



PROFESSIONALS

TRAVEL COVER

PROFESSIONALS TRAVEL COVER

BUSINESS TRAVEL INSURANCE

Combined Financial Services Guide and
Product Disclosure Statement

Effective date 17 May 2017

TABLE OF CONTENTS

ABOUT US

About Professionals Travel Cover	3
Buying The Policy	4

PRODUCT DISCLOSURE STATEMENT

Am I Eligible For Cover?	5
What You're Covered For	6
Table Of Benefits	8
Making A Claim	41

DEFINITIONS

Definitions	43
-------------	----

FINANCIAL SERVICE GUIDE

About Professionals Travel Cover And Coffre-Fort	49
Remuneration	50
Who We Pay	50
Professional Identity Insurance	50
Complaints	51
Privacy	52
Contact Us	53

ABOUT US

We are committed to delivering insurance products that meet the needs of professionals on the move. Professionals Travel Cover was created by business owners looking to safe guard themselves, and their employees during business travel.

A policy with Professional Travel Cover is your passport to peace of mind when you or your employees travel on business, both domestically or internationally.

YOUR INSURER

Your travel insurance **policy** is insured by Certain Underwriters at Lloyd's (the **insurer**). Coffre-Fort Pty Ltd issues the **policy** and handles claim as an agent for the **insurer**. **Professionals Travel Cover** is a trading name of Coffre-Fort PTY LTD.

EMERGENCY ASSISTANCE

Your emergency assistance services are available to you and your staff, 24 hours a day, 365 days a year, by First Assistance, a specialist medical assistance company appointed by Coffre-Fort Pty Ltd to provide global emergency medical assistance services to you.

YOUR POLICY

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

YOUR DUTY OF DISCLOSURE

Before you enter an insurance contract, you have a duty of disclosure under the Insurance Contracts Act 1984 (Cth).

If we ask you questions that are relevant to our decision

whether to insure you and on what terms, you must tell us anything that you know and that a **reasonable** person in the circumstances would include in answering the questions.

If you do not tell us anything you are required to tell us, we may cancel your insurance contract or reduce the amount we will pay you if you make a claim, or both.

If your failure to tell us is fraudulent, we may refuse to pay a claim and treat the insurance contract as if it never existed.

BUYING THE POLICY

By buying this **policy**, you have considered what sort of travel insurance you, your business and your employees need. We think it's important to look at alternatives and the level of cover under this **policy**.

The best type of cover, like the way you do business - is being well prepared and being ready for the unexpected.

PRODUCT DISCLOSURE STATEMENT

This PDS explains how to buy the **policy**, what the **policy** covers and how to 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.

Any updates to this PDS, will be available at www.protravelcover.com.au. We will also email you if any important changes happen while your **policy** is in force.

AM I ELIGIBLE FOR COVER?

- Australian residents who are eligible for a Medicare Card can be covered under this **policy** if your **journey** commences and ends in Australia and you are under 65 years of age.
- Your spouse (de facto) and **dependant** children are only covered when travelling with the **nominated policy holder** on the **journey**. They are not covered while travelling independent of the **nominated policy holder**.
- Each individual **journey** can be no greater than 30 days in any one **journey**.
- Those staff nominated as being covered by this **policy** are covered as if you were each individually insured under separate policies. Benefit limits apply to each insured person.
- Benefit limits and sub-limits reinstated on the completion of each **journey**, except of section 18 [Personal Liability](#) - the amount shown in the **table of benefits** is the most we will pay for all claims combined under section 18 for the 12 months **policy** period.
- You will only have cover under sections 5, 7, 10, 11, 12, 14, 18,19, 20, 21, 23, 24, 26, 28 and 29 while travelling in Australia (destination must be minimum of 50 km from **home**).
- This **policy** is designed for **business** and **leisure trips** only.

EXCESS

The **excess** that applies to your **policy** will be shown on your **certificate of insurance**.

You cannot remove the **excess** on your **policy**.

PRE EXISTING MEDICAL CONDITIONS

Professionals Travel Cover automatically provides cover for your **Pre Existing Medical Conditions**, subject to terms and conditions. Please refer to page 46.

CAN I CANCEL THE POLICY?

If you change your mind, you can cancel the **policy** within 14 days of the date we issue your **certificate of insurance** and PDS. You'll receive a full refund of your premium as long as you haven't started your **journey** and you haven't and don't want to make a claim on the **policy**.

You can also cancel the **policy** any time after the 14 days, but if you do, we won't refund any part of your premium.

COMPLAINTS

If you have any concerns about the **policy** or the insurance services you receive, please refer to the [Complaints Procedures](#) section of this **policy** on page 51.

WHAT YOU'RE COVERED FOR

This part of the PDS explains:

- The circumstances in which your **policy** can automatically extend;
- What the **policy** covers; and
- Exclusions and conditions that limit what you're covered for under the **policy**.

PERIOD OF COVER

The earliest that cover under the **policy** starts is when we issue you a **certificate of insurance**. This confirms the period for which you are insured and the maximum number of domestic and international **journeys** covered during the 12 months period.

Importantly, cover for section 11 - [Cancellation Fees](#) and [Lost Deposits](#) starts on the date the **certificate of insurance** is issued.

All cover ends on the last day of the **policy** shown on your **certificate of insurance**.

ADDITIONAL OPTIONS

You can increase your number of **journeys** by selecting one or more additional options when applying for cover.

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

WHAT THE POLICY COVERS

This **policy** outlines the benefits included in this **policy** and the **table of benefits** shows the maximum amount we will pay under these section benefits.

LIMITS ON COVER

Although we strive to provide as wide coverage as possible, the **policy** does not cover every circumstance. The limits on the cover are explained in each section and also in the section entitled [General Exclusions](#).

WHAT DOES THE POLICY COST?

We'll tell you the premium payable for your policy when you apply for cover. It will be based on a number of factors including your travel destination(s) and the number of people covered. It will also include some government charges and taxes (e.g GST).

