any other plan.

You cannot purchase increased cover for jewellery, watches, **snow sport equipment**, watercraft (other than surfboards) or **bicycles**. These items must not be specified and cover will not be provided for them. Your nominated limit for 'High Value Items Cover' will be shown on your **certificate of insurance**.

Depreciation and the standard item limits under **policy** Section 11.1(b) will not apply to these specified items. Receipts and/or valuations must be provided in the event of a claim.

You cannot add high value items to your **policy** after the first of your travelling dates shown on your **certificate of insurance** or once your **journey** has commenced.

PLEASE NOTE: There is no cover for drones. If you're looking for **bicycle** cover, please refer to the [Bicycle Pack](#).

RENTAL VEHICLE INSURANCE EXCESS

If you have selected Domestic (Plan D), your policy provides cover of \$5,000 for [Section 16: Rental Vehicle Insurance Excess](#).

If you have selected Standard (Plan B), your policy does not automatically provide cover for [Section 16: Rental Vehicle Insurance Excess](#). If you require cover under Section 16 for these plans, you must select from either \$5,000 or \$8,000 and pay an additional premium. The benefit limit purchased by you will be shown on your **certificate of insurance**.

For Domestic (Plan D), you can increase the limit from \$5,000 to \$8,000.

The increased benefit limit purchased by you will be shown on your **certificate of insurance**.



SNOW PACK

You can purchase the Snow Pack under Plans: Comprehensive (C), Domestic (D) and Frequent Traveller (F).

Snow Pack cover provides cover for **overseas** emergency medical and **hospital** expenses, for loss or damage to your own **snow sport equipment**, including the cost of snow sport hire equipment, as well as the cover for snow ski pack, piste closure, bad weather and avalanche closure. For further details, please refer to Sections 17 to 23 of this PDS.

This **policy** does not provide cover for any **snow sport activity**, or any claim under any other section of the **policy** arising out of the **snow sport activity**, unless you have selected the additional option Snow Pack; paid the additional premium; and the additional option is shown on your **certificate of insurance**.

SECTION BENEFIT		LIMIT
17*	Snow Sport Emergency Medical Assistance	Unlimited
18	Snow Sport Overseas Emergency Medical & Hospital Expenses^^	Unlimited
19	Own Snow Sport Equipment	\$1,500
20	Snow Sport Equipment Hire	\$1,500
21	Snow Ski Pack	\$750
22	Piste Closure	\$1,000
23	Bad Weather & Avalanche Closure	\$750

*sub-limits apply. Please refer to the **Cover Benefits in Detail** section of this PDS.

^^ there is no cover under Section 18 under this **policy** while travelling in Australia.

PLEASE NOTE: You must be under the age of 70 at the date your **certificate of insurance** is issued.

This additional option does not provide cover for claims under **Section 6: Permanent Disability** or **Section 15: Personal Liability** that arise from you participating in the listed activities available under this option.



GOLF PACK

You can purchase the Golf Pack under the following plans: Comprehensive (Plan C), Domestic (Plan D) and Frequent Traveller (Plan F).

You will only have the cover provided under the sections included in the Golf Pack if you select this option at the time of purchase and you have paid the required additional premium. Please refer to the [Compare Plans Benefits Table](#) and the applicable section in [Cover Benefits in Detail](#) for further information. You cannot purchase sections of this pack individually.

SECTION BENEFIT		LIMIT
24*	Own Golf Equipment	\$2,000
25	Golf Equipment Hire	\$1,500
26	Golf Green Fees	\$500
27	Hole in One	\$250

*sub-limits apply. Please refer to Sections 24 to 27 in the [Cover Benefits in Detail](#) section of this PDS.

BICYCLE PACK

You can purchase the Bicycle Pack under the following plans: Comprehensive (Plan C), Domestic (Plan D).

You will only have cover under [Section 28: Bicycles](#) if you select this option at the time of purchase and you have paid the required additional premium. No cover is provided for bicycles under [Section 11: Luggage & Personal Effects](#).

The Bicycle Pack only covers **bicycles** if, at the time the **certificate of insurance** is issued, they are:

- Less than three (3) years old; and
- Valued at \$1,500 or more; and
- Free of defects.



The maximum amount we will pay for any one **bicycle** is \$5,000 and \$15,000 for all Bicycle Pack claims combined.

PLEASE NOTE: No cover is provided under this section for any **bicycle** accessories (including but not limited to tools, **bicycle** pumps, lights, helmets etc.). These items are covered under [Section 11: Luggage & Personal Effects](#) and the standard item limits under sub-sections will apply.

CRUISE PACK

You can purchase the Cruise Pack under all plans: Medical Only (A), Standard (B), Comprehensive (C), Domestic (D), Frequent Traveller (F).

If you are going on a cruise on a sea or ocean for 2 nights or more you must select the cruise pack. You will not have cover under this policy if you go on a cruise and have not selected this cover. If you are only taking an inland river cruise or a cruise with 1 overnight stay, you do not have to select this cover.

ADVENTURE PACK

You can purchase the Adventure Pack under the following plans: Comprehensive (Plan C), Standard (Plan B), Domestic (Plan D) and Frequent Traveller (Plan F).

In addition to the automatically included Sports and Activities listed in the section titled [How to Buy this Policy](#). The following amateur listed sports and activities are covered if you select this option at the time of purchase and you have paid the required additional premium and the additional premium is shown on your **certificate of insurance**.



Abseiling fully harnessed;

Animal conservation and handling under appropriate supervision;

Battle re-enactment but not with firearms;

Cave/river tubing;

Caving/potholing as part of an organised excursion or tour;

Contact sports including any form of rugby, Australian Rules football or American football (**amateur** and occasional only);

Deep sea fishing licensed commercial operator only;

Expeditions to or on the Kokoda Track/Trail;

Flying passenger in a licensed commercial small aircraft or helicopter;

Football amateur and occasional only;

Hiking, trekking or tramping peaking at altitudes from 3,000 metres

up to 6,000 metres, where specialist climbing equipment is not required.

Hang gliding, tandem gliding and paragliding but you must be in tandem with an instructor licensed for these activities;

Mountain biking (downhill) non-competitive downhill mountain biking and does not include competitive events;

Martial arts training only, not **competition**;

Outdoor rock climbing with ropes and appropriate safety gear;

Rafting in rivers or rapids or lakes or canals graded 4 and 5 under the International Scale of River Difficulty, but no **competition racing**;

Sailing from 11 to 15 nautical miles off any land mass, but not racing;

Scuba diving to a depth no greater than 30 metres.

You must hold an open water diving licence recognised in Australia or dive with an instructor licensed for these activities. You must not fly within 24 hours of your last dive;

Sky diving, parachuting but you must be in tandem with an instructor licensed for these activities;

Shooting only moving targets such as clay pigeon;

Zip lining/flying fox; licensed commercial operator only.

PLEASE NOTE:

You must be under the age of 70 at the date your **certificate of insurance** is issued.

This additional option does not provide cover for claims under **Section 6: Permanent Disability** or **Section 15: Personal Liability** that arise from you participating in the listed activities available under this option.

The definitions under Included Sports and Activities apply to this section.



PRE-EXISTING MEDICAL CONDITIONS

Travel insurance will cover you when you've unexpectedly become ill or sustained an **injury** overseas. Medical conditions that exist prior to purchasing your policy affect your cover.

Pre-existing conditions can refer to a range of circumstances so please take the time to understand what we cover and consider your medical history carefully.



PRE-EXISTING MEDICAL CONDITIONS

This travel insurance is designed to provide cover for emergency medical events that are sudden and unforeseen. Medical conditions that exist at the time the **policy** is issued are not covered unless you have declared ALL such conditions to us and we have agreed to cover them via written endorsement and you have paid any additional premium.

WHAT IS A PRE-EXISTING MEDICAL CONDITION?

A **pre-existing medical condition** is a defined term in the [Travel Insurance Glossary](#) and is outlined below. It 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 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 (being all persons insured under the policy and set out in the **certificate of insurance**), your **relative** or **travelling companion** 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



DECLARING YOUR MEDICAL CONDITIONS

When you apply for a **policy**, we will ask you whether you have any **pre-existing medical conditions**. You will need to consider our definition and decide whether you do have any such conditions.

If you do, then you must complete our online medical screening before or at the time you buy your **policy**. You will be asked further questions about the particular condition(s) declared as part of our medical screening process. We will then decide whether to offer you cover for your **pre-existing medical conditions** and on what terms. We will let you know what our decision is in writing.

If we offer you cover and you decide to accept our terms and conditions and pay the additional premium, we will provide written confirmation of each **pre-existing medical condition**. You will not be covered for a particular condition unless we provide this written confirmation.

Where a condition cannot be covered, you will be advised that cover has been declined. In some instances, you may still be able to purchase a **policy** however you will not be covered for any losses arising directly or indirectly from, affected by, or exacerbated by that condition or any linked conditions.

If you have any queries regarding **pre-existing medical conditions** you should call us.

PLEASE NOTE: If you have a terminal illness, we will ask you to disclose this as part of our questions but will not ask you to complete the medical screening as we will not offer a **policy** at all in that instance.

In any case for conditions declared, this policy does not provide cover:

- for anyone who has been given a terminal prognosis.
- if you are travelling against medical advice
- if you are travelling with the intention to (or in any case do) obtain elective medical treatment (including any cosmetic or dental procedures)
- for ongoing or routine treatment or medication for any pre-existing medical condition which existed at the time of date of issue of the **certificate of insurance**.
- for any claims involving drug or alcohol dependency.



PREGNANCY

If you are pregnant when you take out the **policy** or fall pregnant afterwards, you are covered under the **policy** for serious unexpected and new pregnancy complications that occur up until and inclusive of the end of the 24th week of a single pregnancy, or the end of the 19th week for a multiple pregnancy.

This means that you must have returned **home** from your **journey** by the end of the 24th week for single pregnancies (or the 19th week for multiple pregnancies). If you don't and something happens after that period, you won't be covered whatever the circumstances.

Pregnancy Complications You Must Tell Us About

If you are pregnant when you take out the policy, you will need to tell us if you have had any complications in relation to a previous or current pregnancy by declaring the conditions in our medical screening process. You will also need to tell us if you are going through any fertility treatment such as IVF.

We will then determine whether and to what extent we can cover you for any claims relating to your pregnancy. Depending on the circumstances, we may decline to cover you, limit your cover and/or agree to provide cover for an additional premium. If cover is limited in any way, this will be noted in writing to you. These conditions apply whether you fall pregnant naturally or with medical assistance (for example, through IVF).

When Aren't You Covered?

You will not be covered for any claims that arise from any past or current pregnancy complications if those medical conditions were not disclosed to us and noted in writing. 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 we agree to cover them but you choose not to have cover for them, then you won't be covered for any claims that arise in relation to those pregnancy complications. You will also not be covered if you fail to disclose that you are undertaking fertility treatment.

In no circumstances we will pay any medical expenses for:

- regular antenatal care;
- fertility treatment, at any time;
- childbirth at any time;
- care of a newborn child.



COVER BENEFITS IN DETAIL

"I love reading terms and conditions..." said no one ever.

Zoom has designed this PDS to be as simple to read as possible. Policy benefits are outlined within each section. We also highlight what we will not pay within each section so that you can find what isn't covered under your policy.

We have a section called 'General Exclusions' that applies to all sections of Zoom policies.

05



YOUR COVER BENEFITS IN DETAIL

This part of the PDS outlines what We Will Pay and what We Will Not Pay under each policy section in the event of a claim. You must also check General Exclusions applicable to all sections for other reasons why we will not pay.

