fastcover

# Combined financial services guide and product disclosure statement

Effective 15 October 2026

LLOYD'S Coverholder

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# Contacting Us

To get the most out of **Your Policy** when **You** are travelling, contact **Us**:

## For General Enquiries

💻 fastcover.com.au

☎ 1300 409 322

✉ info@fastcover.com.au

## In an Emergency 24/7

☎ In Australia: (02) 8320 7999

☎ From **Overseas**: +61 2 8320 7999

✉ emergency@fastcover.com.au

## For Non-Emergency Claims

💻 fastcover.com.au/claims

✉ claims@fastcover.com.au

☎ In Australia: 1300 409 322

☎ From **Overseas**: +61 2 8215 7239

# Here are some important things You must know when considering this insurance.

Travel insurance is there to protect **You** against unexpected circumstances like medical emergencies, **Trip** cancellation and **Lost** baggage.

Each travel insurance **Policy** is different, and **We** want to ensure **You** understand how **Our** travel insurance **Policies** work so that **You** can choose the right cover for **Your** circumstances.

## 1. Important note on COVID-19

This **Policy** provides cover for some claims that **Arise** from **COVID-19**. Not all circumstances related to **COVID-19** are covered. The cover **We** provide specific to **COVID-19** is found under Benefit 27 and Benefit 28 on pages 84 to 88. Please carefully read these benefit sections to ensure the cover **We** offer is right for **You**.

Here is a summary of key circumstances related to **COVID-19** that **You** are covered for under this **Policy**:

- Medical expenses**: You** are covered for **Your Overseas** emergency medical, **Hospital** and medical evacuation expenses related to **COVID-19**.
- Trip cancellation or rearrangement**: You** are covered if **You** have to cancel or rearrange **Your Trip** because **You** or someone else named on the **Certificate of insurance** is diagnosed with **COVID-19**.

- Additional travel expenses**: You** are covered for **Your** additional travel expenses if **You** are diagnosed with **COVID-19** during **Your Trip**. This includes **Your** additional accommodation costs where **You** are directed by a government authority to isolate or quarantine.
- Family emergency**: You** are covered for **Your** cancellation or rescheduling expenses if a **Close relative** residing in Australia is unexpectedly hospitalised or dies from **COVID-19** during **Your Trip**.
- Emergency childcare**: You** are covered for **Your** reasonable additional costs of caring for **Your Dependants** travelling with **You** if **You** are unable to care for them because **You** have been diagnosed with **COVID-19** during **Your Trip**.

Cover is subject to and can be affected by other **Policy** terms, conditions, exclusions and limits of cover described in this PDS. Cover specific to **COVID-19** is found on pages 84 to 88.

Here are some examples of claims that are excluded under this **Policy**:

- There is no cover if **You** are diagnosed with **COVID-19** or test positive to **COVID-19** within 72-hours of purchasing **Your Policy**.
- There is no cover for claims related to border closures, lockdowns, lockouts or other **Travel restrictions** imposed within Australia or **Overseas**. However, under this circumstance **We** may provide **You** with a partial or full refund of **Your** premium.
- There is no cover if **You** cannot go on **Your Trip** or **Your Trip** is disrupted because someone else is diagnosed with **COVID-19** or becomes unwell because of **COVID-19** unless that person is named on the **Certificate of insurance**. For example, there is no cover if **You** cannot travel or wish to cut **Your Trip** short because a **Family** member or business partner tests positive or becomes unwell with **COVID-19** if that person is not named on the **Certificate of insurance**. However, under this circumstance **We** may provide **You** with a partial or full refund of **Your** premium.
- There is no cover if **You** cannot go on **Your Trip** or **Your Trip** is disrupted because **You** are deemed to be a close contact of someone who has been diagnosed with **COVID-19** unless the person who tested positive is named on the **Certificate of insurance**. For example, if **You** are a close contact of a **Family** member who is not named on the **Certificate of insurance**, there is no cover. However, under this circumstance **We** may provide **You** with a partial or full refund of **Your** premium.
- There is no cover for claims related to cruises unless the optional Cruise cover has been purchased by **You** and is listed on **Your Certificate of insurance**. In some circumstances the optional Cruise cover may not be available.
- There is no cover for the cost of **COVID-19** testing other than during **Your** hospitalisation.

Please carefully read the exclusions to Benefit 27 and Benefit 28 on pages 84 to 88 and the **General Exclusions that apply to all benefits** on pages 89 to 94 to ensure the cover **We** offer is right for **You**.

## 2. This Policy is only available

For Australian citizens and permanent residents of Australia, if:

- ✓ **You** currently reside in Australia; and
- ✓ **You** hold a valid Australian Medicare card beyond the period of **Your Policy**; and
- ✓ **You** purchase **Your Policy** before **You** commence **Your Trip** or **You** satisfy all of the requirements for purchasing a **Policy** while **You** are already **Overseas**; and
- ✓ **Your Trip** starts and ends in Australia; and
- ✓ **You** meet any other eligibility criteria **We** apply in the application process.

For temporary residents of Australia, if:

- ✓ **You** are a non-permanent resident who holds a valid Medicare card or are covered by an Australian Private Health Insurance **Policy** that satisfies the government health insurance requirements for **Your** visa type and remains valid beyond the period of **Your Policy**; and
- ✓ **Your** visa remains valid beyond the period of **Your** return; and
- ✓ **You** have a **Home** in Australia to which **You** intend to return; and
- ✓ **Your Trip** starts and ends in Australia; and
- ✓ **You** hold a return ticket to Australia; and
- ✓ **You** meet any other eligibility criteria **We** apply in the application process.

### For all travellers on this Policy

- In the event of a medical repatriation from **Overseas**, **We** will return **You** to Australia.
- Medical expenses incurred once **You** have returned to Australia are not covered on this **Policy**. It is therefore important that **You** ensure **You** have access to long term medical care in Australia.

## 3. If You are already Overseas

If **You** left Australia without travel insurance or if **Your** travel insurance has expired (even if it was issued by another insurer), **We** may be able to help.

**You** may be able to purchase a Standard Saver, Comprehensive or a Snow Sports Plus **Policy** if **You** are already **Overseas** at the time **You** purchase the **Policy**, provided **You** meet all of the following requirements:

- **You** have been **Overseas** for less than 14 days, or have been insured under a travel insurance policy since **You** left Australia that is current or has been expired for no more than 14 days; and
- **You** are an Australian citizen or permanent resident normally residing in Australia. Individuals on an Australian temporary resident visa including those on a working holiday visa or temporary visitors including those on a tourist visa, are not eligible to purchase this **Policy** after departing Australia; and
- **You** hold a valid Australian Medicare card; and
- **You** have a **Home** to which **You** intend to return; and

- **Your Trip** ends in Australia; and
- **You** are aged 65 years and under at time of purchase; and
- **You** declare to **Us** at the time of purchase that **You** are already **Overseas;** and
- **We** agree to issue **You** a **Policy** and specify **Your** status as already **Overseas** in the **Certificate of insurance.**

Due to the ongoing **COVID-19 Pandemic** there may be circumstances where **We** are not able to offer **You** a **Policy** if **You** are already **Overseas**. **You** will be covered if **You** meet each of the above criteria and **Your Certificate of insurance** specifies that **You** were **Overseas** at the time of purchase.

**Our** Basics **Policy** and Frequent Traveller Saver **Policy** are not eligible for purchase under any circumstance if **You** are already **Overseas**.

**Policies** purchased while **You** are already **Overseas** are subject to:

- A 48-hour no-cover period which applies to all benefits (there is no cover under any section of the **Policy** for any event that **Arises** within the first 48 hours of purchasing **Your Policy**).
- A $500 **Excess** for all claims except where the Benefit **Excess** is already $0.
- The other applicable **Policy** terms, conditions, exclusions and limits of cover described in this PDS.

## 4. It is Your responsibility to read this Product Disclosure Statement (PDS) and decide whether this insurance suits Your needs

Before **You** buy this **Policy You** must (and **We** rely on **You** to) read this PDS in full to decide if the cover **We** offer is right for **You**. **You** must carefully consider:

- When **You** are covered;
- What **You** are covered for;
- Any limits to the cover; and
- Whether this insurance is right for **You** and **Your** circumstances.

**Your Policy** is made up of this PDS, the **Certificate of insurance** and any other change to the terms of the **Policy** otherwise advised by **Us** and agreed to with **You** in writing (such as an endorsement or a Supplementary PDS) which may vary or modify the above documents. Together they form **Our** agreement with **You**. All benefits are subject to the **Policy** terms, conditions, exclusions and limits of cover described in this PDS.

## 5. Medical conditions, pregnancy, changes to health and medical screening

If **You** have a **Medical condition** or **Pregnancy condition**, **We** may be able to provide **You** with cover.

**You** can complete a medical screening if **You** have or have had a **Medical condition** or **Pregnancy condition** within the last 3 years prior to **Your Policy** purchase date, or

experience changes to **Your** health including new **Medical conditions** from the date **You** purchase **Your Policy**, up until the date of departure for **Your Trip**.

See Medical Conditions Cover on page 11 and **General Exclusions that apply to all benefits** on pages 89 to 94 for further information on **Our** medical screening process and other terms, conditions, exclusions and limits that apply.

## 6. You must take all care to protect Your possessions

There are times when **We** will not pay if **You** have not reasonably looked after **Your Luggage and personal effects**. For example, **We** will not pay if **You** transport **Your** jewellery, computer or certain other items in the cargo hold of the airplane or other modes of transportation. Similarly, **We** will not pay if **Your** items are left **Unsupervised** or in a **Public place** such as a beach or café or in a motor vehicle overnight. This is not a complete list of circumstances when **We** will not pay if **You** do not reasonably protect **Your** possessions. See Benefit 14: Luggage and Personal Effects on page 58 for other ways **You** must reasonably protect **Your** possessions.

**You** must report a theft as soon as practicable, but preferably within 24 hours to the police or an office of the bus line, airline, shipping line or rail authority **You** were travelling on when the theft occurred. **You** must prove that **You** made a report by providing **Us** with a written statement from whomever **You** reported it to.

## 7. Changing dates, cooling off, cancellation & refund policy

**We** are flexible when it comes to **You** changing or cancelling **Your Policy**. However, **You** cannot change or cancel **Your Policy** if:

- **You** have made a claim or intend to make a claim, or
- **You** have started the **Trip**, even within the 25 day cooling off period, or
- **You** have exercised any of **Your** rights or powers under the **Policy** such as using **Your** travel insurance **Policy** to obtain a visa or entry into a country.

### Change of travel dates

**You** can change **Your** travel dates before **You** depart or whilst on **Your Trip**. **We** do not charge a 'change fee' for changing travel dates**.** Additional costs may apply for additional days of cover (including pre-departure days).

### 25-day money back guarantee

**We** offer a money back guarantee up to 25 days if **You** have not started **Your Trip** and have not used any of **Your** rights under the **Policy** (e.g. **You** have not made a claim or used **Your Policy** to obtain a visa). **We** have extended this money back guarantee to circumstances where **You** cannot go on **Your Trip** for a reason related to **COVID-19** that is not covered under this **Policy**.

**You** have a full 25 days from the purchase date of the **Policy** (as set out in the **Certificate of insurance**) to make sure **You** are happy with every aspect of **Your** Fast Cover Travel Insurance **Policy** and in accordance with **Our** regulatory obligations. This is known as the "cooling off" period. During this time, **You** may cancel the **Policy** simply by contacting **Us** and **We** will give **You** a full refund. If **You** decide to cancel **Your Policy** outside of this cooling off period, **You** may be eligible for a partial refund as described below.

**Cancellation and refunds**

How much **You** are refunded if **You** cancel **Your Policy** depends on when **You** cancel and what type of **Policy You** have.

| **If You cancel:** | **Basics Policy** | **Domestic Plus, Standard Saver, Comprehensive, Snow Sports Plus & Frequent Traveller Saver Policies** |
|---|---|---|
| Within 0 to 25 days from the purchase date of **Your Policy**, provided **Your Trip** has not started | 100% refund | 100% refund |
| Within 26 to 366 days from the purchase date of **Your Policy**, provided **Your Trip** has not started* | 70% refund * | 60% refund * |
| After **Your Trip** has started* | No refund * | No refund * |

* Special cancellation rules apply if **Your Trip** is affected by **COVID-19**:

**COVID-19 cancellations**

If **You** are unable to start **Your Trip** due to a reason related to **COVID-19** that is not covered by this **Policy**, **You** can change **Your** travel dates or cancel **Your Policy** at any time for a full refund provided **You** have not made a claim for some other reason.

**Case by case considerations**

Should **Your** circumstances not fit neatly into the scenarios **We** have outlined, **You** are welcome to email info@fastcover.com.au or call **Us** on 1300 409 322 to discuss what **We** may be able to do to assist **You**.

## 8. Your Duty to take reasonable care not to make a misrepresentation

Before **You** enter into this contract of insurance, **You** have a duty to take reasonable care not to make a misrepresentation. **You** have a similar duty when **You** ask **Us** to vary, extend or reinstate the insurance. What that means is that **You** need to take reasonable care to provide honest, accurate and complete answers to any questions that **We** ask.

Specifically, when **You** ask **Us** to vary, extend or reinstate **Your** insurance, **You** need to take reasonable care to review any information that **We** provide to **You** for **Your** confirmation and to inform **Us** of any changes, where the information is no longer honest, accurate and complete.

If **You** are not sure of the answers to any of **Our** questions, or whether the information **You** previously provided remains honest, accurate and complete, **You** should take the time to check and find out. It is also important to understand that, in answering the questions and

checking the information, **You** are answering for **Yourself** and anyone else to whom the questions apply.

As **We** use **Your** answers to decide what insurance **We** will offer, to calculate **Your** premium, and to assess any claim **You** make, it is essential that **You** contact **Us** if **You** have any doubts.

If **You** do not take reasonable care in answering **Our** questions, or to inform **Us** of any changes, **You** may breach **Your** duty. If that happens, to the extent permissible by law, **Your Policy** may be cancelled, or treated as if it never existed, and any claim may be denied or not paid in full.

If **Your** circumstances make it difficult for **You** to work out how to answer any of **Our** questions, or **You** are not clear how to explain **Your** situation to **Us**, **You** should contact **Us**.

## 9. Important notice regarding Your obligations and Our rights

If **You** do not meet **Your** obligations under **Your Policy** terms or an exclusion or limitation applies, **We** may refuse or reduce what **We** pay in relation to a claim and/or cancel **Your Policy**, subject to applicable law which may restrict **Our** rights in certain circumstances. The result can depend on the circumstances as the law can be complex.

Of note, **Our Policy** terms (including exclusions and limits) and rights in relation to them are subject to and will be applied in accordance with the Insurance Contracts Act 1984 (Cth). Other laws can also apply such as the Corporations Act 2001 (Cth) and the Australian Securities and Investment Commissions Act 2001 (Cth) and **You** need to seek **Your** own advice regarding all relevant legal rights **You** may have. A term (or part of a term) of **Your Policy** will be applied to the extent it is not unenforceable under applicable law.

## 10. General advice

Any advice provided in this PDS is general only and does not take into account **Your** individual needs, objectives or financial situation. **You** should carefully read this document before buying to decide if the product is right for **You**.

# About this Policy

## Your Certificate of insurance

When **You** take out travel insurance with Fast Cover **You** will be issued with a **Certificate of insurance**. The **Certificate of insurance** forms part of **Your Policy**. It will, amongst other things, detail the insured travellers and **Dependants**, the type of **Policy You** have purchased, **Your** destination and dates of travel, any optional benefits selected by **You**, including any **Specified high value items** that **You** choose to cover, the premium, and any variations to the standard terms and conditions that apply specifically to **You** or **Your Policy**.

## Period of insurance

The period **You** are insured for is set out on **Your Certificate of insurance** and varies depending on the length of **Your Trip** and the **Policy** type that **You** have purchased.