TABLE OF BENEFITS

BENEFIT LIMIT

1	Overseas Emergency Medical Assistance ^{^^}	Unlimited
2	Overseas Emergency Medical & Hospital Expenses ^{^#}	Unlimited
3	Emergency Dental Expenses [^]	\$500
4	Hospital Cash Allowance ^{^^}	\$8,000
5	Accidental Death	\$25,000
6	Permanent Disability [^]	\$25,000
7	Additional Accommodation & Travel Expenses [#]	\$20,000
8	Resumption of Journey [^]	\$5,000
9	Loss of income ^{^^}	\$10,400
10	Alternative Staff [#]	\$15,000
11	Cancellation Fees & Lost Deposits ^{# ^^}	Unlimited
12	Disruption of Journey ^{^^}	\$600
13	Alternative Transport Expenses ^{^#}	\$10,000
14	Luggage & Personal Effects ^{# ^^}	\$15,000
15	Luggage & Personal Effects Delay Expenses [^]	\$1,000
16	Travel Documents & Credit Cards [^]	\$2,500
17	Theft of Cash [^]	\$1,000
18	Personal Liability [#]	\$5 million
19	Rental Vehicle Excess [#]	\$6,000
20	Pre-paid shore excursions cancellation [#]	\$1,000
21	Missed cruise departure [#]	\$1,000
22	Cabin confinement ^{^^}	\$750
23	Missed port cover ^{^^}	\$2,000
24	Own snow gear ^{# ^^}	\$1,000
25	Snow gear hire excess [^]	\$500
26	Lift pass (loss or theft) [#]	\$1,000
27	Piste Closure ^{^^}	\$500
28	Bad weather and avalanche closure	\$500
29	Emergency rescue [#]	Unlimited

[^] means these benefits are not covered while travelling in Australia.

^{*} if you claim for the same or similar cancelled services/facilities or alternative arrangements under sections 7 & 11, we will only pay the higher of the two amounts, not both.

[#] means these benefits have an **excess** in the event of the claim.

^{^^} sub-limits apply

SECTION 1 OVERSEAS EMERGENCY MEDICAL ASSISTANCE

Not applicable while travelling in Australia.

WE WILL PAY

- a) We will pay for our emergency assistance provider, First Assistance to provide the following services if you injure yourself or become ill while overseas:
- Arrange access to a **medical adviser** for emergency medical treatment while you are **overseas**.
 - Arrange medical transfer if you need to be transported to the nearest **overseas hospital** for emergency medical treatment or evacuation if you need to be brought back to Australia with appropriate medical supervision.
 - Provide written guarantees of payment of **reasonable** expenses for emergency **hospitalisation** that may be required while you are **overseas**.
 - Pass on messages to your family or employer in the case of an emergency.
 - Arrange for your **dependants** to return to Australia if they are left without supervision following your **hospitalisation** or evacuation.
- b) If you die as a result of an injury or illness during your journey, we will also pay up to \$15,000 per person for the reasonable cost of either a funeral or cremation overseas and / or returning your remains to your home.

WE WILL NOT PAY

We will not pay expenses for:

- a) Any **hospital** or medical costs incurred in Australia or any subsequent medical, **hospital** or evacuation expenses if you decline to promptly follow any medical advice First Assistance has obtained.

- b) Medical evacuation or the transportation of your remains from Australia to an **overseas** country.

SECTION 2 EMERGENCY MEDICAL & HOSPITAL EXPENSES

Not applicable while travelling in Australia.

WE WILL PAY

- a) We will pay if you injure yourself or become **ill overseas**, the **reasonable** medical or **hospital** expenses you incur until you get back to Australia, subject to the following:
- The medical or **hospital** expenses must have been incurred on the written advice of a **medical adviser**. You must make every effort to keep your medical or hospital expenses to a minimum. If you are **hospitalised** or, if you are treated as an outpatient, the total cost of the treatment will exceed \$1,000, you or a member of your travelling party must contact First Assistance as soon as possible and obtain their prior approval to any expenses. If you do not, we will not pay for any expenses that First Assistance would not have approved or arranged had you sought their prior approval.
 - If First Assistance determines that you should return **home** to Australia for treatment and you do not agree to do so, we will pay you the amount which we determine would cover your medical expenses and/or related costs had you agreed to First Assistance's recommendation. You will then be responsible for any ongoing or additional costs relating to or **arises** out of the event for which you have claimed.
 - We will only pay for medical expenses incurred within 12 months after the **illness** first showed itself or the **injury** happened.

WE WILL NOT PAY

We will not pay for expenses:

- Incurred in Australia.
- **Arising** from those **pre existing medical conditions** that are automatically excluded as stated in this **policy**.
- If you do not take the advice of First Assistance.
- For more than 2 weeks' treatment by a chiropractor, physiotherapist or dentist unless approved by First Assistance.
- In respect of medical care that is covered under a **reciprocal health care agreement**.
- **Arising** out of **manual work**.

YOU CAN CHOOSE YOUR OWN DOCTOR

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

EMERGENCY TELEPHONE NUMBERS

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

(+) 61 2 8015 6287

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

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

SECTION 3 EMERGENCY DENTAL EXPENSES

Not applicable while travelling in Australia.

WE WILL PAY

We will reimburse the cost of emergency dental treatment up to a maximum amount of \$500 per person for dental costs incurred, which the treating dentist certifies in writing, is for the relief of sudden and acute pain to sound and natural teeth.

WE WILL NOT PAY

We will not pay for expenses:

- Incurred in Australia.
- Relating to damage to dentures, dental prostheses, bridges or crowns.
- Relating to dental treatment involving the use of precious metals or for cosmetic dentistry.

SECTION 4 HOSPITAL CASH ALLOWANCE

Not applicable while travelling in Australia.

WE WILL PAY

We will pay you \$50 for each day you are in **hospital** if you are in **hospital** for more than 48 continuous hours while you are **overseas**, up to a maximum of \$8,000.

WE WILL NOT PAY

We will not pay for the first 48 continuous hours you are in **hospital** if you cannot claim for **overseas** medical expenses in section 2 [Emergency Medical & Hospital Expenses](#).

SECTION 5 ACCIDENTAL DEATH

WE WILL PAY

We will pay the accidental death benefit shown in the **table of benefits** to your estate if:

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

SECTION 6 PERMANENT DISABILITY

Not applicable while travelling in Australia.

WE WILL PAY

- a) We will pay the permanent disability benefit shown in the **table of benefits** if:
 - You are **injured** during an **overseas journey**; and
 - Within 12 months of the injury you have totally lost all of the 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.