You only have cover under a policy section if the **Compare Plans Benefits Table** shows that there is cover for the policy section under the plan you have selected.

The most we will pay for the total of all claims under each policy section is shown in the **Compare Plans Benefits Table** for the plan you have selected. Sub-limits may also apply to certain types of losses or claims.

SECTION 1: 24/7 Emergency Assistance Services

You have this cover if you chose plan Medical Only (A), Standard (B), Comprehensive (C) or Frequent Traveller (F).

PLEASE NOTE: You will not have cover under this **policy** section while travelling in Australia, unless you are travelling on a domestic cruise in Australian waters and purchased the appropriate plan.

1.1 WE WILL PAY

We will pay for our emergency assistance provider, First Assistance to provide the following services if you **injure** yourself or become **sick** while **overseas**:

- a) Arrange access to a **medical adviser** for emergency medical treatment while you are **overseas**.
- b) Arrange medical transfer if you need to be transported to the nearest **overseas hospital** for emergency medical treatment or evacuation if you need to be brought back to Australia with appropriate medical supervision.
- c) Provide written guarantees of payment of **reasonable** expenses for emergency hospitalisation that may be required while you are **overseas**.
- d) Pass on messages to your family or employer in the case of an emergency.
- e) Arrange for your accompanying **dependants** to return to Australia if they are left without supervision during your **journey**.



We will also pay up to \$15,000 per person for the **reasonable** cost of either a funeral or cremation **overseas** and/or bringing of your remains to your **home**.

1.2 WE WILL NOT PAY

We will not pay:

- a) Any **hospital** or medical costs incurred in Australia.
- b) Any subsequent medical, **hospital** or evacuation expenses if you decline to promptly follow any medical advice First Assistance has given.
- c) For medical evacuation or the transportation of your remains from Australia to an overseas country.
- d) Any claims arising from **snow sport activities** under this **policy** section, regardless of whether you have purchased “snow pack” (however, refer to **policy Section 17: Snow Sport Emergency Medical Assistance**).

SECTION 2: Overseas Emergency Medical Expenses

You have this cover if you chose plan Medical Only (A), Standard (B), Comprehensive (C) or Frequent Traveller (F).

PLEASE NOTE: You will not have cover under this policy section while travelling in Australia, unless you are travelling on a domestic cruise in Australian waters and purchased the Cruise Pack.

2.1 WE WILL PAY

- a) If you injure yourself or become sick **overseas**, we will reimburse the reasonable medical and hospital expenses you incur until you get back to Australia. The medical or hospital expenses must have been incurred on the written advice of a medical adviser. You must make every effort to keep your medical and hospital expenses to a minimum.
 - If you are hospitalised or, if you are treated as an outpatient, if the total cost of the treatment will exceed \$1,000, you or a member of your travelling party **MUST** contact First Assistance as soon as possible and obtain their prior approval to any expenses. If you do not, we will not pay for any expenses that First Assistance would not have approved or arranged had you sought their prior approval.



- If First Assistance determines that you should return **home** to Australia for treatment and you do not agree to do so, we will pay you the amount which we determine would cover your medical expenses and/or related costs had you agreed to First Assistance's recommendation. You will then be responsible for any ongoing or additional costs relating to or arising out of the event for which you have claimed.
 - We will only pay for medical expenses incurred within 12 months after **illness** first showed itself or the **injury** happened.
- b) We will also pay the cost of emergency dental treatment up to maximum amount of \$500 per person for dental costs incurred, which the treating dentist certifies in writing is for the relief of sudden and acute pain to sound and **natural teeth**.

2.2 WE WILL NOT PAY

We will not pay for expenses:

- a) Incurred in Australia.
- b) Arising from pre-existing medical conditions except as specified under Pre-Existing Medical Conditions.
- c) If you do not take advice of First Assistance.
- d) For more than 2 weeks treatment by a chiropractor, physiotherapist or dentist unless approved by First Assistance.
- e) In respect of medical care that is covered under reciprocal health care agreement.
- f) For expenses for damage to dentures, dental prostheses, bridges or crowns.
- g) For expenses relating to dental treatment involving the use of precious metals or for cosmetic dentistry.
- h) For any claims arising from snow sport activities under this policy section, regardless of whether you have purchased "Snow Pack". Please refer to policy [Section 18: Snow Sport Overseas Emergency Medical & Hospital Expenses](#) for this cover.



SECTION 3: Additional Expenses

You only have this cover if you chose plan Standard (B), Comprehensive (C), Domestic (D), or Frequent Traveller (F).

3.1 WE WILL PAY

- a) We will reimburse any reasonable additional accommodation and travel expenses if you cannot travel because of an injury or illness which needs immediate treatment from a medical adviser who certifies in writing that you are unfit to travel.
- b) If you shorten your journey and return to Australia on the written advice of a medical adviser approved by First Assistance we will reimburse the reasonable cost of your return to Australia. We will only pay the cost of the fare class that you had planned to travel at, and you must take advantage of any pre-arranged return travel to Australia.
- c) If you do not have a return ticket booked to Australia before you were injured or became sick, we will reduce the amount of your claim by the price of the fare to Australia from the place you planned to return to Australia from. The fare will be at the same fare class as the one you left Australia.
- d) We will reimburse your reasonable additional travel and accommodation expenses if a disruption to your journey arises from any of the following reasons:
 - your scheduled or connecting transport is cancelled, delayed, rescheduled or diverted because of a strike, riot, hijack, civil protest, weather, natural disaster or accident affecting your mode of transport;
 - you unknowingly break any quarantine rule;
 - you lose your passport, travel documents or
 - **transaction cards** or they are stolen;
 - your **home** is rendered uninhabitable by fire, explosion, earthquake or flood.

Wherever claims are made by you under this section and **Section 8: Cancellation Fees and Lost Deposits** for cancelled services/facilities or alternative arrangements for the same or similar services/facilities, we will pay for the higher of the two amounts, not both.



3.2 WE WILL NOT PAY

We will not pay for additional accommodation and travel expenses incurred during your **journey**:

- a) If you were aware of any reason, before your period of cover commenced, that may cause your **journey** to be cancelled, disrupted or delayed;
- b) If you can claim your additional travel and accommodation expenses from anyone else;
- c) If your claim relates to the financial collapse of any booking agent, transport, tour or accommodation provider;
- d) For cancellations, delays or rescheduling by a bus line, airline, shipping line or rail authority unless it is due to a strike, riot, hijack, civil protest, weather or natural disaster.
- e) If you operate a **rental vehicle** in violation of the rental agreement.
- f) We will not pay as a result of you or your **travelling companion** changing plans.

| REMAINDER OF PAGE INTENTIONALLY LEFT BLANK |



SECTION 3A: Family Emergency

You only have this cover if you chose plan Standard (B), Comprehensive (C), Domestic (D), or Frequent Traveller (F).

3A.1 WE WILL PAY

- a) We will reimburse the reasonable additional cost of your return to Australia, if during your **journey**, your travelling companion or a relative of either of you aged 84 or under:
- dies unexpectedly;
 - is disabled by an **injury**; or
 - becomes seriously sick and requires hospitalisation (other than **arising** out of a **pre-existing medical condition**). We will only pay the cost of the fare class you had planned to travel at.
- b) If the **relative** is hospitalised in New Zealand or Australia or dies in New Zealand or Australia after the policy is issued **arising** out of a **pre-existing medical condition**, and you were unaware of the likelihood of such hospitalisation or death at the time the policy was issued, the most we will pay under this section is \$2,000 per adult traveller.

3A.2 WE WILL NOT PAY

- a) We will not pay if you were aware of any reason, before your period of cover commenced, that may cause your journey to be cancelled, disrupted or delayed.
- b) We will not pay if the death, **injury** or illness of your relative arises from a pre-existing medical condition, except as specified under policy section 3A.1b above.
- c) We will not pay if you can claim your additional travel expenses from anyone else.
- d) We will not pay if your travelling companion or relative of either of you is aged 85 and over or does not reside in Australia or New Zealand.
- e) We will not pay as a result of you or your travelling companion changing travel plans.



SECTION 3B: Resumption of Journey

You only have this cover if you chose plan Standard (B), Comprehensive (C), Domestic (D), or Frequent Traveller (F).

3B.1 WE WILL PAY

- a) We will reimburse you for airfares for you to return to the place you were in when your **journey** was interrupted, if you return to your **home** because:
- during your **journey**, a relative of yours dies unexpectedly or is hospitalised following a serious **injury** or an **illness** (except arising from a **pre-existing medical condition**); and
 - it is possible for your **journey** to be resumed; and
 - there is more than 14 days remaining of the period of cover, as noted on your **certificate of insurance**; and
 - you resume your **journey** within 30 days of your return to Australia. The most we will pay under this benefit is \$3,000 per adult traveller.
- b) If, the **relative** is **hospitalised** in Australia or New Zealand or dies in Australia or New Zealand after the **policy** is issued as a result of a **pre-existing medical condition**, and at the time your **certificate of insurance** was issued, you were unaware of the likelihood of such hospitalisation or death, the most we will pay under this benefit is \$2,000 per adult traveller.

3B.2 WE WILL NOT PAY

- a) We will not pay if you were aware of any reason, before your period of cover commenced, that may cause your **journey** to be cancelled, disrupted or delayed.
- b) We will not pay if the death, **injury** or **illness** of your relative **arises** from a **pre-existing medical condition**, except as specified under **policy** section 3B.1b) noted above.
- c) We will not pay if you can claim your additional travel expenses from anyone else.



SECTION 3C: Emergency Companion Cover

You only have this cover if you chose plan Standard (B), Comprehensive (C), Domestic (D), or Frequent Traveller (F).

3C.1 WE WILL PAY

- a) We will reimburse **reasonable** additional accommodation and travel expenses you incur to remain with your **travelling companion** if he or she cannot continue their **journey overseas** because of an **injury** or **illness** which needs immediate treatment from a **medical adviser** who certifies that your **travelling companion** is unfit to travel.
- b) We will reimburse **reasonable** accommodation and travel expenses of your **travelling companion** or a relative to travel to you, stay near you or escort you, if you are in **hospital overseas** suffering from a life threatening or other serious condition, or are evacuated from **overseas** for medical reasons. He or she must travel, stay with you or escort you on the written advice of a **medical adviser** and with the prior approval of First Assistance.

The most we will pay for all claims under this section is \$2,000.

3C.2 WE WILL NOT PAY

- a) If, before your period of cover commenced, you were aware of any reason that may cause your **journey** to be cancelled, disrupted or delayed.
- b) If you can claim your additional travel and accommodation expenses from anyone else.
- c) If the claim **arises** as a result of you or your **travelling companion** changing travel plans.

SECTION 4: Hospital Cash Allowance

You only have this cover if you chose plan Standard (B), Comprehensive (C) or Frequent Traveller (F).

PLEASE NOTE: You will not have cover under this policy section while travelling in Australia.

4.1 WE WILL PAY

We will pay you \$50 for each day you are in **hospital** if you are hospitalised for more than 48 continuous hours while you are **overseas**.



4.2 WE WILL NOT PAY

- a) For the first 48 continuous hours you are in **hospital**.
- b) If you cannot claim for **overseas** medical expenses in [Section 2: Overseas Emergency Medical & Hospital Expenses](#)

SECTION 5: Accidental Death

You only have this cover if you chose plan Comprehensive (C) or Domestic (D).