If **You** have purchased **Your Policy** before **You** departed Australia:

For Comprehensive, Snow Sports Plus, Standard Saver and Domestic Plus **Policies**:

- The cover for Benefit 5: Trip Cancellation Expenses begins from the time the **Policy** is issued.
- Cover for all other benefits begins on the date of departure as stated on **Your Certificate of insurance**.

For Basics **Policies**:

- Cover for all benefits begins on the date of departure as stated on **Your Certificate of insurance**.

For Frequent Traveller Saver **Policies**:

- The cover for Benefit 5: Trip Cancellation Expenses begins from the start date as specified on **Your Certificate of insurance**.
- Cover for all other benefits begins on the date of departure for each **Trip**.

If **Your Policy** was purchased while **You** are already **Overseas**:

- There is no cover under any benefit for the first 48 hours from the time the **Policy** is issued. This is **Your** "no-cover period". This means there is no cover **Arising** from events that happen within the 48 hour no-cover period for all benefits under the **Policy**, except under Benefit 27: COVID-19 Overseas Emergency Medical, Hospital and Medical Evacuation Expenses and Benefit 28: COVID-19 Trip Cancellation and Disruption, where there is a 72 hour no-cover period from the time the **Policy** is issued.
- Cover for all benefits begins immediately following **Your** no-cover period.

For all **Policies**:

- Cover ends on the date of return set out on **Your Certificate of insurance**, or the time the **Policy** otherwise ends in accordance with its terms, whichever happens first. The state listed on **Your Certificate of insurance** determines the time zone **We** use to determine **Your Policy**'s purchase date, departure date and end date.
- If **You** return **Home** early for any reason, cover from **Your Policy** will be suspended from the time **You** return to **Your Home** until the time **You** leave **Your Home** to continue **Your Trip**. **You** must have at least 14 days remaining of the **Period of insurance** as noted on **Your Certificate of insurance**. Following the resumption of **Your Trip Your Policy** will remain valid until the end date shown on **Your Certificate of insurance** or **Your** permanent return **Home**, whichever comes first. **We** will not pay any costs in relation to **Your** return to Australia unless the costs are covered by this **Policy**.
- If **You** return **Home** early for any reason and do not intend to do any further travel, **We** will not refund the unused portion of **Your Policy**.

## Excess

When **You** apply for **Your Policy**, **You** can choose the **Excess** amount (except for a **Policy** purchased while already **Overseas**). **Your** premium will be affected by the **Excess You** choose. Selecting a higher **Excess** will reduce **Your** premium, while a lower **Excess** will increase it.

**Your Policy Excess** is listed on **Your Certificate of insurance**.

If **You** have purchased **Your Policy** while already **Overseas**, the **Excess** is $500, and **You** cannot reduce this **Excess**.

The **Excess** is the amount **You** are required to pay or bear for each claimable event under **Your Policy**. If **You** make multiple claims arising from the same event, only one **Excess** will apply. However, if **Your** claims relate to separate, unrelated events, an **Excess** will apply to each claim, unless stated otherwise.

The **Excess** is deducted after any relevant **Depreciation** and/or limits have been applied to the claim amount.

## Extending Your cover

Except as described below, **You** can apply to extend **Your** cover for **Your Trip** by contacting **Us** on or before **Your** original **Policy** expiry date. **We** will determine whether to extend **Your Policy** by (acting reasonably) considering all information available to **Us** at the time of the request. An additional premium may apply if **We** agree to extend **Your** cover for **Your Trip**.

Where **Your Trip** is necessarily extended due to an unforeseeable circumstance outside of **Your** control, cover may be extended free of charge until **You** are able to travel **Home** by the quickest and most direct route or for a period of six (6) months, whichever happens first. Please contact **Us** (see below) as the free extension must first be approved by **Us**.

**Unless approved by Us, cover will not be extended:**

- For any new **Medical condition You** suffered during the term of **Your** existing **Policy** or change to any **Medical condition** which is listed on **Your Certificate of insurance** as a covered **Medical condition**, or **Pregnancy condition**, if **We** reasonably determine that **You** should return to Australia for treatment (based on the information that is available to **Us** at the time) and **You** do not agree to do so, or;
- For any new **Medical condition You** suffered during the term of **Your** existing **Policy** or change to any **Medical condition** which is listed on **Your Certificate of insurance** as a covered **Medical condition**, or **Pregnancy condition**, unless:
    - **You** agree to take a further screening process, **We** agree to provide cover and **You** pay the additional premium (if applicable), and;
    - **You** agree that any ongoing medical treatment/advice, medication, test, investigation and/or related expense beyond the original return date that **You** or a reasonable person is aware of, will not be covered.
- Where **You** have not advised **Us** of any circumstances that have given (or may give) rise to a claim under **Your** original **Policy**; or
- Where at the time of extension **You** are aged 90 years or over.

Where **We** have agreed to extend cover, **We** will issue **You** with a new **Certificate of insurance**. The **Period of insurance** on **Your** original **Certificate of insurance** and **Your** new **Certificate of insurance** cannot exceed a maximum combined period of 24 months.

### To extend Your Policy

💻 fastcover.com.au/Your-Policy

✉ info@fastcover.com.au

☎ 1300 409 322

☎ +61 2 8215 7239 (from **Overseas**)

## What You pay

The premium **You** pay is shown on the **Certificate of insurance**. **We** tell **You** the premium payable when **You** purchase the **Policy** and if **You** vary or extend cover. The premium payable can also be affected by any **Changes in health** that occur after **Your Policy** issue

date and before **You** start **Your Trip**. The premium is calculated based on a number of factors, including the **Policy You** have chosen, **Your** age, where **You** are going to, the length of **Your Trip**, the time between purchase and departure, any covered **Medical condition**, **Pregnancy condition**, plus any options **You** have chosen. The amount **You** pay includes allowances for government fees, taxes and charges (including stamp duty and GST) and may include administration fees, which, if charged, will be listed on the **Certificate of insurance**.

# Our Policies Explained

Fast Cover believes in making insurance fast and simple while providing **Our** travellers with great cover and value. **We** have put together a range of **Policies** that can cover a year-long adventure in Canada down to a weekend road **Trip** in Australia.

If **You** are the kind of person who likes to have broad cover, the Comprehensive **Policy** offers **Our** highest level of cover. For travellers who are more budget conscious but still want a high level of cover, **Our** Standard Saver **Policy** is a great choice. If **You** just want the essentials, then **Our** Basics **Policy** provides the necessary emergency assistance and medical cover with the option of adding luggage cover.

For travellers who love to ski and snowboard, **Our** Snow Sports Plus **Policy** includes cover for **Advanced terrain**, **Off-piste**, cat skiing, heli-skiing, **Backcountry** & snow mobiling. Some limits and conditions apply, see the Snow Sports section on page 24 for a full description.

If **You** are travelling in Australia, **Our** Domestic Plus **Policy** covers Cancellation, Luggage and Rental Vehicle Excess cover. It also covers **You** for **Snow sports** in Australia.

If **You** travel multiple times a year **Our** Frequent Traveller Saver **Policy** allows **You** to take an unlimited number of **Trips** in a 12-month period up to a specified number of days for each **Trip**. **You** can choose from 15, 25, 40 or 63 days and **You** have the option of adding cover for **Your** spouse and **Dependant** children. Cover for travelling on a **Cruise ship** is automatically included with the Frequent Traveller Saver **Policy**.

## Selecting countries You are travelling to

Enter the country **You** are travelling to. If **You** are travelling to more than one country, **You** will need to list all of those countries. Alternatively, **You** can choose one of **Our** four (4) regions: South Pacific, Asia, Europe and/or Worldwide. Refer to the website to see the list of countries covered in each region at fastcover.com.au/regions. A copy of the Countries/Destinations list can be downloaded from fastcover.com.au/regions, or obtained from Fast Cover, on request, at no extra charge. Cover is only available for the countries or region **You** have selected at the time of purchase and listed on **Your Certificate of insurance**. If **You** are in **Transit** through another country or region, **You** automatically have cover for up to 48 hours. If **You** plan to stay in any country or region for more than 48 hours **You** must select that country or region at the time **You** purchase **Your Policy**.

If **You** change **Your** travel plans, **You** can apply to **Us** to add a country or region to **Your Policy**.

## Cover Types

**You** can choose one of the following cover types:

| | |
|---|---|
| Single | Covers traveller and their **Dependants** travelling with them. Limits apply to the combined total of all claims made by the travellers (including **Dependants**) listed on the **Certificate of insurance.** |
| Duo | Covers traveller and another person they are travelling with on the same itinerary for at least 75% of the **Trip** who is listed in the **Certificate of insurance**. No cover is provided for **Dependants**. **We** issue one **Certificate of insurance**, however, both persons have cover as if they are each insured under separate **Policies** with Single benefit limits* per insured person.<br>* Except for Benefit 19: Rental Vehicle Excess |
| Family | Covers traveller and their spouse or partner or son and daughter who are travelling together for at least 75% of the **Trip** itinerary, and **Dependant** children travelling with at least one of the adults listed on the **Certificate of insurance** for 100% of the person travelling's itinerary. **Dependant** children may be the relevant adult's children or grandchildren.<br>The benefit limits for **Family Policies** are equal to double the Single **Policy** benefit limit (except for as listed below) and apply to the combined total of all claims made by the travellers (including **Dependants**) listed on the **Certificate of insurance**.<br>The benefit limit is not doubled for the following benefits and optional covers:<br>• Benefit 13: Theft of Cash<br>• Benefit 18: Personal Liability<br>• Benefit 19: Rental Vehicle Excess<br>• Benefit 23: Snow Resort Closure<br>• Benefit 26: Bicycle Pack |

## Age Limits

This **Policy** is available to travellers aged 89 years or less at the time of **Policy** purchase, however **Age-related limits** may vary depending on the selected **Policy** type and the cover **You** require.

**Your** age may affect **Your** eligibility to purchase a **Policy**, which **Policies You** can purchase, the amount of cover **You** have and the **Excesses** that apply to **You**. All **Age-related limits** are based on **Your** age as at the date **You** purchase **Your Policy**. **We** will advise **You** at the time **You** apply to purchase a **Policy** whether the **Policy** or optional benefit that **You** have selected is available to **You**. Any changes to **Age-related limits We** make after **You** purchase **Your Policy** will not apply to **You**.

## Medical conditions cover

### Overview

By way of basic overview, **We** do not cover any claims under the **Policy** benefits **Arising** from any **Medical condition** or **Pregnancy condition** that existed during:

- the period of 3 years prior to **Your Policy** issue date; or
- the period between the time of **Your Policy** issue date and the date of departure for **Your Trip** (other than for a claim under Benefit 5: Trip Cancellation Expenses, relating to the

cancellation or rescheduling of **Your Trip** between the time of **Your Policy** issue date and the date of departure for **Your Trip**),

unless **We** agree to list the relevant **Medical condition** or **Pregnancy condition** as covered on **Your Certificate of insurance**. If any **Changes in health** occur after **We** have listed any **Medical condition** or **Pregnancy condition** as covered and before the date of departure for **Your Trip**, the cover for those listed conditions are automatically excluded from the time the **Changes in health** occurred, unless **You** undertake an additional medical screening and **We** agree to list them as covered.

Any cover is subject to the other terms and conditions (including exclusions and limits) of the **Policy** which may otherwise affect cover. Any rights **We** have will only be exercised to the extent permitted by applicable law. See **General Exclusions that apply to all benefits** on pages 89 to 94.

After the date of departure for **Your Trip**, **We** will not agree to list a **Medical condition** as covered on **Your Certificate of insurance.**

No cover is provided under this **Policy** for any claims **Arising** from, or any way related to a **Medical condition** or **Pregnancy condition** which existed within the period of 3 years prior to the **Policy** issue date, of any person who is not named on **Your Certificate of insurance**, except as specifically considered as **Close relative conditions** under Benefit 5: Trip Cancellation Expenses, Benefit 6: Trip Disruption Expenses or Benefit 7: Trip Resumption Expenses.

## What is a Medical condition?

A **Medical condition** means any bodily or physical **Injury**, physical defect, illness, disease or other medical or dental condition or sign or symptom of these things, the applicable person:

- required prescription medication for or has been prescribed medication from a **Medical practitioner** in writing for,
- sought or received medical advice from a **Medical practitioner** or other health care professional for,
- had tests, investigations, care, treatment or medical attention including surgery for,
- been admitted to **Hospital** for (including emergency department or day surgery procedure), or
- became aware of or which a reasonable person in the circumstances would have been aware of.

It includes but is not limited to:

- the suffering or treatment of **Mental illness**,
- a brain, heart (such as any cardiovascular or coronary heart disease or any condition related to a heart or blood vessels), kidney, liver, respiratory, circulatory (such as high blood pressure, stroke, or transient ischaemic attack), cancer or cancerous condition,
- reduced or deficient immune system,
- a sign or symptom of the above matters,
- an allergy or food intolerance,
- a persistent and lasting health condition such as constant pain or long-suffering pain or pain with a pattern of relapse and remission, or

- any conditions related to previous and current pregnancy as detailed below in "What is a **Pregnancy condition**?", and Pregnancy Cover on page 15.

## What is a Pregnancy condition?

A **Pregnancy condition** means **You** are pregnant and any of the following circumstances apply to **You**:

- **You** are experiencing complications with the pregnancy that fall within the definition of Complications of pregnancy and childbirth in Table 1.1 on page 16, or
- **You** experienced complications with any previous pregnancy that fall within the definition of Complications of pregnancy and childbirth in Table 1.1 on page 16, or
- **You** are having multiple children (e.g. twins, triplets or more), or
- **Your** conception was medically assisted (e.g. hormone therapy or IVF).

**Our screening process**

To apply for cover in relation to any **Medical condition** and/or **Pregnancy condition You** need to do the following:

***Step 1 - When You apply for cover***

If **You** have or have had any such conditions during the period of 3 years prior to **Your Policy** issue date **You** need to complete **Our** online or over the phone medical screening process as part of **Your** application for cover. The medical screening may also include questions about **Your** general health.

If **We** are able to provide cover in relation to the conditions **You** disclose, **We** will tell **You**, and if **You** want the cover **You** will need to pay the additional premium **We** apply for the cover by the time required, and **We** will list the conditions as covered on **Your Certificate of insurance**.

If **We** do not list such conditions as covered (or **You** do not disclose any such condition to **Us**), there is no cover provided in relation to it (to the extent permitted by applicable law).

***Step 2 – After purchase and any Changes in health occurs***

If any **Changes in health** occurs (see explanation below) after **Your Policy** issue date and before the date of departure for **Your Trip**, **You** need to contact **Us** and undertake a further screening process to determine what premium adjustment may be required.

This is because **We** automatically exclude cover for:

- any new **Medical conditions** or **Pregnancy conditions** that occur after **Your Policy** issue date and before the date of departure for **Your Trip**, and
- all conditions **We** have listed as covered on the **Certificate of insurance** where **Changes in health** have occurred after **Your Policy** issue date and before the date of departure for **Your Trip** (other than for a claim under Benefit 5: Trip Cancellation Expenses, relating to the cancellation or rescheduling of **Your Trip** between the time of **Your Policy** issue date and the date of departure for **Your Trip**).

See **General Exclusions that apply to all benefits**, in particular **General Exclusion** 20.

Based on the rescreening **We** may (to the extent permitted by applicable law):

- Agree to provide cover for the existing listed conditions and add the new listed conditions as covered. **You** may choose to accept this cover or not. If **You** do not, **You** will not be covered in relation to the conditions not listed as covered, or
- Not agree to provide cover, where based on the changes, **Our** underwriting rules require **Us** to do so.

On being advised of the changes, **We** will adjust the premium payable (up or down) to reflect the premium that is payable by reason of the changes in accordance with **Our** underwriting rules.

Remember, if further **Changes in health** occur before the date of departure for **Your Trip**, **You** may need to undertake this screening process more than once as the above **Changes in health** exclusion would automatically apply again from the time any further **Changes in health** occur.

