Combined Product Disclosure Statement & Financial Services Guide

Effective from 4 March 2026

Zoom Travel Insurance

Combined Financial Services Guide And Product Disclosure Statement

Effective date: 04 March 2026

- About Zoom
- About the Insurer
- Emergency Assistance
- Your Zoom Travel Insurance Policy
- Your duty to not misrepresent
- Product Disclosure Statement (PDS)
- The Policy
    - The different plans, cover available, and age limits that apply
    - Your travel destinations
    - When you are eligible for cover
    - When you are not eligible for cover
    - The level of excess that you prefer
    - The cost of the Policy

- The terms of cancelling your Policy
    - Up to 14 days cooling-off period
    - Cancellation by you after 14 days
    - Cancellation by us
- Amendment of cover

- What you are covered for
    - Benefits Table
    - Automatically included sports and activities
    - Add-On Cover
        - Adventure & Sports Pack
        - Bicycle Pack
        - Cancellation Cover
        - Cruise Pack
        - High Value Items
        - Rental Vehicle Insurance Excess
        - Winter Sports Pack
    - Pre-existing medical condition(s)
        - Declaring your medical conditions

- Pregnancy
    - When you are covered
    - Pregnancy complications you must tell us about
    - When you are not covered
- Period of cover
- Circumstances in which you can extend your Policy
    - Extension of cover due to a coverable event
    - Extension of cover beyond your original travel dates
- Words with special meanings
    - Definitions
- What the Policy covers and does not cover
    - 1. 24/7 Emergency Assistance Service
    - 2. Overseas Emergency Medical & Hospital Expenses
    - 3. Dental Expenses
    - 4. Hospital Cash Allowance
    - 5. Repatriation Of Remains
    - 6. Permanent Disability
    - 7. Loss Of Income

- 8. Travel Documents & Transaction Cards
- 9. Theft Of Cash
- 10. Luggage & Personal Effects
- 11. Luggage & Personal Effects Delay Expenses
- 12. Pre-Departure Cancellation Fees & Lost Deposits
- 13. Pre-Departure Amendments to Journey
- 14. On Trip Cancellation Fees & Lost Deposits
- 15. Additional Accommodation & Travel Expenses
- 15A. Family Emergency
- 15B. Emergency Companion Cover
- 16. Travel Delay Expenses
- 17. Special Event Transport Expenses
- 18. Personal liability
- 19. Rental Vehicle Insurance Excess
- CP1. Onboard Medical Expenses
- WSP1. Emergency Rescue
- WSP2. Snow Pack
- WSP3. Resort Closure

        - WSP4. Winter Sports Equipment Cover
        - WSP5. Winter Sports Equipment Hire
        - BP1. Bicycle Cover
- General Exclusions
    - Exclusions that apply to all sections of the Policy
        - 1. Acting irresponsible
        - 2. Consequential loss
        - 3. Known circumstances
        - 4. Change of plans
        - 5. Booking arrangements and travel documents
        - 6. Intended or expected costs
        - 7. Financial collapse
        - 8. Motor vehicle, moped, scooter, or motorcycle
        - 9. Pre-existing medical condition(s) or pregnancy
        - 10. Health of an uninsured person
        - 11. Alcohol or drugs
        - 12. Epidemic or pandemic
        - 13. Travel warnings

        - 14. Criminal acts, travel restrictions or requirements
        - 15. Travelling against medical advice
        - 16. Maintenance medication and routine treatment
        - 17. Medical complications or elective surgery
        - 18. Specific health and medical circumstances
        - 19. Reciprocal health care agreement
        - 20. Acts of war or violence
        - 21. Sanctions or health legislation
        - 22. Prohibited sports and activities
        - 23. Optional sports and activities
        - 24. Cruising
        - 25. Winter sports
- General Conditions
    - Other Insurance
    - Subrogation and assistance with recovery
    - Business travellers - GST
    - Jurisdiction and choice of law
- Fraudulent claims and misleading conduct

- Making a claim
    - Supporting documents
    - How to make a claim
        - Step 1: Submit your claim
        - Step 2: Claim assessment
        - Step 3: Claim payment
- Financial Services Guide
    - About your Insurer
    - General advice
    - Professional Indemnity Insurance
    - General Insurance Code of Practice
    - Complaints
        - Step 1: Let us know
        - Step 2: Escalation to our Insurer
        - Step 3: External independent review
- Privacy
- Insurer's Privacy Statement

About Zoom

Zoom Travel Insurance is a registered Business Name of The Insurance Geeks Pty Ltd, ABN 35 612 507 785 (Insurance Geeks), a corporate Authorised representative (CAR 1249296) of Coffre-Fort Pty Ltd ABN 66 125 358 518, AFS Licence No. 472457. This **policy** is distributed and issued by Insurance Geeks. For information on how these insurance providers work together and the services they provide, please refer to the FSG at the back of this combined document.

Coffre-Fort acts as the underwriting agent of the **insurer** under a binding authority from the **insurer**, which means it can issue, vary, renew, or cancel your insurance on their behalf and handle and settle any claims you make, acting reasonably. Coffre-Fort and **Zoom** act on behalf of the **insurer** and not on your behalf.

About the Insurer

This travel insurance policy is secured by HDI Global Specialty SE, a company registered in Germany acting through its Australian branch, HDI Global Specialty SE – Australia, ABN 58 129 395 544, AFSL 458776 (the **insurer**).

Emergency Assistance

Emergency Assistance is provided 24/7, 365 days a year. You can find our assistance service contact details here.

Your Zoom Travel Insurance Policy

If you buy the **policy**, this document, a letter from us confirming or declining cover for your **pre-existing medical condition(s)**, your **certificate of insurance** and other documents we may issue to you make up your insurance contract with us. Be sure to read them carefully and keep them in a safe place.

Your duty to not misrepresent

In accordance with the Insurance Contracts Act 1984 (Cth), you have a duty to act in the utmost good faith in all 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 on 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.

Product Disclosure Statement (PDS)

This PDS explains:

- How to buy the policy
- What the policy covers
- How to make a claim under the policy

You should read the PDS before buying the **policy** because you are responsible for ensuring that the insurance cover you select is suitable for your needs.

A copy of the PDS is also available here.

This PDS explains the different travel insurance plans Zoom Travel Insurance offers. We might offer you a **policy**, or choose not to offer you coverage, even if you've had a **policy** with us before. We can decide how and when to offer you cover, acting reasonably.

When you apply for your **policy**, we will confirm things such as the period of cover, your premium, what add-ons you have selected, what excesses will apply, and whether any standard terms are to be varied. These details will be recorded on the **certificate of insurance** issued to you which may vary the standard PDS terms.

If we are unable to offer you cover, it may be because the product offered is not designed to cover a particular risk or risks including, but not limited to, geographical regions, **pre-existing medical conditions**, or certain age groups.

The Policy

This travel insurance is only available to buy via our website or by contacting our customer service team. Policies can also be purchased over the phone by arranging a call back through our online chat or emailing customer service.

Before buying the **policy**, you should consider:

- The different plans, cover available, and age limits that apply
- Your travel destination
- When you are eligible for cover
- When you are not eligible for cover
- The level of excess that you prefer

- The cost of the policy
- The terms of cancelling your policy
- Amendment of cover

The different plans, cover available, and age limits that apply

You need to choose who will be covered and the cover you need to suit your travel plans.

You can choose from 5 plans with differing benefits and cover. There are age limits depending on the type of plan you choose. Age limits are as at the date of issue of your **certificate of insurance**.

Cover is only available up to a maximum of 90 days per **journey** for travellers aged 80-85 years.

Plans Available	What's Included	Age Limits That Apply
Medical Only	Sections 1, 2, 3, 5, and 18	Travellers aged 69 or under
Standard	Sections 1, 2, 3, 4, 5, 8, 10, 12, 14, 15, and 18	Travellers aged 69 or under
Comprehensive	Sections 1 to 18	Travellers aged 85 or under
Domestic	Sections 1, 10, 12, 13, 14, 15, 16, 18, and 19	Travellers aged 85 or under
Frequent Traveller	Sections 1, 2, 3, 4, 5, 8, 10, 12, 14, 15, and 18	Travellers aged 69 or under

Comprehensive | Domestic | Medical Only | Standard

These plans are appropriate for **Australian residents** whose **journey** has not yet commenced. In addition to meeting the eligibility criteria above, we can only provide cover under these plans if:

- You purchase the **policy** before leaving your **departure point**; and
- Your itinerary matches the travel dates and destinations shown on your **certificate of insurance**.

Under this plan, 'Journey' means from the time when you leave your **home** to go directly to the place you depart from on your travels and ends on, whichever happens first:

- The date and time that you return to your **home**, or
- The last day of your maximum trip duration, depending upon which plan you have selected.

This plan covers an unlimited number of journeys both internationally and domestically for a 12-month period. This applies to both leisure and business travel.

The maximum duration of cover for any one journey will depend upon which **policy** option you have selected. You can choose from 21 days and 45 days per **trip**.

Frequent Traveller covers **overseas** and domestic journeys.

Journeys that involve travel solely within Australia will only be covered when your destination is more than 200 kilometres from your **home**. If less than that, your trip must include at least one night of pre-paid accommodation.

All benefit limits and sub-limits are reinstated at the end of each journey (other than Section 18 - Personal Liability, where the amount shown in the table of benefits is the most we will pay for all claims under the **policy**).

Your travel destinations

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** that occurs in the countries or regions shown on your **certificate of insurance**.

You don’t have to list transit stops where you will stay at the airport for less than 24 hours, except for the USA.

Please note: We will cover you for stopovers in the USA if you nominate USA as a destination when you apply for cover.

Cruises: If you're going on a **cruise**, you must tell us every country the ship will visit. You will not be covered in countries you have not told us about.

You can change the destinations you have covered before your **journey** commences. However, once you have departed on your **journey**, you can only add new destinations so long as you are not aware of something that may give rise to a claim. Some destinations may be free to add cover for. We may charge an additional premium for other destinations.

When you are eligible for cover

Cover is only available if you fulfil the following requirements at the time of purchase:

For Australian citizens and permanent residents:

- You currently reside in Australia; and
- Your **journey** starts and ends in Australia; and
- You satisfy the age limits that apply to the chosen plan; and
- You hold a valid Australian Medicare card.

For Temporary residents:

- You currently reside in Australia; and
- Your **journey** starts and ends in Australia; and
- You satisfy the age limits that apply to the chosen plan; and
- You must hold a current and valid visa for at least 12 months and be covered in Australia by Medicare or private health insurance that extends beyond the **policy** dates.

When you are not eligible for cover

There are certain circumstances where you would not be eligible for cover under any **policy**:

- You do not intend to return to Australia on the completion of your **overseas** journey; or
- You are using this travel insurance to substitute with a private health insurance while **overseas**; or
- You have not met the requirements of eligibility; or
- You have a terminal diagnosis.

The level of excess that you prefer

If we agree to pay your claim, an **excess** will be deducted from the amount payable to you under certain sections of the **policy**. An **excess** per claim applies to any one event unless otherwise specified in the **policy** or on the **certificate of insurance**.

You can select the amount of the **excess** you wish to pay on certain claims when you apply for your **policy**. Your **certificate of insurance** will show the **excess** that apply to the cover you select.

A double **excess** applies for all claims under Section 2: Overseas Emergency Medical & Hospital Expenses, Section 14: On Trip Cancellation Fees & Lost Deposits, and Section 15: Additional Accommodation & Travel Expenses when your claim arises directly from you participating in **winter sports activities**.

You cannot pay an additional premium to remove these excesses.

The cost of the Policy

We will 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 duration of your **journey**, the plan you select, the amount of any **excess** payable, the number of persons and age of persons to be covered under the **policy**, and any add-ons you select.

It may also include some government charges and taxes (e.g. GST).

The terms of cancelling your Policy

If you decide that you do not want this **policy**, you can cancel it via the online policy manager or you can contact us. It's important to understand that cancelling your **policy** means 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.

Up to 14 days cooling-off period

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

This cooling-off right only applies if:

- you cancel prior to the start of the first travel date shown on your **certificate of insurance**; and
- your **journey** has not commenced; and
- you cancel within 14 days of your **certificate of insurance** and product disclosure statement being issued; and
- you have not made a claim and do not want to make a claim, or to exercise any other right under the **policy**.

Cancellation by you after 14 days

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

This cancellation right only applies if:

- your **journey** has not commenced; and
- you have not made a claim and do not want to make a claim, or to exercise any other right under the **policy**.

If your **journey** ends earlier than planned, we will not reimburse any premium of your unused portion of your **policy**.

For the Frequent Traveller plan, no refund can be issued outside the 14 day cooling-off period.

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 the cancellation is to take effect. We may only cancel in certain circumstances, as allowed by law, including where you have:

- breached a provision of your **policy**; or
- failed to comply with the duty of utmost good faith; or
- misrepresented your situation at the time you entered into the contract; or
- made a fraudulent claim under this or any other contract of insurance.

If we cancel, we may choose to refund the portion of the premium for your **policy** for the period for which you were not insured. We may charge an administration charge where we choose to cancel.