SECTION 7 ADDITIONAL ACCOMMODATION & TRAVEL EXPENSES

WE WILL PAY

We will reimburse:

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

WE WILL NOT PAY

We will not pay if:

- Before, your period of cover commenced, you were aware of any reason, that may cause your **journey** to be cancelled, disrupted or delayed.
- You can claim your additional accommodation and travel expenses from anyone else.
- Your claim relates to the financial collapse of any travel agency, transport, tour or accommodation provider.
- Your claim **arises** as a result of you or your **travelling companion** changing travel plans.

SECTION 8 RESUMPTION OF JOURNEY

Not applicable while travelling in Australia.

WE WILL PAY

- a) We will reimburse the cost of the airfares for you to return to the place where your **journey** was interrupted if you return to your **home** from **overseas** because:
 - During your **journey**, a **relative** dies unexpectedly or is **hospitalised** following a serious **injury** or **illness** (except **arises** from a **relative's pre existing medical condition**); and your work commitments require you to return **overseas**;
 - The work event must be completed **overseas** and cannot reasonably be completed in Australia;
 - The return trip is to the country in which you originally departed; and you resume your **journey** within 14 days of your return to Australia.

WE WILL NOT PAY

We will not pay if:

- a) You were aware of any reason, before your period of cover commenced, that may cause your **journey** to be cancelled, disrupted or delayed.
- b) The death, **injury** or **illness arises** from **relative's pre existing medical condition**.
- c) You can claim your resumption of **journey** expenses from anyone else.

SECTION 9 LOSS OF INCOME

Not applicable while travelling in Australia.

WE WILL PAY

- a) We will pay \$400 per week for up to 26 weeks if:
 - An **injury** which occurs during an **overseas journey** causes you to become disabled within 30 days of the injury; and the disablement continues for more than 30 days after your return to Australia; and
 - As a result of the disablement, you cannot do your normal or suitable alternative work;
 - And you lose all your income.

WE WILL NOT PAY

We will not pay for:

- a) The first 30 days of your disablement from the time you return to Australia;
- b) Loss of income of **dependants**;
- c) If you are entitled to receive compensation from any business insurance cover other than this, held by the business for which you are travelling and is stated under this **policy**.

SECTION 10 ALTERNATIVE STAFF

WE WILL PAY

We will pay the **reasonable** costs for a replacement employee to complete the original assignment for which you were originally sent if, as a result of you **injury**, a **medical adviser** and First Assistance consider it necessary for you return to your **home**.

The replacement person will for the purposes of this **policy** be deemed to be entitled to benefits under this **policy** whilst on the replacement **journey** regardless of whether or not his/her name appears on the schedule of insured persons but subject to the conditions, limitations and exclusions of the **policy** and provided he/she complies with the requirements of the duty of disclosure.

SECTION 11 CANCELLATION FEES & LOST DEPOSITS

WE WILL PAY

- a) We will pay cancellation fees and lost deposits for travel and accommodation arrangements for which has been paid for the purposes of completing the travel for the purposes of your business travel, and you have paid in advance and cannot recover in any other way if your **journey** is cancelled or shortened at any time through circumstances that you did not expected or intended or are outside your control.
- b) We will reimburse the travel agent's cancellation fees up \$1,000.
- c) We will not pay more than the level of commission or service fees normally earned by the agent, had your **journey** not been cancelled. You must provide us with documentary evidence of the travel agent's lost commission or service fees.

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

The amount we pay will be calculated as follows:

- The cost of an equivalent class airline ticket based on the quoted retail price at the time the ticket was issued, less your financial contribution toward the airline ticket;
- Multiplied by the total number of points lost;
- Divided by the number of points used to obtain the ticket.

WE WILL NOT PAY

- a) We will not pay if, before your period of cover commenced, you were aware of any reason that may cause your **journey** to be cancelled, abandoned or shortened.
- b) We will not pay if the cancellation fees or lost deposits **arise** because of:
 - The death, **injury** or **illness arises** from **relative's pre existing medical condition**.
 - Those employees nominated as being covered by this policy, or your business that you are employed, or your **travelling companion** changes their / it's plans.
 - Any business, financial or contractual obligations.
 - Delays or rescheduling by a bus line, airline, shipping line or rail authority.
 - The financial collapse of any travel agency, transport or accommodation provider.
 - The mechanical breakdown of any means of transport.
 - The death, **injury** or **illness** of any person who resides outside of Australia or New Zealand.
 - The failure of your travel agent to pass on monies to operators or to deliver promised services.

SECTION 12 DISRUPTION OF JOURNEY

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

WE WILL PAY

- a) Up to \$200 at the end of the initial 6-hour period; and
- b) Up to \$200 for each full 24-hour period that the disruption continues beyond the initial 6-hour delay.

WE WILL NOT PAY

- a) We will not pay if a disruption to your **journey arises** from any of the following reasons:
 - The financial collapse of any travel agency, transport, tour or accommodation provider.
 - An act of terrorism.
 - You can claim your additional meals or accommodation expenses from anyone else.

SECTION 13 ALTERNATIVE TRANSPORT EXPENSES

Not applicable while travelling in Australia.

WE WILL PAY

- a) We will pay your **reasonable** additional travel expenses to reach a pre-arranged event for the purposes of the **business trip** if your scheduled **overseas** transport is cancelled, delayed, shortened or diverted and that means you would not arrive on time.

WE WILL NOT PAY

- a) We will pay if the cancellation, delay, shortening or diversion of your scheduled transport **arises** from:
 - The financial collapse of any travel agency, transport or accommodation provider.
 - An act of terrorism.

SECTION 14 LUGGAGE & PERSONAL EFFECTS

In this section:

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

Public place means any place that the public has access to, including but not limited to planes, trains, trams, cruise ships, taxis, buses, air or bus terminals, stations, wharves, streets, museums, galleries, hotels, hotel foyers and grounds, beaches, restaurants, private car parks, public toilets and general access areas.

Unsupervised means leaving your **luggage and personal effects**:

- With a person who is not named on your **certificate of insurance** or who is not a **travelling companion** or **relative**;
- With a person who is named on your **certificate of insurance** or who is a **travelling companion** or **relative** but who fails to keep your **luggage and personal effects** under close supervision;
- Where they can be taken without your knowledge; or
- At such a distance from you that you are unable to prevent them being taken.

Unsupervised includes forgetting or misplacing items of your **luggage and personal effects**, leaving them behind or walking away from them.