In all of the above cases, if **You** are not happy with **Our** decision **You** may exercise **Your** cooling off rights where applicable or cancel the **Policy** before the date of departure for **Your Trip** and obtain a refund in accordance with the **Policy** terms.

## What are Changes in health?

See **Changes in health** special meaning for details, but by way of limited example **Changes in health** includes:

- the occurrence of any new **Medical condition** after **Your Policy** issue date and before the date of departure for **Your Trip**, or
- advice from a **Medical practitioner** that **You** or a relevant person are not fit to travel, including on **Your Trip**, or
- the stated answers on **Your Certificate of insurance** regarding any **Medical condition** or **Pregnancy condition** listed on **Your Certificate of insurance** are no longer correct or up to date, or
- any change in the diagnosis, prognosis, treatment or medication (including dose) of a **Medical condition** or **Pregnancy condition** listed on **Your Certificate of insurance**, or
- any change in the diagnosis, prognosis, treatment or medication (including dose) of a **Medical condition** which **You** had more than 3 years prior to the **Policy** purchase date, or
- any unexpected admissions to **Hospital** or surgery for any **Medical condition** or **Pregnancy condition** listed on **Your Certificate of insurance**.

**You must have confirmation that You are fit to travel**
Before the date of departure for **Your Trip**, **You** must have written confirmation from **Your Medical practitioner** that **You** are fit to travel for any **Changes in health** listed as covered on **Your Certificate of insurance**. The written confirmation does not need to be sent to **Us**, however it may be required in the event of a claim.

## What We need from You to complete a medical screening

**You** will need reasonable knowledge of all of **Your Medical conditions**, **Pregnancy conditions** or **Changes in health**, which include but are not limited to, the names of **Your Medical conditions** or **Pregnancy conditions**.

Check with **Your Medical practitioner** if **You** are unsure of the name because **You** will not be able to complete the medical screening if **You** only know the medication **You** are taking or the treatment **You** are receiving.

As some **Medical conditions** may be interconnected, **You** must declare all of **Your Medical conditions**, **Pregnancy conditions** or **Changes in health**, regardless of whether or not **You**:

- Want cover for them, or
- Consider them treated, dormant or under control, or
- Do not consider them important or related to any of **Your** other conditions.

If **You** do not declare all of **Your Medical conditions** or **Pregnancy conditions**, **You** may not have cover for **Your Medical conditions** or **Pregnancy conditions** that are listed as covered on **Your Certificate of insurance**.

## Pregnancy cover

**We** cover for **Your** unexpected serious Complications of pregnancy and childbirth (see Table 1.1 on page 16 for **Our** definition of Complications of pregnancy and childbirth) that occur:

- Up to the end of the 23rd week of pregnancy if **You** are pregnant with a single child; or
- Up to the end of the 19th week of pregnancy if **You** are pregnant with twins or multiple children.

Cover is subject to the conditions and exclusions described below and all other applicable terms and conditions, exclusions and limitations of the **Policy**.

**We** do not cover any claims under the **Policy** benefits **Arising** from a **Pregnancy condition** that existed during:

- the period of 3 years prior to **Your Policy** issue date; or
- the period between the time of **Your Policy** issue date and the date of departure for **Your Trip** (other than for a claim under Benefit 5: Trip Cancellation Expenses, relating to the cancellation or rescheduling of **Your Trip** between the time of **Your Policy** issue date and the date of departure for **Your Trip**),

unless **We** agree to list the relevant **Pregnancy condition** as covered on **Your Certificate of insurance**. If any **Changes in health** occur after **We** have listed any **Pregnancy condition** as covered and before the date of departure for **Your Trip**, the cover for those listed conditions is automatically excluded from that time unless **You** undertake an additional medical screening, and **We** agree to list them as covered. Such cover is subject to the other terms and conditions (including exclusions and limits) of the **Policy** which may otherwise affect cover. Any rights **We** have will only be exercised to the extent permitted by applicable law.

Whether **We** list a **Pregnancy condition** as covered or not, **We** will not pay any claim or loss directly or indirectly related to or **Arising** from:

- **Your** pregnancy or the pregnancy of any other person after the end of the:
  - 23rd week of pregnancy with a single child; or
  - 19th week of pregnancy with multiple children,
- Childbirth unless it is due to the listed Complications of pregnancy and childbirth in Table 1.1 on page 16 and it is listed on **Your Certificate of insurance** as a covered condition, or **You** have been diagnosed for these complications during **Your Trip**,
- The health or care of a newborn child whatever the cause of the claim is (if **You** deliver **Overseas** for any reason, including premature birth, there is no cover for costs related to caring for the child or children), or
- Antenatal care, including medications and vitamins.

Also see **General Exclusions that apply to all benefits** on pages 89 to 94.
Any rights **We** have will only be exercised to the extent permitted by applicable law.

**Table 1.1 Complications of pregnancy and childbirth**

| **Complications of pregnancy and childbirth means:** |
| --- |
| Any condition **You** have been diagnosed with or treated for in the past or any secondary diagnosis, occurring prior to, during the course of, concurrent with, or as a result of the pregnancy, which may adversely affect the pregnancy outcome including but not limited to the following:<br>• Toxemia (toxins in the blood)<br>• Gestational diabetes (diabetes **Arising** because of pregnancy)<br>• Gestational hypertension (high blood pressure **Arising** because of pregnancy)<br>• Pre-eclampsia (where **You** develop high blood pressure, carry abnormal fluid and have protein in **Your** urine during the second half of pregnancy)<br>• Ectopic pregnancy (a pregnancy that develops outside of the uterus)<br>• Molar pregnancy or hydatidiform mole (a pregnancy in which a tumour develops from the placental tissue)<br>• Post-partum haemorrhage (excessive bleeding following childbirth)<br>• Retained placenta membrane (part or all the placenta is left behind in the uterus after delivery)<br>• Placental abruption (part or all the placenta separates from the wall of the uterus)<br>• Hyperemesis gravidarum (excessive vomiting because of pregnancy)<br>• Placenta previa (when the placenta is in the lower part of the uterus and covers part or all of the cervix)<br>• Stillbirth<br>• Miscarriage<br>• Emergency caesarean section<br>• A termination needed for medical reasons |

# Sports and leisure activities

Subject to terms and conditions of **Your Policy, You** are covered for a number of non-contact sports and leisure activities. If **You** are taking a **Trip** that involves more adventurous activities, **We** offer an optional **Adventure Pack** (page 23) that includes cover for a wide range of adventurous activities.

## Covered Sports and Leisure Activities

- Aqua zorbing
- Archery
- Ballooning *(with a regulated and licensed operator)*
- Bicycling, **Recreational mountain biking** and bicycle tours with a licensed tour operator (*but not racing, motor cross, BMX, cross country or* ***Downhill mountain biking***)
- Bungee jumping or canyon swinging
- Camel, donkey or elephant riding (*under appropriate supervision*)
- Dancing
- Dog sledding
- Fencing
- Fishing (*on land or within 2 nautical miles of a land mass*)
- Go-karting
- Golf
- Gym activities (*but not powerlifting*)
- Gymnastics (*but not competitions*)

- Hiking, trekking or tramping, peaking at altitudes below 3,000 metres, where specialist climbing equipment is not required. (*Expeditions to or on the Kokoda Track/Trail are not automatically covered. Choose the* ***Adventure Pack*** *option on page 23 for higher altitudes and Kokoda expeditions*)
- Horse riding (*but not competitions, equestrian events, steeple chasing, jumping, or polo*)
- Ice skating on a rink (*but not including competitive skating, racing, speed skating, and tour skating*)
- Indoor rock climbing (*under appropriate supervision*)
- Jet boating (*must be with a licensed operator, no competition or racing, no stunts or jumping off ramps*)
- Leisure activities (*meaning any activities involving minimal physical exertion that is undertaken for relaxation or pleasure. For example, sight-seeing, picnics, photography and museum or art gallery visits*)
- Orienteering
- Paintball (*with eye protection*)
- Water polo
- Racing on foot for distances up to and including full marathon (*42.2 kilometres or 26.2 miles*)
- Racquet and ball sports not involving physical contact: badminton, baseball, bowling, bowls, cricket, croquet, golf, netball, snooker, soccer, softball, table tennis, tennis, touch football, and volleyball.
- Rafting, kayaking or canoeing in rivers or rapids graded I, II or III under the International Scale of River Difficulty, or lakes or canals (*choose the* ***Adventure Pack*** *option on page 23 for rivers or rapids graded IV or V under the International Scale of River Difficulty*)
- Safari (*under appropriate supervision*) but not hunting
- Sailing up to 10 nautical miles off any land mass
- Scuba diving/ diving underwater using an artificial breathing apparatus at a depth no greater than 10 metres (***You*** *must hold an open water diving licence recognised in Australia or dive with an instructor licensed for these activities; for 1 or more overnight stays in Australia or 4 or more nights* ***Overseas*** *on a* ***Cruise ship***, ***You*** *must specify cruise cover*)
- Shark cage diving (*subject to diving restrictions listed above*)
- Shooting (*fixed target only*, *only at a licensed commercially operated shooting range*, *choose the* ***Adventure Pack*** *option on page 23 for shooting moving targets*)
- Skateboarding, roller skating, inline skating (*but not including vert skating or acrobatics*)
- Snorkelling
- **Surface water activity** (*other than sailing*) up to 2 nautical miles off any land mass
- Track and field athletics
- Ultimate frisbee
- Weightlifting and body building

### Important

All other sports and leisure activities are excluded from cover under **Your Policy**, except for the **Adventure activities** covered under the optional Adventure Pack if **You** have paid the additional premium for the Adventure Pack, and it is listed on **Your Certificate of insurance**.

From time to time **We** may add covered activities. If **You** cannot see the activity **You** want cover for in this list, check the list on **Our** website at fastcover.com.au/activities.

Note that it is a condition of cover for all activities that **You** act in a reasonable way to protect **Yourself**. The best way that **You** can do this is to enjoy **Your** activities with a properly licensed outdoor pursuits or sports organisation and to follow their instructions.

Please also read the **General Exclusions that apply to all benefits** on pages 89 to 94.

## Travelling on Cruise Ships

Cover for travelling on **Cruise ship**s is available provided **You** specify this at the time **You** purchase **Your Policy**. However, cover for travelling on **Cruise ship**s is automatically included with the Frequent Traveller Saver **Policy**.

- **Overseas Trip** - **You** must select Cruise cover for **Your Policy** to include cover for claims related to travel on a **Cruise ship** or **Arising** whilst on a **Cruise ship**.
- **Domestic Trip - You** must select Cruise cover for **Your Policy** to include cover for claims related to travel on a **Cruise ship** or **Arising** whilst on a **Cruise ship**. If **You** are travelling on a **Cruise ship** within Australian waters (including a remote area within Australia, but not a remote area on land within Australia), **Your** cover is extended to allow for **You** to be evacuated to a location where Australian emergency services can pick **You** up and transfer **You** to an Australian medical facility for treatment if **You** are **Injured** or become **Sick**. **Your** cover is also extended for certain medical expenses incurred whilst on-board the **Cruise ship** if **You** are **Injured** or become **Sick**. **We** will not pay for any medical expenses or medical transportation which is provided on land in Australia.

If travelling on a **Cruise ship**:

- within Australian waters, the New Zealand or the South Pacific Region for 1 night or more **You** must specify Cruise cover at time of purchase.
- within Asia, Europe or Worldwide Regions for 4 nights or more **You** must specify Cruise cover at time of purchase.
- on a river cruise: **You** do not need Cruise cover.

## Travelling only within Australia

Only certain benefits of cover are available when **You** travel within Australia. Provided that **Your** destination is at least 200 km from **Home**, **You** have cover under the following benefits:

- Benefit 5: Trip Cancellation Expenses
- Benefit 6: Trip Disruption Expenses
- Benefit 7: Trip Resumption Expenses
- Benefit 9: Accidental Death
- Benefit 14: Luggage and Personal Effects
- Benefit 16: Travel Delay Expenses

- Benefit 17: Special Event Transport Expenses
- Benefit 18: Personal Liability
- Benefit 19: Rental Vehicle Excess
- Benefit 20: Snow Sports Equipment
- Benefit 21: Snow Equipment Replacement Hire
- Benefit 22: Snow Prepaid Expenses
- Benefit 23: Snow Resort Closure
- Benefit 28: COVID-19 Trip Cancellation and Disruption

There is no cover under any **Policy** if **Your** destination is less than 200 km from **Home**.

There is no medical cover within Australia as **Your** medical expenses are generally covered by Medicare and/or **Your** private health insurance.

## Accompanying Dependants

Cover is available for up to 10 **Accompanying Dependants** under the Single and **Family Policies**. Note that the benefit limits for Single and **Family** cover types apply to the combined total of all claims made by the travellers (including **Dependants**) listed on the **Certificate of insurance**.

There is no cover available for **Accompanying Dependants** under the Duo **Policies**.

Cover for **Accompanying Dependants** is optional under the Frequent Traveller Saver **Policies**.

# Benefit Summary

The type of **Policy** purchased determines the level of cover that applies.

- **Single Policies**: The benefit limits in the Benefit Summary apply to the combined total of all claims made by the travellers (including **Dependants**) on a Single **Policy** that are listed on the **Certificate of insurance**.
- **Duo Policies**: The benefit limits in the Benefit Summary apply separately (except as noted) to each traveller that is listed on the **Certificate of insurance**.
- **Family Policies**: The benefit limits in the Benefit Summary are doubled for **Family Policies** (except as noted) and apply to the combined total of all claims made by the travellers (including **Dependants**) listed on the **Certificate of insurance**.

This table of benefits is a summary only. Please read the PDS for full terms and conditions, limitations and exclusions that apply.