Amendment of cover

In certain circumstances, we will allow you to amend your **policy** after purchase.

Where we agree to update or add to the cover under your **policy**, the change in cover will only apply to circumstances that arise after we have issued you with an updated **certificate of insurance** reflecting the change.

Where we agree to your request to remove any cover under your **policy**, you will not be able to make any claim or exercise any other right under the cover that has been removed for any circumstance that arises at the time or after your **policy** is updated.

What you are covered for

This part of the PDS explains:

- The benefits table and add-on cover
- Period of cover
- Circumstances in which you can extend your policy
- Words with special meanings
- What the policy covers and does not cover
- Exclusions and conditions that limit what you are covered for under the policy

Benefits Table

-	Policy Sections & Benefits	Excess Applied	Medical Only	Standard	Comprehensive	Domestic	Frequent Traveller
Emergency							
1	24/7 Emergency Assistance Service	✗	Included	Included	Included	Included	Included
Medical							
2	Overseas Emergency Medical & Hospital Expenses*	✓	Unlimited	Unlimited	Unlimited	✗	Unlimited
3	Dental Expenses	✓	$2,000	$2,000	$2,000	✗	$2,000
4	Hospital Cash Allowance*	✗	✗	$3,000	$6,000	✗	$3,000
5	Repatriation Of Remains	✗	$25,000	$25,000	$25,000	✗	$25,000
	In the event of your death in a Schengen member state		€30,000 EUR	€30,000 EUR	€30,000 EUR		€30,000 EUR
6	Permanent Disability	✗	✗	✗	$25,000	✗	✗
7	Loss Of Income*	✗	✗	✗	$10,400	✗	✗
Luggage							
8	Travel Documents & Transactions Cards	✓	✗	$2,000	$5,000	✗	$2,000
9	Theft Of Cash#	✗	✗	✗	$250	✗	✗

-	Policy Sections & Benefits	Excess Applied	Medical Only	Standard	Comprehensive	Domestic	Frequent Traveller
10	Luggage & Personal Effects^*	✓	✗	$5,000	$10,000	$5,000	$5,000
	Sub-limits apply for the first item#*						
	Category 1: Computers, personal laptops, photographic and video equipment#*	✓	✗	$3,000	$3,000	$3,000	$3,000
	Category 2: Mobile phones and tablets#*	✓	✗	$1,000	$1,000	$1,000	$1,000
	Category 3: Jewellery#*	✓	✗	$750	$750	$750	$750
	All other items#*	✓	✗	$750	$750	$750	$750
	Subsequent item limits apply#*						
11	Luggage & Personal Effects Delay Expenses^*	✗	✗	✗	$500	✗	✗
Pre-Departure Cancellation & Amendments							
12	Pre-Departure Cancellation Fees & Lost Deposits#*	✓	✗	Chosen Limit	Chosen Limit	Chosen Limit	Chosen Limit
13	Pre-Departure Amendments to Journey^	✓	✗	✗	$2,000	$2,000	✗

-	Policy Sections & Benefits	Excess Applied	Medical Only	Standard	Comprehensive	Domestic	Frequent Traveller
On Trip Disruption							
14	On Trip Cancellation Fees & Lost Deposits#*	✓	✗	Chosen Limit	Chosen Limit	Chosen Limit	Chosen Limit
15	Additional Accommodation & Travel Expenses^* Includes: • 15A. Family Emergency • 15B. Emergency Companion Cover	✓	✗	$10,000	$25,000	$5,000	$10,000
16	Travel Delay Expenses*	✗	✗	✗	$2,000	$2,000	✗
17	Special Event Transport Expenses	✓	✗	✗	$2,000	✗	✗
Other							
18	Personal Liability#	✓	$2,500,000	$2,500,000	$5,000,000	$5,000,000	$2,500,000
19	Rental Vehicle Insurance Excess#*	✓	✗	✗	✗	$5,000	✗

-	Add-On Cover & Benefits	Excess Applied	Medical Only	Standard	Comprehensive	Domestic	Frequent Traveller
Rental Vehicle Insurance Excess Pack							
19	Rental Vehicle Insurance Excess#*	✓	✗	$5,000 or $10,000	$5,000 or $10,000	$10,000	$5,000 or $10,000
Cruise Pack - You must purchase the Cruise Pack to be covered on board a cruise.							
CP1	Onboard Medical Expenses*	✓	✗	Unlimited	Unlimited	Unlimited	Unlimited
Winter Sports Pack							
WSP1	Emergency Rescue	✓	✗	✗	Unlimited	Unlimited	Unlimited
WSP2	Snow Pack^	✓	✗	✗	$750	$750	$750
WSP3	Resort Closure^*	✓	✗	✗	$1,000	$1,000	$1,000
WSP4	Winter Sports Equipment Cover^*	✓	✗	✗	$1,500	$1,500	$1,500
WSP5	Winter Sports Equipment Hire^*	✗	✗	✗	$250	$250	$250
Bicycle Pack							
BP1	Bicycle Cover#*	✓	✗	✗	Up to $15,000	Up to $15,000	Up to $15,000
Adventure & Sports Pack - You must purchase the Adventure & Sports Pack to be covered for certain activities & sports.							

All limits are per person unless specified with the symbol below.

- * Sub-limits may apply

-	Add-On Cover & Benefits	Excess Applied	Medical Only	Standard	Comprehensive	Domestic	Frequent Traveller

- ^ Limits are per adult traveller. For accompanying **dependants**, the policy benefits are shared with the adult traveller.
- # Limits are per **policy** regardless of the number of persons the claim relates to.

Please note:

There is no cover for the below benefits while travelling in Australia:

- Section 2: Overseas Emergency Medical & Hospital Expenses
- Section 3: Dental Expenses
- Section 4: Hospital Cash Allowance
- Section 5: Repatriation Of Remains
- Section 6: Permanent Disability
- Section 7: Loss Of Income
- Section 8: Travel Documents & Transaction Cards
- Section 9: Theft Of Cash
- Section 11: Luggage & Personal Effects Delay Expenses
- Section 17: Special Event Transport Expenses

There is only cover for the below benefits where the relevant pack has been purchased, the appropriate premium has been paid, and the relevant pack is shown on your **certificate of insurance**.

- Section 19: Rental Vehicle Insurance Excess (except for the Domestic plan)
- Section CP1: Onboard Medical Expenses
- Section WSP1: Emergency Rescue
- Section WSP2: Snow Pack
- Section WSP3: Resort Closure
- Section WSP4: Winter Sports Equipment Cover
- Section WSP5: Winter Sports Equipment Hire
- Section BP1: Bicycle Cover

Automatically included sports and 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.

Please note: All other sports and activities are excluded from cover under your **policy**, subject to any add-ons that have been purchased and are listed on your **certificate of insurance**.

Activity	Condition
Archery	**amateur** and occasional only
Aqua zorbing or zorbing	in a leisure, non-professional capacity
Animal riding	under **appropriate supervision**
Ballooning	regulated or licenced hot air ballooning
Bicycling or cycling	must wear a helmet
Bungee jumping or canyon swinging	under **appropriate supervision**
Canoeing, kayaking, and white water kayaking	graded I, II, or III under the International Scale of River Difficulty
Dancing	recreational
Dog sledding or sleigh rides	on any land mass excluding snow
Fishing	on land or within 2 nautical miles of any land mass
Go-karting	must wear a helmet
Gymnastics	recreational
Gym activities	excluding powerlifting
Horse riding	excluding equestrian events, steeple chasing, jumping, and polo, must wear a helmet

Activity	Condition
Ice skating	on a rink but excluding speed skating, and tour skating
Indoor rock climbing	under **appropriate supervision**
Jet Boating	with a commercial operator under **appropriate supervision**
Off-road / 4WD	with a commercial operator under **appropriate supervision**
Orienteering	recreational
Paintball	with eye protection
Pilates	recreational
Racquet and ball sports	not involving physical contact such as badminton, baseball, basketball, bowling, bowls, cricket, croquet, golfing, netball, oz tag, snooker, soccer, softball, table tennis, tennis, touch football, and volleyball
Rafting and white water rafting	in rivers or rapids, lakes or canals, graded 1, 2, or 3 under the International Scale of River Difficulty
Riding a moped, scooter or motorcycle	you must wear a helmet and hold a valid licence. Please refer to definitions
Safari	under **appropriate supervision**
Sailing or Yachting	up to 10 nautical miles off any land mass
Sand Boarding	with a commercial operator under **appropriate supervision**

Activity	Condition
Scuba Diving	to a depth up to but not including 30 metres. Must hold an open water diving licence or dive with a licensed instructor
Shark cage diving	under **appropriate supervision**
Shooting	fixed target only, under **appropriate supervision**
Skateboarding, roller skating, inline skating	not including vert skating or acrobatics
Snorkelling	recreational
Surfing or Surface water activities	other than sailing such as paddle boarding, surfing, tubing, wakeboarding, water skiing, and windsurfing up to 2 nautical miles off any land mass
Track and field athletics	recreational
Walking, hiking, trekking, tramping, or peaking	at altitudes up to 3,500 metres, where specialist climbing equipment is not required but not expeditions to or on the Kokoda Track/Trail
Yoga	recreational

For any **winter sports activities** – please refer to Winter Sports Pack.

Any other leisure or sports activities meaning any activities involving minimal physical exertion that is undertaken for relaxation or recreation is automatically covered. For example, walking, running, sight seeing, photography, and museum visits.

Add-On Cover

Under this **policy**, you can choose the cover you require based on your travel arrangements, and the type of cover you want and are eligible to purchase.

Plan Type	Adventure & Sports Pack	Bicycle Pack	Cancellation Cover	Cruise Pack	High Value Items	Rental Vehicle Insurance Excess	Winter Sports Pack
Medical Only	✗	✗	✗	✗	✗	✗	✗
Standard	✗	✗	✓	✓	✗	✓	✗
Comprehensive	✓	✓	✓	✓	✓	✓	✓
Domestic	✓	✓	✓	✓	✗	✓	✓
Frequent Traveller	✓	✓	✓	✓	✗	✓	✓

These add-ons only apply if they have been selected by you, the appropriate premium has been paid and they are shown on your **certificate of insurance**.

Adventure & Sports Pack

You can purchase this add-on under the Comprehensive, Domestic, and Frequent Traveller plans. The Adventure & Sports Pack must be applied for at least 24 hours before participating in the following **amateur** listed sports and activities. You cannot purchase the Adventure & Sports Pack individually.

You must be aged 69 years or under at the time your **policy** is issued to purchase this add-on.

This **policy** does not automatically cover you for the following **amateur** listed sports and activities. If you are participating in the following **amateur** listed sports and activities, you MUST select the Adventure & Sports Pack, pay the additional premium, and Adventure & Sports Pack is shown on your **certificate of insurance**. You will not have cover under this **policy** if you participate in the following **amateur** listed sports and activities and have not selected this cover.

This add-on does not provide cover for claims under Section 6: Permanent Disability or Section 18: Personal Liability that arise from you participating in the listed activities available under this add-on.

Activity	Condition
Abseiling	fully harnessed
Animal conservation or handling	under **appropriate supervision**
Battle re-enactment	no firearms
Boxing	basic training only, no sparring
Canoeing, kayaking, and white water kayaking	graded IV or V under the International Scale of River Difficulty
Cave/river tubing	as part of an organised excursion or tour
Contact sports	including but not limited to any form of rugby, Australian Rules football or American football
Expeditions to or on the Kokoda Track/Trail	
E-bikes, or e-scooters	must wear a helmet
Fishing or Deep sea fishing	within 2-15 nautical miles of land mass with licensed commercial operator only
Flying	as a passenger in licensed commercial small aircraft/helicopter (max 10 passengers)
Hang gliding, tandem gliding and paragliding	must be in tandem with licensed instructor, excludes base jumping
Jet Skiing	with commercial operator under **appropriate supervision**

Activity	Condition
Martial arts/Muay Thai	basic training only, no sparring
Mountain biking (downhill), BMX	must wear a helmet
Outdoor rock climbing	with ropes and appropriate safety gear
Rafting and white water rafting	graded 4 and 5, no **competition** or **racing**
River Boarding / River Sledging	in white water rapids Grade 1-3 only
Sailing or Yachting	from 10 to 15 nautical miles off any land mass
Scuba diving	to a depth of 30-50 metres. Must hold open water diving licence or dive with licensed instructor and no flying within 24 hours
Shooting	only moving targets such as clay pigeons
Sky diving or parachuting	must be in tandem with licensed instructor
Zip lining/flying fox	with licensed commercial operator only

Bicycle Pack

You can purchase this add-on under the Comprehensive, Frequent Traveller, and Domestic plans.

You will only have cover under Section BP1: Bicycle Cover if you select this add-on at the time of purchase, pay the additional premium, and Bicycle Pack is shown on your **certificate of insurance**. No cover is provided for **bicycles** and bicycle accessories under Section 10: 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.

Pairs or related sets of items are considered as only one item and a sub-limit of $750 applies to all bicycle accessories (including but not limited to bicycle pumps, helmets, lights, pedals, tools, etc.) combined.

Cancellation Cover

This benefit is available under the Standard, Comprehensive, Domestic, and Frequent Traveller plans.