WE WILL PAY

a) We will pay the repair cost or value of any **luggage and personal effects** which are stolen or accidentally damaged or are permanently lost during your **journey**.

When calculating the amount payable, we will apply depreciation due to age, wear and tear. The amount of such depreciation will be determined by us.

No depreciation will be applied to goods purchased duty free prior to your departure or goods purchased during your journey.

We will not pay more than the original purchase price of any item. We have the option to repair or replace the **luggage and personal effects** instead of paying you.

LIMITS ON COVER

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

Personal computers, Video recorders or Cameras	\$3,000
Mobile phones (including PDAs and any items with phone capabilities)	\$1,000
All other items	\$750

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

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

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

The most we will pay if your **luggage and personal effects** that are stolen from a **concealed storage compartment** of an unoccupied locked motor vehicle during daylight hours is \$500 for each item, and \$1,500 in total.

You must report any loss, theft or misplacement within 24 hours to the police or an office of the bus line, airline, shipping line or rail authority you were travelling on when the loss, theft or misplacement occurred. You must prove that you made such report by providing us with a written statement from whoever you reported it to.

WE WILL NOT PAY

- a) For any loss or damage business equipment which occurs after between the time they are checked in to be held and transported in the cargo hold of any aircraft, ship, train, tram or bus and the time they returned to your possession.
- b) For loss, theft of or damage to or of the following:
- Cash, bank notes, currency notes, cheques or negotiable instruments;
 - Bicycles;
 - Watercraft of any type (other than surfboards);
 - Sporting equipment while in use (including surfboards);
 - Items left behind in any hotel room after you have checked out or items left behind in any aircraft, ship, train, tram, taxi or bus.
- c) For loss of or damage to **luggage and personal effects** which occurred:
- While they were left **unsupervised** in a **public place**;

- While they were left unattended in a motor vehicle unless they were left in a **concealed storage compartment** of a locked motor vehicle;
 - While they were left overnight in a motor vehicle even if they were left in a **concealed storage compartment** of a locked motor vehicle;
 - While they were being sent unaccompanied or under a freight contract;
 - As a result of from an electrical or mechanical breakdown;
 - Because a fragile, brittle or an electronic component is broken or scratched-unless either the damage is to the lens of spectacles, binoculars or photographic or video equipment or was caused by a crash involving a vehicle in which you are travelling.
- d) If the loss or damage **arises** from:
- Any process of cleaning, repair or alteration;
 - If the loss or damage **arises** from ordinary wear and tear, deterioration, atmospheric or weather conditions, insects, rodents or vermin.
- e) If you are entitled to be reimbursed by the bus line, airline, shipping line or rail authority you were travelling on when the loss, theft, misplacement or damage occurred. However, if you are not reimbursed the full amount of your claim, we will pay the difference between the amount of your loss and what you were reimbursed, up to the limit of your cover (allowing for depreciation due to age, wear and tear).

SECTION 15 LUGGAGE & PERSONAL EFFECTS DELAY EXPENSES

Not applicable while travelling in Australia.

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

WE WILL PAY

- a) We will reimburse you if any items of your **luggage and personal effects** are delayed, misdirected or misplaced by a **carrier** for more than 12 hours while you are overseas subject to the following:
- In our 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 and personal effects** that they were delayed, misdirected or misplaced.
 - We will deduct any amount we pay you under this section from any claim for lost **luggage and personal effects** under section 14 [Luggage & Personal Effects](#).

WE WILL NOT PAY

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

SECTION 16 TRAVEL DOCUMENTS & CREDIT CARDS

Not applicable while travelling in Australia.

WE WILL PAY

We will reimburse:

- a) The replacement costs (including communication costs) of any travel documents, including passports you lose or which are stolen from you during an **overseas journey** where the loss is not covered by any guarantee provided by issuing company.
- b) For Loss resulting from the fraudulent use of your credit card which is lost or stolen during the **overseas** journey where the loss is not covered by any guarantee provided by the bank or issuing company.

WE WILL NOT PAY

If you do not report the theft within 24 hours to the police and to the issuing bank or company in accordance with the conditions under which the cards were issued.

You can prove that you made a report by providing us with a written statement from them.

SECTION 17 THEFT OF CASH

Not applicable while travelling in Australia.

WE WILL PAY

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

WE WILL NOT PAY

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

You must report the theft within 24 hours to the police or an office of the bus line, airline, shipping line or rail authority on which you were travelling when the theft occurred. You can prove that you made a report by providing us with a written statement from whoever you reported it to.

SECTION 18 PERSONAL LIABILITY

WE WILL PAY

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

WE WILL NOT PAY

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

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

- e) Any fine or penalty, or aggravated, punitive, exemplary or liquidated damages;
- f) Disease that is transmitted by you;
- g) Any relief or recovery other than monetary amounts;
- h) A contract that imposes a liability on you which you would not otherwise have;
- i) Assault and/or battery committed by you or at your direction; or
- j) 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.
- k) **Arising** out of **manual work**.

SECTION 19 RENTAL VEHICLE EXCESS

WE WILL PAY

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

You must provide a copy of the following documents:

- Your **rental vehicle** agreement;

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

WE WILL NOT PAY

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

- a) In violation of the rental agreement;
- b) While affected by alcohol or any other drug in a way that is against the law of the place you are in; or
- c) Without a licence for the purpose for which you were using it.

SECTION 20 PRE-PAID SHORE EXCURSIONS CANCELLATION

WE WILL PAY

We will pay for cancellation fees and lost deposits if you cannot participate in your pre-paid shore excursion(s) due to your confinement in your cabin or **hospital** bed in the **cruise vessel's hospital**.

SECTION 21 MISSED CRUISE DEPARTURE

WE WILL PAY

We will reimburse for the **reasonable** extra costs of travel and accommodation you incur to reach your booked holiday destination if you cannot reach the final **departure point** on the outward or return **journey** from or to Australia because:

- Public transport services fail due to poor weather conditions, a strike, industrial action or;
- The vehicle in which you are travelling is directly involved in an accident. You must get written confirmation from the appropriate authority stating full details of the accident.

The maximum amount paid is shown in the [table of benefits](#).

WE WILL NOT PAY

We will not pay if your claim is **arising** from the mechanical breakdown of any means of transport.

SECTION 22 CABIN CONFINEMENT

Not applicable while travelling in Australia.