5.1 WE WILL PAY

We will pay the death benefit to your estate if:

- a) You are **injured** during your **journey** and you die because of that **injury** within 12 months of the **injury**; or
- b) During your **journey**, something you are travelling on disappears, sinks or crashes and you are presumed dead and your body is not found within 12 months.

We will only pay \$5,000 in respect of any accompanying dependant and only if you have purchased an adult traveller policy.

5.2 WE WILL NOT PAY

- a) For death caused by suicide or for any other reason other than caused by injury as defined under [Travel Insurance Glossary](#);
- b) Any claim under this section if you can claim under [Section 6: Permanent Disability](#); and
- c) You must check [General Exclusions](#), which apply to all sections for other reasons why we will not pay.



SECTION 6: Permanent Disability

You only have this cover if you chose plan Comprehensive (C).

PLEASE NOTE: You will not have cover under this **policy** section while travelling in Australia.

6.1 WE WILL PAY

We will pay the **Permanent Disability** benefit if:

- a) You are injured during your **journey**; and
- b) Because of the **injury**, you suffer **permanent disability** within 12 months of the **injury**.

The maximum amount we will pay for the **permanent disability** of accompanying **dependants** is \$5,000 per **dependant**.

6.2 WE WILL NOT PAY

- a) You must check the General Exclusions, which apply to all sections for other reasons why we will not pay.

SECTION 7: Loss of Income

You only have this cover if you chose plan Comprehensive (C).

PLEASE NOTE: You will not have cover under this policy section while travelling in Australia.

7.1 WE WILL PAY

We will pay you \$400 per week up to 26 continuous weeks if:

- a) During your **overseas journey** you suffer an **injury** requiring medical treatment **overseas** that causes you to become disabled within 30 days of the **injury**; and



- b) The disablement continues for more than 30 consecutive days from the date of your return to Australia; and
- c) As a result of the disablement, you cannot do your normal or suitable alternative work; and
- d) You lose all your income

The most we will pay for all claims under this section is \$10,400.

7.2 WE WILL NOT PAY

We will not pay for:

- a) The first 30 days of your disablement from the time you return to Australia.
- b) Loss of income of dependants.

SECTION 8: Cancellation Fees & Lost Deposits

You have this cover if you chose plan Standard (B), Comprehensive (C), Domestic (D) or Frequent Traveller (F).

8.1 WE WILL PAY

- a) We will pay your cancellation fees and lost deposits for unused travel and accommodation arrangements that you have paid in advance and cannot recover in any other way if your **journey** is cancelled or shortened at any time through circumstances neither expected nor intended by you and outside your control.
- b) We will reimburse the travel agent's cancellation fees up to \$1,500 per adult traveller, for policies with accompanying **dependants** the **policy** benefit is shared with the adult traveller, where all monies have been paid or the maximum amount of the deposit has been paid at the time of cancellation.

We will not pay more than the level of commission or service fees normally earned by the agent, had your **journey** not been cancelled. Documentary evidence of the travel agent's fee is required.

- c) We will pay you the value of any frequent flyer or similar air travel points you used to purchase an airline ticket following cancellation of that airline ticket due to unforeseen circumstances outside of your control, if you cannot recover the lost points from any other source.



The amount we pay will be calculated as follows:

- the cost of an equivalent class airline ticket based on the quoted retail price at the time the ticket was issued, less your financial contribution toward the airline ticket;
 - multiplied by the total number of points lost; and
 - divided by the total number of points used to obtain the ticket.
- d) If you cancel or shorten your **journey** because a relative of yours is hospitalised in Australia or New Zealand, or dies in Australia or New Zealand as a result of a **pre-existing medical condition**, after the **policy** is issued, we will not cover you unless at the time of **policy** issue, you were unaware of the likelihood of such hospitalisation or death.

The most we will pay under this Section 8.1 (d) is \$2,000 per person.

8.2 WE WILL NOT PAY

We will not pay if your cancellation fees or lost deposits **arise** because of:

- a) The death, injury or illness of your relative arising from a pre-existing medical condition, except as specified under policy Section 1.1d).
- b) You or your **travelling companion** changing plans.
- c) Any business, financial or contractual obligations. This exclusion does not apply to claims where you or your **travelling companion** are made redundant from full-time employment in Australia, provided you or they were not aware that the redundancy was to occur before you purchased your **policy**.
- d) A tour operator or wholesaler being unable to complete arrangements for any tour because there were not enough people to go on the tour.
- e) Cancellations, delays or rescheduling by a bus line, airline, shipping line or rail authority.
- f) The financial collapse of any booking agent, transport, tour or accommodation provider.
- g) An act or threat of terrorism.
- h) The death, **injury** or **illness** of any person who resides outside of Australia or New Zealand.
- i) You are a full-time permanent employee and your pre-arranged leave is cancelled by your employer unless you are a full-time member of the Australian Defence Force or of federal, state or territory emergency services.
- j) The breakdown or dissolution of any personal or family relationship.

Nor will we pay if:

- k) Before your period of cover commenced, you were aware of any reason that may cause your **journey** to be cancelled, abandoned or shortened.



SECTION 9: Alternative Transport Expenses

You only have this cover if you chose plan Comprehensive (C) or Domestic (D).

9.1 WE WILL PAY

We will pay your **reasonable** additional travel expenses to reach a wedding, funeral, conference, sporting event or prepaid transport/tour arrangements on time if your scheduled transport is cancelled, delayed, shortened or diverted and that means you would not arrive on time.

9.2 WE WILL NOT PAY

We will not pay if the cancellation, delay, shortening or diversion of your scheduled transport **arises** from:

- a) The financial collapse of any booking agent, transport, tour or accommodation provider.
- b) An act or threat of terrorism.

| REMAINDER OF PAGE INTENTIONALLY LEFT BLANK |



SECTION 10: Travel Delay Expenses

You only have this cover if you chose plan Comprehensive (C), or Domestic (D).

10.1 WE WILL PAY

We will reimburse the cost of your **reasonable** additional meals and accommodation expenses if a disruption to your **journey** of at least 6 hours **arises** from circumstances outside your control.

We will pay:

- a) Up to \$200 at the end of initial 6-hour period; and
- b) Up to \$200 for each full 24-hour period that the disruption continues beyond the initial 6 hour delay. The most we will pay under this section is \$2,000 for all claims for the duration of this **policy**.

10.2 WE WILL NOT PAY

We will not pay if a disruption to your **journey arises** from any of the following reasons:

- a) The financial collapse of any booking agent, transport, tour or accommodation provider.
- b) An act of threat of terrorism.
- c) Nor will we pay if you can claim your additional meals or accommodation expenses from anyone else.



SECTION 11: Luggage and Personal Effects

You only have this cover if you chose plan Standard (B), Comprehensive (C), Domestic (D), or Frequent Traveller (F).

11.1 WE WILL PAY

- a) We will pay the repair cost or value of any **luggage and personal effects** which are stolen or accidentally damaged or are permanently lost during your journey.
- When calculating the amount payable we will apply depreciation due to age, wear and tear. We will determine the amount of such depreciation. No depreciation will be applied to goods purchased duty free prior to your departure, or goods purchased during your journey.
 - We will not pay more than the original purchase price of any item. We have the option to repair or replace the **luggage and personal effects** instead of paying you.

PLEASE NOTE: Sub-limits apply. Subject to clauses b) and c) below, the maximum amount we will pay for any item (i.e. the item limit) is:

ITEM TYPE	ITEM LIMIT
Personal computers, laptops, video recorders or cameras	\$3,000
Mobile phones and tablets (including PDAs, smartphones and any item with phone capabilities)	\$1,000
All other items	\$750

Pairs or related sets of items are considered as only one item and the appropriate single item limit will be applied. For example this applies, but is not limited to:

- a camera, lenses (attached or not), tripod and accessories;
- a matched or unmatched set of golf clubs, golf bag and buggy;
- a matching pair of earrings;



- b) In addition to the limit shown in the **Compare Plans Benefits Table** for this **policy** section, we will also pay up to a maximum of \$5,000 (or any lower amount) for all **high value items** combined, which you have specified and paid an additional premium for. Depreciation and the standard item limits shown in clause a) above do not apply to the specified items listed on your **certificate of insurance**.

If you make a claim for **high value items**, you must provide us with purchase receipts and/or valuations for the items claimed.

- c) **Luggage and personal effects** left in a motor vehicle are only covered during daylight hours and must have been left in a **concealed storage compartment** of a locked motor vehicle, and forced entry must have been made.

The most we will pay if your **luggage and personal effects** are stolen from the locked boot or from a **concealed storage compartment** of an unoccupied motor vehicle during daylight hours is \$200 for each item, and \$2,000 in total for all stolen items, even if they are **high value items**.

11.2 WE WILL NOT PAY

We will not pay a claim in relation to your **luggage and personal effects** if:

- a) You do not report the loss, theft, misplacement or damage as soon as practicable after becoming aware of the event, preferably within 24 hours to the police or an office of the bus line, airline, shipping line or rail authority you were travelling on when the loss, theft or misplacement occurred. You must provide evidence that you made such report to the relevant persons or appropriate authority. Where possible, a written statement should be provided from whoever you reported the incident to.
- b) The loss or damage to your jewellery, mobile phone, camera, video camera, personal computer, computer equipment or their accessories occurs while checked in to be transported in the cargo hold of any aircraft, ship, train, tram or bus, including any loss from the point of check in until collection by you from the baggage carousel or collection area at the end of your flight, voyage or trip.

PLEASE NOTE: An exception to clause 11.2 b) is made where an airline required you to transport these items in the cargo hold. We will require written confirmation from the airline.

- c) If the loss, theft or damage is to or of the following:
- cash, bank notes, currency notes, cheques or negotiable instruments;
 - watercraft of any type (other than surfboards);
 - drones;
 - sporting equipment while in use (including surfboards);



- d) The loss, theft or damage is to, or of, bicycles except as provided under the Additional Options – **Section 28: Bicycles** and you have paid the additional premium and Bicycle Pack is shown on your **certificate of insurance**.
- e) The loss, theft or damage is to, or of, snow sport equipment except as provided under the Additional Option – Snow Pack and you have paid the additional premium and Snow Pack is shown on your **certificate of insurance**. Refer to policy **Section 19: Own Snow Sport Equipment**.
- f) The loss, theft or damage to **luggage and personal effects** occurred:
- while they were left unattended in any place at any time, unless secured in your accommodation (excluding shared accommodation or room such as a hostel, AirBnB or campgrounds), a safe or secure luggage locker;
 - while left behind in any accommodation after you have checked out;
 - while left behind in any form of public or private transport;
 - while left unattended in any shared accommodation or room (including but not limited to a hostel room and campgrounds) and not stored in a locked safe or locker;
 - while they were being sent unaccompanied or under a freight contract;
 - while left **unattended** and visible in a motor vehicle, unless they were left in a **concealed storage compartment** of a locked motor vehicle;
 - while left at, during or overnight in a motor vehicle, even if they were left in a **concealed storage compartment** of a locked motor vehicle;
 - because a fragile, brittle or an electronic component is broken or scratched - unless either the damage is to the lens of spectacles, binoculars or photographic or video equipment; or the breakage or scratch was caused by a crash involving a vehicle in which you are travelling;
- g) The loss, theft or damage is for valuables left or stored in an overhead cabin or hold of any aircraft, bus, coach, train or watercraft. This exclusion will not apply if the transport provider has specifically instructed you that such items must be placed in the hold and no prior instruction or advice regarding this requirement was available to you prior to checking in;
- h) The loss or damage **arises** from:
- any process of cleaning, repair or alteration.
 - ordinary wear and tear, deterioration, atmospheric or weather conditions, insects, rodents or vermin.
 - the personal effects having an electrical or mechanical breakdown.
 - water (or any liquid) damage to mobile phones, smartphone devices, laptops or tablets.
- i) The damage is for mobile phone, smartphone, laptop or tablet screens.