When purchasing your **policy**, select a cancellation cover amount that suits your needs, covering all prepaid expenses for everyone listed on your **certificate of insurance**. The cancellation cover is provided per **policy**, not per traveller.

The cancellation cover you choose will apply to both Section 12: Pre-Departure Cancellation Fees & Lost Deposits and Section 14: On Trip Cancellation Fees & Lost Deposits.

Note: If you're going on a **cruise**, you must have the Cruise Pack shown on your **certificate of insurance** to have cancellation cover.

Cruise Pack

You can purchase this add-on under the Standard, Comprehensive, Domestic, and Frequent Traveller plans. The Cruise Pack must be applied for at least 24 hours before travelling on a **cruise**. You cannot purchase the Cruise Pack individually.

This **policy** does not automatically cover you for any costs related to **cruises**. If you are going on a **cruise** for 2 nights or more, you MUST select the Cruise Pack, pay the additional premium, and Cruise Pack is shown on your **certificate of insurance**. You will not have cover under this **policy** if you go on or intend to go on a **cruise** and have not selected this cover.

The following section in the table below is an additional benefit included with the Cruise Pack. This table also shows the coverage limits for each section.

Section	Benefit	Amount
CP1	Onboard Medical Expenses*	Unlimited

High Value Items

You can purchase this add-on under the Comprehensive plan at time of **policy** purchase or before your **journey** has commenced.

The maximum amount we will pay under Section 10: Luggage & Personal Effects and Section WSP4: Winter Sports Equipment Cover as shown under the Benefits Table, excludes any high value items declared.

Additional cover can be purchased for specified items other than drones, jewellery, watches, and watercraft of any type (other than surfboards) by listing each item and its value when you apply for cover; up to a total amount of $5,000 by paying an additional premium and High Value Item will be shown on your **certificate of insurance**.

Please note:

- High value items cannot be more than 12 months old except for **medical aids**.
- If you are looking for **bicycle** cover, please refer to the Bicycle Pack.

Depreciation and the standard item limits do not apply to high value items. If you make a claim for high value items, you must provide us with purchase receipts for the items claimed.

Rental Vehicle Insurance Excess

If you have selected the Domestic plan, your **policy** automatically provides cover of $5,000 for Section 19: Rental Vehicle Insurance Excess. You can increase this limit from $5,000 to $10,000 by paying the additional premium and the nominated cover you have selected will be shown on your **certificate of insurance**.

If you have selected Standard, Comprehensive, or Frequent Traveller plan, your **policy** does not automatically provide cover for Section 19: Rental Vehicle Insurance Excess. If you require cover under Section 19: Rental Vehicle Insurance Excess for these plans, you may select the appropriate amount of cover suitable for your needs from $5,000 or $10,000 by paying the additional premium and the nominated cover you have selected will be shown on your **certificate of insurance**. The Rental Vehicle Insurance Excess Pack must be applied for before you collect the **rental vehicle** from the rental company. You cannot purchase the Rental Vehicle Insurance Excess Pack individually.

Winter Sports Pack

You can purchase this add-on under the Comprehensive, Domestic, and Frequent Traveller plans. The Winter Sports Pack must be applied for at least 24 hours before participating in **winter sports activities**. You cannot purchase the Winter Sports Pack individually.

You must be aged 69 years or under at the time your **policy** is issued to purchase this add-on.

This **policy** does not automatically cover you for participating in **winter sports activities**. If you are participating in **winter sports activities**, you MUST select the Winter Sports Pack, pay the additional premium, and Winter Sports Pack is shown on your **certificate of insurance**. You will not have cover under this **policy** if you participate in **winter sports activities** and have not selected this cover.

The following sections in the table below are additional benefits included with the Winter Sports Pack. This table also shows the coverage limits for each section.

Sections	Benefit	Amount
WSP1	Emergency Rescue	Unlimited
WSP2	Snow Pack	$750
WSP3	Resort Closure*	$1,000
WSP4	Winter Sports Equipment Cover*	$1,500
WSP5	Winter Sports Equipment Hire*	$250

This add-on does not provide cover for claims under Section 6: Permanent Disability that arise from you participating in **winter sports activities**.

A double **excess** applies for all claims under Section 2: Overseas Emergency Medical & Hospital Expenses, Section 14: On Trip Cancellation Fees & Lost Deposits, and Section 15: Additional Accommodation & Travel Expenses if you purchase this add-on and your claim arises directly from you participating in **winter sports activities**. You cannot pay an additional premium to remove this **excess**.

Pre-existing medical condition(s)

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.

'**Pre-existing medical condition**' means:

a) Any medical, dental, physical, or mental condition, defect, virus, disease, or **illness** of which in the 12 months prior to the issue of the **certificate of insurance**, you were aware or should reasonably have been aware (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 on the **certificate of insurance**), your **relative** or **travelling companion** have:

- been diagnosed or had symptoms (even if a condition has not yet been diagnosed);
- 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;
- had surgery or attended a **hospital** or clinic (as an outpatient or inpatient);
- pregnancy **complications** related to any previous or current pregnancy, as detailed in Pregnancy complications you must tell us about;

and/or

b) Any of the below medical conditions which you, your **relative**, or your **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;
- any physical or mental disability;
- any recurring **illness**;
- conditions involving the neck or back;
- any type of cancer;
- reduced or deficient immune system;
- 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.

To add a **pre-existing medical condition(s)**, you MUST let us know at the time you buy your **policy** and complete the medical assessment. We will ask you some questions about your health and then determine whether we can offer you cover and if so, on what terms.

Depending on your condition, we may decline to cover you, limit the amount of cover, exclude specific medical condition(s) and/or agree to provide cover for an additional premium.

You are not covered unless we have agreed to cover your condition via written endorsement, and you have paid any additional premium.

We will only pay for treatment that was not expected at the time we agreed to insure you.

Pregnancy

When you are covered

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 the 25th week of a single pregnancy (i.e. up to 24 weeks, 6 days), or up until the 20th week for a multiple pregnancy (i.e. up to 19 weeks, 6 days). Gestational age is measured in weeks and days and is calculated from the last known date of your menstrual period or calculated from a staging ultrasound.

This means that you must have returned **home** from your **journey** by the 25th week for single pregnancies (or the 20th 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 the conception was via assisted reproductive treatment, for example, IVF.

We will then determine whether and to what extent we can cover you for any claims that arises from, is related to, or associated with 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 you are not covered

You will not be covered for any claims that arise from, are related to, or associated with 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; or
- fertility treatment, at any time; or
- childbirth at any time; or
- termination unless a **medical adviser** certifies in writing that it is necessary emergency medical treatment; or
- care of a newborn child.

Period of cover

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

Importantly:

- There is a 72-hour waiting period from the issue date and time shown on your **certificate of insurance** for Section 12: Pre-Departure Cancellation Fees & Lost Deposits and Section 13: Pre-Departure Amendments to Journey. This means there is no cover arising from any events that happen within or before this period.
- Cover under all other sections starts on the first travel date shown on your **certificate of insurance**.
- All cover ends on the earlier of the date you return **home** or the last travel date shown on your **certificate of insurance**.
- You must purchase your **policy** before you leave your **departure point**.

If you need to return **home** during your **journey** (unless it is a claimable event), the 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**.

If you are on a Frequent Traveller plan and need to return **home** during your **journey**, the cover provided by your **policy** for this **journey** will end when you return to your **home** and any subsequent travel will be treated as a new **journey**.

If you need to return **home** during your **journey**, any **injury** or **illness** you have been diagnosed or had symptoms for, have been prescribed medication, received or are waiting for medical treatment in Australia, received or are waiting for tests, investigations, or consultations before you resume your **journey**, will be considered a **pre-existing medical condition** and will not be covered in the remaining insurance period from the time you resume your **journey**.

We will not pay any cost in relation to your return to Australia and for your expenses to travel **overseas** to resume your **journey**.

Circumstances in which you can extend your Policy

Extension of cover due to a coverable event

Your cover may be extended automatically at no additional charge if your return is delayed by an event covered under the policy, until you are able to return to Australia by the quickest route.

Your policy automatically extends in the following circumstances.

- Your scheduled or connecting transport that you have paid in advance is cancelled, delayed, diverted, or rescheduled due to an event covered under this policy.
- You cannot travel because of an **injury**, **illness**, or medical condition which needs immediate treatment from a **medical adviser** who certifies in writing that you are unfit to travel; you need to contact our assistance service as soon as practicable. Your cover will automatically extend if our assistance service agrees that you are unfit to travel. The extension ends when you are certified fit to travel by your treating **medical adviser** and have returned **home**.

- You cannot return **home** on your scheduled or connecting transport that you have paid in advance because your passport is **lost** or stolen during an **overseas journey**.

Extension of cover beyond your original travel dates

If you decide to travel for longer than the original travel dates shown on your **certificate of insurance**, you can apply to extend your **policy** via our online policy manager.

You must apply for an extension before your **policy** expires (11:59 PM AEST).

If we agree to extend your **journey** end date and you pay the additional premium, we will issue you with a new **certificate of insurance**.

Conditions where an extension of cover may not be available:

- Where you have made a claim, or you are aware that you may need to make a claim under your policy that you have not advised us; or
- Your age exceeds our age limit for the selected plan; or
- You have suffered from a new medical condition during the term of the original **policy**; or
- You are aged 80 years or over at the time of your extension for a Comprehensive or Domestic policy, the period of cover cannot exceed 90 days from the start of the first travel date shown on your **certificate of insurance**; or
- You are aged 70 or over and request an extension to a Medical Only policy; or
- You have a Frequent Traveller policy.

Words with special meanings

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

- ‘**You**’ and ‘**Your**’ means the person or people named on the certificate of insurance and their accompanying dependants 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 Coffre-Fort Pty Ltd, ABN 66 125 358 518, AFS Licence No. 472457 who deals with you as an agent of the insurer. Insurance Geeks Pty Ltd deals directly with you as an authorised representative (AR 1249296) of Coffre-Fort Pty Ltd.

Other words in this Product Disclosure Statement (PDS) have a special meaning and appear in bold. When these words are used, they have the meaning set out in the following Definitions section.

Definitions

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.

Term	Description
Accidentally damaged	means an unexpected, unforeseeable, unintended, event causing damage. The accidental damage must occur while you are on your journey.
Amateur	means any activity or sport engaged as a pastime rather than as a profession; whereby the participant has never accepted money for the time they spend training or competing.
Appropriate supervision	means under the supervision of a person who possesses the necessary licensing, qualifications, and skills 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, permanent resident, or a holder of a current and valid visa that allows you to stay in Australia for at least 12 months with access to long-term medical care in Australia (Medicare) or private health insurance that extends beyond the **policy** dates who: • has a permanent Australian residential address, and • agrees to be repatriated, if required, back to Australia under this insurance.
Backcountry	means any areas outside the boundaries of a ski resort.
Bicycle	means any bicycle, push scooter, tandem, trailer cycle, or tricycle that is powered by a battery and/or human pedalling.
Carrier	means an aircraft, train, tram, vehicle, vessel, or other public transport operated under a licence for the purpose of transporting passengers. This definition excludes taxis.

Term	Description
Certificate of insurance	means the certificate of insurance that we issue to you when you purchase the **policy** and that forms part of your contract with us.
Chronic	means a persistent and lasting condition. It may have a pattern of relapse and remission.
Competition	means a contest or rivalry between two or more individuals, entities, or groups for award, prestige, or recognition.
Complications	means any secondary diagnosis occurring prior to, during the course of, concurrent with, or as a result of any medical condition including pregnancy.
Concealed storage compartment	means a boot, concealed cargo area, enclosed centre console, glove box, or trunk of a hatchback, motorhome, sedan, station wagon, or van.
Cruise	means a commercially operated boat or ship that is licensed to carry paying passengers for voyages of 2 nights or more in lakes, oceans, rivers, seas, or other bodies of water for the purpose of leisure. It does not include cargo ship or freighter.
Cyber incident	means an actual or potential threat, system failure, or operational error arising from any unauthorised, malicious, or criminal act, or any accident or negligent act or omission (including but not limited to human error, programming defects, or faulty configuration updates) involving the access to, processing of, use of, or operation of the software or hardware of any computer network, computer system, or digital device, which results in partial or total unavailability or failure.
Departure point	means the airport, motor vehicle agency, port, station, or terminal from where you are scheduled to board your mode of transport or collect your **rental vehicle** to commence your travel.

Term	Description
Dependant	means your children or grandchildren not in full-time 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** that a recognised public health authority declares, defines, detects, or states, or otherwise classifies as an epidemic. Please refer to https://www.who.int/ and https://www.smartraveller.gov.au/ for further information on Epidemics and Pandemics.
Excess	means the amount you must pay us towards the cost of any claim arising from any one event made under your **policy**. If we agree to pay your claim, we will either deduct the excess from the amount of the claim we pay to you or seek payment from you.
Family	means you, your spouse or partner and your **dependants** who are named on the **certificate of insurance**.
Full-time job	means full-time permanent employment in Australia of at least 30 hours per week.
Heli-skiing	means downhill skiing or snowboarding from locations accessible by helicopter.
Home	means your permanent residential address and 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.
Hospitalisation or Hospitalised	means admitted to a **hospital** on the recommendation of a **medical adviser**.
Ill or Illness	means a medical condition, not being an **injury**, the symptoms of which first occur or manifest during your period of cover.