WE WILL PAY

We will pay you \$50 for each period of 24 hours, if, as a result of **injury** or **sickness** during your **journey**, you are confined to your cabin or the **cruise vessel's hospital**.

WE WILL NOT PAY

We will not pay for any confinement to your cabin which has not been confirmed in writing by the **cruise vessel's medical adviser**.

SECTION 23 MISSED PORT COVER

WE WILL PAY

We will pay up to \$100 for each day up to the amount shown in the [table of benefits](#) if your scheduled port visit is cancelled due to adverse weather or timetable restrictions.

Please note: you must get written confirmation from your carrier or tour operator confirming your scheduled port visit was cancelled and the reason for the cancellation.

WE WILL NOT PAY

- a) Any claim **arising** from your **cruise vessel** failure to put people ashore due to the mechanical or operational failure of the ship tender (or any other boat used to transport passengers to shore).
- b) Any claim where a monetary amount, including but not limited to on board credit or other compensation, has been offered to you by the ship or tour operator.
- c) Any claim where you do not have written confirmation from your carrier or tour operator confirming your scheduled port visit was cancelled.

SECTION 24 OWN SNOW GEAR

WE WILL PAY

We will pay the repair cost or value of **snow ski equipment** owned by you, which is, during your **journey**, stolen or accidentally damaged, or is permanently lost.

The following conditions apply:

- When calculating the amount payable we will apply depreciation due to age, wear and tear. The amount of such depreciation will be determined by us. No depreciation will be applied to **snow ski equipment** purchased duty free prior to your departure, or **snow**

- **ski equipment** purchased during your **journey**.
- We will not pay more than the original purchase price of any item. We will have the option to repair or replace the **snow ski equipment** instead of paying you.
- The maximum amount we will pay for any item, pair or set of the item is \$600.

WE WILL NOT PAY

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

- You don't report the loss, theft or damage within 24 hours to the police or an appropriate authority. You must prove that you made such report by providing us with a written statement from whoever you reported it to.
- The **snow ski equipment** was left **unsupervised** in a public place unless the equipment is skis, poles or snowboards and you have taken all **reasonable** care to protect the equipment by placing it in a designated ski rack between the hours of 8AM and 6PM.
- You are unable to provide receipts or other **reasonable** proof of ownership, where possible, for the items being claimed.

SECTION 25 SNOW GEAR HIRE EXCESS

Not applicable while travelling in Australia.

WE WILL PAY

- a) We will reimburse the **snow ski equipment** hire insurance excess or the cost of repairing the equipment, whichever is lesser, if the **snow ski equipment** you have hired is damaged or stolen due to an event covered under this **policy**.

This cover does not take place of the **snow ski equipment** hire insurance and only provides cover for the excess component up to the applicable section limit for the plan you have selected.

- b) We will also pay up to \$500 for the cost of returning your hired **snow ski equipment** to the nearest affiliated **snow ski hire equipment** supplier, if you are unable to do that due to the **sickness** or **injury** covered under your **policy**.

WE WILL NOT PAY

We will not pay if your claim arises from your participation in **off piste** skiing or snowboarding, bobsleighbing, snow rafting, parapenting, **heli-skiing**, ski acrobatics, backcountry skiing, skijoreing, or any form of power assisted skiing or use of mechanised snow-mobiles except as provided by the recognised piste authorities for transport to and from areas designed for recreational skiing.

SECTION 26 LIFT PASS (LOSS OR THEFT)

WE WILL PAY

We will pay the loss or theft, during your **journey**, of your lift pass. Any amount we will pay will be calculated based on the unused days left on your lift pass, its expiry date and its original value.

WE WILL NOT PAY

- a) We will not pay if you do not report the loss or theft within 24 hours to the **policy** or an appropriate authority. You must prove that you made such report by providing us within a written statement from whoever you reported it to.
- b) We will not pay where you are unable to provide receipts or other **reasonable** proof of ownership, wherever possible, for the lift pass.

SECTION 27 PISTE CLOSURE

WE WILL PAY

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

We will pay for either:

- The cost of transport to the nearest resort; or
- The cost of additional ski passes.

SECTION 28 BAD WEATHER AND AVALANCHE CLOSURE

WE WILL PAY

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

WE WILL NOT PAY

- a) We will not pay if your claim **arises** from your participation in **off piste** skiing or snowboarding, bobsleighing, snow rafting, parapenting, **heli-skiing**, ski acrobatics, backcountry skiing, skijoreing, or any form of power assisted skiing or use of mechanised snow-mobiles except as provided by the recognised piste authorities for transport to and from areas designed for recreational skiing.
- b) To the extent permitted by law we will not pay unless you obtain a written statement from the appropriate authority confirming that the reason for the delay was related to either an avalanche or bad weather, and how long it lasted.

SECTION 29 EMERGENCY RESCUE

WE WILL PAY

- a) First Assistance will arrange for the following assistance services if you suffer an **injury** while on the ski slopes;
- b) Your medical transfer or evacuation if you must be transported to the nearest **hospital** for emergency medical treatment.

WE WILL NOT PAY

- a) We will not pay if your claim **arises** from you participating in, **off piste** skiing or snowboarding, bobsleighing, snow rafting, parapenting, **heli-skiing**, ski acrobatics, backcountry skiing, skijoreing, or any form of power assisted skiing or use of mechanised snow-mobiles except as provided by the recognised piste authorities for transport to and from areas designed for recreational skiing.
- b) We will not pay if your claim **arises** outside the period 15th December to 31st March in Northern Hemisphere resorts and 15th June to 30th September in Southern Hemisphere resorts.

Note: this exclusion will not apply to those resorts which are open outside these time periods and have sufficient snow for normal skiing activities.

GENERAL EXCLUSIONS

Exclusions that apply to all sections.

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

1. You do not act in a responsible way to protect yourself and your property and to avoid making a claim.
2. You do not do everything you can to reduce your loss as much as possible.
3. Your claim is for consequential loss of any kind, including loss of enjoyment.

4. At the time you purchase the **policy**, you were aware of something that would give rise to you making a claim under this **policy**.
5. Your claim is for a loss which is recoverable by compensation under any worker's compensation or transport accident laws, government sponsored fund, plan, or medical benefit scheme, or any other similar type of legislation required to be effected by, or under, a law.
6. Your claim **arises** from errors or omissions in any booking arrangements or failure to obtain the relevant visa, passport or travel documents.
7. Your claim **arises** because you act illegally or break any government prohibition or regulation including visa requirements.
8. Your claim **arises** from a government authority confiscating, detaining or destroying anything.
9. Your claim **arises** from being in control of a **motorcycle** without a current Australian motorcycle licence or you are a passenger travelling on a **motorcycle** that is in the control of a person who does not hold a current motorcycle licence valid for the country you are travelling in.