***Sub limits** in monetary and/or time limits apply.

| Benefit name and number | Comprehensive | Standard Saver | Basics | Snow Sports Plus | Domestic Plus | Frequent Traveller Saver |
|---|---|---|---|---|---|---|
| **1. Overseas 24/7 Emergency Medical Assistance**<br>Refer to page 36. | Unlimited* | Unlimited * | Unlimited * | Unlimited * | No Cover | Unlimited * |

| Benefit name and number | Comprehensive | Standard Saver | Basics | Snow Sports Plus | Domestic Plus | Frequent Traveller Saver |
|---|---|---|---|---|---|---|
| **2.** Overseas Emergency Medical and Hospital Expenses<br>Refer to page 38. | Unlimited | Unlimited | Unlimited | Unlimited | No Cover | Unlimited |
| **3.** Overseas Emergency Dental<br>Refer to page 40. | $1000 | $750 | $500 | $1000 | No Cover | $1000 |
| **4.** Overseas Emergency Evacuation and Repatriation<br>Refer to page 41. | Unlimited | Unlimited | Unlimited | Unlimited | No Cover | Unlimited |
| **5.** Trip Cancellation Expenses<br>Refer to page 43. | Unlimited* | $25,000* | No Cover | Unlimited * | Unlimited * | Unlimited * |
| **6.** Trip Disruption Expenses<br>Refer to page 47. | $50,000* | $30,000* | No Cover | $50,000* | $50,000* | $50,000* |
| **7.** Trip Resumption Expenses<br>Refer to page 50. | $3,000* | $2,000* | No Cover | $3,000* | $3,000* | $3,000* |
| **8.** Overseas Hospital Cash Payment<br>Refer to page 51. | $5,000* | No Cover | No Cover | $5,000* | No Cover | $5,000* |
| **9.** Accidental Death<br>Refer to page 52. | $25,000* | No Cover | No Cover | $25,000* | $25,000* | $25,000* |
| **10.** Permanent Disability<br>Refer to page 53. | $50,000* | No Cover | No Cover | $50,000* | No Cover | $25,000* |
| **11.** Loss of Income<br>Refer to page 54. | Max 26 weeks up to $10,400* | No Cover | No Cover | Max 26 weeks up to $10,400* | No Cover | Max 26 weeks up to $10,400* |
| **12.** Passports, Credit Cards & Credit Card Fraud<br>Refer to page 56. | $5,000 | $2,000 | No Cover | $5,000 | No Cover | $5,000 |
| **13.** Theft of Cash<br>Refer to page 57. | $250 | No Cover | No Cover | $250 | No Cover | $250 |

| Benefit name and number | Comprehensive | Standard Saver | Basics | Snow Sports Plus | Domestic Plus | Frequent Traveller Saver |
|---|---|---|---|---|---|---|
| **14.** Luggage and Personal Effects<br>Refer to page 58. | $15,000* | $5000* | Optional up to $2,000* | $15,000* | $7,500* | $15,000* |
| **15.** Delay of Luggage and Personal Effects<br>Refer to page 63. | $750* | No Cover | No Cover | $750* | No Cover | $750* |
| **16.** Travel Delay Expenses<br>Refer to page 64. | $2,000* | No Cover | No Cover | $2,000* | $2,000* | $2,000* |
| **17.** Special Event Transport Expenses<br>Refer to page 66. | $5,000 | No Cover | No Cover | $5,000 | $5,000 | $5,000 |
| **18.** Personal Liability<br>Refer to page 67. | $5 million | $2.5 million | $1 million | $5 million | $5 million | $5 million |
| **19.** Rental Vehicle Excess<br>Refer to page 69. | Optional up to $8,000 | Optional up to $8,000 | No Cover | Optional up to $8,000 | $5,000 | Optional up to $8,000 |
| **20.** Snow Sports Equipment<br>Refer to page 71. | No Cover | No Cover | No Cover | $1,500* | $1,500* | No Cover |
| **21.** Snow Equipment Replacement Hire<br>Refer to page 73. | No Cover | No Cover | No Cover | $1,500 | $1,500 | No Cover |
| **22.** Snow Prepaid Expenses<br>Refer to page 74. | No Cover | No Cover | No Cover | $750 | $750 | No Cover |
| **23.** Snow Resort Closure<br>Refer to page 75. | No Cover | No Cover | No Cover | $1,000* | $1,000* | No Cover |
| **Optional Add On Packs** | | | | | | |
| **24.** Adventure Pack<br>Refer to page 77. | Optional | Optional | Not available | Optional | Optional | Optional |
| **25.** Motorcycle Pack<br>Refer to page 79. | Optional | Optional | Optional | Optional | Not available | Optional |
| **26.** Bicycle Pack<br>Refer to page 81. | Optional up to $15,000* | Optional up to $15,000* | Not available | Optional up to $15,000* | Optional up to $15,000* | Optional up to $15,000* |

| Benefit name and number | Comprehensive | Standard Saver | Basics | Snow Sports Plus | Domestic Plus | Frequent Traveller Saver |
|---|---|---|---|---|---|---|
| **COVID-19 Benefits** | | | | | | |
| **27.** COVID-19 Overseas Emergency Medical, Hospital and Medical Evacuation Expenses<br>Refer to page 84. | Unlimited | Unlimited | Unlimited | Unlimited | No Cover | Unlimited |
| **28.** COVID-19 Trip Cancellation and Disruption<br>Refer to page 86. | $5,000* | $3,000* | No Cover | $5,000* | $3,500* | $5,000* |

# Optional Cover

## Adventure Pack

In addition to the Covered Sports and Leisure Activities that are covered (see page 16), the following listed amateur sports and activities are covered if **You** select this option.

Available for purchase with:

| Comprehensive | Standard Saver | Basics | Snow Sports Plus | Domestic Plus | Frequent Traveller Saver |
|---|---|---|---|---|---|
| ✓ | ✓ | Not available | ✓ | ✓ | ✓ |

### Important

If **You** do not purchase the Adventure Pack and participate in the following activities, **You** will not have cover.

**You** must be aged 74 and under at the date of **Policy** issue to purchase the Adventure Pack.

Refer to Benefit 24: Adventure Pack on page 77 for the full list of conditions.

## Adventure Activities Covered by the Adventure Pack

- Abseiling
- Animal conservation and handling (*under appropriate supervision*)
- Animal / Sealife encounters *(in a controlled, enclosed environment with a licensed operator, no killer whales and no free diving*)
- Battle re-enactment (*not with firearms*)
- Boxing (*basic training only, no sparring, no competition*)
- Cave/river tubing
- Caving/potholing
- Contact sports: basketball, rugby, Australian Rules football, American football, dodgeball, field hockey, hurling, Gaelic football, lacrosse, roller derby, and squash.
- Deep sea fishing with a licensed commercial operator up to 15 nautical miles off any land mass (*for 1 or more overnight stays in Australia or 4 or more nights* ***Overseas*** *on a* ***Cruise ship***, ***You*** *must specify cruise cover*)
- Expeditions to or on the Kokoda Track/Trail
- Flying fox/zip lining
- Hiking, trekking or tramping, peaking at altitudes between 3,000 metres up to 6,000 metres (*not higher*) but only where specialist climbing equipment is not required
- Martial arts (*basic training only, no sparring, no competition*)
- Outdoor rock climbing (*only with a licensed commercial operator and ropes and appropriate safety gear but not free solo climbing)*
- Quad biking & **Recreational all-terrain vehicle**s (*only single rider with maximum one passenger, and no jumping, racing or competition*)

- Rafting or kayaking in rivers or rapids graded IV or V under the International Scale of River Difficulty (*but no competition or racing*)
- Sandboarding
- Sailing from 10 nautical miles up to 15 nautical miles off any land mass *(but not competition or racing*)
- Scuba diving/ diving underwater using an artificial breathing apparatus at a depth no greater than 30 metres (***You*** *must hold an open water diving licence recognised in Australia or dive with an instructor licensed for these activities; for 1 or more overnight stays in Australia or 4 or more nights* ***Overseas*** *on a* ***Cruise ship****,* ***You*** *must specify cruise cover*)
- Segway tours
- Shooting moving targets such as clay pigeons, only at a licensed commercially operated shooting range (*not including any live targets, game hunting or safaris*)
- Tandem parachuting, tandem sky diving, tandem hang gliding, tandem gliding and tandem paragliding (***You*** *must be in tandem with an instructor licensed for these activities*)
- Water skiing, jet skiing, speedboating, wakeboarding & tubing (*must be with a licensed operator; no competition or racing; no stunts or jumping off ramps*)

From time to time **We** may add additional covered activities, if **You** cannot see the activity **You** want cover for in this list check the list on **Our** website at fastcover.com.au/activities.

Activities are not covered by **Your Policy** unless listed here or listed in the Covered Sports and Leisure Activities on page 16 or on **Our** website at fastcover.com.au/activities.

Also see **General Exclusions that apply to all benefits** on pages 89 to 94.

## Snow Sports

### Important

If **You** do not purchase the Snow Sports Plus **Policy** and participate in the following **Snow sports** activities, **You** will not have cover.

**You** must be aged 69 and under at the date of **Policy** issue to purchase the Snow Sports Plus **Policy**.

The Snow Sports Plus **Policy** provides cover for the following activities:

- Recreational skiing and snowboarding
- Big foot skiing and snowboarding
- Cross-country skiing and snowboarding (*along a designated cross-country ski route only*)
- Ice hockey (*not competitive*)
- Ice skating
- Lugeing (*on ice provided by a commercial operator and available to the general public only*)
- Mono skiing
- Snowmobiling
- Snowshoeing
- **Terrain park** skiing and snowboarding *(areas available to the general public only)*
- Tobogganing

The following activities are covered but must be done with a **Professional snow sport instructor**:

- **Off-piste** skiing or snowboarding
- **Backcountry** skiing and snowboarding
- Cat skiing and snowboarding
- Glacier skiing and snowboarding
- Heli-skiing and snowboarding (*provided by a commercial operator and available to the general public only*)

**We** will not pay any claim or loss even if **You** have purchased the Snow Sports Plus **Policy**:

- If it is related to or **Arising** from ski or snowboard racing (including training), ski or snowboard acrobatics, freestyle skiing or snowboarding.
- If it is related to or **Arising** from **Backcountry**, cat, glacier or heli-skiing or snowboarding without a **Professional snow sport instructor**, cross-country skiing outside of a designated cross-country ski route; bobsleighing; parascending (over snow).
- If **You** ski or snowboard in violation of the regulations published by the ski resort.
- If **You** are participating in a professional capacity.
- That **Arises** outside the period 15th December to 15th April in Northern Hemisphere resorts, and 15th June to 30th September in Southern Hemisphere resorts. This exclusion will not apply to those resorts and heli-skiing operators which are open outside these time periods and have sufficient snow for normal skiing activities.
- That is excluded by any **General Exclusions** that apply to all benefits on pages 89 to 94.

## Motorcycle Pack

The Motorcycle Pack covers **You** for being the rider or passenger on a motorcycle, moped or scooter. **You** must be aged 74 and under at the date of **Policy** issue to purchase the Motorcycle Pack.

Available for purchase with:

| Comprehensive | Standard Saver | Basics | Snow Sports Plus | Domestic Plus | Frequent Traveller Saver |
|---|---|---|---|---|---|
| ✓ | ✓ | ✓ | ✓ | Not available | ✓ |

### Important

If **You** do not purchase the Motorcycle Pack and are the rider or passenger on a motorcycle, moped or scooter **You** will not have cover.

**You** must be aged 74 and under at the date of **Policy** issue to purchase the Motorcycle Pack.

Conditions apply, including restrictions for engine size, licence types, see Benefit 25: Motorcycle Pack on page 79 for the full list of conditions.

Cover is available when riding on both sealed and unsealed public roads only. There is no cover for riding off road. There is no cover for motocross, off road, jumping, racing or competition of any sort.

## Bicycle Pack

The Bicycle Pack provides cover for **Your** bicycle if it is permanently **Lost**, stolen, or accidentally damaged during **Your Trip**.

Available for purchase with:

| Comprehensive | Standard Saver | Basics | Snow Sports Plus | Domestic Plus | Frequent Traveller Saver |
|---|---|---|---|---|---|
| ✓ | ✓ | Not available | ✓ | ✓ | ✓ |

### Important

If **You** do not purchase the Bicycle Pack **You** will not have cover for the bicycle(s) that **You** take with **You** on **Your Trip**.

No cover is provided for bicycles under Benefit 14: Luggage & Personal Effects.

Refer to Benefit 26: Bicycle Pack on page 81 for the full list of conditions.

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 bicycles combined.

Please note: No cover is provided under this benefit for any bicycle accessories (including but not limited to tools, bicycle pumps, lights, helmets, etc.). These items are covered under Benefit 14: Luggage and Personal Effects.

## Rental Vehicle Excess

This benefit covers the **Rental vehicle** excess component of the **Rental vehicle** insurance that **You** have with **Your** car hire company.

**You** can purchase the Rental Vehicle Excess cover for either up to $5,000 or $8,000 with the Standard Saver, Comprehensive, Snow Sports Plus or Frequent Traveller Saver **Policies** by paying an additional premium. Rental Vehicle Excess cover of $5,000 is automatically included in the Domestic Plus **Policy**. This option is not available with the Basics **Policy**.

| Comprehensive | Standard Saver | Basics | Snow Sports Plus | Domestic Plus | Frequent Traveller Saver |
|---|---|---|---|---|---|
| Either $8,000 or $5,000 | Either $8,000 or $5,000 | Not available | Either $8,000 or $5,000 | $5,000 Automatically included | Either $8,000 or $5,000 |

### Important

This cover does not take the place of **Rental vehicle** insurance and only provides cover for the **Rental vehicle** excess component up to the applicable benefit limit.

See Benefit 19: Rental Vehicle Excess on page 69 for the full list of conditions.

## Frequent Traveller Saver: Cover for Spouse & Dependants

This optional cover applies to the Frequent Traveller Saver **Policy** only.

A traveller can purchase this option under the Frequent Traveller Saver **Policy** to cover their **Accompanying** spouse or partner and their **Dependant** children or grandchildren, provided they are travelling with the primary Frequent Traveller Saver traveller listed on the **Certificate of insurance** on the same itinerary for 100% of any of the **Trips** within the 12-month **Policy** period. Any **Dependants** covered will be listed on the **Certificate of insurance**.

The benefit limits for the Frequent Traveller Saver **Policy** apply to the combined total of all claims made by all covered travellers (including **Accompanying** spouse/partner and **Dependants**) listed on the **Certificate of insurance**.

# Words with Special Meaning

In this PDS certain words have the special meaning explained below. These words will appear bolded.

**Accompanying**

means the person will be travelling with **You** for 100% of the **Trip** itinerary.

**Advanced terrain**

means areas and terrain designated for expert skiers and snowboarders. Only applies to skiing or snowboarding.

**Adventure activities**
means any activity listed as covered under Adventure Pack on page 23 where additional premium has been paid by **You** and 'Adventure Pack' appears on **Your Certificate of insurance**.

**Age-related limits**
means the limits that apply to **Your** cover based on **Your** age at the time of **Policy** purchase.

**AICD/ICD**
means an implantable cardioverter-defibrillator (ICD), also known as an automated implantable cardioverter- defibrillator (AICD).

**Arise, Arises or Arising**
means directly or indirectly caused as a result of, attributable to or in any way connected with.

**Backcountry**
means any area inside or outside a ski resort's boundaries that is NOT monitored or patrolled by resort authorities.

**Carrier or Carriers**
means an aircraft, vehicle, train, tram, **Cruise ship**, ferry, vessel or any other public transport operated under a licence for the purpose of transporting passengers. The definition excludes taxis.

**Certificate of insurance**
means a separate document, which shows certain insurance details relevant to **You**. It may include additional terms, conditions, exclusions and limitations that amend the standard terms of this PDS.

**Changes in health**
means:

- the occurrence of any new **Medical condition** after **Your Policy** issue date and before the date of departure for **Your Trip**,
- advice from a **Medical practitioner** that **You** are not fit to travel, including on **Your Trip**,
- the stated answers in the **Certificate of insurance** regarding any listed **Medical condition** are no longer correct or up to date,
- any change in the diagnosis, prognosis, treatment or medication (including dose) of a listed **Medical condition**,
- any change in the diagnosis, prognosis, treatment or medication (including dose) of a **Medical condition** which **You** had more than 3 years prior to the **Policy** purchase date, or
- any unexpected admissions to **Hospital** or surgery for any listed **Medical condition**.

**Close relative**
means **Your** or **Your Travelling companion**'s spouse, de facto partner, parent, parent-in-law, children (including adopted or fostered children), brother, sister, brother-in-law, sister-in-law, son-in-law, daughter-in-law, grandchild, grandparent, step-parent, step-son, step-daughter, fiancé or fiancée or guardian, that meets all of the following criteria:

- they are aged 84 years of age or younger at the time of the claimable event, and
- they permanently reside in Australia for the duration of the **Policy**, and
- they are not a person listed in the **Certificate of insurance**.

**Close relative conditions**
means all of the following:

- immediately before the **Sickness** or **Injury** that has resulted in **Your** need to cancel **Your Trip** or return, the **Close relative**:
  - is living independently at home, in a retirement home or retirement village, with independent living arrangements and does not need home care or flexible care provisions,
  - is not living in a nursing home, aged care centre, residential aged care home, a high and/or low care facility, Supported Residential Services (SRS), Supported Residential Facilities (SRF) or any form of residential care facility,
  - is not on a waiting list or aware that they required surgery, inpatient treatment or medical tests at a **Hospital** or clinic, and
  - if pregnant, has not had complications with their pregnancy and have not had complications with their pregnancy and childbirth for any previous pregnancy, and
- during 3 years prior to issue of **Your Policy**, the **Close relative**:
  - has not been hospitalised (including for day surgery or emergency department), required prescription medication, sought or received medical advice from a **Medical practitioner** or other health care professional, has had tests, investigations, care, treatment or medical attention for the **Sickness** or **Injury** that has resulted in **Your** need to cancel **Your Trip** or return **Home** early,
  - has not had a drug or alcohol addiction, and
  - has not been diagnosed with a terminal condition.