Term	Description
Income	means the amount of money you earn from full-time employment, investments, or other business activities.
Injure, Injured, or Injury	means bodily injury caused solely and directly by accidental, external, violent, and visible means which happens at a definite time and place during your period of cover and does not result from any disease or **illness**.
Insurer	means HDI Global Specialty SE, a company registered in Germany acting through its Australian branch, HDI Global Specialty SE – Australia, ABN 58 129 395 544, AFSL 458776.
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** on or before the last day of cover shown on your **certificate of insurance**. Journeys that involve travel solely within Australia will only be covered when your destination is more than 200 kilometres from your **home**. If less than that, your trip must include at least one night of pre-paid accommodation. There is a specific definition for journey or trip under the Frequent Traveller plan, please refer to the relevant section
Lose, Loss, or Lost	means the permanent loss of any luggage and personal effects, travel documents, or any other personal items owned by you which can no longer be found and is unable to be recovered.
Luggage & Personal Effects	means any personal items owned by you 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, **medical aids**, personal jewellery, personal laptops/tablets, photographic and video equipment, and portable equipment. However, it does not mean any bank notes, cash, cheques, currency notes, money orders, negotiable instruments, postal orders, **bicycles**, business samples or items that you intend to trade, drones, passports, **transaction cards**, or **winter sports equipment**.

Term	Description
Medical aids	means a diverse range of devices, support mechanisms, and tools to assist individuals with medical needs. Examples of such aids used for your declared pre-existing medical conditions include but are not limited to CPAP machines, hearing aids, mobility scooters, walking aids, and wheelchairs.
Medical adviser	means a qualified dentist or doctor of medicine, other than you or a **relative**, holding the necessary certifications in the country in which they are currently practicing.
Moped or Scooter	means any two-wheeled or three-wheeled motor vehicle with an engine displacement of up to 125cc (cubic centimetres). It does not mean or include any dirt bikes.
Motorcycle	means any two-wheeled or three-wheeled motor vehicle with an engine displacement greater than 125cc (cubic centimetres) It does not mean or include any dirt bikes.
Natural teeth (or tooth)	means a healthy, live, and whole tooth that has not previously been filled, restored, or treated in any way. A natural tooth (or teeth) 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 maintained, monitored, open, and patrolled by the ski resort.
Overseas	means in any country other than Australia.

Term	Description
Pandemic	means a form of an **epidemic** occurring, or expected to occur worldwide, or over a wide geographical area, which may cross international boundaries and usually affect a large number of people. Please refer to https://www.who.int/ and https://www.smartraveller.gov.au/ for further information on Epidemics and Pandemics.
Permanent disability	means: • 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 • 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 form part of this policy.
Pre-existing medical condition	means: **a)** Any medical, dental, physical, or mental condition, defect, virus, disease, or **illness** of which in the 12 months prior to the issue of the **certificate of insurance**, you were aware or should reasonably have been aware (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 on the **certificate of insurance**), your **relative** or **travelling companion** have: • been diagnosed or had symptoms (even if a condition has not yet been diagnosed); • been prescribed medication;

Term	Description

- 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;
- had surgery or attended a **hospital** or clinic (as an outpatient or inpatient);
- pregnancy **complications** related to any previous or current pregnancy, as detailed in Pregnancy complications you must tell us about;

and/or

b) Any of the below medical conditions which you, your **relative**, or your **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;
- any physical or mental disability;
- any recurring **illness**;
- conditions involving the neck or back;
- any type of cancer;
- reduced or deficient immune system;
- any **chronic** or ongoing medical condition or terminal **illness**.

Term	Description
Professional	means activities or sports 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.
Reasonable	means: • for dental, **hospital**, or medical expenses, it refers to the standard level of care provided in the country you are visiting, ensuring it does not surpass the level typically received in Australia. • for additional travel and accommodation expenses, it refers to a level comparable to the arrangements made for the remainder of your journey. In the absence of pre-booked travel arrangements, the level should be appropriate for the circumstances without being extravagant, as determined by us. For instance, coverage does not extend to alcoholic beverages. • for emergency companion cover, it refers to standard (economy airfare, basic accommodation and meal) expenses, as determined by our assistance service, incurred when your traveling companion or a relative needs to travel to you, stay near you, or escort you. • for medical expenses incurred in the USA, this refers to 'usual, customary, and reasonable charges'. To determine whether a charge falls within this standard, our assessment will be based on up to 150% of the amount payable under the United States Medicare program, together with one or more of the following considerations: the provider's skill, training, experience, and time involved in the procedure; the severity or complexity of the **illness** or **injury**; and the typical charges for similar services within the same locality.

Term	Description
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 https://www.dfat.gov.au/ for details of reciprocal health care agreements with Australia.
Relative	means any of the following who is aged 84 or under; and who is a resident of 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, car (4WD, coupe, convertible, hatchback, sedan, SUV, utility, van), minibus, motorhome or people mover that is equal to or less than 4.5 tonnes that can be hired with a standard car drivers' licence from a commercial rental motor vehicle company. This does not include services such as peer to peer car sharing, dirt bikes, **mopeds**, **motorcycles**, or **scooters**.
Totally lost	means the total physical loss or loss of use of 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.
Transaction card	means a credit card, debit card, or travel money card.
Travelling companion	means a person with whom you have made arrangements to accompany you before your **policy** was issued, to travel with you for at least 75% of your **journey**.
Unattended	means but is not limited to when an item is: • left at a distance where you are unable to prevent the item from being unlawfully taken;

Term	Description
	• left in a place where it can be taken without your knowledge including on the beach or beside the pool when you swim; • left in a place where the item is out of your sight; • left with a person other than your relative or travelling companion; • not on your person, worn or carried by you; or • not under your control at the time of loss.
Valuables	means binoculars, computers, earphones, furs, headphones, jewellery, **medical aids**, mobile phones, personal laptops/tablets, photographic and video equipment, portable equipment, telescopes, and watches (including smartwatches).
Winter sports activities	means the following **amateur** activities that do not involve any form of, acrobatics, aerial, freestyle, jumping, **racing**, or stunting: • skiing, snowboarding, sledge driving, sledding (including dog sledding), sleighing, tobogganing, or tubing conducted on groomed ski slopes within ski resort boundaries; • skiing or snowboarding off-piste (but not backcountry); • cross-country skiing on groomed and marked trails; • glacier walking with hiking equipment under **appropriate supervision**; • **heli-skiing** under **appropriate supervision**; • ice sailing; • snow shoeing on groomed and marked trails;

Term	Description
	• snowcat skiing under **appropriate supervision**; • snowmobile riding on groomed and marked trails under **appropriate supervision**.
Winter sports equipment	means bindings, boots, goggles, helmets, ice skates, poles, skis, ski jackets, or snowboards.
Zoom	means Zoom Travel Insurance, a registered Business Name of The Insurance Geeks Pty Ltd, ABN 35 612 507 785 (Insurance Geeks), a corporate authorised representative (AR 1249296) of Coffre-Fort Pty Ltd ABN 66 125 358 518, AFS Licence No. 472457

What the Policy covers and does not cover

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

You only have cover under a **policy** section if the 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 Benefits Table for the plan you have selected. Sub-limits may also apply to certain types of losses or claims.

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.

1. 24/7 Emergency Assistance Service

This cover applies to Medical Only, Standard, Comprehensive, Domestic, and Frequent Traveller plans. Our emergency assistance team are available 24/7 to help you if you need it.

When travelling, if you are unwell or in pain you can contact our assistance service, who are available to help 24 hours a day, 365 days a year.

If you are advised that you need a medical transfer or evacuation to Australia, you or a member of your travelling party MUST contact our assistance service as soon as practicable and obtain their prior approval for any expenses. The decision to evacuate or repatriate you is ours, and we will not pay for any evacuation or repatriation expenses unless you have received our consent.

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

We will provide

We will pay for our assistance service to provide the following services if you **injure** yourself or become **ill** 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.

c) Arrange evacuation if you need to return to Australia to seek medical treatment.

d) Provide written guarantees of payment of **reasonable** expenses for emergency **hospitalisation** that may be required while you are **overseas**.

e) Pass on messages to your **family** or employer in the case of an emergency.

f) Arrange for your **dependants** to return to Australia during your **journey** if they are left without supervision following your **hospitalisation** or evacuation.

We will not cover

You will not be covered if you elect to receive private medical treatment where public funded services or treatment is readily available, including medical or **hospital** treatment under a **reciprocal health care agreement** between the government of Australia and the government at your destination. The list of countries that Australia has a **reciprocal health care agreements** with can be found at https://www.smartraveller.gov.au/

If you do not get the medical treatment you expect, although our assistance service can assist you, neither we nor our assistance service will be liable for anything that results from that treatment.

We will not pay for:

a) any **hospital**, medical, or ambulance costs incurred in Australia.

b) any subsequent medical, **hospital** or evacuation expenses if you decline to promptly follow any medical advice our assistance service has given.

c) medical evacuation or the transportation of your remains from Australia to an **overseas** country.

d) any claims arising from search and rescue.

e) any claims under this section arising from your participation in any sports or recreational activities listed under the Adventure & Sports Pack unless you have purchased the Adventure & Sports Pack.

f) any claims under this section arising during your travel on a **cruise** unless you have purchased the Cruise Pack.

g) any claims under this section arising from your participation in **winter sports activities** unless you have purchased the Winter Sports Pack.

2. Overseas Emergency Medical & Hospital Expenses

This cover only applies to Medical Only, Standard, Comprehensive, and Frequent Traveller plans.

We will cover

We will pay or reimburse:

a) you for **reasonable overseas** emergency medical, and other necessary treatment expenses you incur until you get back to Australia if you become **ill** or **injured overseas**. This cover is subject to the following conditions:

- the medical or **hospital** expenses must have been incurred by a claimable event and confirmed in writing by 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 and the total cost of the treatment will exceed $1,000, you or a member of your travelling party must contact our assistance service as soon as practicable and obtain their prior approval for any expenses. If you do not, we will not pay for any expenses that our assistance service would not have approved or arranged had you sought their prior approval.
- if our assistance service determines that you should return **home** to Australia for treatment and you do not agree to do so, ongoing cover will be limited to what we determine would have been the cost to return you to Australia. If you do not have a return ticket booked to Australia, we will reduce the amount of your claim by the price of the fare to Australia. The fare will be at the same fare class as the one you left Australia. You will then be responsible for any ongoing or additional costs relating to or arising out of the event for which you have claimed.
- the medical or **hospital** expenses incurred within 12 months after an **illness** first showed itself or the **injury** happened.

We will not cover

We will not pay or reimburse for expenses:

a) incurred in Australia including ambulance and medical transport costs

b) arising from **Pre-existing medical condition(s)** except as specified under **Pre-existing medical condition(s)**.

c) if you do not take the advice of our assistance service.

d) for more than 2 weeks treatment by a chiropractor, dentist, or physiotherapist unless approved by our assistance service.

e) in respect of medical care that is covered under a **reciprocal health care agreement**.

f) arising from any search and rescue.

g) any claims under this section arising from your participation in any sports or recreational activities listed under the Adventure & Sports Pack unless you have purchased the Adventure & Sports Pack.

h) any claims under this section arising during your travel on a **cruise** unless you have purchased the Cruise Pack.

i) any claims under this section arising from your participation in **winter sports activities** unless you have purchased the Winter Sports Pack.

j) arising from any COVID-19 testing including PCR tests or vaccinations unless undertaken as part of your **hospitalisation** or prescribed by a **medical adviser**.

3. Dental Expenses

This cover only applies to Medical Only, Standard, Comprehensive, and Frequent Traveller plans.

We will cover

We will pay or reimburse the cost of emergency dental treatment up to the maximum payable benefit 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**.

We will not cover

We will not pay or reimburse for expenses:

a) incurred in Australia.

b) arising from **Pre-existing medical condition(s)** except as specified under **Pre-existing medical condition(s)**.

c) relating to damage to bridges, crowns, dentures, or dental prostheses.

d) relating to dental treatment involving the use of precious metals or for cosmetic dentistry.

e) for dental treatment caused by or related to the deterioration and/or decay of teeth, including fillings or root canal treatments.

f) for preventative dental treatment.

4. Hospital Cash Allowance

This cover only applies to Standard, Comprehensive, and Frequent Traveller plans.

We will cover

We will pay you if you are **hospitalised** for a continuous period of more than 48 hours while you are **overseas**, $50 for each full 24-hour period that the **hospitalisation** continues beyond the initial 48 hours.

We will not cover

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.

5. Repatriation Of Remains

This cover only applies to Medical Only, Standard, Comprehensive, and Frequent Traveller plans.

If you die as a result of an **injury** or **illness** during your **journey**, we will pay or reimburse the **reasonable** cost of:

- funeral **overseas** or cremation **overseas**; and/or
- returning your remains to your **home**.