In this clause, **motorcycle** means any two-wheeled or three-wheeled motor vehicle with an engine displacement greater than 50cc.

10. Your claim **arises** from being in control of a **moped** or **scooter** without a current Australian motorcycle or drivers licence or you are a passenger travelling on a moped or scooter that is in the control of a person who does not hold a current motorcycle or drivers licence valid for the country you are travelling in.

In this clause, **moped** or **scooter** means any two-wheeled or three-wheeled motor vehicle with an engine displacement of less than 50cc.

11. Your claim **arises** from, is related to or associated with an actual or likely **epidemic** or **pandemic** or the threat of an **epidemic** or **pandemic**.

12. Your claim **arises** from, or is associated with, travel to countries or parts of a country for which:
 - An advice or warning has been released by the Australian Government Department of Foreign Affairs and Trade or any other government or official body, and
 - The advice or warning risk rating is '**Reconsider your need to travel**' or '**Do not travel**' (or words to that effect) or the advice or warnings advise against all non-essential travel to or in that location or advise against specific transport arrangements or participation in specific events or activities, or
 - The mass media has indicated the existence or potential existence of circumstances that may affect your travel; and
 - You did not take appropriate action to avoid or minimise any potential claim under your **policy** (including delay of travel to the country or part of the country referred to in the relevant advice(s), warnings) and/or mass media statement(s)).
13. Your claim **arises** from any act of war, whether war is declared or not or from any rebellion, revolution, insurrection or taking of power by the military.
14. Your claim **arises** from a nuclear reaction or contamination from nuclear weapons or radioactivity.
15. Your claim **arises** from biological and/or chemical materials, substances, compounds or the like used directly or indirectly for the purpose to harm or to destroy human life and/or create public fear.
16. Your claim **arises** from, is related to or associated with pregnancy, childbirth or related **complications**, or if you are not yet pregnant, any medical intervention, assisted conception or fertility treatment you have undergone or are undergoing.
17. Your claim is in respect of travel booked or undertaken against the advice of any **medical adviser**.

18. You arrange to travel when you know of circumstances that may lead to your **journey** being disrupted or cancelled.
19. Your claim **arises** from, is related to, or associated with, elective surgery or treatment.
20. Your claim **arises**, or is a consequence of **complications** from medical, surgical or dental procedures or treatments that are not for an **injury** or **illness** that would otherwise be covered by this **policy**.
21. Your claim involves a **hospital** where you are being treated for addiction to drugs or alcohol, or are using it as a nursing, convalescent or rehabilitation place.
22. Your claim involves the cost of medication in use at the time the **journey** began or the cost for maintaining a course of treatment you were on prior to the **journey**.
23. Your claim **arises** from suicide or attempted suicide, **mental illness** or physical, mental or emotional exhaustion, including but not limited to jet lag.
24. Your claim is directly or indirectly to claims directly or indirectly **arises** from childbirth or the health of a newborn child whatever the proximate cause of the claim is. This exclusion applies irrespective of the stage of pregnancy at which the child is born.
25. Your claim **arises** from a sexually transmitted disease.
26. You were under the influence of any intoxicating liquor or drugs except a drug prescribed to you by a **medical adviser**, and taken in accordance with their instructions.
27. You received private **hospital** or medical treatment where public funded services or care is available in Australia or under any **reciprocal health care agreement** between the government of Australia and the government of any other country unless we or First Assistance agreed in advance to the private treatment.
28. Your claim **arises** because you hunt, race (other than on foot), engage in sailing more than 10 nautical miles off any land mass, play polo, go mountaineering or rock climbing using ropes or climbing equipment (other than for hiking), or from professional sport of any kind, or from parachuting or hang gliding.
29. Your claim **arises** because you dive underwater using an artificial breathing apparatus, unless you hold an open water diving licence recognised in Australia or you were diving under licensed instruction.
30. Your claim **arises** from travel in any air supported device other than as a passenger in a fully licensed aircraft operated by an airline or charter company. This exclusion does not apply to regulated or licensed ballooning.
31. Your claim **arises** from or is any way related to the death or **hospitalisation** of any person aged 85 years and over, regardless of the country in which they may live.
32. Your claim **arises** out of **manual work**.

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

If you are aware of any third party that is or 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 from any party in respect of anything covered by this **policy**, including bringing legal proceedings. We are entitled to control and settle any such recovery action.

You must provide any assistance and permit all acts and things that we reasonably require to enable us to pursue any such recovery actions even if we have not yet paid your claim or the amount we pay does not fully compensate you for your loss or damage.

RECOVERY

Any money we recover from a third party under our right of subrogation will be applied in the following order:

1. To us for our administration and legal costs **arises** from the recovery and for an amount equal to the amount we pay you under the **policy**;
2. To you for your uninsured loss (less your **excess**);
3. To you for your **excess**.

Once we have paid your total loss, we will keep any money left over.

If we have paid the full amount of your loss and you later receive a payment from someone else for that loss, you must pay that money to us (but only up to the amount we paid you).

If we pay for lost or damaged property which is later recovered or replaced by a third party, you must repay us the amount we paid for that property.

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. in 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 that State.

The **insurer** agrees that:

- In the event of a dispute **arises** under this **policy** it will at your request, submit to the jurisdiction of any competent Court in the Commonwealth of Australia. Such dispute shall be determined in accordance with the law and practice applicable in such Court;
- Any summons notice or process to be served on the **insurer** may be served on Lloyd's General Representative in Australia, Suite 2, Level 21, Angel Place, 123 Pitt Street, Sydney NSW 2000 who has authority to accept service and to enter an appearance on the **insurer's** behalf, and who is directed at your request to give a written undertaking that he will enter an appearance on the **insurer's** behalf;
- If a suit is instituted against any one of the participating underwriters, all underwriters participating in this insurance will abide by the final decision of such Court or any competent Appellate Court.