- j) If you are entitled to be reimbursed by the bus line, airline, shipping line or rail authority you were travelling on when the loss, theft, misplacement or damage occurred. However, if you are not reimbursed the full amount of your claim, we will pay the difference between the amount of your loss and what you were reimbursed, up to the limit of your cover (allowing for depreciation due to age, wear and tear).

SECTION 12: Luggage & Personal Effects Delay Expenses

You only have this cover if you chose plan Comprehensive(C).

PLEASE NOTE: You will not have cover under this policy section while travelling in Australia.

12.1 WE WILL PAY

- a) We will reimburse you if any items of your luggage and personal effects are delayed, misdirected or misplaced by a carrier for more than 12 hours while you are overseas, and in our opinion, it was reasonable for you to purchase essentials items of clothing or other personal items.

You must provide us with written confirmation from the carrier who was responsible for your luggage and personal effects that they were delayed, misdirected or misplaced.

We will deduct any amount we pay you under this section from any claim for lost **luggage and personal effects** under [Section 11: Luggage & Personal Effects](#).

12.2 WE WILL NOT PAY

- a) We will not pay if you are entitled to compensation for the amount claimed from the bus line, airline, shipping line or rail authority on which you are travelling. However, if you are not reimbursed for the full amount of your expenses, we will pay the difference, up to the limit of your cover.

SECTION 13: Travel Documents & Transaction Cards

You only have this cover if you chose plan Standard (B), Comprehensive (C) or Frequent Traveller (F).

PLEASE NOTE: You will not have cover under this policy section while travelling in Australia.



13.1 WE WILL PAY

- a) If any essential travel documents (including passports), **transaction cards**, credit cards or travellers cheques are lost by you, stolen from you or destroyed during your **journey**, then we will pay the issuer's fees for the replacement costs (including communication costs) of the items lost, stolen or destroyed.
- b) If during your **journey**, your **transaction card** or travellers cheques are lost or stolen, then we will pay for any loss resulting from the fraudulent use of the **transaction card** or travellers cheques.

13.2 WE WILL NOT PAY

To the extent permissible by law, we will not pay:

- a) If you do not report the theft, loss or damage as soon as practicable after becoming aware of the occurrence, preferably within 24 hours to the police and, in the case of **transaction cards** or travellers cheques, to the issuing bank or company in accordance with the conditions under which the **transaction cards** or travellers cheques were issued. You must provide evidence that you made such report to the relevant persons or appropriate authority. Where possible, a written statement should be provided from whoever you reported the incident to.
- b) For any amounts covered by any guarantee given by the bank or issuing company to you as the holder of the **transaction card** or travellers cheques.

SECTION 14: Theft of Cash

You only have this cover if you chose plan Comprehensive (C).

PLEASE NOTE: You will not have cover under this policy section while travelling in Australia.

14.1 WE WILL PAY

- a) We will reimburse the value of cash, bank notes, currency notes, postal orders or money orders stolen from your person during an **overseas journey**.

14.2 WE WILL NOT PAY

- a) We will not pay if the cash, bank notes, currency notes, postal orders or money orders were not on your person at the time they were stolen.



- b) To the extent permissible by law, we will not pay if you do not report the theft as soon as practicable after you become aware of the occurrence, preferably within 24 hours to the police or an office of the bus line, airline, shipping line or rail authority you were travelling on when the theft occurred. Where possible, you must prove that you made a report by providing us with a written statement from whoever you reported it to.

SECTION 15: Personal Liability

You have this cover if you chose plan Medical Only (A), Standard (B), Comprehensive (C), Domestic (D), or Frequent Traveller (F).

15.1 WE WILL PAY

- a) We will cover your legal liability for payment of compensation in respect of:
- death or bodily **injury**, and/or
 - physical loss of, or damage to, property,
 - occurring during your **journey** which is caused by an accident or a series of accidents attributable to one source or originating cause.
- b) We will also reimburse your **reasonable** legal expenses for settling or defending the claim made against you. You must not admit fault or liability for the claim or incur any legal costs without our prior written approval.

15.2 WE WILL NOT PAY

We will not pay for any amount you become legally liable to pay if the claim **arises** directly or indirectly from, or is in any way connected with, or is for:

- a) Bodily **injury** to you, your **travelling companion**, or to a relative or employee of either of you;
- b) Damage to property belonging to you, or in your care or control, or belonging to, or in the care or control of, your relative, or your **travelling companion**, or an employee of either of you;
- c) Your ownership, custody, control or use of any firearm or weapon, aerial device, watercraft or motorised vehicle;
- d) Your conduct of, or employment in, any business, profession, trade or occupation;



- e) Any loss, damage or expenses which are covered or should have been covered under a statutory or compulsory insurance policy, statutory or compulsory insurance or compensation scheme or fund, or under worker's compensation legislation, an industrial award or agreement, or accident compensation legislation;
- f) Any fine or penalty, or aggravated punitive, exemplary or liquidated damages;
- g) Disease that is transmitted by you;
- h) Any relief or recovery other than monetary amounts;
- i) A contract that imposes a liability on you which you would not otherwise have;
- j) Assault and/or battery committed by you or at your direction; or
- k) Conduct intended to cause bodily injury, property damage or liability with reckless disregard for the consequences of you or any person acting with your knowledge, consent or connivance.

SECTION 16: Rental Vehicle Insurance Excess

You have this cover if you chose Domestic (D) or you purchased the optional Rental Vehicle Insurance Excess under plans Standard (B), Domestic (D), Comprehensive (C), or Frequent Traveller (F). This will be shown on your **certificate of insurance**.

16.1 WE WILL PAY

We will reimburse you for Rental Vehicle Insurance Excess if:

- a) During your period of cover, a **rental vehicle** you have rented from a rental company or agency is involved in a motor vehicle accident while you are driving it, or damaged or stolen while in your custody, we will pay the lesser of:
 - the motor vehicle insurance excess or the liability fee you are required to pay under a damage waiver; and
 - the cost of repair of the property damage for which you are liable.

You must provide a copy of the following documents:

- your **rental vehicle** agreement;
- the incident report of the accident provided to or made by the rental company;



- an itemised list of the value of the damage;
 - the repair account; and
 - a written demand from the rental company or agency for the excess, liability fee or property damage.
- b) This cover does not replace **rental vehicle** insurance and only covers the excess component up to the applicable benefit limit.
- c) We will also pay up to \$500 for the cost of returning your **rental vehicle** to the nearest depot if your attending **medical adviser** certifies in writing that you are unfit to do so during your **journey**.

The maximum amount we will pay for all claims combined under this section is variable depending upon the excess amount you selected. This will be shown on your **certificate of insurance**. The amount applies to the total of all claims combined, regardless of the number of persons the claims relate to.

Cover is only provided under this benefit if your **rental vehicle** agreement specifies an excess, deductible or damage liability fee that is payable in the event the **rental vehicle** is damaged or stolen while in your custody. This section does not cover items such as, but not limited to, tyres and/or windscreens, roof and underbody if they are not covered by the protection provided by the rental company under the **rental vehicle agreement** to which the excess, deductible or damage liability fees applies.

16.2 WE WILL NOT PAY

We will not pay a claim involving the theft or damage to your **rental vehicle** if claim arises from your operating or using the **rental vehicle**:

- a) In violation of the rental agreement;
- b) If you purchase your **policy** after you leave your departure point;
- c) While affected by alcohol or any other drug in a way that is against a law of the place you are in; or
- d) Without a licence for the purpose for which you were using it.

Nor will we pay for administrative charges or fees of the rental company that are not a component of the excess, deductible or damage liability fee specified in your **rental vehicle** agreement.



SECTION 17: Snow Sport Emergency Medical Assistance

You only have this cover if you purchased the Snow Pack under plan Comprehensive (C), or Frequent Traveller (F) and it is shown on your **certificate of insurance**.

17.1 WE WILL PAY

We will pay for our emergency assistance provider, First Assistance to provide the following services if you **injure** yourself or become **sick** while participating in **snow sport activities**:

- Arrange access to a **medical adviser** for emergency medical treatment while you are **overseas**.
- Arrange medical transfer or evacuation if you need to be transported to the nearest **hospital** for emergency medical treatment or if you need to be brought back to Australia with appropriate medical supervision.
- Provide written guarantees of payment of **reasonable** expenses for emergency hospitalisation that may be required while you are **overseas**.
- Pass on messages to your family or employer in the case of an emergency.
- Arrange for your **dependants** to return to Australia during your **journey**, we will also pay up to \$15,000 per person for the **reasonable** cost of either a funeral or cremation **overseas** and/or returning your remains to your **home**.

17.2 WE WILL NOT PAY

We will not pay:

- a) For expenses for medical evacuation, funeral services or cremation or bringing your remains back to Australia, unless it has been first approved by First Assistance.
- b) Any subsequent medical, **hospital** or evacuation expenses if you decline to promptly follow the medical advice First Assistance has given.
- c) For medical evacuation or the transportation of your remains from Australia to an **overseas** country.
- d) For any claims arising from activities not defined as **snow sport activities**.

We will not pay for any claims arising outside the period 15th December to 31st March in Northern Hemisphere resorts, and 15th June to 30th September in Southern Hemisphere resorts. This exclusion will not apply



SECTION 18: Snow Sport Overseas Emergency Medical & Hospital Expenses.

You only have this cover if you purchased the Snow Pack under plan Comprehensive (C), or Frequent Traveller (F) and it is shown on your certificate of insurance.

PLEASE NOTE: You will not have cover under this policy section while travelling in Australia.

18.1 WE WILL PAY

- a) We will reimburse the **reasonable** medical or **hospital** expenses you incur until you get back to Australia if you **injure** yourself **overseas**, or become sick there, and the **injury** or **illness arises** from **snow sport activities**. The medical or **hospital** expenses must have been incurred on the written advice of a medical adviser. You must make every effort to keep your medical or **hospital** expenses to a minimum.

If we determine, on medical advice, that you should return **home** for treatment and you do not agree to do so, we will pay you an amount up to the limit shown in the **Compare Plans Benefits** Table, which we reasonably consider to be equivalent to:

- your medical expenses and/or related costs incurred **overseas** to the date we advise you to return to Australia; plus
- the amount it would cost us to return you to Australia; plus
- the amount of any cancellation fees and lost deposits you would have incurred had you followed our advice.

We will only pay for treatment received and/or **hospital** accommodation during the 12-month period after the **illness** first showed itself or the **injury** happened.

- b) We will also pay the cost of emergency dental treatment which **arises** from **snow sport activities** up to a maximum amount of \$500 per person for dental costs incurred, which the treating dentist certifies in writing is for the relief of sudden and acute pain to sound and **natural teeth**.



18.2 WE WILL NOT PAY

We will not pay:

- a) For expenses arising from **pre-existing medical conditions**, except as specified under the section titled **Pre-existing Medical Conditions**.
- b) When you have not notified First Assistance as soon as practicable of your admittance to **hospital**.
- c) For expenses after two weeks' treatment by a chiropractor, physiotherapist or dentist, unless approved by First Assistance.
- d) If you do not take the advice of First Assistance.
- e) If you have received medical care under a **reciprocal health care agreement**.
- f) For expenses for damage to dentures, dental prostheses, bridges or crowns.
- g) For expenses relating to dental treatment involving the use of precious metals or for cosmetic dentistry.
- h) For any claims arising from activities not defined as **snow sport activities**.
- i) For any claims arising outside the period 15th December to 31st March in Northern Hemisphere resorts, and 15th June to 30th September in Southern Hemisphere resorts. This exclusion will not apply to those resorts which are open outside these time periods and have sufficient snow for normal skiing activities.