If you hold a valid Schengen Visa and you die in a Schengen member state during the period of insurance, we will pay up to a maximum of €30,000 EUR for expenses incurred in that Schengen member state.

6. Permanent Disability

This cover only applies to Comprehensive plan.

We will cover

We will pay the **permanent disability** benefit shown in the Benefits Table if:

a) you are **injured** during an **overseas journey**; and

b) within 12 months of the **injury** you have **totally lost** all of the sight in one or both eyes or the total use of a hand or foot at or above the wrist or ankle; and the loss is for at least 12 months and, in our reasonable opinion after consultation with an appropriate medical specialist, will continue indefinitely.

We will not cover

We will not pay:

a) any claims under this section arising from your participation in **winter sports activities**.

b) any claims under this section arising from your participation in sports and activities listed in Adventure & Sports Pack.

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

7. Loss Of Income

This cover only applies to Comprehensive plan.

We will cover

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 **full-time job** or suitable alternative work; and

d) you lose all your **income**.

We will not cover

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**.

8. Travel Documents & Transaction Cards

This cover only applies to Standard, Comprehensive, and Frequent Traveller plans.

We will cover

We will reimburse:

a) the replacement costs (including communication costs) of any travel documents excluding passports you **lose**, or which are stolen from you during an **overseas journey** where the **loss** is not covered by any guarantee provided by the issuing company.

b) the cost of your emergency passport (including communication costs) where your original passport was **accidentally damaged**, **lost** or stolen from you during an **overseas journey**. We will also reimburse the cost of your new passport if there was at least 2 years validity left on your original passport at the time you commenced your **overseas journey**.

c) the loss resulting from the fraudulent use of your **transaction card** you **lose**, or which was stolen from you during an **overseas journey**. We will only pay the difference between the amount of your loss and what you were reimbursed, up to the limit of your cover.

We will not cover

We will not reimburse:

a) if you do not report the **loss** or theft as soon as practicable after becoming aware of the **loss**, to the police or other appropriate authority. In the case of **transaction cards**, to the bank or issuing company in accordance with the conditions under which the **transaction cards** were issued. You must prove that you made such report by providing us with a written statement from whoever you reported it to.

b) the loss resulting from the use of your **transaction card** where the bank or issuing company have not agreed to cover the loss.

9. Theft Of Cash

This cover only applies to Comprehensive plan.

We will cover

a) We will reimburse the value of cash, bank notes, currency notes, postal orders, money orders or cheques including travellers cheques stolen whilst on your person during an **overseas journey**.

You MUST report the theft as soon as practicable after you become aware of the **loss**, to the police or an officer of the **carrier** (or other appropriate authority) on which you were travelling when the theft occurred. You must prove that you made such report by providing us with a written statement from whoever you reported it to.

We will not cover

a) We will not reimburse if the cash, bank notes, current notes, postal orders, money orders or cheques including travellers cheques were not on your person at the time of **loss**.

10. Luggage & Personal Effects

This cover only applies to Standard, Comprehensive, Domestic, and Frequent Traveller plans.

We will cover

a) We will pay the repair cost or value of any **Luggage & Personal Effects** which are stolen, **accidentally damaged**, or are permanently **lost** during your **journey**. 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. The depreciation rate table we use as a guide can be found on our website. The maximum amount we will pay will be the lesser of:

- the depreciated value after allowing for age, wear and tear and item limits (see the Depreciation Guide on our website for more details) or
- the repair cost.

The maximum amount we will pay for any item (i.e. the item limit) is:

First lost / stolen / damaged item#*	Maximum amount payable for the first item#*	Maximum amount payable for subsequent lost / stolen / damaged items within the same category#*
Category 1: Computers, personal laptops, photographic and video equipment	$3,000	$750
Category 2: Mobile phones and tablets	$1,000	$750
Category 3: Jewellery	$750	$250
All other items	$750	$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 matching pair of earrings or necklace and pendant
- a mobile phone and its accessories (including sim and Secure Digital (SD) cards)

We will not pay more than the original purchase price of any item.

b) We will pay up to a maximum of $5,000 (or any lower amount which you have selected) for all high value items combined. Depreciation and the standard item limits do not apply to high value items. If you make a claim for high value items, you must provide us with purchase receipts for the items claimed.

c) We will only pay $200 for each item, and $2,000 in total for all stolen items, even if they are high value items, for **Luggage & Personal Effects** which are left in a motor vehicle:

- 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.

You MUST report the theft as soon as practicable after you become aware of the **loss**, to the police or an officer of the **carrier** (or other appropriate authority) on which you were travelling when the theft occurred. You must prove that you made such report by providing us with a written statement from whoever you reported it to.

We will not cover

We will not pay:

a) for **loss**, theft, or damage to or of the following:

- cash, bank notes, currency notes, postal orders, money orders or cheques including travellers cheques;

- drones;
- watercraft of any type (other than surfboards);
- sporting equipment while in use (including surfboards).

b) for damage to mobile phones, laptops, smartwatches, or tablets screens including LCDs and back glass.

c) for water (or any liquid) damage to mobile phones, laptops, smartwatches, or tablets.

d) for **loss**, theft, or damage to or of **bicycles** and its accessories except as provided under Section BP1: Bicycle Cover and you have paid the additional premium and Bicycle Pack is shown on your **certificate of insurance**.

e) for **loss**, theft, or damage to **winter sports equipment** except as provided under Section WSP4: Winter Sports Equipment Cover and you have paid the additional premium and Winter Sports Pack is shown on your **certificate of insurance**.

f) for **loss**, theft, or damage to **valuables** which occurs while checked in to be transported in the cargo hold of any **carrier** 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** unless the **carrier** requires you to transport these items in the cargo hold and you have written confirmation from the **carrier** to this effect.

g) for **loss**, theft, or damage to **valuables** left or stored in an overhead cabin or hold of any **carrier** unless the **carrier** requires you to transport these items in the overhead cabin or hold and you have written confirmation from the **carrier** to this effect.

h) for **loss**, theft, or damage to **Luggage & Personal Effects**:

- 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 they were left **unattended** and visible in a motor vehicle unless they were left in a **concealed storage compartment** of a locked motor vehicle.

- while they were left at, during or overnight in a motor vehicle even if they were left in a **concealed storage compartment** of a locked motor vehicle.
- while left behind in any accommodation after you have checked out.
- while left behind in any form of public or private transport.
- while they were being sent unaccompanied, under a freight contract or any luggage forwarding services.

i) for **loss** or damage to **Luggage & Personal Effects** arising from:

- electrical or mechanical breakdown.
- any process of cleaning, repair, or alteration.
- ordinary wear and tear, deterioration, atmospheric or weather conditions, insects, rodents, or vermin.
- a fragile, brittle or an electronic component being broken or scratched - unless the damage is to the lens of binoculars, photographic or video equipment, spectacles, or was caused by a crash involving a vehicle in which you are travelling.

j) if you are entitled to be reimbursed by the **carrier** you were travelling on when the **loss**, theft, misplacement, or damage occurred. We will only 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) if you are not reimbursed the full amount of your claim with the **carrier**.

11. Luggage & Personal Effects Delay Expenses

This cover only applies to Comprehensive plan.

We will cover

We will reimburse you:

a) up to $250 if your checked-in **Luggage & Personal Effects** are delayed, misdirected, or misplaced by a **carrier** for more than 12 hours while you are **overseas** and in our reasonable opinion it was reasonable for you to purchase essential items of clothing or other personal items.

b) up to $500 if your checked-in **Luggage & Personal Effects** are delayed, misdirected, or misplaced by a **carrier** for more than 7 days while you are **overseas** and in our reasonable opinion it was reasonable for you to purchase essential items of clothing or other personal items.

You must provide us with written confirmation from the **carrier** who was responsible for your **Luggage & Personal Effects** that they were delayed, misdirected, or misplaced along with the receipts for the essential items you purchased.

We will deduct any amount we pay you under this section from any claim for **lost Luggage & Personal Effects** under Section 10: Luggage & Personal Effects.

We will not cover

We will not reimburse if:

a) you are entitled to compensation by the **carrier** you were travelling on where the **Luggage & Personal Effects** are delayed, misdirected, or misplaced. We will only pay the difference between the amount of your **loss** and what you were reimbursed, up to the limit of your cover if you are not reimbursed the full amount of your claim with the **carrier**.

b) your checked-in **Luggage & Personal Effects** are delayed, misdirected, or misplaced on the final return leg of your **trip home**.

12. Pre-Departure Cancellation Fees & Lost Deposits

This cover only applies to Standard, Comprehensive, Domestic, and Frequent Traveller plans.

We will cover

We will reimburse cancellation fees and lost deposits including travel agent's cancellation fee for your unused travel and accommodation arrangements for which you have paid in advance, associated with those named on your **certificate of insurance** only, that you cannot recover in any other way if:

a) your **journey** is cancelled or shortened due to one of the following reasons:

- you or your **travelling companion** cannot travel because of an **injury**, **illness**, or medical condition which needs immediate treatment from a **medical adviser** who certifies that you or your **travelling companion** are unfit to travel.
- your scheduled or connecting transport is cancelled, delayed, diverted, rescheduled, or shortened because of one of the following events: strike, riot, hijack, civil protest or unrest, weather, natural disaster, or physical accident affecting your mode of transport.
- you are a full-time member of the Australian Defence Force or of federal, state, or territory emergency services and your pre-arranged approved leave is cancelled by your employer.
- you are made redundant from full-time employment in Australia provided you were not aware that the redundancy was to occur before the policy was issued.
- a wedding, funeral, or prepaid conference, concert, music festival, or sporting event that you were scheduled to attend was cancelled and was the sole purpose of your trip.
- your **home** is rendered uninhabitable by earthquake, explosion, fire, flood or natural disaster.

b) your **journey** is cancelled or shortened due to the **hospitalisation**, serious illness, or death of a **relative** of yours in Australia or New Zealand. We will pay the lesser of $2,000 per adult or up to the chosen limit, if the **hospitalisation**, serious illness, or death of a **relative** of yours in Australia or New Zealand arises as a result of a **pre-existing medical condition** and you were unaware of the likelihood of the event before the **policy** was issued.

Wherever claims are made by you under this section and/or Section 13: Pre-Departure Amendments to Journey for cancelled services/facilities or alternative arrangements for the same or similar services/facilities, we will only pay for the higher of the two amounts, not both.

We will not cover

We will not reimburse if:

a) before your period of cover commenced, you were aware of any reason that may cause your **journey** to be cancelled, delayed, diverted, or shortened.

b) you can claim your cancellation fees and lost deposits from anyone else.

c) the expenses you have paid for, are or on behalf of any other person, unless that person is also an insured person named on your **certificate of insurance**.

d) your claim arises from cancellations, delays, diversions, rescheduling, or shortening to your scheduled or connecting transport unless it is due to a strike, riot, hijack, civil protest or unrest, weather, natural disaster, or physical accident affecting your mode of transport.

e) your claim arises from mechanical breakdown, operational or engineering issues, crewing requirements or a **cyber incident** affecting any means of transport.

f) your claim arises from the death, **injury**, or **illness** of any person who resides outside of Australia or New Zealand.

g) your claim arises from an act or threat of terrorism.

h) your claim arises from civil protest or unrest where the military or armed forces have seized control.

i) your claim arises from being classified as a close contact of any person diagnosed with COVID-19.

j) you are unable to provide written advice from a **medical adviser** certifying that you have been positively diagnosed with COVID-19.

k) your claim arises from the breakdown or dissolution of any personal or family relationship.

13. Pre-Departure Amendments to Journey

This cover only applies to Comprehensive and Domestic plans.

We will cover

We will reimburse your **reasonable** additional travel expenses to amend or delay the start of your **journey** if after the **policy** is issued:

a) you or your **travelling companion** cannot travel because of an **injury**, **illness**, or medical condition which needs immediate treatment from a **medical adviser** who certifies that you or your **travelling companion** are unfit to travel.

b) your scheduled or connecting transport is cancelled, delayed, diverted, rescheduled, or shortened because of strike, riot, hijack, civil protest or unrest, weather, natural disaster, or physical accident affecting your mode of transport.

c) your **home** is rendered uninhabitable by earthquake, explosion, fire, flood or natural disaster.

d) a **relative** of yours in Australia or New Zealand aged 84 or under dies unexpectedly, is disabled by a serious **injury**, or becomes seriously sick and requires **hospitalisation** (other than arising out of a **pre-existing medical condition**).

Wherever claims are made by you under this section and/or Section 12: Pre-Departure Cancellation Fees & Lost Deposits for cancelled services/facilities or alternative arrangements for the same or similar services/facilities, we will only pay for the higher of the two amounts, not both.