**COVID-19**
means the SARS-CoV-2 virus, the COVID-19 disease, or any mutation of either.

**Cruise ship**
means a commercially operated ocean-going vessel that is licensed to carry paying passengers, has on-board accommodation and a trained **Medical practitioner** or staff trained and accredited in advanced first aid (or the equivalent level in the country that **You** are travelling in).

**Dependant** or **Dependants**
means **Your** children or grandchildren or children or grandchildren of whom **You** are the legal guardian, not in full time employment who are aged 20 and under and travelling together with **You** for 100% of the **Trip** itinerary.

**Depreciation**
means the deduction from the original purchase price of an amount calculated to be the reduction in value because of wear and tear and/or the passing of time. Refer to the **Depreciation** table on page 97.

**Dollar or $**
means Australian dollars.

**Downhill mountain biking**
means mountain biking where **You** travel (usually by ski lift or car) to the top of a hill or mountain with the specific intent of riding a marked or unmarked downhill trail. The descent is on steep, rugged and challenging terrain with obstacles such as rocks, boulders, jumps, drops, tree roots and other vegetation.

**Drone**
means any unmanned aircraft or ship that is guided remotely, including its parts or any attached or unattached accessories.

**Epidemic** or **Epidemics**
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** or **Excesses**
means the first amount which **You** must pay or is deducted for each claim **Arising** from the one event.

**Family**
means:

- **You**, **Your** spouse (or someone legally recognised in Australia as **Your** de facto partner) and **Your Dependants**; or
- **You**, **Your** spouse (or someone legally recognised in Australia as **Your** de facto partner) and **Your** grandchildren; or
- **You**, **Your** son or daughter and **Your** grandchildren.

**Financial collapse**
means:

a) bankruptcy;
b) entry into any official or unofficial scheme of arrangement;
c) insolvent;
d) applying for or filing for insolvency protection;
e) liquidation or provisional liquidation;
f) a person or company conducting business under statutory protection under the law of any jurisdiction;
g) winding up;
h) presentation of a petition for the compulsory winding up of;
i) restructuring or composition with creditors;
j) stopping the payment of debts; or
k) something having a substantially similar effect to any of (a) to (j) above happens in connection with the person or company under the law of any jurisdiction.

For the purpose of this definition only, 'Insolvent' means a person or company under administration or deemed insolvent (each as defined in the Corporations Act 2001 (Cth)).

**General Exclusion** or **General Exclusions**
means events or situations in which **You** would not have cover under any benefit.

**Home**
means the place where **You** permanently live in Australia and is the base from where **You** carry out the ordinary course (day to day activities) of **Your** life for the purposes of family, employment, living and financial considerations.

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

**Injure, Injured, Injuring** or **Injury**
means bodily injury, caused solely and directly by violent, accidental, visible and external means, which happens at a definite time and place and does not result from any **Sickness**, illness, disease, or self-harm.

**Injury date**
means the earlier of the date:

- **Your Medical practitioner** reasonably diagnoses as the most likely date of the **Injury**;
- **Our Medical practitioner** reasonably diagnoses as the most likely date of the **Injury**;
- **You** first became aware of the **Injury** or a reasonable person in the circumstances would have been aware of the **Injury**;

- **You** first received medical treatment for the **Injury**; or
- the **Injury** is first diagnosed by a **Medical practitioner**.

**Locked storage compartment**
means, but not limited to a glove box, enclosed centre console, or concealed cargo area of a car, station wagon, hatchback, van or motorhome. For a motorcycle, moped or scooter this means but not limited to, storage units, saddlebags, and under seat storage.

**Lost**
means any personal items owned by **You**, that are no longer in **Your** possession and cannot be found or recovered.

**Luggage and personal effects**
means any personal items owned by **You** and that **You** take with **You**, or buy, on **Your Trip** and which are designed to be worn or carried about with **You**. This includes items of clothing, personal jewellery, photographic and video equipment, personal computers, electrical devices or portable equipment. However, it does not mean a bicycle, any business sample, passports, travel documents, cash, bank notes, currency notes, unset precious or semi-precious stones, watercraft of any type (except surfboards), furniture, furnishings, household appliances, hired items or items that **You** intend to trade.

**Medical condition** or **Medical conditions**
has the meaning defined in What is a Medical condition? on page 12.

**Medical practitioner**
means a qualified doctor of medicine or dentist (other than **You** or another person listed as covered in the **Certificate of insurance**, **Your Travelling companion** or anyone related to **You** or **Your Travelling companion** with these qualifications) registered to provide the relevant service in the place where **You** or the relevant person receive the services acting within the scope of their registration and pursuant to the relevant laws.

**Mental illness**
means any illness, disorder or condition recognised or provided for in the edition of the Diagnostic and Mental Illness Statistical Manual of Mental Disorders current immediately before issue of **Your Policy**.

**Natural disaster**
means an extraordinary natural phenomenon such as floods, earthquakes, tsunamis, landslides, volcanic eruptions, atypical cyclonic storms, falling objects from space and aerolites, and in general any extraordinary atmospheric, meteorological, seismic or geological phenomenon.

**Overseas**
means in any country other than Australia.

**Off-piste**
means any area away from prepared ski runs that:

a) is outside of resort boundaries; and
b) is where skiing or snowboarding is allowed.

**Pandemic** or **Pandemics**
means a geographically widespread outbreak of an infectious disease that causes serious illness in humans.

**Permanent disability** or **Permanently disabled**
means:

a) total and irrecoverable loss of all **Your** sight in one or both eyes; or total and irrecoverable loss of use and functionality of one or more of **Your** limbs (in respect of this definition, limbs mean an entire hand, an entire foot, the entire limb between the elbow and hand for an arm, or the entire limb between the knee and foot for a leg); and

b) in the opinion of an appropriate **Medical practitioner** specialising in the relevant field, with medical evidence, that the loss will last for at least 12 consecutive months from the **Injury date**, and that the loss will continue indefinitely without any hope of improvement.

**Period of insurance**
is the period **You** are insured for as defined under the heading **Period of insurance** on page 7.

**Policy** or **Policies**
means this document, the **Certificate of insurance** and any other change to the terms of the **Policy** otherwise advised by **Us** in writing (such as endorsement).

**Pregnancy condition** or **Pregnancy conditions**
means the meaning defined in What is a Pregnancy condition? on page 13.

**Professional snow sport instructor**
means the holder of an Alpine Level 4 certification recognised by the International Ski Instructors Association (ISIA) or the holder of a Canada Ski Guide (CSGI) Level 3 Certification (or ISIA recognised equivalent). Such guides have a minimum of 2 years' experience as a trainee guide and have completed the required training to lead groups in **Backcountry** areas without supervision. They have been trained in all aspects of **Backcountry** and avalanche safety and are familiar with the areas they are guiding and instructing in. They hold the required insurances and permits to guide groups in **Backcountry** areas on a commercial basis.

**Public place**
means any place that the public has access to, including but not limited to planes, trains, trams, **Cruise ship**s, 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.

**Recreational all-terrain vehicle**
means a small, open motor vehicle having three or more wheels fitted with large tyres designed chiefly for recreational use over roadless terrain. They are sometimes referred to as quad-bikes, trikes or buggies.

**Recreational mountain biking**
means riding a bike in a forest and on mountain trails, up and down hills, but not competing, racing or jumping or **Downhill mountain biking**.

**Relevant area**
means any:

a) area, region, state, territory or country; or
b) part of an area, state, territory, region, or country

where **You** usually reside, have recently travelled to, are planning to travel to or are currently travelling in.

**Rental vehicle**
means a sedan, hatchback or station wagon, four-wheel drive or minibus/people mover, or a campervan/motorhome that does not exceed 4.5 tonnes, rented from a licensed motor vehicle rental company (including vehicles rented from peer-to-peer carsharing platforms).

**Sick** or **Sickness**
means an illness or disease, that is not an **Injury.**

**Sickness date**
means the earlier of:

a) the date **Your Medical practitioner** reasonably diagnoses as the most likely date the **Sickness** or symptoms of the **Sickness** first occurred or manifested, whichever is the earlier;
b) the date **Our Medical practitioner** reasonably diagnoses as the most likely date the **Sickness** or symptoms of the **Sickness** first occurred or manifested, whichever is the earlier;
c) the date **You** first became aware of the **Sickness** or symptoms of the **Sickness**, whichever is the earlier;
d) the date a reasonable person in the circumstances would have been aware of the **Sickness** or symptoms of the **Sickness**, whichever is the earlier; or
e) the date the **Sickness** or symptoms of the **Sickness**, were first diagnosed by a **Medical practitioner**, whichever is the earlier.

**Snow sports**
means:

a) recreational skiing and snowboarding;
b) big foot skiing and snowboarding;
c) cat skiing and snowboarding;
d) cross-country skiing and snowboarding (along a designated cross-country ski route only);
e) glacier skiing and snowboarding;
f) heli-skiing and snowboarding (provided by a commercial operator and available to the general public only);
g) ice hockey (socially and not competitive);
h) ice skating;
i) lugeing (on ice and provided by a commercial operator and available to the general public only);
j) mono skiing;
k) **Off-piste** skiing and snowboarding;
l) **Backcountry** skiing and snowboarding;
m) snowmobiling;
n) snowshoeing;
o) **Terrain park** skiing or snowboarding;
p) tobogganing.

Important: Cat skiing and snowboarding, glacier skiing and snowboarding, heli-skiing and snowboarding, **Off-piste** skiing and snowboarding and **Backcountry** skiing and snowboarding must be done with a **Professional snow sport instructor.**

**Snow sports equipment**
means skis, poles, ski boots and bindings, ski helmets, snowboards, snowboard boots and bindings.

**Sound and natural teeth**
means whole or properly restored teeth with fillings only, where there is no other impairment to the teeth or periodontal disease.

**Special event** or **Special events**
means pre-booked, pre-paid and pre-arranged wedding, funeral, conference, concert, sporting event, cruise or tour package.

**Specified high value item** or **Specified high value items**
means **Luggage and personal effects** that have been specifically listed on **Your Certificate of insurance** with a nominated sum insured.

**Sub limit** or **Sub limits**
means the maximum Dollar amount **We** will pay to cover a specific item, event or loss which **We** have described under a broader section benefit limit.

**Surface water activity**
body boarding, body surfing, paddle boarding, surfing, skim boarding, windsurfing.

**Terrain park**
means an area containing terrain that allows skiers and snowboarders to perform tricks.

**Terrorism**
means any act which may or may not involve the use of, or threat of, force or violence where the purpose of the act is to further a political, religious, ideological aim or to intimidate or influence a government (whether lawfully constituted or not) or any section of the public or to put any section of the public in fear. Terrorism will also include any act that is verified or recognised by the (relevant) government as an act of Terrorism or defined under any relevant legislation as an act of terrorism.

**Transit**
means any connection between flights where **You** need to change aircraft to enable **You** to continue to **Your** planned destination, and where **You** do not leave the airport.

**Travel restriction** or **Travel restrictions**
means any restriction or rule affecting a **Relevant area**, including but not limited to the following: border closures, or imposition of a lockdown, lockout, closure, travel restriction, curfew, entry requirement, border pass or travel permit system, mandatory isolation or quarantine requirements ordered by a government authority (local, country or otherwise).

**Travelling companion**
means a person with whom **You** have made arrangements to travel with for at least 75% of **Your Trip** itinerary before **Your Policy** was issued, and who is not listed on **Your Certificate of insurance**.

**Trip** or **Trips**
means for all **Policies** other than **Policies** purchased while **You** are **Overseas**, 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**, provided however that for Domestic Plus **Policies You** must be more than 200 kms from **Your Home**. For **Policies** purchased while **You** are **Overseas**, **trip** means **Your** travel from the time when the **Policy** is issued when **You** are **Overseas** to the time when **You** return to **Your Home.**

**Unattended motor vehicle**
means **Your** vehicle, **Your Rental vehicle**, or **Your Travelling companion's** vehicle, where **You** or **Your Travelling companion** are not inside.

**Unspecified item** or **Unspecified items**
means **Luggage and personal effects** that have not been listed as covered on **Your Certificate of insurance** with a nominated sum insured.

**Unsupervised**
means:

a) when **You** do not leave **Your Luggage and personal effects** in a secure place; or
b) leaving **Your Luggage and personal effects** with a person **You** did not know prior to commencing **Your Trip**; or
c) leaving **Your Luggage and personal effects** with a person not named on **Your Certificate of insurance**; or
d) leaving **Your Luggage and personal effects** where they can be taken without **Your** knowledge, including but not limited to on the beach, poolside while **You** swim, in the seat pocket of **Your** plane seat and includes if **You** are asleep and **Your** belongings are taken without **You** knowing; or
e) leaving **Your Luggage and personal effects** at such a distance from **You** that **You** are reasonably unable to prevent them from being taken; or
f) forgetting or misplacing **Your Luggage and personal effects**, leaving them behind or walking away from them.

**We, Our** and **Us**
means Certain Underwriters at Lloyd's led by Canopius Managing Agents Limited, Syndicate 4444 acting through its agent Fast Cover Pty Ltd.

**You, Your** and **Yourself**
means the person(s) whose name(s) are set out on the **Certificate of insurance**, and if **you** have a Single or **Family** cover type, **your Dependants**.

# Benefits

This section outlines what "**We** will pay" and what "**We** will not pay" under each benefit in the event of a claim.

Each benefit includes a Benefit Summary that identifies which **Policies** the benefit applies to, sets out the benefit limits and **Sub limits**, and details any changes to **Age-related limits** and **Excesses**. **Your Policy** type will appear on **Your Certificate of insurance**.

Cover is only provided where the relevant covered event occurs during the **Period of insurance** and is subject to the terms and conditions of the **Policy**.

## Benefit 1: Overseas 24/7 Emergency Medical Assistance

This benefit provides **You** with medical support services arranged by **Our** Emergency Assistance team and/or first approved by **Us** if **You** experience a medical emergency while **You** are **Overseas** in the circumstances as explained below.

| | Comprehensive | Standard Saver | Basics | Snow Sports Plus | Frequent Traveller Saver | Domestic Plus |
|---|---|---|---|---|---|---|
| This benefit applies to | ✓ | ✓ | ✓ | ✓ | ✓ | No cover |
| Benefit limit 69 years of age & under | Unlimited | Unlimited | Unlimited | Unlimited | Unlimited | No cover |
| Benefit limit 70 to 75 years of age | Unlimited | Unlimited | Unlimited | Not available | Unlimited | No cover |
| Benefit limit 76 to 89 years of age | Unlimited | Unlimited | Unlimited | Not available | Not available | No cover |
| **Sub limits** | Funeral or cremation **Overseas** and/or of bringing **Your** remains back to Australia: $20,000.<br>If **You** have an approved and valid Schengen visa for **Your Trip**, the limit for repatriation of **Your** mortal remains from a Schengen listed country or state back to Australia is $60,000. | | | | | No Cover |
| **Excess*** | * | * | * | * | * | No cover |
| * An **Excess** applies for each event claimed. **Your Excess** amount is shown on **Your Certificate of insurance**. | | | | | | |

### We will pay

If, while on a **Trip Overseas**, **You Injure Yourself** or become **Sick, We** will arrange for:

- Access to a **Medical practitioner** for emergency medical treatment while **Overseas**.
- Any messages which need to be passed on to **Your Family** or employer in the case of an emergency.
- The provision of any written guarantees for payment of reasonable expenses for emergency hospitalisation while **Overseas**.
- The return to Australia of **Your Dependants** if they are left without supervision following **Your** hospitalisation or evacuation.