SECTION 19: Own Snow Sport Equipment

You only have this cover if you purchased the **Snow Pack** under plan Comprehensive (C), Domestic (D) or Frequent Traveller (F) and it is shown on your **certificate of insurance**.

19.1 WE WILL PAY

- a) We will pay the repair cost or value of **snow sport equipment** owned by you, which is, during your **journey**, stolen or accidentally damaged, or is permanently lost. The following conditions apply



- When calculating the amount payable we will apply depreciation due to age, wear and tear. The amount of such depreciation will be determined by us. No depreciation will be applied to **snow sport equipment** purchased duty free prior to your departure, or **snow sport equipment** purchased during your **journey**.
- We will not pay more than the original purchase price of any item. We have the option to repair or replace the **snow sport equipment** instead of paying you.
- **Snow sport equipment** owned by you and left in a motor vehicle is only covered during daylight hours and must have been left in a **concealed storage compartment** of a locked motor vehicle and forced entry must have been made.
- No cover applies if **snow sport equipment** is left **unattended** in the passenger compartment of the motor vehicle, or if the **snow sport equipment** has been left in the motor vehicle overnight.
- The most we will pay if **snow sport equipment** owned by you is stolen from the locked boot or from a **concealed storage compartment** of an unoccupied motor vehicle during daylight hours is \$200 for each item, and \$1,000 in total for all stolen items

19.2 WE WILL NOT PAY

To the extent permitted by law we will not pay a claim in relation to **snow sport equipment** owned by you if:

- a) You do not report the loss, theft or damage as soon as practicable after you become aware of the occurrence, preferably within 24 hours to the police or an office of the resort, bus line, airline, shipping line or rail authority you were travelling on when the theft occurred. Where possible, you must prove that you made a report by providing us with a written statement from whoever you reported it to.
- b) The **snow sport equipment** was being sent unaccompanied or under a freight contract.
- c) The loss or damage **arises** from:
 - any process of cleaning, repair or alteration;
 - ordinary wear and tear, deterioration, atmospheric or weather conditions, insects, rodents or vermin; or
- d) The snow sport equipment was left:
 - **unattended** in any place at any time, unless secured in your accommodation (excluding shared accommodation or room such as a hostel, Airbnb or campgrounds), a safe or secure luggage locker;
 - behind in any accommodation after you have checked out;
 - behind in any form of public or private transport; and/or
 - **unattended** in any shared accommodation room (including but not limited to a hostel room and campgrounds) and not stored in a locked safe or locker.



- e) You are entitled to be reimbursed by the bus line, airline, shipping line or rail authority you were travelling on when the loss, theft or damage occurred. However, if you are not reimbursed the full amount of your claim, we will pay the difference between the amount of your loss and what you were reimbursed, up to the limit of your cover (allowing for depreciation due to age, wear and tear); or
- f) The loss or damage is to, or of, **snow sport equipment** while it is in use.

SECTION 20: Snow Sport Equipment Hire

You only have this cover if you purchased the **Snow Pack** under plan Comprehensive (C), Domestic (D) or Frequent Traveller (F) and it is shown on your **certificate of insurance**.

20.1 WE WILL PAY

- a) We will reimburse you for the costs of hiring alternative **snow sport equipment** following:
 - accidental loss, theft of, or damage to, **snow sport equipment** owned by you, for which a claim has been accepted by us under **policy Section 19: Own Snow Sport Equipment**; or
 - the misdirection or delay, for a period of more than 24 hours, of **snow sport equipment** owned by you.

20.2 WE WILL NOT PAY

- a) You must check **General Exclusions**, which apply to all sections for other reasons why we will not pay.

SECTION 21: Snow Ski Pack

You only have this cover if you purchased the **Snow Pack** under plan Comprehensive (C), Domestic (D) or Frequent Traveller (F) and it is shown on your **certificate of insurance**.

21.1 WE WILL PAY

- a) We will reimburse you the irrecoverable cost of the unused portion of your ski hire, ski passes, ski school or tuition fees, if you are unable to utilise the full duration of pre-booked and pre-paid expenses because of sudden **injury** or **illness** during your **journey**. You must obtain a medical certificate from a **medical adviser** in support of your claim for your **injury** or **illness**.



Any amount we will pay will be calculated based on the unused days left on your lift pass, its expiry date and its original value.

- b) We will pay for the loss or theft, during your **journey**, of your lift pass.

21.2 WE WILL NOT PAY

- a) We will not pay for any claims arising from activities not defined as **snow sport activities**.
- b) We will not pay for any claims arising outside the period 15th December to 31st March in Northern Hemisphere resorts, and 15th June to 30th September in Southern Hemisphere resorts. This exclusion will not apply to those resorts which are open outside these time periods and have sufficient snow for normal skiing activities.

SECTION 22: Piste Closure

You only have this cover if you purchased the **Snow Pack** under plan Comprehensive (C), Domestic (D) or Frequent Traveller (F) and it is shown on your **certificate of insurance**.

PLEASE NOTE: This section only applies between 1 December and 15 April for travel to the Northern Hemisphere, or between 15 June and 30 September for travel to the Southern Hemisphere.

22.1 WE WILL PAY

We will pay up to \$100 per 24-hour period if, as a result of not enough snow, bad weather or power failure in your pre-booked holiday resort, all lift systems are closed for more than 24 hours.

We will pay for either:

- a) the cost of transport to the nearest resort; or
- b) the cost of additional ski passes.

The most we will pay for all claims under this section is \$1,000.



22.2 WE WILL NOT PAY

We will not pay for:

- a) Any claims relating to resorts that do not have skiing facilities greater than 1,000 metres above sea level.
- b) Any claims arising outside the period 15th December to 31st March in Northern Hemisphere resorts and 15th June to 30th September in Southern Hemisphere resorts. This exclusion will not apply to those resorts which are open outside these time periods and have sufficient snow for normal skiing activities.

SECTION 23: Bad Weather & Avalanche Closure

You only have this cover if you purchased the **Snow Pack** under plan Comprehensive (C), Domestic (D) or Frequent Traveller (F) and it is shown on your **certificate of insurance**.

23.1 WE WILL PAY

- a) We will pay the **reasonable** extra travel and accommodation expenses that you need to pay if your pre-booked outward or return **journey** is delayed for more than 12 hours from your scheduled departure time because of an avalanche or bad weather.

The most we will pay for all claims under this section is \$750.

23.2 WE WILL NOT PAY

- a) We will not pay unless you obtain a written statement from the appropriate authority confirming that the reason for the delay was related to either an avalanche or bad weather, and how long it lasted.
- b) We will not pay for any claims relating to resorts that do not have skiing facilities greater than 1,000 metres above sea level.
- c) We will not pay for any claims arising outside the period 15th December to 31st March in Northern Hemisphere resorts and 15th June to 30th September in Southern Hemisphere resorts. This exclusion will not apply to those resorts which are open outside these time periods and have sufficient snow for normal skiing activities.



SECTION 24: Own Golf Equipment

You only have this cover if you purchased the Golf Pack under plan Comprehensive (C), Domestic (D) or Frequent Traveller (F) and it is shown on your **certificate of insurance**.

- a) If, during your **journey**, your **golf equipment** is stolen, accidentally damaged or is permanently lost (except when left in a motor vehicle or while in use) we will pay the lesser of:
- the repair cost;
 - the replacement cost;
 - the amount it would cost us to repair or replace the item(s) allowing for any trade discounts we are entitled to;
 - the cost of repairing or replacing the lost or damaged part of a pair, set or collection; or
 - the original purchase price.

We have the option to repair or replace the **golf equipment** instead of paying you.

A pair or set of items are considered as only one item and the appropriate benefit limit will be applied, for example (but not limited to) matched or unmatched set of golf clubs, golf bag and buggy.

- b) If your claim arises from **golf equipment** owned by you being left in a motor vehicle, the most we will pay is \$200 for each item, and \$1,000 in total for all stolen items. This is only covered during daylight hours and must have been left in a **concealed storage compartment** of a locked motor vehicle; and forced entry must have been made.

The most we will pay for all claims under this section is \$2,000.

23.2 WE WILL NOT PAY

We will not pay a claim in relation to **golf equipment** owned by you if:

- a) You do not report the loss, theft or damage as soon as practicable after you become aware of the occurrence, preferably within 24 hours to the police or an office of the resort, bus line, airline, shipping line or rail authority you were travelling on when the loss, theft or damage occurred. You must provide evidence that you made such report to the relevant persons or appropriate authority. Where possible, a written statement from whoever you reported the incident to should be provided.
- b) The **golf equipment** was being sent unaccompanied or under a freight contract.



- c) The loss or damage **arises** from:
 - any process of cleaning, repair or alteration;
 - ordinary wear and tear, deterioration, atmospheric or weather conditions, insects, rodents or vermin
- d) The loss, theft or damaged to the **golf equipment** occurred while it was left:
 - unattended in any place at any time, unless secured in your accommodation (excluding shared accommodation or room such as a hostel, Airbnb or campgrounds), a safe or secure luggage locker;
 - behind in any accommodation after you have checked out;
 - behind in any form of public or private transport; and/or
 - unattended in any shared accommodation or room (including but not limited to a hostel room and campgrounds) and not stored in a locked safe or locker.
- e) You are entitled to be reimbursed by the bus line, airline, shipping line or rail authority you were travelling on when the loss, theft or damage occurred. However, if you are not reimbursed the full amount of your claim, we will pay the difference between the amount of your loss and what you were reimbursed, up to the limit of your cover.
- f) The loss or damage is to, or of, **golf equipment** while it is in use.

SECTION 25: Golf Equipment Hire

You only have this cover if you purchased the Golf Pack under plan Comprehensive (C), Domestic (D) or Frequent Traveller (F) and it is shown on **your certificate of insurance**.

25.1 WE WILL PAY

- a) We will reimburse you for the costs of hiring alternative **golf equipment** if:
 - we have agreed to pay a claim under **Section 24: Own Golf Equipment** for accidental loss, theft of, or damage to, **golf equipment** owned by you; or
 - following the misdirection or delay, for a period of more than 24 hours, of **golf equipment** owned by you;
- b) We will also reimburse the **golf equipment** hire insurance excess if you have chosen and paid for **golf equipment** hire cover from the hire company or agency and you are charged an excess following the loss of, or damage to the **golf equipment** hired by you.

The most we will pay for all claims under this section is \$1,500.



25.2 WE WILL NOT PAY

- a) You must check **General Exclusions**, which apply to all sections for reasons why we will not pay.

SECTION 26: Golf Green Fees

You only have this cover if you purchased the Golf Pack under plan Comprehensive (C), Domestic (D) or Frequent Traveller (F) and it is shown on **your certificate of insurance**.

26.1 WE WILL PAY

- a) We will pay you the value of any unused, non-refundable, pre-paid green fees if you are unable to play golf due to sudden **injury** or **illness** during your **journey**.
- b) You must provide us with written confirmation from a medical adviser confirming your inability to play golf.

The most we will pay for all claims under this section is \$500.

26.2 WE WILL NOT PAY

- a) You must check **General Exclusions**, which apply to all sections for reasons why we will not pay.