We will not cover

We will not reimburse if:

a) before your period of cover commenced, you were aware of any reason that may cause your **journey** to be cancelled, delayed, diverted, rescheduled, or shortened.

b) you can claim your additional travel and accommodation expenses from anyone else.

c) the additional out-of-pocket expenses you have paid for, are or on behalf of any other person, unless that person is also an insured person named on your **certificate of insurance**.

d) your claim arises from cancellations, delays, diversions, rescheduling, or shortening to your scheduled or connecting transport unless it is due to a strike, riot, hijack, civil protest or unrest, weather, natural disaster, or physical accident affecting your mode of transport.

e) your claim arises from mechanical breakdown, operational or engineering issues, crewing requirements or a **cyber incident** affecting any means of transport.

f) your claim arises from an act or threat of terrorism.

g) your claim arises from civil protest or unrest where the military or armed forces have seized control.

h) your claim arises from being classified as a close contact of any person diagnosed with COVID-19.

i) you are unable to provide written advice from a **medical adviser** certifying that you have been positively diagnosed with COVID-19.

j) your claim arises from the breakdown or dissolution of any personal or family relationship.

14. On Trip Cancellation Fees & Lost Deposits

This cover only applies to Standard, Comprehensive, Domestic, and Frequent Traveller plans.

We will cover

We will reimburse cancellation fees and lost deposits including travel agent's cancellation fee for your unused travel and accommodation arrangements for which you have paid in advance, associated with those named on your **certificate of insurance** only, that you cannot recover in any other way if:

a) your **journey** is cancelled or shortened due to one of the following reasons:

- you or your **travelling companion** cannot travel because of an **injury**, **illness**, or medical condition which needs immediate treatment from a **medical adviser** who certifies that you or your **travelling companion** are unfit to travel.
- your scheduled or connecting transport is cancelled, delayed, diverted, rescheduled, or shortened because of one of the following events: strike, riot, hijack, civil protest or unrest, weather, natural disaster, or physical accident affecting your mode of transport.
- you are a full-time member of the Australian Defence Force or of federal, state, or territory emergency services and your pre-arranged approved leave is cancelled by your employer.
- you are made redundant from full-time employment in Australia provided you were not aware that the redundancy was to occur before the policy was issued.
- you lose your passport, travel documents, or **transaction cards** or they are stolen.
- your **home** is rendered uninhabitable by earthquake, explosion, fire, flood or natural disaster.

b) your **journey** is cancelled or shortened due to the **hospitalisation**, serious illness, or death of a **relative** of yours in Australia or New Zealand. We will pay the lesser of $2,000 per adult or up to the chosen limit, if the **hospitalisation**, serious illness, or death of a **relative** of yours in Australia or New Zealand arises as a result of a **pre-existing medical condition** and you were unaware of the likelihood of the event before the **policy** was issued.

Wherever claims are made by you under this section and/or Section 15: Additional Accommodation & Travel Expenses, Section 16: Travel Delay Expenses, or Section 17: Special Event Transport Expenses for cancelled services/facilities or alternative arrangements for the same or similar services/facilities, we will only pay for the higher of the two amounts, not both.

We will not cover

We will not reimburse if:

a) before your period of cover commenced, you were aware of any reason that may cause your **journey** to be cancelled, delayed, diverted, or shortened.

b) you can claim your cancellation fees and lost deposits from anyone else.

c) the expenses you have paid for, are or on behalf of any other person, unless that person is also an insured person named on your **certificate of insurance**.

d) your claim arises from cancellations, delays, diversions, rescheduling, or shortening to your scheduled or connecting transport unless it is due to a strike, riot, hijack, civil protest or unrest, weather, natural disaster, or physical accident affecting your mode of transport.

e) your claim arises from mechanical breakdown, operational or engineering issues, crewing requirements or a **cyber incident** affecting any means of transport.

f) your claim arises from the death, **injury**, or **illness** of any person who resides outside of Australia or New Zealand.

g) your claim arises from an act or threat of terrorism.

h) your claim arises from civil protest or unrest where the military or armed forces have seized control.

i) your claim arises from being classified as a close contact of any person diagnosed with COVID-19.

j) you are unable to provide written advice from a **medical adviser** certifying that you have been positively diagnosed with COVID-19.

k) your claim arises from the breakdown or dissolution of any personal or family relationship.

15. Additional Accommodation & Travel Expenses

This cover only applies to Standard, Comprehensive, Domestic, and Frequent Traveller plans.

We will cover

We will reimburse:

a) your **reasonable** additional accommodation and travel expenses including meals if, after your **journey** has commenced, you cannot travel because of an **injury**, **illness**, or medical condition which needs immediate treatment from a **medical adviser** who certifies that you are unfit to travel.

b) your **reasonable** cost of your return to Australia if you shorten your **journey** and return to Australia on the written advice of a **medical adviser** approved by our assistance service. 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. If you do not have a return ticket booked to Australia, we will reduce the amount of your claim by the price of the fare to Australia. The fare will be at the same fare class as the one you left Australia.

c) your **reasonable** additional accommodation and travel expenses including meals if a disruption to your **journey** arises from the following reasons:

- you **lose** your passport, travel documents, or **transaction cards** or they are stolen.
- your scheduled or connecting transport is cancelled, delayed, diverted, rescheduled, or shortened because of one of the following events: strike, riot, hijack, civil protest or unrest, weather, natural disaster, or physical accident affecting your mode of transport.
- your **home** is rendered uninhabitable by earthquake, explosion, fire, flood or natural disaster.

d) up to $500 for the cost of returning your **rental vehicle** to the nearest depot if your **medical adviser** certifies in writing that you are unfit to do so during your **journey** and for which a claim has been accepted by us under Section 2: Overseas Emergency Medical & Hospital Expenses.

e) your **reasonable** additional accommodation and travel expenses including meals if you have been positively diagnosed with COVID-19 during your **journey** by a **medical adviser** who certifies in writing that you are unfit to travel. If you have been positively diagnosed with COVID-19 by a **medical adviser** who certifies in writing that you are unfit to travel, the most we will pay is as follows:

Plan Type	You have not been hospitalised	You have been hospitalised
Medical Only	✗	✗
Standard	$5,000 per adult	$10,000 per adult
Comprehensive	$5,000 per adult	$10,000 per adult
Domestic	$2,000 per adult	$2,000 per adult
Frequent Traveller	$5,000 per adult	$10,000 per adult

Wherever claims are made by you under this section and/or Section 14: On Trip Cancellation Fees & Lost Deposits for cancelled services/facilities or alternative arrangements for the same or similar services/facilities, we will only pay for the higher of the two amounts, not both.

We will not cover

We will not reimburse if:

a) before your period of cover commenced, you were aware of any reason that may cause your **journey** to be cancelled, delayed, diverted, rescheduled, or shortened.

b) you can claim your additional travel and accommodation expenses from anyone else.

c) the additional out-of-pocket expenses you have paid for, are or on behalf of any other person, unless that person is also an insured person named on your **certificate of insurance**.

d) your claim arises from cancellations, delays, diversions, rescheduling, or shortening to your scheduled or connecting transport unless it is due to a strike, riot, hijack, civil protest or unrest, weather, natural disaster, or physical accident affecting your mode of transport.

e) your claim arises from mechanical breakdown, operational or engineering issues, crewing requirements or a **cyber incident** affecting any means of transport.

f) your claim arises from an act or threat of terrorism.

g) your claim arises from civil protest or unrest where the military or armed forces have seized control.

h) your claim arises from being classified as a close contact of any person diagnosed with COVID-19.

i) you are unable to provide written advice from a **medical adviser** certifying that you have been positively diagnosed with COVID-19.

j) your claim arises from the breakdown or dissolution of any personal or family relationship.

15A. Family Emergency

This cover only applies to Standard, Comprehensive, Domestic, and Frequent Traveller plans.

We will cover

We will reimburse:

a) the **reasonable** additional cost of your return to Australia or New Zealand, if during your **journey**, your **travelling companion** or a **relative** of either of you aged 84 or under:

- dies unexpectedly;
- is disabled by a serious **injury**; or
- becomes seriously sick and requires **hospitalisation** (other than arising out of a **pre-existing medical condition**). The maximum we will pay is $2,000 per adult if the **hospitalisation** or death of you or your **travelling companion's relative** in Australia or New Zealand arises as a result of a **pre-existing medical condition** and you were unaware of the likelihood of the **hospitalisation** or death before the **policy** was issued. The fare will be at the same fare class as the one you left Australia.

We will not cover

We will not reimburse if:

a) before your period of cover commenced, you were aware of any reason that may cause your **journey** to be cancelled, delayed, diverted, or shortened.

b) you can claim your additional travel and accommodation expenses from anyone else.

c) the additional out-of-pocket expenses you have paid for, are or on behalf of any other person, unless that person is also an insured person named on your **certificate of insurance**.

15B. Emergency Companion Cover

This cover only applies to Standard, Comprehensive, Domestic, and Frequent Traveller plans.

We will cover

We will reimburse:

a) the **reasonable** additional accommodation and travel expenses you incur to remain with your **travelling companion** if they cannot continue their **journey** 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) the **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** suffering from a life threatening or other serious condition, or are evacuated for medical reasons. They must travel, stay with you, or escort you on the written advice of a **medical adviser** and with the prior approval of our assistance service. If you have been positively diagnosed with COVID-19 by a **medical adviser** who certifies in writing that you are unfit to travel, please refer to the table in Section 15: Additional Accommodation & Travel Expenses.

We will not cover

We will not reimburse if:

a) before your period of cover commenced, you were aware of any reason that may cause your **journey** to be cancelled, delayed, diverted, or shortened.

b) you can claim your additional travel and accommodation expenses from anyone else.

c) your claim arises from being classified as a close contact of any person diagnosed with COVID-19.

d) you are unable to provide written advice from a **medical adviser** certifying that you have been positively diagnosed with COVID-19.

16. Travel Delay Expenses

This cover only applies to Comprehensive and Domestic plans.

We will cover

We will reimburse up to $200 for **reasonable** additional meal and accommodation expenses if your pre-paid scheduled transport is cancelled, delayed, or rescheduled for a reason outside of your control, your **journey** has commenced, and you are delayed for at least 6 hours; and up to $200 for each full 24-hour period that the disruption continues beyond the initial 6-hour delay.

Wherever claims are made by you under this section and/or Section 14: On Trip Cancellation Fees & Lost Deposits for cancelled services/facilities or alternative arrangements for the same or similar services/facilities, we will only pay for the higher of the two amounts, not both.

We will not cover

We will not reimburse if:

a) before your period of cover commenced, you were aware of any reason that may cause your **journey** to be cancelled, delayed, diverted, or shortened.

b) you missed a connecting flight or transport service where the stopover, layover, or connection originally scheduled on your itinerary was less than 4 hours.

c) you can claim your additional meals and accommodation expenses from anyone else.

d) the additional out-of-pocket expenses you have paid for, are or on behalf of any other person, unless that person is also an insured person named on your **certificate of insurance**.

e) your claim is for new flights or other transport costs or upgrades for you to continue your **journey**.

f) your claim arises from an act or threat of terrorism.

g) your claim arises from civil protest or unrest where the military or armed forces have seized control.

17. Special Event Transport Expenses

This cover only applies to Comprehensive plan.

We will cover

We will reimburse your **reasonable** additional travel expenses if, after your **journey** has commenced, your scheduled **overseas** transport is cancelled, delayed, diverted, or shortened, causing you to miss a wedding, funeral, prepaid conference, concert, music festival, sporting event, or a tour lasting more than two consecutive nights.

Wherever claims are made by you under this section and/or Section 14: On Trip Cancellation Fees & Lost Deposits for cancelled services/facilities or alternative arrangements for the same or similar services/facilities, we will only pay for the higher of the two amounts, not both.

We will not cover

We will not reimburse if:

a) before your period of cover commenced, you were aware of any reason that may cause your **journey** to be cancelled, delayed, diverted, or shortened.

b) you can claim your additional travel expenses from anyone else.

c) the additional out-of-pocket expenses you have paid for, are or on behalf of any other person, unless that person is also an insured person named on your **certificate of insurance**.

d) your claim arises from an act or threat of terrorism.

e) your claim arises from civil protest or unrest where the military or armed forces have seized control.

18. Personal liability

This cover applies to Medical Only, Standard, Comprehensive, Domestic, and Frequent Traveller plans.

We will cover

a) We will cover you if you become unintentionally legally liable in respect of death or bodily injury, and/or physical loss of, or damage to property which occurred 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 to anyone that you are at fault for any event; and
- offer or promise to pay any money to anyone or become involved in litigation, without our approval.

We will not cover

We will not pay for any amount you become legally liable to pay if the claim arises from, is related to, or associated with:

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 (including snowmobiling).

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 workers 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 to you or 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.

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.

l) your participation in any sports and activities listed in Adventure & Sports Pack.

19. Rental Vehicle Insurance Excess

This cover only applies to Domestic plan or if you have purchased the add-on Rental Vehicle Insurance Excess under Standard, Comprehensive, or Frequent Traveller plans. This will be shown on your **certificate of insurance**.

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.

We will cover

We will reimburse 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. This cover does not replace **rental vehicle** insurance and only covers the excess component up to the applicable benefit limit.

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.

We will not cover

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

a) in violation of the **rental vehicle** agreement.

b) if you purchase your **policy** after you collect the **rental vehicle** from the rental company.

c) while affected by alcohol or any other drug in a way that is against a law of the place you are in.

d) without a licence for the purpose for which you were using it.

e) if the claim is for administrative charges or fees of the rental company such as loss of use.