- Payment for the reasonable cost of either a funeral or cremation **Overseas** and/or of bringing **Your** remains back to Australia, if **You** die as a result of an **Injury** or a **Sickness** during **Your Trip Overseas**. The maximum amount **We** will pay is $20,000 in total for each insured person named in the **Policy**. However, if **You** have an approved and valid Schengen visa for **Your Trip**, the limit for repatriation of **Your** mortal remains from a Schengen listed country or state back to Australia is $60,000.

## We will not pay

- For any claims **Arising** from activities listed under **Adventure Activities** (if **You** did not select "Adventure Pack"), unless the additional cover is selected at the time **You** took out **Your Policy** or prior to **Your** departure date, and **You** have paid the appropriate additional premium.
- For any claims **Arising** while being the rider or passenger on a motorcycle, moped or scooter (if **You** did not select "Motorcycle Pack"), unless the additional cover is selected at the time **You** took out **Your Policy** or prior to **Your** departure date, and **You** have paid the appropriate additional premium.
- For any claims **Arising** from activities listed under **Snow sports** (if **You** do not hold a "Snow Sports Plus" **Policy**), unless the relevant additional cover is selected at the time **You** took out **Your Policy** or prior to **Your** departure date, and **You** have paid the appropriate additional premium.
- For medical evacuation, funeral services or cremation or bringing **Your** remains back to Australia unless it has been first approved by **Us**.
- If **You** decline to promptly follow **Our** reasonable advice based on the information that is available to **Us** at the time the advice is provided (and **We** also will not be responsible for subsequent medical, **Hospital** or evacuation expenses).
- For medical evacuation or the transportation of **Your** remains from Australia to an **Overseas** country.
- For medical treatment or ambulance transportation which is provided in Australia.
- For any dental expenses, unless **Arising** from an **Injury**.
- For any dental expenses **Arising** from biting, chewing or eating.
- Any costs (such as treatment or surgery) which is not immediately medically necessary and can wait until **You** return **Home** (such as routine medical, dental or prenatal visits).
- For any claim under a Domestic Plus **Policy**.

**Please also read General Exclusions that apply to all benefits on pages 89 to 94.**

## Benefit 2: Overseas Emergency Medical and Hospital Expenses

This benefit provides cover for **Your** unexpected medical and **Hospital** expenses incurred while **You** are **Overseas** due to the circumstances as explained below.

| | Comprehensive | Standard Saver | Basics | Snow Sports Plus | Frequent Traveller Saver | Domestic Plus |
|---|---|---|---|---|---|---|
| This benefit applies to | ✓ | ✓ | ✓ | ✓ | ✓ | No cover |
| Benefit limit 69 years of age & under | Unlimited | Unlimited | Unlimited | Unlimited | Unlimited | No cover |
| Benefit limit 70 to 75 years of age | Unlimited | Unlimited | Unlimited | Not available | Unlimited | No cover |
| Benefit limit 76 to 89 years of age | Unlimited | Unlimited | Unlimited | Not available | Not available | No cover |
| **Excess*** | * | * | * | * | * | No cover |
| * An **Excess** applies for each event claimed. **Your Excess** amount is shown on **Your Certificate of insurance**. | | | | | | |

### We will pay

- For the reimbursement of the reasonable **Overseas** emergency medical or emergency **Hospital** expenses incurred by **You** during **Your Trip** until **You** get back to Australia if **You** are **Injured** or become **Sick Overseas**.

The medical or **Hospital** expenses must have been incurred due to a claimable event and confirmed in writing by a **Medical practitioner**. **You** must make every effort to keep **Your** medical or **Hospital** expenses to a minimum.

If **We** reasonably determine that **You** should return to Australia for treatment (based on the information that is available to **Us** at the time) and **You** do not agree to do so, then **We** will pay **You** the amount that **We** determine would cover **Your Overseas** medical expenses and/or related costs had **You** agreed to **Our** recommendation. **You** will then be responsible for any ongoing or additional costs relating to or **Arising** out of the event **You** have claimed for.

**We** will only pay for **Overseas** treatment received and/or **Hospital** accommodation for a maximum of 12 months from the **Sickness date** or from the **Injury date**.

## We will not pay

- For any claims **Arising** from activities listed under **Adventure Activities** (if **You** did not select "Adventure Pack"), unless the additional cover is selected at the time **You** took out **Your Policy** or prior to **Your** departure date, and **You** have paid the appropriate additional premium.
- For any claims **Arising** while being the rider or passenger on a motorcycle, moped or scooter (if **You** did not select "Motorcycle Pack"), unless the additional cover is selected at the time **You** took out **Your Policy** or prior to **Your** departure date, and **You** have paid the appropriate additional premium.
- For any claims **Arising** from activities listed under **Snow sports** (if **You** do not hold a "Snow Sports Plus" **Policy**), unless the relevant additional cover is selected at the time **You** took out **Your Policy** or prior to **Your** departure date, and **You** have paid the appropriate additional premium.
- For planned medical procedures, cosmetic treatments, or other non-emergency medical treatments or for any complications or other claims **Arising** from such procedures or treatments.
- For the continuation or follow up of medical treatment (including medication and ongoing
  immunisations) that started prior to **Your Trip**.
- For more than the applicable limits set out in the Benefit Summary above.
- When **You** have not notified **Us** as soon as practicable.
- For any medical treatment or costs after **You** have refused **Our** advice or instructions for **You** to return to **Your Home**, when **We** have reasonably considered **You** were fit to return **Home** according to the available medical advice.
- After 2 weeks of treatment by a chiropractor or physiotherapist unless approved by **Us**.
- For any dental expenses, unless **Arising** from an **Injury**.
- For any dental expenses **Arising** from biting, chewing or eating.
- Any costs (such as treatment or surgery) which is not immediately medically necessary and can wait until **You** return **Home** (such as routine medical, dental or prenatal visits).
- For any medical or ancillary expenses incurred in Australia.
- For routine medical check-ups.
- If **You** have received medical care that is covered by a Reciprocal Health Care Agreement between Australia and another country. The list of countries that Australia has a Reciprocal Health Care Agreement with can be found at smartraveller.gov.au.

**Please also read General Exclusions that apply to all benefits on pages 89 to 94.**

## Benefit 3: Overseas Emergency Dental

This benefit provides cover for unexpected dental expenses while **You** are **Overseas** due to the circumstances as explained below.

| | Comprehensive | Standard Saver | Basics | Snow Sports Plus | Frequent Traveller Saver | Domestic Plus |
|---|---|---|---|---|---|---|
| This benefit applies to | ✓ | ✓ | ✓ | ✓ | ✓ | No cover |
| Benefit limits | $1,000 | $750 | $500 | $1,000 | $1,000 | No cover |
| **Excess*** | $0 | $0 | $0 | $0 | $0 | No cover |
| * There is a $0 **Excess** for each claim for this benefit, regardless of the **Excess** amount shown on **Your Certificate of insurance**. | | | | | | |

### We will pay

- Up to the limits set out in the Benefit Summary above, for the cost of **Overseas** emergency dental treatment for dental costs incurred during **Your Trip**, in 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

- For planned medical procedures, cosmetic treatments, or other non-emergency medical treatments or for any complications or other claims **Arising** from such procedures or treatments.
- For damage to dental prostheses, bridges or crowns.
- For dental treatment involving the use of precious metals.
- For any costs after 2 weeks of treatment by a dentist unless approved by **Us**.
- For any costs incurred in Australia.
- For routine dental check-ups.
- For more than the applicable limits set out in the Benefit Summary above.

**Please also read General Exclusions that apply to all benefits on pages 89 to 94.**

## Benefit 4: Overseas Emergency Medical Evacuation and Repatriation

This benefit provides cover for **Your** additional accommodation expenses, medical evacuation and repatriation to Australia in the circumstances as explained below.

| | Comprehensive | Standard Saver | Basics | Snow Sports Plus | Frequent Traveller Saver | Domestic Plus |
|---|---|---|---|---|---|---|
| This benefit applies to | ✓ | ✓ | ✓ | ✓ | ✓ | No cover |
| Benefit limit 69 years of age & under | Unlimited | Unlimited | Unlimited | Unlimited | Unlimited | No cover |
| Benefit limit 70 to 75 years of age | Unlimited | Unlimited | Unlimited | Not available | Unlimited | No cover |
| Benefit limit 76 to 89 years of age | Unlimited | Unlimited | Unlimited | Not available | Not available | No cover |
| **Excess*** | * | * | * | * | * | No cover |
| * An **Excess** applies for each event claimed. **Your Excess** amount is shown on **Your Certificate of insurance**. | | | | | | |

### We will pay

If **You** are seriously **Injured** or **Sick** while on **Your Trip Overseas:**

- For **Your** reasonable additional accommodation (room only) and travel expenses if **You** cannot return to Australia on the return date as specified on **Your Certificate of insurance** due to the medical advice of **Your Overseas Medical practitioner**.
- For **Your Overseas** medical transfer, evacuation (medivac) or repatriation if **You** must be transported to the nearest **Hospital** for emergency medical treatment or be brought back to Australia with appropriate medical supervision, if **You** are seriously **Injured** or **Sick** while **Overseas** on the **Trip**. The medical transfer, evacuation or repatriation must first be approved by **Us**.
- If determined by **Your Overseas Medical practitioner** to be medically required, in writing, and with **Our** prior approval, the reimbursement of reasonable accommodation (room only) and travel expenses of **Your Close relative**, **Your Travelling companion** or any other nominated person to travel to **You**, stay near **You** or escort **You** if **You** cannot travel because of an **Injury** or **Sickness** which occurred or manifested itself while on the **Trip**, resulting in a life-threatening or other serious condition. They must travel, stay with **You** or escort **You** for 100% of **Your** repatriation to Australia.

We will not pay

- If **You** decline to promptly follow **Our** reasonable advice based on the information that is available to **Us** at the time the advice is provided (and **We** also will not be responsible for subsequent medical, **Hospital** or evacuation expenses).
- For any claims **Arising** from activities listed under **Adventure Activities** (if **You** did not select "Adventure Pack"), unless the additional cover is selected at the time **You** took out **Your Policy** or prior to **Your** departure date, and **You** have paid the appropriate additional premium.
- For any claims **Arising** while being the rider or passenger on a motorcycle, moped or scooter (if **You** did not select "Motorcycle Pack"), unless the additional cover is selected at the time **You** took out **Your Policy** or prior to **Your** departure date, and **You** have paid the appropriate additional premium.
- For any claims **Arising** from activities listed under **Snow sports** (if **You** do not hold a "Snow Sports Plus"), unless the relevant additional cover is selected at the time **You** took out **Your Policy** or prior to **Your** departure date, and **You** have paid the appropriate additional premium.
- For medical evacuation or the transportation of **Your** remains from Australia to an **Overseas** country.
- For the reimbursement of any accommodation or travel expenses of **Your Close relative**, **Your Travelling companion** or any other nominated person to travel to **You**, stay near **You** or escort **You** if **You** cannot travel because of an **Injury** or **Sickness** which occurred or manifested itself on the **Trip**, resulting in a life threatening or other serious condition, unless it is determined by a **Medical practitioner** to be medically required, in writing and with **Our** prior approval.
- For more than the applicable limits set out in the Benefit Summary above.

**Please also read General Exclusions that apply to all benefits on pages 89 to 94.**

## Benefit 5: Trip Cancellation Expenses

This benefit reimburses **You** for **Your** non-refundable pre-paid **Trip** bookings (e.g. flights, accommodation or tours), as explained below.

| | Comprehensive | Standard Saver | Snow Sports Plus | Domestic Plus | Frequent Traveller Saver | Basics |
|---|---|---|---|---|---|---|
| This benefit applies to | ✓ | ✓ | ✓ | ✓ | ✓ | No cover |
| Benefit limit 69 years of age & under | Unlimited | $25,000 | Unlimited | Unlimited | Unlimited | No cover |
| Benefit limit 70 to 75 years of age | Unlimited | $25,000 | Not available | Unlimited | Unlimited | No cover |
| Benefit limit 76 to 89 years of age | Unlimited | $25,000 | Not available | Unlimited | Not available | No cover |
| **Sub limits** | Travel agent's cancellation fees: $1,500<br>Cancellation due to a **Close relative**'s unexpected **Sickness**, **Injury** or death that does not meet the **Close relative conditions** listed on page 28, the most **We** will pay is 25% of **Your** non-refundable claim expenses or up to a maximum of $2,000, whichever is the lesser. | | | | | No cover |
| **Excess*** | * | * | * | * | * | No cover |
| * An **Excess** applies for each event claimed. **Your Excess** amount is shown on **Your Certificate of insurance**. | | | | | | |

## Important Cover Conditions

Cover under this benefit is subject to the following conditions:

- This benefit is only available on **Our** Comprehensive, Standard Saver, Snow Sports Plus, Domestic Plus and Frequent Traveller Saver **Policies**.
- **You** must make a reasonable effort to recover any refundable tickets or any other pre-paid costs.
- Once a claim is made under this benefit for the cancellation or rescheduling of **Your Trip** prior to departure, all benefits will be exhausted and **You** will need to purchase a new **Policy** for a new **Trip**. However, if **You** are already on **Your Trip**, and **You** have to shorten **Your Trip**, **Your** benefits are exhausted once **You** return **Home**, unless **You** meet the conditions for cover under Benefit 7: Trip Resumption Expenses (page 50).
- Wherever claims are made by **You** under this benefit and Benefit 6: Trip Disruption Expenses (page 47) for cancelled or alternative travel arrangements for the same or similar expense, **We** will pay for the greater of the two amounts, but not both.
- If **We** have accepted or paid for any expenses under Benefit 4: Overseas Emergency Medical Evacuation and Repatriation (page 41), **We** will not pay for any costs under this benefit for the same or similar expense.
- Refunds or credits **You** receive will be deducted from the amount payable on **Your** claim.
- This benefit does not provide cover for claims that **Arise** from **COVID-19**. The cover **We** provide specific to **COVID-19** is found under Benefit 27 and Benefit 28 on pages 84 to 88.

### We will pay

Up to the limits set out in the Benefit Summary above, for the reimbursement of the cost of **Your** cancellation, rescheduling and lost deposits for travel and accommodation that **You** have paid in advance and cannot recover in any other way, if **You** are required to:

a) Unexpectedly cancel or reschedule prior to the commencement of **Your Trip**, or

b) Unexpectedly shorten **Your Trip**, or

c) Unexpectedly cancel any remaining pre-paid travel and accommodation costs during **Your Trip**,

as a direct result of circumstances which occur after the issue of **Your Certificate of insurance**, are outside of **Your** control and neither reasonably intended nor expected by **You** prior to the issue of the **Certificate of insurance**.

For clarity, **We** will pay the cost of:

- **Your** cancellation, rescheduling and lost deposits for travel and accommodation arrangements that **You** have paid in advance and cannot recover in any other way. **We** will pay the lesser of cancellation or rescheduling costs. Where **Your** cancellation costs are recovered (i.e. a refund or credit), **We** will pay the difference between the recovered amount and the new rescheduling costs.
- The travel agent's cancellation fees up to $1,500 where all monies have been paid or the maximum amount of the deposit has been paid at the time of the cancellation. However, **We** will not pay more than the level of commission or service fees normally

earned by the agent, had **Your Trip** not been cancelled. **We** will require written evidence of the travel agent's fee.