SECTION 27: Hole in One

You only have this cover if you purchased the Golf Pack under plan Comprehensive (C), Domestic (D) or Frequent Traveller (F) and it is shown on your **certificate of insurance**.

27.1 WE WILL PAY

If you complete a hole in one by driving from the tee and holing out in a single stroke during an organised game involving two or more players, at any 18-hole golf course with a course par score of 65 or above, we will pay you \$250.

You must provide us with a copy of your score card signed by you and your golfing partner(s) and countersigned by the club professional or secretary.

27.2 WE WILL NOT PAY

a) You must check **General Exclusions**, which apply to all sections for reasons why we will not pay.

| REMAINDER OF PAGE INTENTIONALLY LEFT BLANK |



SECTION 28: Bicycles

You only have this cover if you purchased the Bicycle Pack under plan Comprehensive (C), or Domestic (D) and it is shown on your **certificate of insurance**.

- a) Cover for any loss or theft of, or damage to a **bicycle** is subject to the following during travel or transport:
- where by aircraft, the **bicycle** must be in a securely packaged container specifically designed for the **bicycle**;
 - where by sedan, hatch-back or similar motor vehicle, the **bicycle** must be either in the concealed storage compartment, or attached to a towbar or roof-mounted **bicycle** carrier and secured with a D-Lock or armour plated cable (valued at \$100 or more);
 - where by mini-bus, people mover or similar motor vehicle, in the concealed storage compartment (if the **bicycle** cannot be transported on a **bicycle** carrier).
 - where by bus, train or ship, the **bicycle** must be in the concealed storage compartment.
- b) At any other time when the **bicycle** is unsupervised, the **bicycle** frame and wheels must be secured to a fixed object with a D-Lock or Armour plated cable (valued at \$100 or more).
- c) Where a claim is for the theft of a **bicycle**, evidence of the broken securing device as well as a police report will be required.

28.1 WE WILL PAY

- a) If, during your **journey**, your **bicycle** is stolen, accidentally damaged or permanently lost (except as provided above or while in use) we will decide whether to:
- replace the lost, stolen or damaged item(s) with the nearest identical item(s);
 - pay the cost of repairing or replacing the item(s); or
 - pay you up to the amount of the sum insured.



However, any payment will not be more than:

- the original purchase price;
- the amount it would cost us to replace or repair the item(s) allowing for any trade discounts we are entitled to; or
- \$5,000 for any one **bicycle**, whichever is the lesser.

The maximum amount we will pay for all claims under this section is \$15,000.

- b) **Bicycles** left in a motor vehicle are only covered during daylight hours and must have been left in a **concealed storage compartment** of a locked motor vehicle and forced entry must have been made.

28.2 WE WILL NOT PAY

We will not pay a claim in relation to a **bicycle** if:

- a) The **bicycle** is **greater than 3 years** old at the time the **certificate of insurance** was issued;
- b) The **bicycle** is valued at less than \$1,500;
- c) The **bicycle** was not free of defects at the time the **certificate of insurance** was issued;
- d) You do not report the loss, theft or damage as soon as practicable after becoming aware of the loss, preferably within 24 hours, to the police or an office of the bus line, airline, shipping line or rail authority you were travelling on when the loss, theft or damage occurred. You must provide evidence that you made such report to the relevant persons or appropriate authority. Where possible, a written statement should be provided from whoever you reported the incident to.
- e) The loss or damage to your jewellery, mobile phone, The **bicycle** was being sent unaccompanied or under a freight contract.
- f) The loss or damage **arises** from:
 - any process of cleaning, repair or alteration;
 - ordinary wear and tear, deterioration, atmospheric or weather conditions, insects, rodents or vermin
 - the **bicycle** having an electrical or mechanical breakdown.



- g) The loss, theft or damaged to the **bicycle(s)** occurred while it was left:
- **unattended** in any place, unless the **bicycle** frame and wheels were secured to a fixed object with a D-Lock or Armour-plated cable(valued at \$100 or more);
 - behind in any accommodation after you have checked out;
 - left behind in any while left behind in any form of public or private transport;
 - **unattended** in a motor vehicle, unless it was left in a **concealed storage compartment** of a locked motor vehicle; or
 - overnight in a motor vehicle, even if it was left in a **concealed storage compartment** of a locked motor vehicle;
- h) You are entitled to be reimbursed by the bus line, airline, shipping line or rail authority you were travelling on when the loss, theft or damage occurred. However, if you are not reimbursed the full amount of your claim, we will pay the difference between the amount of your loss and what you were reimbursed, up to the limit of your cover.
- i) The loss or damage is to, or of, a **bicycle** while in use.

| REMAINDER OF PAGE INTENTIONALLY LEFT BLANK |



TRAVEL INSURANCE

GLOSSARY

In this PDS certain words have special meanings and are important for you to understand. These words will always appear in **bold**.

10



GENERAL EXCLUSIONS APPLICABLE TO ALL SECTIONS

To the extent permitted by law we will not pay under any circumstances if:

1. You do not act in a responsible way to protect yourself and your property and to avoid making a claim.
2. You do not do everything you can to reduce your loss as much as possible.
3. Your claim is for consequential loss of any kind, including loss of enjoyment.
4. At the time of purchasing the **policy**, you were aware of something that would give rise to you making a claim under this **policy**.
5. Your claim is for a loss which is recoverable by compensation under any workers' compensation or transport accident laws, government sponsored fund, plan, or medical benefit scheme, or any other similar type of legislation required to be effected by or under a law.
6. Your claim **arises** from errors or omissions in any booking arrangements, or failure to obtain the relevant visa, passport or travel documents.
7. Your claim **arises** because you act illegally or break any government prohibition or regulation including visa requirements.
8. Your claim **arises** from a government authority confiscating, detaining or destroying anything.
9. Your claim **arises** directly or indirectly from, or is in any way connected with:
 - you driving a motor vehicle or riding a **moped** or **scooter** without a current Australian drivers licence or drivers licence valid for the country you are driving or riding in. This applies even if you are not required by law to hold a licence in the country you are driving or riding in;
 - you riding a **motorcycle** without a current Australian **motorcycle** licence or **motorcycle** licence valid for the country you are riding in. This applies even if you are not required to hold a **motorcycle** licence because you hold a drivers licence, or a **motorcycle** licence is not required by law in the country you are riding in;
 - you travelling as a passenger on a **motorcycle**, **moped** or **scooter** that is in the control of a person who does not hold a current **motorcycle** or drivers licence valid for the vehicle being ridden and for the country you are riding in;
 - you riding, or travelling as a passenger, on a **motorcycle**, **moped**, **scooter** without wearing a helmet.
10. Your claim **arises** from, is related to or associated with:
 - an actual or likely **epidemic** or **pandemic**; or
 - the threat of an **epidemic** or **pandemic**.



Refer to www.who.int and www.smartraveller.gov.au for further information on **epidemics** and **pandemics**.

11. Your claim **arises** from, or is associated with, travel to countries or parts of a country for which:

- an advice or warning has been released by the Australian Government Department of Foreign Affairs and Trade or any other government or official body; and
- the advice or warning risk rating is “Do not travel” or advise against specific transport arrangements or participation in specific events or activities, unless a Government exemption from the Department of Home Affairs has been granted; or
- the mass media has indicated the existence or potential existence of circumstances (including circumstances referred to in the previous parts of this clause 11 above) that may affect your travel; and
- you did not take appropriate action to avoid or minimise any potential claim under your policy, including delay of travel to the country or part of the country referred to in the relevant advice(s), warning(s) and/or mass media statement(s).

The circumstances to which this exclusion applies, include but are not limited to strike, riot, weather event, civil protest or contagious disease (including an epidemic or pandemic).

12. Your claim **arises** from any act of war, whether war is declared or not, or from any rebellion, revolution, insurrection or taking of power by the military.

13. Your claim **arises** from a nuclear reaction or contamination from nuclear weapons or radioactivity.

14. Your claim **arises** from biological and/or chemical materials, substances, compounds or the like used directly or indirectly for the purpose to harm or to destroy human life and/or create public fear.

15. Your claim **arises** from, is related to or associated with any **pre-existing medical condition**, except as provided under the section titled **Pre-existing Medical Conditions**.

16. Your claim is in respect of travel booked or undertaken against the advice of any **medical adviser**.

17. Your claim **arises** from any **injury** or **illness** where a metastatic or terminal prognosis was made prior to the issue of the **certificate of insurance**.

18. Your claim arises from, is related to or associated with pregnancy, childbirth or related complications, or if you are not yet pregnant, any medical intervention, assisted conception or fertility treatment you have undergone or are undergoing except as provided under the **Pregnancy Section**.

19. Your claim involves a hospital where you are being treated for addiction to drugs or alcohol, or are using it as a nursing, convalescent or rehabilitation place.



20. Your claim involves the cost of medication in use at the time the journey began, or the cost for maintaining a course of treatment you were on prior to the journey.
21. Your claim arises from suicide or attempted suicide.
22. Your claim arises from a sexually transmitted disease.
23. You were under the influence or addicted to intoxicating liquor or drugs, except a drug prescribed to you by a medical adviser, and taken in accordance with their instructions.
24. You received private hospital or medical treatment where public funded services or care is available in Australia or under any reciprocal health care agreement between the Government of Australia and the government of any other country, unless we or First Assistance agreed in advance to the private treatment.
25. Your claim arises from or is any way related to the death or hospitalisation of any person aged 85 years and over, regardless of the country in which they may live.
26. Your claim arises from travel in any air- supported device, other than as a passenger in a fully licensed aircraft operated by an airline or charter company. This exclusion does not apply to regulated or licensed ballooning.
27. Your claim arises from or is in any way related to a cruise unless you purchased the Cruise Pack. You must have selected the cruise pack, paid the additional premium for cruise cover and have it shown on your certificate of insurance in order to be covered for all the benefits of the relevant plan.
28. Your claim arises from snow sport activities, except as provided under the Optional Benefits – Snow Pack and you paid the additional premium for snow cover.
29. Your claim arises from, or is in any way connected with you participating in any sports or recreational activities not listed in the Automatically Included Sports and Activities list, except as provided under the Optional Benefits - Adventure Pack and you have paid the additional premium for Adventure Pack.



HELP & EMERGENCY



In an emergency situation, time is critical.

Emergency assistance is just a phone call away. A team of experts are there to help 24 hours, 7 days

Help 24/7



+61 2 8015 6287

07



HOW TO CLAIM



Sometimes the best laid travel plans can go wrong. That's why we've made it easy to make a travel insurance claim with Zoom. This section provides helpful information on how to claim, who to contact and simple tips on what documents you may need.

08



CLAIMS

If an event occurs which you think might be covered by the **policy**, you need to take some action right away.

EMERGENCY & MEDICAL

For emergency, medical, **hospital** or dental claims, contact First Assistance as soon as possible so that we may assist your care and approve your expenses.

medical emergency claims: **+61 2 8015 6261**

LOSS OR THEFT OF LUGGAGE & PERSONAL EFFECTS

You must report loss or theft of your **luggage and personal effects** to the police or relevant authority or official as soon as practicable and obtain written evidence where possible.

email **info@travelclaimscentre.com**

OTHER NON-EMERGENCY CLAIMS

For other claims, you must notify us and submit full details in writing within 30 days of your return.

email **info@travelclaimscentre.com**

Generally, the fastest, most convenient way to submit a non-emergency claim is online. Just go to our website at zoomtravelinsurance.com.au/claims to submit your claim online. You will need to submit full details of any claim within 30 days of your return to Australia.