MAKING A CLAIM

This 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 need to take some action right away:

- a) For claims under related to [Overseas Emergency Medical Assistance](#) or [Overseas Emergency Medical and Hospital Expenses](#) notify First Assistance as quickly as possible. In some cases, we may refuse to pay your claim if you don't notify them.
- b) 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.
- c) Report loss or theft of your **luggage and personal effects** to the police immediately and obtain written evidence of your report.
- d) Report damage or misplacement of your **luggage and personal effects** caused by an airline or other operator or accommodation provider to an appropriate official and obtain a written report, including of any settlement offer they make.
- e) Do everything you can to reduce your loss as much as possible.
- f) Keep evidence of the value of any property insured or the amount of any loss you sustain – you'll need to provide this to us when you submit your claim.

HOW TO MAKE A CLAIM

If you need to make a claim on the **policy**, it's important that you let us know as soon as possible and within 30 days of your return **home**. Here's how:

Call: [1300 383 550](tel:1300383550)

Email: info@travelclaimscentre.com.au

1. When submitting your claim, make sure you provide us with full information.
2. Once you've submitted your claim, we may ask you to provide us with:
 - Additional information such as police reports, valuations, medical reports, receipts or other proof of ownership; and
 - English translations of these documents (if required).

You must provide these at your own expense.

3. We will assess your claim within 10 business days of receiving it, provided we have all necessary information and documentation. If we need additional information, we'll let you know within 10 business days and provide an initial estimate of the timetable and process for making a decision.
4. Once our assessment is complete, we'll decide whether to accept or deny your claim. If it is denied, we'll let you know in writing and give you our reasons.
5. If your claim is accepted, we'll pay the amount due to you in Australian dollars to the nominated business bank account specified by the person named on this **certificate of insurance**.

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 and 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'll make up the difference, provided:

- The claim is covered by the **policy**; and
- You claim against the other person first.

DEFINITIONS

Where used in this document, the following words and phrases have the meaning set out below.

'arise', 'arises' or 'arises' means directly or indirectly arises or in any way connected with.

'business trip' means a trip taken wholly or in part for business purposes but excluding **manual work**.

'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 medical condition that has been (or is likely to be) present for three months or longer.

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

'cruise cover' covers pre-paid shore excursions cancellation, missed cruise departure, cabin confinement, medical and hospital expenses and missed port cover.

'cruise vessel' means boat or ship on which travel is taken for pleasure or as a holiday as a paying passenger.

'dependant' means your children or grandchildren not in full time employment who are under the age of 21 and travelling with you on the **journey**.

'departure point' means the station, airport, port, terminal or motor vehicle agency from where you are scheduled to board your mode of transport or collect your rental vehicle to commence your travel.

'epidemic' means a sudden development and rapid spreading of a contagious disease in a region where it developed in a simply endemic state or within a previously unscathed community.

'excess' means the amount of \$300 which you must first pay for each claim **arises** from any one event before a

claim can be made under your **policy**.

'heli skiing' means downhill skiing or snowboarding from locations only accessible by helicopter.

'home' means the place where you normally live in Australia.

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

'ill' or 'illness' means a medical condition, not being an injury, which first occurs during your period of cover.

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

'insurer' means certain underwriters at Lloyd's.

'journey' means:

- a) For **nominated policy holder** as being covered on the **certificate of insurance**, 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 home (regardless of the purpose of the trip);
- b) Those staff nominated as being covered on the **certificate of insurance**:
 - The time when you leave your home to go directly to the place you depart from your travels, and
 - Is undertaken for a business purpose; and
 - Has been authorised by the **nominated policy holder** insured under this **policy**.

'leisure trip' means travel of a private and/or leisure nature undertaken by the insured **nominated policy holder** only including their accompanying spouse (de facto) and **dependant** children.

'luggage and personal effects' means any personal items owned by you and that you take with you or buy on your

journey and which are designed to be worn or carried about with you. This includes items of clothing, personal jewellery, photographic and video equipment or personal computers, or electrical devices or portable equipment. However, it does not mean any cash, bank notes, currency notes, cheques, negotiable instruments, bicycles, business samples or items that you intend to trade.

'manual work' means:

- The use of plant, machinery or power tools;
- Works in the building trades, security, professional; sports, emergency services, manufacturing, forestry; or
- Working at sea or as aircrew.

'medical adviser' means a qualified doctor of medicine or dentist, other than you or a **relative**, holding the necessary certification in the country in which they are currently practising.

'mental illness' means a condition characterised by the presence of symptoms such as delusions, hallucinations, disorder of thought form, disturbance of mood, or sustained or repeated irrational behaviour, which impairs, either temporarily or permanently, the mental functioning of a person. Examples of **mental illness** include, but are not limited to, phobias, stress, depression, anxiety disorders, schizophrenia, eating disorders and addictive behaviours.

'nominated policy holder' is a person authorised to purchase Professionals Travel Cover on behalf of the practice, small business or self managed super fund.

This person must be one of the following:

- Principal
- Practice partner
- Shareholder
- Director
- Business owner
- SMSF member or trustee

'off piste' means areas that are not:

- Groomed terrain
- Marked slopes, or
- Trails that are open, maintained, monitored and patrolled by the ski resort.

'overseas' means in any country other than Australia.

'pandemic' means a form of an epidemic that extends throughout an entire continent, even the entire human race.

'pandemic' means a form of an **epidemic** that extends throughout an entire continent, even the entire human race.

'policy' means your travel insurance policy with us and is made up of this PDS, your **certificate of insurance** and any other document we tell you forms part of the policy.

'pre existing medical conditions' we automatically provide cover for your **pre existing medical conditions**.

We regret that if you have any of the excluded **pre existing medical conditions** listed below, you have no cover for medical expenses, cancellation cost or additional expenses.

The excluded medical conditions are:

1. You have been given a terminal or palliative prognosis for any condition with a shortened life expectancy;
2. You have chronic renal failure treated by hemodialysis or peritoneal dialysis;
3. You have AIDS defining **illness** or any condition or treatment causing you immunosuppression;
4. You have had, or are on a waiting list for an organ transplant;
5. Pregnancy over 19 weeks;
6. Metastatic or secondary cancer; or
7. Any **mental illness**.

This above definition applies to you or your travelling companion, but not to relative which is defined below.

'professional sport' means any sporting event where any participant receives, or is eligible to receive, an appearance fees, wage, salary or prize money.