CP1. Onboard Medical Expenses

This cover only applies if you have purchased the Cruise Pack which is an add-on available for Standard, Comprehensive, Domestic, and Frequent Traveller plans. This benefit is for medical treatment provided while onboard a **cruise**, even if the **cruise** is within Australian waters.

We will cover

We will pay or reimburse:

a) you for **reasonable** onboard emergency medical, and other necessary treatment expenses you incur while on a **cruise** if you become **ill** or **injured**. This cover is subject to the following conditions:

- the medical or **hospital** expenses must have been incurred by a claimable event and confirmed in writing by 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 and the total cost of the treatment will exceed $1,000, you or a member of your travelling party must contact our assistance service as soon as practicable and obtain their prior approval for any expenses. If you do not, we will not pay for any expenses that our assistance service would not have approved or arranged had you sought their prior approval.
- if our assistance service determines that you should return **home** to Australia for treatment and you do not agree to do so, ongoing cover will be limited to what we determine would have been the cost to return you to Australia. If you do not have a return ticket booked to Australia, we will reduce the amount of your claim by the price of the fare to Australia. The fare will be at the same fare class as the one you left Australia. You will then be responsible for any ongoing or additional costs relating to or arising out of the event for which you have claimed.
- the medical or **hospital** expenses incurred within 12 months after an **illness** first showed itself or the **injury** happened.

We will pay our assistance service, to arrange medical transfer or evacuation if you suffer an **injury** or **illness** while onboard a **cruise** and you need to be transported to the nearest **hospital** for emergency medical treatment. For Domestic policies, cover is limited to

evacuation from the ship to the shore only. This does not include any additional transport, such as ambulance services beyond the shore.

We will not cover

We will not pay or reimburse for expenses:

a) incurred in Australia except when onboard a **cruise** in Australian waters.

b) arising from **Pre-existing medical condition(s)** except as specified under **Pre-existing medical condition(s)**.

c) if you do not take the advice of our assistance service.

d) for more than 2 weeks treatment by a chiropractor, dentist, or physiotherapist unless approved by our assistance service.

e) in respect of medical care that is covered under a **reciprocal health care agreement**.

f) arising from any search and rescue.

g) any claims under this section arising from your participation in any sports or recreational activities listed under the Adventure & Sports Pack unless you have purchased the Adventure & Sports Pack.

h) arising from any COVID-19 testing including PCR tests or vaccinations unless undertaken as part of your **hospitalisation** or prescribed by a **medical adviser**.

WSP1. Emergency Rescue

This cover only applies if you have purchased the Winter Sports Pack which is an add-on available for Comprehensive, Domestic, and Frequent Traveller plans.

We will cover

We will pay for our assistance service, to arrange medical transfer or evacuation if you suffer an **injury** while participating in **winter sports activities** and you need to be transported to the nearest **hospital** for emergency medical treatment. For Domestic policies, coverage is limited to evacuation from within the boundaries of a ski resort to its base area only. This does not include any additional transport beyond the base area, such as ambulance services.

We will not cover

We will not pay for:

a) any claims arising from activities not defined as **winter sports activities**.

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 **winter sports activities**.

c) any search and rescue.

WSP2. Snow Pack

This cover only applies if you have purchased the Winter Sports Pack which is an add-on available for Comprehensive, Domestic, and Frequent Traveller plans.

We will cover

a) We will reimburse you the irrecoverable cost of the unused portion of your lift passes, 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 passes, ski hire, ski passes, ski school, or tuition fees, its expiry date, and its original value.

We will not cover

We will not pay for:

a) any claims arising from activities not defined as **winter sports activities**.

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 **winter sports activities**.

WSP3. Resort Closure

This cover only applies if you have purchased the Winter Sports Pack which is an add-on available for Comprehensive, Domestic, and Frequent Traveller plans.

We will cover

We will pay if all lift systems are closed for more than 24 hours as a result of not enough snow, bad weather or power failure in your pre-booked holiday resort, up to $100 for the cost of either transport to the nearest resort or additional ski passes for each full 24-hour period beyond the initial 24 hours.

We will not cover

We will not pay for:

a) the first 24 hours.

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 **winter sports activities**.

WSP4. Winter Sports Equipment Cover

This cover only applies if you have purchased the Winter Sports Pack which is an add-on available for Comprehensive, Domestic, and Frequent Traveller plans.

We will cover

We will pay the repair cost or value of any **winter sports equipment** which are stolen, **accidentally damaged**, or are permanently **lost** during your **journey**. 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. The depreciation rate table we use as a guide can be found on our website. The maximum amount we will pay will be the lesser of:

- the depreciated value after allowing for age, wear and tear and item limits (see the Depreciation Guide on our website for more details) or
- the repair cost.

We will not pay more than the original purchase price of any item.

You MUST report the theft as soon as practicable after you become aware of the **loss**, to the police or an officer of the **carrier** (or other appropriate authority) on which you were travelling when the theft occurred. You must prove that you made such report by providing us with a written statement from whoever you reported it to.

We will not cover

We will not pay:

a) for **loss**, theft, or damage to **winter sports equipment** while in use.

b) for **loss**, theft, or damage to **winter sports equipment**:

- 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 they were left **unattended** and visible in a motor vehicle unless they were left in a **concealed storage compartment** of a locked motor vehicle.
- while they were left at, during or overnight in a motor vehicle even if they were left in a **concealed storage compartment** of a locked motor vehicle.
- while left behind in any accommodation after you have checked out.
- while left behind in any form of public or private transport.
- while they were being sent unaccompanied, under a freight contract or any luggage forwarding services.

c) for **loss** or damage to **winter sports equipment** arising from:

- any process of cleaning, repair, or alteration.
- ordinary wear and tear, deterioration, atmospheric or weather conditions, insects, rodents, or vermin.

d) if you are entitled to be reimbursed by the **carrier** you were travelling on when the **loss**, theft, misplacement, or damage occurred. We will only 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) if you are not reimbursed the full amount of your claim with the **carrier**.

WSP5. Winter Sports Equipment Hire

This cover only applies if you have purchased the Winter Sports Pack which is an add-on available for Comprehensive, Domestic, and Frequent Traveller plans.

We will cover

a) We will reimburse you for the costs of hiring alternative **winter sports equipment** following:

- stolen, **accidentally damaged**, or permanently **lost winter sports equipment** owned by you, for which a claim has been accepted by us under Section WSP4: Winter Sports Equipment Cover; or
- if any **winter sports equipment** owned by you are delayed, misdirected, or misplaced by a **carrier** for more than 24 hours.

We will not cover

We will not reimburse if:

a) you are entitled to compensation by the **carrier** you were travelling on where the w**inter sports equipment** are delayed, misdirected, or misplaced. We will only pay the difference between the amount of your **loss** and what you were reimbursed, up to the limit of your cover if you are not reimbursed the full amount of your claim with the **carrier**.

b) your checked-in **winter sports equipment** are delayed, misdirected, or misplaced on the final return leg of your **trip home**.

BP1. Bicycle Cover

This cover only applies if you have purchased the Bicycle Pack which is an add-on available for Comprehensive, Frequent Traveller, and Domestic plans.

Cover for any **loss**, theft, or damage to a **bicycle** is subject to the following during travel or transport when you travel by:

- aircraft, the **bicycle** must be in a securely packaged container specifically designed for the **bicycle**.

- 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).
- mini-bus, people mover, or similar motor vehicle, in the **concealed storage compartment** (if the **bicycle** cannot be transported on a bicycle carrier).
- bus, train, or ship, the **bicycle** must be in the **concealed storage compartment**. At any other time when the **bicycle** is **unattended**, 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).

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.

We will cover

We will pay you if:

a) your **bicycle** is stolen, **accidentally damaged**, or permanently **lost** during your **journey** (except as provided above or while in use). The maximum amount we will pay will be the lesser of:

- the value of the bicycle up to the item limit of $5,000 for any one bicycle and $15,000 for all Bicycle Pack claims combined; or
- the repair cost.

b) your **bicycle** is left in a motor vehicle:

- 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.

Pairs or related sets of items are considered as only one item and a sub-limit of $750 applies to all bicycle accessories (including but not limited to bicycle pumps, helmets, lights, pedals, tools, etc.) combined.

We will not pay more than the original purchase price of any item.

You MUST report the theft as soon as practicable after you become aware of the **loss**, to the police or an officer of the **carrier** (or other appropriate authority) on which you were travelling when the theft occurred. You must prove that you made such report by providing us with a written statement from whoever you reported it to.

We will not cover

We will not pay:

a) if the **bicycle** is greater than 3 years old at the time the **certificate of insurance** was issued.

b) if the **bicycle** is valued at less than $1,500.

c) if the **bicycle** was not free of defects at the time the **certificate of insurance** was issued.

d) for **loss**, theft, or damage to **bicycle** while in use.

e) for **loss**, theft, or damage to **bicycle**:

- 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).
- while they were left **unattended** and visible in a motor vehicle unless they were left in a **concealed storage compartment** of a locked motor vehicle.
- while they were left at, during or overnight in a motor vehicle even if they were left in a **concealed storage compartment** of a locked motor vehicle.

- while left behind in any accommodation after you have checked out.
- while left behind in any form of public or private transport.
- while they were being sent unaccompanied, under a freight contract or any luggage forwarding services.

f) for **loss** or damage to **bicycle** arising from:

- electrical or mechanical breakdown.
- any process of cleaning, repair, or alteration.
- ordinary wear and tear, deterioration, atmospheric or weather conditions, insects, rodents, or vermin.

g) if you are entitled to be reimbursed by the **carrier** you were travelling on when the **loss**, theft, misplacement, or damage occurred. We will only pay the difference between the amount of your **loss** and what you were reimbursed, up to the limit of your cover if you are not reimbursed the full amount of your claim with the **carrier**.

General Exclusions

Exclusions that apply to all sections of the Policy

To the extent permitted by law, we will not pay under any circumstances if your claim arises from, is related to, or associated with:

1. Acting irresponsible

a) Not acting in a responsible way to protect yourself and your property and to avoid making a claim.

b) Not doing everything you can to reduce your loss as much as possible.

2. Consequential loss

Losses that are not directly associated with the incident that caused you to make a claim under the **policy** and your claim is for consequential loss of any kind including loss of enjoyment.

3. Known circumstances

a) Being aware of something that would give rise to you making a claim under this **policy** at the time of purchasing or amending the **policy**.

b) Arranging to travel when you know of circumstances that may lead to your **journey** being cancelled or disrupted.

c) Intended or planned surgery, treatment, investigation, or procedure, or for any yet to be diagnosed conditions.

4. Change of plans

You or your **travelling companion** changing plans.

5. Booking arrangements and travel documents

Errors, omissions in any booking arrangements, or failure to obtain the relevant visa, passport, or travel documents.

6. Intended or expected costs

Any cost which you would have been expected to pay, had the reason for the claim not occurred (e.g. cost of food which you ordinarily would have paid for).

7. Financial collapse

The financial collapse of any accommodation, tour, or transport provider, booking agent, or travel agency.

8. Motor vehicle, moped, scooter, or motorcycle

a) You driving a motor vehicle without holding a current and valid driving licence in Australia.

b) You riding a **moped** or **scooter** with an engine displacement of 125cc or less without holding a current and valid driving licence in Australia.

c) You riding a **motorcycle** with an engine displacement greater than 125cc without holding a current and valid **motorcycle** licence in Australia, valid for the class of **motorcycle** being used.

d) You traveling as a passenger in a motor vehicle or riding as a passenger on a **motorcycle**, **moped**, or **scooter** controlled by someone without a valid licence for that vehicle and country.

e) You riding or being a passenger on a **motorcycle**, **moped**, or **scooter** without wearing a helmet.

9. Pre-existing medical condition(s) or pregnancy

a) Any **Pre-existing medical condition(s)**, except as specified under Pre-existing medical condition(s).

b) Childbirth, pregnancy, or related **complications**, or if you are not yet pregnant, any assisted conception, fertility treatment, or medical intervention you have undergone or are undergoing except as provided under the Pregnancy Section.

10. Health of an uninsured person

Death or **hospitalisation** of any person who is not listed in your **certificate of insurance** and is aged 85 years or over, regardless of the country in which they may live.

11. Alcohol or drugs

a) You being treated for any form of addiction including alcohol or drugs, or involves a **hospital** where you are being treated, using it as a convalescent, nursing, or rehabilitation place.

b) You being affected by any intoxicating liquor or drug to the extent that your physical, or mental functions, or your judgement is impaired unless prescribed to you by a **medical adviser** and taken in accordance with their instructions.

12. Epidemic or pandemic

An actual or likely **epidemic** or **pandemic** or outbreak of a contagious disease or any derivative or mutation of such viruses, except for the cover which is in place for Coronavirus related claims (meaning COVID-19 or SARS-COV-2 or any mutation or variation of these). Refer to https://www.who.int/ and https://www.smartraveller.gov.au/ for further information on **epidemics** and **pandemics**.