PLEASE NOTE:

- you must give us any information we reasonably ask for to support your claim at your expense, such as, but not limited to, police reports, valuations, medical reports, original receipts or proof of ownership. If required, we may ask you to provide us with translations into English of such documents to enable us to carry out our assessment of your claim.
- you must co-operate with us at all times in relation to the provision of supporting evidence and such other information as we may reasonably require.
- you must take all **reasonable** precautions to safeguard your **luggage and personal effects**. If you leave your **luggage and personal effects unattended** in any place then we will not pay your claim. For an explanation of what we mean by **luggage and personal effects**, and **unattended**, see [Travel Insurance Glossary](#).



- you must not admit that you are at fault for any event. You must not offer or promise to pay any money to anyone or become involved in litigation, without our approval.

GENERAL CONDITIONS

The following applies to all sections of this **policy**:

Other Insurance

If any loss, damage or liability covered under this **policy** is covered by another insurance **policy**, you must give us details. If you make a claim under one insurance **policy** and you are paid the full amount of your claim, you cannot make a claim under the other **policy**.

If you make a claim under another insurance policy and you are not paid the full amount of your claim, we will make up the difference only. We may seek contribution from your other **insurer**. You must give us any information we reasonably ask for to help us make a claim from your other **insurer**.

Subrogation and Assistance with recovery

If you are aware of any third party that may be liable for your loss or damage, you must tell us about them.

We are entitled to and may (at our discretion), seek to recover compensation or secure indemnity from any party in respect of anything covered by this **policy**. You are to assist and permit to be done, all acts and things as required by us for the purpose of recovering compensation or securing indemnity from other parties to which we may become entitled or subrogated upon us paying your claim under this **policy**, regardless of whether we have yet paid your claim, and whether or not the amount we pay you is less than full compensation for your loss. These rights exist regardless of whether your claim is paid under a non- indemnity or an indemnity clause of this **policy**.

We will apply any money we recover from someone else under a right of subrogation in the following order:

- to us, our administration and legal costs arising from the recovery
- to us, an amount equal to the amount that we paid to you under the **policy**
- to you, your uninsured loss (less your **excess**)
- to you, your **excess**

If we have 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 lost or damaged property and you later recover the property or it is replaced by a third party, you must pay us the amount of the claim we paid you.

How GST Affects Your Claim

BUSINESS TRAVELLERS: If you are entitled to claim an input tax credit in respect of a cost for which a claim is made, or would be entitled to an input tax credit if you were to incur the relevant cost (i.e. in replacing a lost or stolen item), the amount we would otherwise pay will be reduced by the amount of that input tax credit.

TRAVEL WITHIN AUSTRALIA TRAVELLERS: If you are entitled to claim an input tax credit in respect of your premium, you must inform us of the amount of that input tax credit (as a percentage) at the time you first make a claim. If you fail to do so, you may have a liability for GST if we pay you an amount under this **policy**.

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.

| REMAINDER OF PAGE INTENTIONALLY LEFT BLANK |



Zoom's Claims Process



Submit Your Claim Form

You must give us notice of your claim as soon as possible by completing the claim form available at www.zoomtravelinsurance.com.au/claims. When submitting your claim, make sure you provide us with full information.

If you delay submitting your claim, or provide us with insufficient information and we are disadvantaged as a result, we may need to reduce the amount we pay in settlement of your claim.

You can contact us by emailing info@travelclaimscentre.com



Claim Assessment

We will assess your claim within 10 business days of receiving it, provided we have all necessary information and documentation. If we need additional information, we'll let you know within 10 business days and provide an initial estimate of the timetable and process for making a decision.

Once our assessment is complete, we'll decide whether to accept or deny your claim. If it is denied, we'll let you know in writing and provide you with our reasons.



Claim Payment

If your claim is accepted, we'll pay the amount due to you in Australian dollars. We'll pay this to you unless you ask us to pay someone else. Depreciation will be applied to claims for luggage and personal effects at the rate we determine appropriate.



IMPORTANT MATTERS



When you buy a Zoom travel insurance policy, it's important for you to understand your rights and our responsibilities to you. Please also note that you have a duty of disclosure as outlined in the section Before You Buy a policy at the front of the PDS.

09



IMPORTANT MATTERS

Under your **policy** there are rights and responsibilities which you and we have. You must read this PDS in full for more details, but here are some you should be aware of.

Period of Cover

The earliest that cover under the **policy** starts is when we give you a **certificate of insurance**. This confirms the period for which you are insured.

Importantly:

- Cover for **Section 8: Cancellation Fees and Lost Deposits** starts on the date the **certificate of insurance** is issued.
- Cover under all other sections starts on the first of the travelling dates shown on your **certificate of insurance**.
- All cover ends on the earlier of the date you return **home** or the last of the travelling dates shown on your **certificate of insurance**.
- If you need to return **home** during your **journey** (unless it is a claimable event), cover provided by your **policy** will be suspended from the time you return to your **home** until the time you leave your **home** to continue your **journey**. Please note that it does not change the end date of your **policy**. Following resumption of your **journey** your policy will remain valid until the end date shown on your **certificate of insurance** or your permanent return to your **home**, whichever happens first. We will not pay any cost in relation to your return to Australia (unless these costs are covered by this **policy**) or for your expenses to travel overseas to resume your journey. Any illness or injury you have developed, show symptoms for, have diagnosed or treated in Australia before you resume your journey will not be covered in the remaining insurance period, as it will be considered as a **pre-existing medical condition(s)** from the time you resume your **journey**.

Limitation of Cover

Notwithstanding anything contained in this PDS we will not be deemed to provide cover nor will we make any payment or provide any service or benefit to any person or party where providing such cover, payment, service or benefit would contravene or violate any applicable trade or economic sanction or any law or regulation.

Extension of Cover

You may extend your cover free of charge if you find that your return to Australia has been delayed because of one or more of the following:

- a bus line, airline, shipping line or rail authority you are travelling on, or that has accepted your fare or **luggage and personal effects**, is delayed; or
- the delay is due to a reason for which you can claim under your **policy** (subject to our written approval).

If the delay is for any other reason, we must receive your request to extend cover at least 7 days before your original **policy** expires if you send your request by post. All other requests to extend cover must be received prior to your original **policy** expiry date. Cover will be extended subject to our written approval, and your payment of the additional premium.



Where we have agreed to extend cover, we will issue you with a new **certificate of insurance**. The period of cover cannot exceed 12 months from the start of the first of the travel dates shown on your certificate of insurance.

Conditions where extensions of cover are not available:

- for medical conditions you suffered during the term of your original **policy**;
- where you have not advised us of any circumstances that have given (or may give) rise to a claim under your original **policy**;
- under Plan C (Comprehensive) and Plan D (Domestic) where at the time of the extension you are aged 86 years or over;
- under Plan B (Standard) and Plan A (Medical Only) where at the time of extension you are aged 80 years or over;
- if you are aged 80 years or over at the time of your extension, the period of cover cannot exceed 6 months from the start of the first of the travel dates shown on your **certificate of insurance**;
- Plan F (Frequent Traveller) is an annual multi-trip policy and cannot be extended.

Confirmation of Cover

To confirm any **policy** transaction (if the **certificate of insurance** does not have all the information you require), please call us using the contact details on the back cover of this PDS.

Jurisdiction and Choice of Law

This **policy** is governed by laws of New South Wales, Australia. If you purchase the **policy**, you agree to submit to the exclusive jurisdiction of the Courts of the State. You agree that it is your intention that this Jurisdiction and Choice of Law clause applies.

The **insurer** agrees that:

- in the event of a dispute arising under this **policy** it will at your request, submit to the jurisdiction of any competent Court in the Commonwealth of Australia. Such dispute shall be determined in accordance with the law and practice applicable in such Court;
- any summons notice or process to be served on the **insurer** may be served on Lloyd's General Representative in Australia, level 9, 1 O'Connell St, Sydney NSW 2000 who has authority to accept service and to enter an appearance on the **insurer's** behalf, and who is directed at your request to give a written undertaking that he will enter an appearance on the **insurer's** behalf;
- if a suit is instituted against any one of the participating underwriters, all underwriters participating in this insurance will abide by the final decision of such Court or any competent Appellate Court.



You Can Choose Your Own Doctor

You may choose your own **medical adviser** or First Assistance can appoint an approved **medical adviser** to see you, unless you are treated under a **reciprocal health care agreement**. If you do not get the medical treatment you expect, although First Assistance can assist you, neither we nor First Assistance will be liable for anything that results from that treatment.

If you are advised that you need medical transfer or evacuation to Australia, you or member of your travelling party **MUST** contact First Assistance as soon as possible and obtain their prior approval to any expenses.

If you do not contact First Assistance or follow their guidance, we will not pay any expenses that would have been avoided or minimised if you had followed their guidance.

Updating the PDS

We may need to update this PDS from time to time if certain changes occur where required and permitted by law. We will issue you with a new PDS or a supplementary PDS to update the relevant information, except in limited cases.

Where the information is not something that would be materially adverse from the point of view of a **reasonable** person considering whether to buy this product, Zoom Travel Insurance may issue you with notice of this updated information in other forms or keep an internal record of such changes.



TRAVEL INSURANCE GLOSSARY

In this PDS certain words have special meanings and are important for you to understand. These words will always appear in **bold**.

10



ZOOM TRAVEL INSURANCE GLOSSARY

Some words in this PDS have a special meaning and appear in **bold**. When these words are used, they have the meaning set out below. The use of the singular shall also include the use of the plural and vice versa.

Appropriate Supervision means under the supervision of a person who possesses the necessary skills, qualifications and licensing appropriate for the supervision of the activity being undertaken.

Arise, Arises, Arising or Arose means directly or indirectly arising or in any way connected with.

Australian Resident means an Australian citizen; a holder of a current and valid Australian permanent resident visa, partner/spouse visa or Australian skilled migrant visa (including 457 and Temporary Skilled Shortage (TSS) visa) or a student visa, but excluding working holiday visa; New Zealand passport holder permanently residing in Australia:

- a) with unrestricted right of entry into Australia;
- b) with access to long-term medical care in Australia (not including Reciprocal Health Care Agreements);
- c) who has a permanent Australian residential address; and
- d) who agrees to be repatriated, if required, back to Australia under this insurance.

ac country means areas outside the boundaries of a ski resort.

icycle means any **bicycle**, tricycle, tandem, trailer cycle or push **scooter** that is powered by human pedalling and/or a battery.

Carer means a person who provides personal care, support or assistance to another individual in need to support due to disability, medical condition, including terminal or **chronic illness**, mental illness or is frail and aged.

Carrier means an aircraft, vehicle, train, tram, vessel or other public transport operated under a licence for the purpose of transporting passengers. This definition excludes taxis.

Certificate of insurance means a separate document, which we issue to you when you purchase the policy and that forms part of your contract with us. It may include additional terms, conditions, exclusions and limitations that amend the standard terms of this PDS.

Chronic means a persistent and lasting condition. It may have a pattern of relapse and remission.

Compare Plans Benefits Table means the **Compare Plans Benefits Table** on page 10 that summarises the cover provided by the policy and

any limits that apply to each benefit.

Complications means any secondary diagnosis occurring prior to, during the course of, concurrent with, or as a result of the pregnancy, which may adversely affect the outcome of the pregnancy.

Cruise means a commercially operated ocean-going vessel that is licensed to carry paying passengers on voyages for the purpose of leisure travel, that has on-board accommodation and trained medical staff. It does not include cargo ship or freighter.

Concealed Storage Compartment means a boot, trunk, glove box, enclosed centre-console, or concealed cargo area of a sedan, station wagon, hatchback, van or motorhome.