- **Your** cancellation, rescheduling and lost deposits for travel and accommodation arrangements that **You** have paid in advance and cannot recover in any other way if **You**, **Your Close relative** or **Travelling companion** are a member of the armed forces, police, fire, nursing or ambulance services and **You** must stay in Australia because of an emergency or **You** are posted **Overseas** unexpectedly. **We** will pay the lesser of cancellation or rescheduling costs. Where **Your** cancellation costs are recovered (i.e. a refund or credit), **We** will pay the difference between the recovered amount and the new rescheduling costs.
- **Your** cancellation, rescheduling and lost deposits for travel and accommodation arrangements that **You** have paid in advance and cannot recover in any other way due to the unexpected **Sickness**, **Injury** or death of **Your Travelling companion**, where **You** can reasonably show that **You** were not aware of the likelihood of their **Sickness**, **Injury** or death at the time **You** purchased **Your Policy**.
- **Your** loss of frequent flyer or similar air travel points **You** used to purchase an airline ticket following the cancellation of that airline ticket, if **You** cannot recover the lost points from any other source. **We** calculate the amount **We** pay **You** 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; multiplied by:
  - the total value of the points lost, divided by the total number of points used to obtain the ticket.
- **Your** cancellation, rescheduling and lost deposits for travel and accommodation arrangements that **You** have paid in advance and cannot recover in any other way due to the unexpected **Sickness**, **Injury** or death of **Your Close relative**, and **You** were not aware of the likelihood of their **Sickness**, **Injury**, or death at the time **You** purchased **Your Policy** and the **Close relative** meets the **Close relative conditions.**
- **Your** non-refundable claim expenses up to 25%, or up to a maximum of $2000, whichever is the lesser, if **You** need to cancel or reschedule **Your Trip** due to an unexpected **Sickness**, **Injury** or death of a **Close relative** who does not meet the **Close relative conditions**. The most **We** will pay under this provision and Benefit 6: Trip Disruption Expenses is 25% of **Your** non-refundable claim expenses or up to a maximum of $2000, whichever is the lesser. Wherever claims are made by **You** under this provision and Benefit 6: Trip Disruption Expenses for the same or similar expense, **We** will pay for the greater of the two amounts, but not both.

## We will not pay

- For any claims related to **COVID-19** except as described in Benefit 28: COVID-19 Trip Cancellation and Disruption.
- For any claims directly or indirectly related to or **Arising** from the death, **Injury** or **Sickness** of any person not named on **Your Certificate of insurance**, except as specified under 'We will pay' for **Your Close relative** or **Travelling companion**.
- For any claims directly or indirectly related to or **Arising** from the death, **Injury** or **Sickness** of **Your Close relative** except as specified under '**We** will pay'.
- For any claims directly or indirectly related to or **Arising** from the death, **Injury** or **Sickness** of **Your Travelling companion** except as specified under '**We** will pay'.

- If **You** were aware of any reason, before **Your Period of insurance** commenced, that causes **Your Trip** to be cancelled or rescheduled.
- As a result of **You** or **Your Travelling companion** changing plans or deciding not to continue with the intended **Trip**.
- If **Your** claim relates to the **Financial collapse** of any travel agent, airline or other **Carrier**, tour or accommodation provider.
- As a result of a tour operator or wholesaler being unable to complete arrangements for any tour because there were not enough people to go on the tour.
- For any claim or loss **Arising** out of any business, financial, employment, educational or contractual obligations, commitments or reasons. This exclusion does not apply to claims where **You** or **Your Travelling companion** are made redundant from full-time employment in Australia provided **You** or they were not aware that the redundancy was to occur before **You** purchased **Your Policy**.
- As a result of cancellation, delays or rescheduling by a bus line, airline, shipping line or rail authority unless it is due to a strike, riot, hijack, civil protest, severe weather or **Natural disaster**.
- As a result of the breakdown of any means of transport.
- As a result of an act or threat of **Terrorism**.
- If **You** can claim **Your** additional travel and accommodation expenses from anyone else.
- For costs which **You** have paid on behalf of any other person, unless that person is also an insured person named on **Your Certificate of insurance**.
- For a return flight **Home** if **You** did not have a prepaid return flight **Home** when the unexpected event occurred.
- For alternative travel arrangement costs if **We** have paid **Your** cancelled or unused pre-paid costs.
- For travel or accommodation that was upgraded to a different nature and/or class that **You** originally booked, unless approved by **Us**.
- For any rescheduling costs incurred after **Your Trip** has already commenced.
- For more than the applicable limits set out in the Benefit Summary above.

**Please also read General Exclusions that apply to all benefits on pages 89 to 94.**

## Benefit 6: Trip Disruption Expenses

This benefit reimburses **You** for reasonable additional travel and accommodation expenses which **You** incur whilst **You** are still on **Your Trip** if it is interrupted due to circumstances as explained below.

| | Comprehensive | Standard Saver | Snow Sports Plus | Domestic Plus | Frequent Traveller Saver | Basics |
|---|---|---|---|---|---|---|
| This benefit applies to | ✓ | ✓ | ✓ | ✓ | ✓ | No cover |
| Benefit limits | $50,000 | $30,000 | $50,000 | $50,000 | $50,000 | No cover |
| **Sub limits** | Cost of **Your** return to Australia if **You** shorten **Your Overseas Trip** due to **Your Close relative**'s unexpected **Sickness**, **Injury** or death that does not meet the **Close relative conditions** listed on page 28: the most **We** will pay is 25% of **Your** non-refundable claim expenses or up to a maximum of $2,000, whichever is the lesser. | | | | | No cover |
| **Excess*** | * | * | * | * | * | No cover |
| ***** An **Excess** applies for each event claimed. **Your Excess** amount is shown on **Your Certificate of insurance**. | | | | | | |

### Important Cover Conditions

Cover under this benefit is subject to the following conditions:

- If **You** need to return to Australia and did not have a return ticket booked to Australia before the circumstances giving rise to a claim under this benefit happened, **We** will reduce the amount of **Your** claim by the price of the fare to Australia from the place **You** planned to return to Australia from. The fare will be at the same fare class as the one **You** left Australia on.
- Wherever claims are made by **You** under this benefit and Benefit 5: Trip Cancellation Expenses for cancelled or alternative travel arrangements for the same or similar expense, **We** will pay for the greater of the two amounts, but not both.
- If **We** have accepted or paid for any expenses under Benefit 4: Overseas Emergency Medical Evacuation and Repatriation (page 41), **We** will not pay for any costs under this benefit for the same or similar expense.
- Refunds or credits **You** receive will be deducted from the amount payable on **Your** claim.
- The claim must **Arise** during **Your Trip**.
- This benefit does not provide cover for claims that **Arise** from **COVID-19**. The cover **We** provide specific to **COVID-19** is found under Benefit 27 and Benefit 28 on pages 84 to 88.

## We will pay

Up to the limits set out in the Benefit Summary above:

- For the reimbursement of **Your** reasonable additional travel, accommodation and meal expenses which **You** cannot recover from any other source, if a disruption to **Your Trip** occurs during **Your Trip** (whether domestic or **Overseas**), which is outside of **Your** control, and **Arises** from the following reasons:
  - **Your** scheduled or connecting transport is cancelled, delayed, shortened or diverted because of a strike, riot, hijack, civil protest, severe weather or **Natural disaster**. The event must have begun after **We** issued the **Certificate of insurance**.
  - **You** unknowingly break any quarantine rule.
  - **You** lose **Your** passport, travel documents or credit cards or they are stolen.
  - An accident occurs involving **Your** mode of transport. **You** must have written confirmation of the accident from an official body in the country where the accident happened.
  - **Your Home** is rendered uninhabitable by fire, explosion, earthquake or flood.
- For the reimbursement of **Your** reasonable additional travel, accommodation and meal expenses which **You** cannot recover from any other source, if **You** cannot continue **Your Trip** because of an **Injury** or **Sickness** which occurred or manifested itself while on the **Trip**, which needs immediate treatment from a **Medical practitioner** who certifies that **You** are unfit to travel.
- For the reimbursement of **Your** reasonable additional travel, accommodation and meal expenses for **You** to be with another person listed on **Your Certificate of insurance** or **Your Travelling companion** if they cannot continue their **Trip** because of an **Injury** or **Sickness** which occurred or manifested itself while on the **Trip**, which needs immediate treatment from a **Medical practitioner** who certifies that they are unfit to travel.
- For the reimbursement of the reasonable cost of **Your** return to Australia if **You** shorten **Your Overseas Trip** due to the unexpected **Sickness**, **Injury** or death of **Your Travelling companion**, where **You** can reasonably show that **You** were not aware of the likelihood of their **Sickness**, **Injury** or death at the time **You** purchased **Your Policy**.
- For the reimbursement of the reasonable cost of **Your** return to Australia if it is medically necessary for **You** to shorten **Your Overseas Trip**. **You** must obtain written advice from a **Medical practitioner**. **We** will only pay the cost of the fare class that **You** had planned to travel at (unless otherwise authorised by **Us**) and **You** must take advantage of any pre-arranged return travel to Australia.
- For the reimbursement of the reasonable cost of **Your** return to Australia if **You** shorten **Your Overseas Trip** due to the unexpected **Sickness**, **Injury** or death of **Your Close relative**, and **You** were not aware of the likelihood of their **Sickness**, **Injury**, or death at the time **You** purchased **Your Policy** and provided they meet the **Close relative conditions** listed on page 28**.**
- For **Your** non-refundable claim expenses up to 25%, or up to a maximum of $2000, whichever is the lesser, if **You** need to cancel or reschedule **Your Trip** due to an unexpected **Sickness**, **Injury** or death of a **Close relative** who does not meet the **Close relative conditions**. The most **We** will pay under this provision and under Benefit 5: Trip Cancellation Expenses, is 25% of **Your** non-refundable claim expenses or up to a maximum of $2000, whichever is the lesser. Wherever claims are made by

**You** under this provision and Benefit 5: Trip Cancellation Expenses for the same or similar expense, **We** will pay for the greater of the two amounts, but not both.

## We will not pay

- For any claims related to **COVID-19** except as described in Benefit 28: COVID-19 Trip Cancellation and Disruption.
- If **You** were aware of any reason, before **Your Period of insurance** commenced, that may cause **Your Trip** to be cancelled or disrupted or delayed.
- For any claims directly or indirectly related to or **Arising** from the death, **Injury** or **Sickness** of **Your Close relative** except as specified under '**We** will pay'.
- For any claims directly or indirectly related to or **Arising** from the death, **Injury** or **Sickness** of **Your Travelling companion** except as specified under '**We** will pay'.
- As a result of **You** or **Your Travelling companion** changing plans or deciding not to continue with the intended **Trip**.
- If **Your** claim relates to the **Financial collapse** of any travel agent, airline or other **Carrier**, tour or accommodation provider.
- As a result of the breakdown of any means of transport.
- If **You** can claim **Your** additional travel and accommodation expenses from anyone else.
- For costs which **You** have paid on behalf of any other person, unless that person is also an insured person named on **Your Certificate of insurance**.
- As a result of cancellation, delays or rescheduling by a bus line, airline, shipping line or rail authority unless it is due to a strike, riot, hijack, civil protest, severe weather or **Natural disaster**.
- Any additional expenses caused by planned medical procedures, cosmetic treatments, or other non-emergency medical treatments.
- Additional expenses relating to telephone calls and mobile data (other than calls to notify **Us** of **Your** emergency).
- For more than the applicable limits set out in the Benefit Summary above.

**Please also read General Exclusions that apply to all benefits on pages 89 to 94.**

## Benefit 7: Trip Resumption Expenses

This benefit provides cover for **You** to continue **Your Trip** after it was interrupted due to circumstances as explained below.

| | Comprehensive | Standard Saver | Basics | Snow Sports Plus | Domestic Plus | Frequent Traveller Saver |
|---|---|---|---|---|---|---|
| This benefit applies to | ✓ | ✓ | No cover | ✓ | ✓ | ✓ |
| Benefit limits | $3,000 | $2,000 | No cover | $3,000 | $3,000 | $3,000 |
| **Excess*** | * | * | No cover | * | * | * |
| * An **Excess** applies for each event claimed. **Your Excess** amount is shown on **Your Certificate of insurance**. | | | | | | |

### We will pay

- Up to the limits set out in the Benefit Summary above, to reimburse the reasonable airfares for **You** to return to the place **You** were when **Your Trip** was interrupted if:
  - during **Your Trip**, **Your Close relative** in Australia dies unexpectedly or is hospitalised following a serious **Injury** or a **Sickness**, **You** were not aware of the likelihood of their **Sickness**, **Injury**, or death at the time **You** purchased **Your Policy**, and the **Close relative** meets the **Close relative conditions**; and
  - at the date **You** return to Australia there is more than 14 days remaining of the **Period of insurance**, as noted on **Your Certificate of insurance**; and
  - **You** resume **Your Trip** within 6 months of **Your** return to Australia.

If **Your Close relative** does not meet the **Close relative conditions**, then the most **We** will pay under this benefit in total is $1,500.

### We will not pay

- For any claims related to **COVID-19** except as described in Benefit 28: COVID-19 Trip Cancellation and Disruption.
- For any claims directly or indirectly related to or **Arising** from the death, **Injury** or **Sickness** of **Your Close relative** except as specified under '**We** will pay'.
- If **You** were aware of any reason, before **Your Period of insurance** commenced, that may cause **Your Trip** to be cancelled or disrupted or delayed.
- For more than the applicable limits set out in the Benefit Summary above.

**Please also read General Exclusions that apply to all benefits on pages 89 to 94.**

## Benefit 8: Overseas Hospital Cash Payment

This benefit reimburses **You** for **Your** extra expenses as explained below, if **You** have been hospitalised during **Your Overseas Trip**.

| | Comprehensive | Standard Saver | Basics | Snow Sports Plus | Domestic Plus | Frequent Traveller Saver |
|---|---|---|---|---|---|---|
| This benefit applies to | ✓ | No cover | No cover | ✓ | No cover | ✓ |
| Benefit limit all ages | $5,000 | No cover | No cover | $5,000 | No cover | $5,000 |
| **Excess*** | $0 | No cover | No cover | $0 | No cover | $0 |
| * There is a $0 **Excess** for each claim for this benefit, regardless of the **Excess** amount shown on **Your Certificate of insurance**. | | | | | | |

### We will pay

- Up to the limits set out in the Benefit Summary above, reimbursement of up to $50 for **Your** out-of-pocket non-medical expenses (e.g. phone calls, magazines, newspapers, TV hire and internet access) for each 24-hour period **You** are in **Hospital**, after **You** have been hospitalised for more than 48 continuous hours on **Your Overseas Trip**.

### We will not pay

- For the first 48 continuous hours **You** are in **Hospital**.
- If **You** cannot claim for **Overseas** medical expenses in Benefit 2: Overseas Emergency Medical and Hospital Expenses.
- For any claims related to **COVID-19**.
- For more than the applicable limits set out in the Benefit Summary above.

**Please also read General Exclusions that apply to all benefits on pages 89 to 94.**

## Benefit 9: Accidental Death

This benefit pays a lump sum payment to **Your** estate if **You** pass away during **Your Trip** due to the circumstances as explained below.

| | Comprehensive | Snow Sports Plus | Domestic Plus | Frequent Traveller Saver | Standard Saver | Basics |
|---|---|---|---|---|---|---|
| This benefit applies to | ✓ | ✓ | ✓ | ✓ | No cover | No cover |
| Benefit limit 69 years of age and under | $25,000 | $25,000 | $25,000 | $25,000 | No cover | No cover |
| Benefit limit 70 to 75 years of age | $25,000 | No cover | $25,000 | $25,000 | No cover | No cover |
| Benefit limit 76 to 79 years of age | $25,000 | No cover | $25,000 | No cover | No cover | No cover |
| Benefit limit 80 to 89 years of age | $20,000 | No cover | $20,000 | No cover | No cover | No cover |
| **Sub limits** | Death of any one **Accompanying Dependant**: $5,000 | | | | No cover | No cover |
| **Excess*** | $0 | $0 | $0 | $0 | No cover | No cover |
| * There is a $0 **Excess** for each claim for this benefit, regardless of the **Excess** amount shown on **Your Certificate of insurance**. | | | | | | |

### We will pay

- **Your** estate, a lump sum payment up to the limits set out in the Benefit Summary above, if:
  - **You** are **Injured** during **Your Trip** and **You** die because of that **Injury** within 12 months of the **Injury date**; or
  - During **Your Trip**, the mode of transport **You** are travelling on disappears, sinks or crashes and **You** are presumed dead and body is not found within 12 months. However, any such payment shall be refunded to **Us** if it is later demonstrated that **You** did not die as a result of the event.