13. Travel warnings

Travelling to, planning to travel to, or choosing to remain in a country, region, or part of a country for which:

a) an advice or warning has been released by the Australian Government Department of Foreign Affairs and Trade (see https://www.smartraveller.gov.au/) or any other government or official body, or

b) the advice or warning risk rating is 'Do Not Travel' or advises 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

c) a reasonable person in your position should be aware of the existence of circumstances (including, but not limited to circumstances referred to in this section (a) and (b) that may affect your travel; or

d) you did not take appropriate action to avoid or minimize any potential claim under your **policy** (including any delay of travel to the country or part of the country referred to in the relevant advice(s) or warnings.

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

14. Criminal acts, travel restrictions or requirements

a) Costs or expenses incurred due to curfew, isolation orders, lockdown, or mandatory quarantine required, such as (but not limited to) border restrictions between countries, regions, or states.

b) Costs or expenses incurred due to the government banning travel or imposing travel permit requirements before or during your **journey**.

c) Acting illegally, breaking any government prohibition or regulation including visa requirements.

d) A government authority confiscating, detaining, or destroying anything.

15. Travelling against medical advice

Travel booked or undertaken against the advice of any **medical adviser**.

16. Maintenance medication and routine treatment

Cost of medication in use, management, or routine treatment of your medical condition(s) which you were on prior to the **journey** (e.g., blood tests and prescription renewals).

17. Medical complications or elective surgery

a) Consequence of **complications** from dental, medical, or surgical procedures or treatments that are not for an **illness** or **injury** that would otherwise be covered by this **policy**.

b) Elective surgery or treatment including but not limited to cosmetic, body piercing, or tattooing.

18. Specific health and medical circumstances

a) Sexually transmitted disease.

b) Emotional, mental, or physical exhaustion, including but not limited to jet lag.

c) Any **illness** or **injury** where a metastatic or terminal prognosis was made prior to the issue of the **certificate of insurance**.

d) Attempted suicide or suicide.

19. Reciprocal health care agreement

Receiving 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 our assistance service agreed in advance to the private treatment.

20. Acts of war or violence

a) Biological and/or chemical compounds, materials, substances, or the like used directly or indirectly for the purpose to harm or to destroy human life and/or create public fear.

b) Nuclear reaction or contamination from nuclear weapons or radioactivity.

c) Any act of war, whether war is declared or not, or any actions of a foreign enemy, civil war, hostilities, insurrection, invasion, rebellion, revolution or taking of power by the military.

21. Sanctions or health legislation

a) Any prohibition, sanction, or other restrictions imposed by law or regulation on us or the **insurer**.

b) Any loss which is recoverable by compensation under any government sponsored fund, plan, or medical benefit scheme, workers compensation or transport accident laws, or any other similar type of legislation required to be affected by, or under, a law.

22. Prohibited sports and activities

a) You or your **travelling companion** participating in **competition**, **professional** sports, or **racing** of any kind.

b) Any activities which involve being at an altitude limit above 3,500 metres except for ballooning, skydiving, or parachuting when undertaken with a licensed instructor.

c) Hunting, mountaineering, quad biking, ATV (All-Terrain Vehicle) or dirt bikes.

d) 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.

e) Any sports and activities, unless speficially listed under the automatically included sports and activities, Adventure & Sports Pack, and Winter Sports Pack.

23. Optional sports and activities

Any sports or recreational activities not listed in the automatically included sports and activities list, except when you have selected the Adventure & Sports Pack, paid the additional premium for adventure cover and have it shown on your **certificate of insurance** in order to be covered for all the benefits of the relevant plan.

24. Cruising

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.

25. Winter sports

Winter sports activities unless you purchased the Winter Sports Pack. You must have selected the Winter Sports Pack, paid the additional premium for winter sports cover, and have it shown on your **certificate of insurance** in order to be covered for all the benefits of the relevant plan.

General Conditions

The following conditions apply to all sections.

Other Insurance

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

If you are not paid the full amount of your claim under another policy, we will make up the difference provided your claim is covered by the **policy**. We may seek contribution from the other insurer. If we do, you must give us any information or assistance we reasonably need to do so.

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.

Business travellers - GST

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 incur liability for GST when we pay your claim.

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. replacing a **lost** or stolen item), the amount we would otherwise pay will be reduced by the amount of that input tax credit.

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 to HDI Global Specialty SE, a company registered in Germany acting through its Australian branch, HDI Global Specialty SE - Australia, ABN 58 129 395 544, AFSL 458776, Level 19, 20 Martin Place, 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.

Fraudulent claims and misleading conduct

If you make or try to make a claim that is not true, correct, did not occur, is misleading or exaggerated or uses any fraudulent means, we will not pay your claim.

Your cover under this **policy** will be voided (without any return of the amount you have paid). We may report you to the appropriate authorities and you may be prosecuted.

Insurance fraud places additional costs on honest policyholders. Fraudulent claims force insurance premiums to rise and we encourage the community to assist in the prevention of insurance fraud. Please contact us via email investigations@travelclaimscentre.com should you wish to report suspicion of fraud.

All information will be treated with full confidentiality and protected in line with our privacy policy and to the full extent of the law.

Making a claim

This part of the PDS explains what you need to do if you need to make a claim.

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

If you are **overseas** and need emergency assistance, contact us without delay. Our helpful assistance service will be there 24 hours a day, 7 days a week to assist you. Emergency contact details can be found on our website and on the Emergency Assistance page.

- For emergency claims such as medical, **hospital**, or dental claims, contact our assistance service as soon as practicable so that we can assist with your care and approve your expenses. In some cases, we may refuse to pay your claim if you do not notify them first.
- You must do everything you can to reduce your loss as much as possible.
- You must not admit to anyone 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.

- You must report the **loss** or theft of your belongings to the police or relevant authority or official as soon as practicable and obtain written evidence where possible.
- You must always cooperate with us in relation to the provision of supporting evidence and such other information that we may reasonably require.
- You must keep evidence of the value of any property insured or the amount of any loss you sustain - you will need to provide this to us when you submit your claim.

Supporting documents

You must give us any information we reasonably ask to support your claim at your expense, such as but not limited to:

- Proof of your identification to be completed using software validation which requires you to upload a copy of your valid government issued photo ID such as driver's license, passport, or identity card.
- Proof of travel arrangements - we may require details such as your flights or hotels bookings.
- Medical reports.
- Original receipts or alternative evidence of ownership. For high value items, you must provide us with purchase receipts for the items claimed.
- Repair quote from an authorized repairer.
- Proof of loss such as a police report.
- For expenses paid with frequent flyer points, credit card points, or other loyalty program points we require written confirmation from the provider confirming the point to dollar value in Australian dollars. If you are unable to provide written confirmation, we will calculate the point to dollar value in Australian dollars at a rate determined by us.

You will need to show evidence of all expenses that you are claiming. If required, we may ask you to provide us with translations into English of any such documents to enable us to consider your claim.

You may also be required to take part in an investigative interview to help substantiate a legitimate claim.

If you do not provide evidence of your claim or do not cooperate during the claims process, we may not be able to process your claim or pay you.

How to make a claim

Step 1: Submit your claim

You must give us notice of your claim as soon as practicable and within 180 days of the return date shown on your **certificate of insurance** by completing the claim form available here or by notifying us by email at info@travelclaimscentre.com

When submitting your claim, make sure you provide us with the full information and any supporting documents.

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

Step 2: Claim assessment

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

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

Step 3: Claim payment

If your claim is accepted, we will pay the amount due to you in Australian dollars. We will pay this to you unless you ask us to pay someone else. Payment will be made by direct credit to an Australian bank account nominated by you.

Importantly:

- where applicable, we will apply the rate of currency exchange that was current at the time you incurred an expense.
- depreciation will be applied to claims for **Luggage & Personal Effects** at the rate we determine appropriate.
- if you make a claim against someone else in relation to a loss covered by the **policy** and you do not get paid the full amount of your claim, we will make up the difference, provided that the claim is covered by this **policy**, and you claim against the other person first.

Financial Services Guide Supplementary FSG

This Financial Services Guide (FSG) describes the financial services provided by **Zoom** and is designed to assist you in deciding whether to use these services. It contains information about the types of financial services **Zoom** can offer you, how **Zoom** and others are remunerated in relation to those services, any potential conflict of interest **Zoom** may have, **Zoom's** internal and external dispute resolution procedures and how you can access them, arrangements **Zoom** has in place to compensate clients for losses, and how we manage complaints.

About your Insurer

Your **policy** is underwritten by HDI Global Specialty SE, a company registered in Germany acting through its Australian branch, HDI Global Specialty SE – Australia, ABN 58 129 395 544, AFSL 458776 (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 ABN 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 Insurance Geeks Pty Ltd.

Insurance Geeks Pty Ltd is registered at Level 21, 68 Pitt Street, Sydney NSW 2000, Australia. **Zoom** deals with you directly as a travel insurance brand of authorised representative Insurance Geeks Pty Ltd.

Insurance Geeks Pty Ltd and **Zoom** are responsible for the financial services provided to you and is also responsible for the content and distribution of the FSG.

Insurance Geeks Pty Ltd and **Zoom** act as an agent of the **insurer** and not as your agent.

General advice

Zoom can provide you with general advice about the financial services products it arranges. General advice does not take into account your particular circumstances, objectives, or needs. You should carefully read the Product Disclosure Statement (PDS) to decide if the product meets your needs, objectives, and financial circumstances before making a decision to purchase the insurance product.

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 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 https://www.insurancecouncil.com.au/cop/ and on request.

Complaints

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 and Resolution Team.

You can lodge a complaint with them online here.

We will acknowledge your complaint as soon as practicable via written correspondence and we will endeavour to resolve your complaint within 10 business days. If more time is needed to collect necessary information or finalise our review, we will provide you with regular updates where applicable.

If you are unable to lodge a complaint online or would like to speak to a complaints officer over the phone, you can contact us on +61 2 8015 6287 and we will arrange for someone to return your call as soon as practicable.

Step 2: Escalation to our Insurer

If we are unable to resolve your complaint to your satisfaction within 10 business days, we may engage our **insurer**, HDI Global Specialty SE, a company registered in Germany acting through its Australian branch, HDI Global Specialty SE – Australia, ABN 58 129 395 544, AFSL 458776 for further consideration.

Email: HGABdisputes@hdi.global

Mail to principal place of business:

HDI Global Specialty SE

Level 19, 20 Martin Place, Sydney NSW 2000

Step 3: External independent review

If your complaint remains unresolved after this process or you have not received a written response within 30 calendar days of submitting your complaint, you can refer the matter to the Australian Financial Complaints Authority (AFCA).

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

Email: info@afca.org.au

Telephone: 1800 931 678

Mail to principal place of business:

Australian Financial Complaints Authority

GPO BOX 3, Melbourne VIC 3001

Privacy

Zoom 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**. 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 access our privacy policy online here.

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

Insurer's Privacy Statement

We are bound by the Privacy Act 1988 (Cth) when collecting and handling Your personal information including health information. We will only collect personal information from or about You for the purpose of assessing Your proposal for insurance and administering Your insurance policy, including any claims You make or claims made against You.

We may need to disclose personal information to other entities within Our group, re-insurers (who may be located overseas including Australia, the UK and EU), insurance intermediaries, insurance reference bureaux, credit reference agencies, Our advisers, Our agents, Our administrators and those involved in the claims handling process (including assessors, investigators and others), for the purpose of assisting Us and them in providing relevant services and products, or for the purpose of recovery or litigation.

We will disclose Your Personal Information to someone overseas only if we have:

- reasonable grounds to believe that they are subject to privacy laws that, overall, provide comparable safeguards to those in the Privacy Act 1988 (Cth);
- reasonable grounds to believe that they are subject to privacy laws of a prescribed country under the Privacy Act 1988 (Cth); or
- they agree to protect your information in a way that, overall, provides comparable safeguards to those in the Privacy Act 1988 (Cth).

We may disclose personal information to people listed as co-insured on Your Schedule and to family members or agents authorised by You. Disclosures may also be made to government, law enforcement, dispute resolution, statutory or regulatory bodies, or as required by law. We will request Your consent to any other purpose.

By providing Your personal information to Us, You consent to Us making the disclosures set out above which require consent. This consent to the use and disclosure of Your personal information remains valid unless You alter or revoke it by giving Us written notice. Without Your personal information, We may not be able to issue insurance to You or process Your claim. You also have the opportunity to find out what personal information We hold about You and, when necessary, correct any errors in this information. Generally, We will do this without restriction or charge. For further information about Our privacy policy or to access or correct Your personal information, please contact Us at the following registered office address:

HDI Global Specialty:
By email: au.privacy@hdi.global
In writing: Privacy Officer, HDI Global Specialty SE - Australia
Level 19, 20 Martin Place, Sydney NSW 2000.

If You believe that We have interfered with Your privacy in the handling of Your personal information You may lodge a complaint by contacting Us. We will attempt to resolve Your complaint in accordance with our privacy complaints handling procedure.

If You would like more information about our privacy complaints procedure, please visit https://www.hdi.global/en-au/legal/privacy/

Effective date: 04 March 2026

ZOOM

TRAVEL INSURANCE IT'S A NO BRAINER.

zoomtravelinsurance.com.au

info@zoomtravelinsurance.com.au

This travel insurance is insured by HDI Global Specialty SE - Australia by (the insurer).