Dependant means your children or grandchildren not in fulltime employment who are under the age of 19 and travelling with you on the **journey** and are named on the **certificate of insurance**.

Epidemic means a "fast spreading contagious disease or illness in an area as documented by a recognised public health authority".

Excess means the amount which you must first pay for each claim arising from the one event before a claim can be made under your policy.



Golf equipment means clubs, golf bag, golf trolley and golf shoes.

Heliskiing means downhill skiing or snowboarding from locations accessible by helicopter.

Home means the place where you usually reside in Australia.

Hospital means an established hospital registered under any legislation that applies to it, that provides in-patient medical care.

Injure, Injured or Injury means bodily **injury** caused solely and directly by violent, accidental, visible and external means, which happens at a definite time and place during your period of cover and does not result from any **illness**, or disease.

Insurer means certain underwriters at Lloyd's.

Journey or Trip means your **journey** from the time when you leave your **home** to go directly to the place you depart from on your travels; and ends when you return to your **home**. **Journeys** that involve travel solely within Australia will only be covered when you are more than 50 kilometres away from your **home**.

Luggage and Personal Effects means any personal items owned by you and that you take with you, or buy, on your **journey** and which are designed to be worn or carried about with you. This includes items of clothing, personal jewellery, photographic and video equipment or personal computers, or electrical devices or portable equipment.

However, it does not mean any cash, bank notes, currency notes, cheques, negotiable

instruments, drones, passports and business samples or items that you intend to trade.

Medical Adviser means a qualified doctor of medicine or dentist, other than you or a relative, registered in the place where you received the services.

Moped or Scooter means any two-wheeled or three-wheeled motor vehicle with an engine displacement of not greater than 50cc.

Motorcycle means any two-wheeled or three-wheeled motor vehicle with an engine displacement greater than 50cc.

Natural teeth (or tooth) means a live, whole and healthy tooth that has not previously been treated, filled or restored in any way. A natural tooth does not mean dentures or implants.

Off-piste means areas within the boundaries of a ski resort that are not:

- groomed terrain; or
- marked slopes; or
- trails that are open, maintained, monitored and patrolled by the ski resort.

Overseas means in any country other than Australia.

Pandemic means a form of an **epidemic** occurring, or expected to occur worldwide, or over a very wide geographical area, crossing international boundaries and usually affecting a large number of people.

Permanent disability means:

- a) you have **total loss** of sight in one or both eyes, or the use of a hand or foot at, or above the wrist or ankle; and

TRAVEL INSURANCE GLOSSARY

- b) the loss is for at least 12 months; and in our opinion after consultation with an appropriate medical specialist, will continue indefinitely.

Policy means your travel insurance **policy** with us and is made up of this Product Disclosure Statement, your **certificate of insurance** and any other document we tell you forms part of this **policy**.

Pre-existing medical condition means:

1. any medical, dental, physical or mental condition, defect, disease or illness of which in the past 12 months you 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 (being all persons insured under the **policy** and set out in the **certificate of insurance**), your **relative** or **travelling companion** 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;
 - attended a **hospital** or clinic (as an outpatient or inpatient)

And/or

2. any of the below medical conditions which you, your **relative** or **travelling companion** 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

[Note: Pregnancy is not considered a **pre-existing medical condition** under this **policy**; however certain conditions apply as outlined in the **Pregnancy Section**.]

Reasonable means:

- a) for medical, **hospital** or dental expenses, the standard level of care given in the country you are in not exceeding the level you would normally receive in Australia; or
- b) additional travel and accommodation expenses, a level comparable to those you have booked for the rest of your journey or, as determined by us.

Reciprocal Health Care Agreement means an agreement between the Government of Australia and the government of another country where Australian residents are provided with subsidised essential medical treatment

(Please visit www.dfat.gov.au for details of **Reciprocal Health Care Agreements** with Australia.)

Relative means any of the following who is aged 84 and under; and who is resident in Australia or New Zealand.

A relative is limited to being yours or your **travelling companions**. It means your or their spouse, de facto partner, husband, wife, partner, fiancé (e), parent, parent-in-law, stepparent, stepparent-in-law, sister, sister-in-law, brother, brother-in-law, son, son-in-law, daughter, daughter-in-law, stepchild, foster child, grandparent, grandchild, niece, nephew, aunt, uncle or guardian only.

Rental Vehicle means a campervan/ motorhome that does not exceed 4.5 tonnes, asedan, hatchback or station wagon, four-wheel drive or mini bus/people mover rented from a licensed motor vehicle rental company.

Total loss means the total physical loss or loss of use of a hand or foot at or above the wrist or ankle. For an eye, it means the entire and irrecoverable loss of sight in that eye.

Sick or Illness means a medical condition, not being an **injury**, the symptoms of which first occur or manifest during your period of cover.

Snow Sport Activities means the following amateur activities that do not involve any form of racing, acrobatics, umping, stunting or freestyle:

TRAVEL INSURANCE GLOSSARY

- skiing, snowboarding, sledding, tobogganing, or tubing conducted on groomed ski slopes within ski resort boundaries;
- skiing or snowboarding off-piste (but not backcountry);
- heli-skiing;
- snowcat skiing;
- cross country skiing on groomed and marked trails;
- glacier walking with hiking equipment under appropriate supervision;
- snow shoeing on groomed and marked trails;
- snowmobile riding on groomed and marked trails under appropriate supervision
- ice sailing

Snow Sport Equipment means skis, poles, boots, bindings, snowboards or ice skates.

Transaction card means a credit card, debit card or travel money card.

Travelling companion means a person with whom you have made arrangements before your **policy** was issued, to travel with you at least 75% of your **journey**.



Trip please refer to 'Journey or Trip' definition.

Unattended means but is not limited to when an item is:

- a) not on your person at the time of loss;
- b) left with a person other than your **relative** or **travelling companion**;
- c) left in a position where it can be taken without your knowledge including on the beach or beside the pool when you swim;
- d) left at a distance where you are unable to prevent it from being unlawfully taken.

We, Our and Us (even when not bold) means **insurer** who is Certain underwriters at Lloyds of London.

You and Your (even when not bold) means the person(s) whose name(s) are set out on your **certificate of insurance**, including your **dependants**.

| REMAINDER OF PAGE INTENTIONALLY LEFT BLANK |



FINANCIAL SERVICES GUIDE

This Financial Services Guide (FSG) is an important document. It has been prepared by Zoom Travel Insurance to assist you to decide whether to use our services. It also describes how Zoom Travel Insurance is paid, our professional indemnity insurance and how we manage complaints.





FINANCIAL SERVICES GUIDE

This Financial Services Guide (FSG) describes the financial services provided by Zoom Travel Insurance and is designed to assist you to decide whether to use these services. It also describes how Zoom Travel Insurance is paid, our professional indemnity insurance and how we manage complaints.

Your Insurer

Your **policy** is underwritten by Certain Underwriters at Lloyd's (the **insurer**).

The insurer has appointed Coffre-Fort Pty Ltd ABN 66 125 358 518, AFS License No. 472457 to issue, vary, renew or cancel policies and to handle and settle claims on the insurer's behalf. Insurance Geeks Pty Ltd 35 612 507 785 is an Authorised Representative of Coffre-Fort Pty Ltd to deal in general insurance products and provide General Advice on Travel insurance products. Zoom Travel Insurance is a registered Business Name of The Insurance Geeks Pty Ltd.

Insurance Geeks Pty Ltd is located on Level 21, 68 Pitt Street, Sydney NSW 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.

Remuneration and Associations

How We Are Paid

The premium for the policy is payable to the insurer.

Zoom Travel Insurance is paid 0-30% (inc GST) of the premium paid for the policy for our costs of issuing the policy and managing claims.

Who We Pay

If you are referred to Zoom Travel Insurance by one of our referral partners, Zoom will pay that person a referral fee; of up to 17% of the amount we receive. Zoom's employees and representatives receive an annual salary and may earn a bonus or other incentives. To obtain more information about our remuneration arrangements please contact Zoom Travel Insurance before we provide any financial services to you.

Zoom Travel Insurance is part of a group of companies that have access to shared services, including compliance, claims manuals and training as well as legal, banking and group purchasing arrangements.

Professional Indemnity Insurance

Coffre-Fort has professional indemnity insurance covering errors and mistakes made in relation to our insurance services. This insurance meets the requirements of the Corporations Act 2001 (Cth) and covers the services provided by Zoom and our representatives after they cease working for us, provided claims are made when they arise and during the relevant **policy** period.



General Insurance Code of Practice

Zoom Travel Insurance and the **insurer** comply with the General Insurance Code of Practice (Code). The Code sets minimum standards that we will uphold in relation to this insurance and the services we provide. Further information about the Code is available at www.codeofpractice.com.au and on request.

Zoom's Complaints Process

We treat complaints seriously. If you have a concern about this policy or the insurance services we provide, please let us know.



Step 1: Let Us Know

We want to resolve any complaint or dispute for you as quickly as possible. The best place to start is to contact our Customer Disputes Resolution Team.

You can lodge a complaint with them online at: <https://www.zoomtravelinsurance.com.au/complaints>

We will acknowledge your complaint and provide you with the contact details of the person handling your complaint. We will try to resolve your complaint within 10 business days. If more time is needed to collect necessary information or complete any further investigation, we will agree with you a reasonable alternative time frame.



Step 2: Escalation To Our Insurer

If we are unable to resolve your complaint to your satisfaction, we will escalate it to our **Insurer**, Lloyd's Australia Limited.

Email: idraustralia@lloyds.com

Telephone: + 61 2 8298 0783

Mail: Lloyd's Australia Limited
Level 9, 1 O'Connell Street, Sydney NSW 2000



Step 3: External Independent Review

We aim to resolve complaints within 30 days. If We are unable to do so or You are dissatisfied with Our final decision, You may lodge a complaint with Australia Financial Complaints Authority (AFCA) for external dispute resolution.



You can contact AFCA online at www.afca.org.au or

Email: info@afca.org.au

Telephone: 1800 921 678 (free call)

Mail: Australian Financial Complaints Authority
GPO Box 3, Melbourne VIC 3001

Privacy

Zoom Travel Insurance and the **insurer** are committed to ensuring the privacy and the security of your personal information. We use the information you provide to assess the risk of, provide you with insurance cover, and assess and manage claims.

We may also use your contact details to send you information and offers about products and services we believe will be of interest to you. If you don't provide us with full information, we may not be able to provide insurance or assess a claim.

If you provide us with information about someone else, you must obtain their consent to do so.

When issuing, and administering your insurance, Zoom will provide your information to the **insurer** in the United Kingdom. This may include your medical information if you have made a medical related claim. Your information may also be provided to contracted third party service providers (e.g. emergency assistance and claims management companies), but reasonable steps will be taken to ensure that they comply with privacy legislation.

Zoom has a [Privacy Policy](#) containing information about how you can access or correct the information we hold about you, or make a privacy related complaint. You can obtain a copy from our Privacy Officer by telephone or email info@zoomtravelinsurance.com.au.

In providing your personal information, you consent to its collection and use as outlined above.

Contact Us

You can contact Zoom Travel Insurance at any time using the [Contact Details](#) at the front of this PDS or on our [website](#).



TRAVEL INSURANCE IT'S A NO BRAINER.



zoomtravelinsurance.com.au



info@zoomtravelinsurance.com.au

This travel insurance is insured by Certain underwriters at Lloyd's (the insurer).
UMR FB126K18A000

Coverholder at **LLOYD'S**