'Professionals Travel Cover' is a trading name of Coffre-Fort Pty Ltd ABN 66 125 358 518, AFS Licence No. 472457.

'reasonable' means, for medical or dental expenses, the standard level of care given in the country you are in or, for other expenses, the standard level you have booked for the rest of your **journey** or, as determined by us.

'reciprocal health care agreement' means an agreement between the Government of Australia and the government of another country where Australian residents are provided with subsidised essential medical treatment. (Please visit www.dfat.gov.au for details of **reciprocal health care agreements** with Australia).

'relative' means for the purposes of this **policy**, your or your **travelling companion's** mother, mother-in-law, father, father-in-law, step parent, step parent-in-law, sister, sister-in-law, brother, brother-in-law, wife, husband, son, son-in-law, daughter, daughter-in-law, step child, foster child, grandparent, grandchild, partner, fiancé(e), spouse or guardian only if they are under 85 years of age and resident in Australia or New Zealand.

'relative's pre existing medical condition' means any form of medical condition or side effect of which the **relative** was aware (whether diagnosed or not) or for which the **relative** has sought treatment prior to the Insured travel covered under this **policy**).

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

'snow cover' means own snow gear, snow gear hire excess, lift passes (loss or theft), piste closure, bad weather and avalanche closure and emergency rescue.

'snow ski equipment' means skis, poles, ski boots and binding, ski helmets, snowboards, snowboard boots and bindings.

'table of benefits' means the **table of benefits** which summarises the cover provided by the **policy** and any limits that apply to each benefit.

'travelling companion' means a person who is not your **dependant** and with whom you have made arrangements, before your **policy** was issued, to travel with you for at least 75% of your **journey**.

'unsupervised' means leaving your **luggage and personal effects**:

- With a person who is not named on your **certificate of insurance** or who is not a **travelling companion** or **relative**;
- With a person who is named on your **certificate of insurance** or who is a **travelling companion** or **relative** but who fails to keep your **luggage and personal effects** under close supervision;
- Where they can be taken without your knowledge; or
- At such a distance from you that you are unable to prevent them being taken.

'**unsupervised**' includes forgetting or misplacing items of your **luggage and personal effects**, leaving them behind or walking away from them.

'**we**', '**our**' and '**us**' means the **insurer** who deals with you through **Coffre-Fort**.

'**you**' and '**your**' means the person(s) or those employees nominated as being covered by this **policy**.

FINANCIAL SERVICES GUIDE

ABOUT US

Your **policy** is underwritten by Certain Underwriters at Lloyds (the **insurer**).

The **insurer** has appointed **Professionals Travel Cover** to issue, vary, renew or cancel the **policy** and to handle and settle claims on the **insurer's** behalf.

'**Professionals Travel Cover**' is a trading name of Coffre-Fort Pty Ltd ABN 66 125 358 518, AFS Licence No. 472457.

Professionals Travel Cover acts as agent of the insurer and not as your agent.

REMUNERATION

The premium for the **policy** is payable to the **insurer**.

Professionals Travel Cover receives a commission and is paid up to 35% (inclusive of GST) of the premium paid for a travel insurance **policy** issued to you.

Coffre-Fort is also remunerated by the **insurer** for providing the services on behalf of the **insurer**. This is a percentage of the premium paid by you. This is paid to manage the costs of issuing the **policy** and managing claims.

WHO WE PAY

If you are referred to **Professionals Travel Cover** by one its referral partners, **Professionals Travel Cover** will pay that person a referral fee of up to 20% (inclusive of GST) of the amount we receive.

Professional Travel Cover's employees and representatives receive an annual salary. To obtain more information about our remuneration arrangements please contact Coffre-Fort.

PROFESSIONAL INDEMNITY INSURANCE

Professional's Travel Cover 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 Coffre-Fort and our representatives after they cease working for us, provided claims are made when they **arise** and during the relevant **policy** period.

COMPLAINTS

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

If you have a complaint, we want to hear from you so that we can help you. We treat complaints seriously. If you have a concern about this **policy** or the insurance services we provide, please let us know.

Call: **1300 383 550**

Email: customersolutions@travelclaimscentre.com.au

We'll acknowledge your complaint and attempt to resolve it within 15 business days, if we have all necessary information and have completed any investigation required.

If further information or investigation is required, we'll agree **reasonable** alternative timeframes with you.

In the event that this doesn't resolve the matter or you're not satisfied with the way your complaint has been dealt with, you can contact the **insurer** directly at:

Lloyd's Australia Limited
Suite 2, Level 21 Angel Place
123 Pitt Street, Sydney NSW 2000
Telephone: (02) 9223 0752
Email: ldraustralia@lloyds.com

A dispute may also be refer to the Financial Ombudsman Service Limited (FOS). It provides a free and independent dispute resolution service for consumers who have general insurance disputes falling within its terms of reference.

You can contact FOS through www.fos.org.au or:

GPO Box 3, Melbourne Victoria 3001
Phone: 1300 780 808, Fax: (03) 9613 6399
Email: info@fos.org.au

PRIVACY

Professionals Travel Cover and the **insurer** are committed to ensuring the privacy and 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, **Professionals Travel Cover** will provide your information to the **insurer** in the United Kingdom. This may include your medical information if you have made a medical related claim. Your information may also be provided to contracted third party service providers (e.g. emergency assistance and

claims management companies), but steps will be taken to ensure that they comply with privacy legislation.

Professionals Travel Cover has a Privacy Policy containing information about how you can access or correct the information we hold about you, or make a privacy related complaint. You can obtain a copy from our Privacy Officer using the details below:

Call: [1300 363 862](tel:1300363862)
Email: info@protravelcover.com.au

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

PROFESSIONALS

TRAVEL COVER

SALES ENQUIRES

1300 363 862

(within Australia)

+61-2-8880-9178

(from Overseas)

info@protravelcover.com.au

Level 11, 307 Pitt Street, Sydney, 2000

CLAIM ENQUIRIES

1300 383 550

24 HOUR EMERGENCY ASSISTANCE

+ 61 2 8015 6287

INTERNATIONAL NUMBERS:

UK:

Toll Free - 0808-178-5380

New Zealand:

Toll Free - 0800-192-742

Thailand National:

Toll Free - 1800-011-857

USA:

Toll Free - 1 855-912-3443

Indonesia:

Toll Free - 0803-061-2053

UMR B60600392012016M

Coverholder at **LLOYD'S**