We will not pay

- For more than the applicable limits set out in the Benefit Summary above.
- For death caused by suicide or for any reason other than caused by **Injury** as defined under Words With Special Meaning on page 30.
- For any claims related to **COVID-19.**

**Please also read General Exclusions that apply to all benefits on pages 89 to 94.**

## Benefit 10: Permanent Disability

This benefit pays **You** a lump sum payment if **You** become **Permanently disabled** due to circumstances as explained below.

| | Comprehensive | Snow Sports Plus | Frequent Traveller Saver | Standard Saver | Basics | Domestic Plus |
|---|---|---|---|---|---|---|
| This benefit applies to | ✓ | ✓ | ✓ | No cover | No cover | No cover |
| Benefit limit 69 years of age and under | $50,000 | $50,000 | $25,000 | No cover | No cover | No cover |
| Benefit limit 70 to 75 years of age | $50,000 | No cover | $25,000 | No cover | No cover | No cover |
| Benefit limit 76 to 79 years of age | $50,000 | No cover | No cover | No cover | No cover | No cover |
| Benefit limit 80 to 89 years of age | $20,000 | No cover | No cover | No cover | No cover | No cover |
| **Sub limits** | **Permanent disability** of any one **Accompanying Dependants**: $5,000 | | | No cover | No cover | No cover |
| **Excess*** | $0 | $0 | $0 | No cover | No cover | No cover |
| * There is a $0 **Excess** for each claim for this benefit, regardless of the **Excess** amount shown on **Your Certificate of insurance**. | | | | | | |

We will pay

A lump sum payment up to the limits set out in the Benefit Summary above, if **You** are **Injured** during **Your Overseas Trip**; and if because of the **Injury**, **You** become **Permanently disabled** within 12 months of the **Injury date. We** may at **Our** option, engage an appropriate **Medical**

**practitioner** specialising in the relevant field (at **Our** expense) to examine **You** and assess **Your** circumstances, to provide their opinion and to confirm if **You** are **Permanently disabled** due to an **Injury**.

We will not pay

- For **Permanent disability** caused by any reason other than **Injury.**
- For **Permanent disability** caused by **Injury** in Australia.
- For **Injury** caused by self-harm.
- For any claims related to **COVID-19.**
- For more than the applicable limits set out in the Benefit Summary above.

**Please also read General Exclusions that apply to all benefits on pages 89 to 94.**

## Benefit 11: Loss of Income

This benefit is a weekly payment if **You** are unable to return to **Your** usual occupation in Australia, due to the circumstances as explained below.

| | Comprehensive | Snow Sports Plus | Frequent Traveller Saver | Standard Saver | Basics | Domestic Plus |
|---|---|---|---|---|---|---|
| This benefit applies to | ✓ | ✓ | ✓ | No cover | No cover | No cover |
| Benefit limits | $10,400 | $10,400 | $10,400 | No cover | No cover | No cover |
| **Sub limits** | Per week up to 26 weeks: $400 | | | No cover | No cover | No cover |
| **Excess*** | $0 | $0 | $0 | No cover | No cover | No cover |
| * There is a $0 **Excess** for each claim for this benefit, regardless of the **Excess** amount shown on **Your Certificate of insurance**. | | | | | | |

### Important Cover Conditions

Cover under this benefit is subject to the following conditions:

**You** must:

- Obtain a medical report from **Your Medical practitioner Overseas** regarding the nature of **Your Injury** and confirming **Your** disablement.
- Obtain a medical report from **Your Medical practitioner** in Australia once **You** return **Home** outlining the treatment plan for **Your** return to **Your** usual occupation in Australia, the expected return to work date or length of expected disablement.
- Provide **Us** with satisfactory evidence of **Your** employment in Australia and **Your** scheduled return to work date after **Your Trip**, confirming that **You** had work to return to in Australia.
- Provide **Us** with satisfactory evidence of **Your** lost income by providing **Us** with **Your** recent payslips.
- **We** will only pay if **You** cannot perform **Your** normal or suitable alternative work

and **You** lose all **Your** income.

- This benefit does not provide cover for claims that **Arise** from **COVID-19**. The cover **We** provide specific to **COVID-19** is found under Benefit 27 and Benefit 28 on pages 84 to 88.

## We will pay

Up to the limits set out in the Benefit Summary above, if:

- **You** are **Injured** during **Your Overseas Trip** and become disabled within 30 days of the **Injury date** because of the **Injury**, and
- the disablement continues for more than 30 days after **Your** return from **Your Overseas Trip** to **Your Home** (**Your** "waiting period"), and
- **You** are unable to return to **Your** usual occupation in Australia,

**We** will pay **You** up to $400 per person, per complete week of continued disability following the waiting period for a period of up to 26 weeks to replace **Your** lost weekly wage, net of income tax, that meets the cover conditions above.

## We will not pay

- For any claims related to **COVID-19**.
- For the first 30 days of **Your** disablement from the time **You** return to **Your Home**.
- For the loss of income of **Dependants**.
- For loss of income for any job which **You** held while **Overseas**.
- For more than the applicable limits set out in the Benefit Summary above.
- For any claims related to any **Sickness You** develop from **Your Trip** and/or **Medical conditions** listed on **Your Certificate of insurance.**

**Please also read General Exclusions that apply to all benefits on pages 89 to 94.**

## Benefit 12: Passports, Credit Cards & Credit Card Fraud

This benefit reimburses **You** for expenses **You** incur to replace **Your** travel documents on **Your Overseas Trip** due to the circumstances as explained below.

| | Comprehensive | Standard Saver | Basics | Snow Sports Plus | Domestic Plus | Frequent Traveller Saver |
|---|---|---|---|---|---|---|
| This benefit applies to | ✓ | ✓ | No cover | ✓ | No cover | ✓ |
| Benefit limit all ages | $5,000 | $2,000 | No cover | $5,000 | No cover | $5,000 |
| **Excess*** | $0 | $0 | No cover | $0 | No cover | $0 |
| * There is a $0 **Excess** for each claim for this benefit, regardless of the **Excess** amount shown on **Your Certificate of insurance**. | | | | | | |

### We will pay

- Up to the limits set out in the Benefit Summary above, to reimburse **You** the replacement costs (including communication costs) of **Your** travel documents, including passports, credit / debit cards or travellers cheques **You** lose, are damaged, or which are stolen from **You** or destroyed during **Your Overseas Trip**.
- Up to the limits set out in the Benefit Summary above, for any loss resulting from the fraudulent use of any credit / debit card held by **You** following the loss of the card during **Your Overseas Trip**. **We** will only cover those amounts not covered by any guarantee given by the bank or issuing company to **You** as the cardholder covering such losses.

### We will not pay

- If **You** do not report the theft as soon as practicable, but preferably within 24 hours to the police and, in the case of credit / debit cards and travellers cheques, to the issuing bank or company in accordance with the conditions under which the cards or cheques were issued. If **You** cannot prove that **You** made a report to the above relevant persons by providing **Us** with a written statement from them.
- If **Your** passports, credit / debit cards or travellers cheques are not carried on **Your** person when travelling on **Carriers.**
- If **Your** passports, credit / debit cards or travellers cheques are **Lost** or stolen from **Your** accommodation where a safe or locker has been provided and **You** fail to use it.
- For more than the applicable limits set out in the Benefit Summary above.

**Please also read General Exclusions that apply to all benefits on pages 89 to 94.**

## Benefit 13: Theft of Cash

This benefit reimburses **You** for cash that is stolen from **You** due to the circumstances as explained below.

| | Comprehensive | Standard Saver | Basics | Snow Sports Plus | Domestic Plus | Frequent Traveller Saver |
|---|---|---|---|---|---|---|
| This benefit applies to | ✓ | No cover | No cover | ✓ | No cover | ✓ |
| Benefit limit all ages | $250 | No cover | No cover | $250 | No cover | $250 |
| **Excess*** | $0 | No cover | No cover | $0 | No cover | $0 |
| * There is a $0 **Excess** for each claim for this benefit, regardless of the **Excess** amount shown on **Your Certificate of insurance**. | | | | | | |

### We will pay

Up to the limit set out in the Benefit Summary above, for theft of cash, bank notes, currency notes, postal orders or money orders that have been stolen from **You** whilst on **Your** person during **Your Overseas Trip**, using force or violence, or the threat of force or violence.

### We will not pay

- If **You** do not report the theft as soon as practicable, but preferably within 24 hours to the police or an office of the bus line, airline, shipping line or rail authority **You** were travelling on when the theft occurred. **You** must prove that **You** made a report by providing **Us** with a written statement from whoever **You** reported it to.
- If the cash, bank notes, currency notes, postal orders or money orders were not on **Your** person at the time they were stolen.
- For more than the applicable limits set out in the Benefit Summary above.

**Please also read General Exclusions that apply to all benefits on pages 89 to 94.**

## Benefit 14: Luggage and Personal Effects

This benefit provides cover for damage, loss or theft of **Your** own personal items which **You** take with **You** on **Your Trip** in the circumstances as explained below.

| | Comprehensive | Standard Saver | Basics | Snow Sports Plus | Domestic Plus | Frequent Traveller Saver |
|---|---|---|---|---|---|---|
| This benefit applies to | ✓ | ✓ | Optional | ✓ | ✓ | ✓ |
| Benefit limit for all items combined | $15,000 | $5,000 | $2,000 | $15,000 | $7,500 | $15,000 |
| **Sub limits** for any single **Unspecified item** or set | Stand-alone personal computers, cameras and video recorders (excluding devices with integrated cameras or recording functions, such as mobile phones, **Drone**s or similar devices): $3,000<br>Mobile phones and other portable communication equipment: $1,500<br>Small mobile hand-held computers including tablet devices like iPads: $1,000<br>Any other **Unspecified item** or set: $750 | | | | | |
| Maximum limit for all **Specified high value items** combined | $10,000 | Not available | Not available | $10,000 | Not available | $10,000 |
| | **Sub limit** for any single **Specified high value item** or set: $5,000 | | | | | |
| **Sub limits** for all items stolen from **Unattended motor vehicle** | Each item: $200<br>Total for all stolen items (including **Specified high value items**): $2,000 | | | | | |
| **Excess*** | * | * | * | * | * | * |
| * An **Excess** applies for each event claimed. **Your Excess** amount is shown on **Your Certificate of insurance**. | | | | | | |

## Unspecified items

**Your Luggage and personal effects** which are covered as per the benefit limits below are referred to as **Unspecified items**. **You** do not need to declare **Your Unspecified items**.

**Limits for Unspecified items**
The maximum **We** will pay for all **Unspecified items** combined depends on **Your Policy** as described in the Benefit Summary above. The maximum **We** will pay for any single **Unspecified items** or set is:

- $3,000 for stand-alone personal computers, cameras and video recorders (excluding devices with integrated cameras or recording functions, such as mobile phones, **Drone**s or similar devices);
- $1,500 for mobile phones, satellite phones, and other portable communication equipment;
- $1,000 for small mobile hand-held computers including tablet devices like iPads;
- $750 for any other **Unspecified items** or set.

All **Luggage and personal effects** are considered **Unspecified items** unless **You** have chosen to declare the item or set as a **Specified high value item**. See **Specified high value items** section below.

## Specified high value items

Under this benefit, **You** have the option to declare and protect **Your** eligible **Unspecified items** by paying an additional premium to cover the items that **You** have chosen, subject to the limits below. These declared items are called **Specified high value** items and will be listed on **Your Certificate of insurance**.

Separately insuring **Specified high value items** does not affect the overall **Luggage and personal effects** limits for **Your Policy**, as this limit is for all **Unspecified items** and **Specified high value items** combined.

**Limits for Specified high value items**
**We** will pay up to the cost price of the item, to the maximum limit of $5,000 for any single **Specified high value item** or set, provided the total of all **Specified high value items** does not exceed $10,000.

Jewellery, watches (other than Smart watches), fragile or brittle items, bicycles and watercraft (other than surfboards) cannot be declared as **Specified high value items**.

### Important Cover Conditions

Cover under this benefit is subject to the following conditions:

- **You** must take care to reasonably protect and secure **Your Luggage and personal effects** at all times. This means:
  - **You** must not leave **Your Luggage and personal effects** behind in any mode of transport, for example, in the airplane or taxi.
  - **You** must not leave **Your Luggage and personal effects Unsupervised** or in a **Public place**, for example at the restaurant table while **You** go to the restroom, the beach while **You** go in the water or in the hotel lobby while **You** wait to check in.
  - **You** must not leave **Your Luggage and personal effects** in an **Unattended motor vehicle:**
    - overnight under any circumstances (this includes even in a locked boot or **Locked storage compartment**).

        - during the daylight hours other than obscured from view in a locked boot or **Locked storage compartment**.
    - **You** must not transport **Your** jewellery, mobile phone, camera, video camera, **Drone**, tablet device, personal computer, computer equipment or their accessories in the cargo hold of any **Carrier**.
    - **You** must carry **Your** jewellery, watches, mobile phones, and travel documents on **Your** person when using transport providers.
    - **You** must use the safe or locker provided to **You** by **Your** accommodation to store **Your** jewellery or travel documents.
- Where a claim is for the loss or theft of, or damage to, **Luggage and personal effects**, **You** must:
    - where it is reasonably possible, report the loss or theft as soon as practicable, but preferably within 24-hours to the police or an office of the bus line, airline, shipping line or rail authority **You** were travelling on when the loss or theft occurred.
    - provide **Us** with a copy of the written report from the police or office of the bus line, airline, shipping line or rail authority **You** were travelling on.
- If a claim relates to a mobile phone or device with phone capabilities, **You** must supply **Us** the IMEI (International Mobile Equipment Identity) number. **You** must also block the IMEI number with **Your** telecommunications provider.

## We will pay

- Up to the limits set out in the Benefit Summary above, if during **Your Trip**, **You** have complied with the conditions of cover listed above and an item of **Your Luggage and personal effects** is permanently **Lost**, stolen or accidentally damaged, **We** will pay **You** for (whichever is lesser):
    - the cost to repair the item, or
    - the cost to replace the item, or
    - the purchase price of the item less any **Depreciation** that applies.

The most **We** will pay if **Your Luggage and personal effects** are stolen from **Your Unattended motor vehicle** during daylight hours, provided **You** have complied with the conditions of cover, is $200 for each item, and $2,000 in total for all stolen items, even if **You** have purchased **Specified high value item** cover.

Subject to the item **Sub limits** set out in the Benefit Summary above, the most **We** will pay is the original purchase price of the item less any **Depreciation** that applies. **Depreciation** will be calculated as detailed under the heading **Depreciation** on page 97.

No Depreciation will be applied to Luggage and personal effects purchased duty free prior to Your departure, Luggage and personal effects purchased during Your Trip, or Specified high value items listed on Your Certificate of insurance.
Where an item is part of a pair or set, **We** will pay no more than the value of the **Lost**, damaged or stolen part, regardless of any special value that the item may have had as part of a pair or set.

A pair or related set of items are considered as only one item and the appropriate single item limit will be applied unless **You** separately insure each individual item as a **Specified high value item**. A pair or related set of items examples include, but is not limited to:
    - a camera, lenses (attached or not), tripod and accessories; or

- a matching pair of earrings.

## We will not pay

- If **You** have not exercised reasonable care at all times for the safety and security of **Your** personal items. The level of care required is relative to the value of the item. The more expensive the item, the greater the level of care **We** expect **You** to take.
- If **You** leave **Your Luggage and personal effects Unsupervised** or in a **Public place**.
- If **You** leave **Your Luggage and personal effects** in any aircraft, **Cruise ship**, ferry, train, tram, taxi or bus, or in any accommodation after **You** have checked out.
- If **You** have not taken all reasonable actions within **Your** power to recover **Your Luggage and personal effects**.
- For the loss, theft or damage of jewellery, mobile phone, camera, video camera, **Drone**, tablet device, personal computer, computer equipment or their accessories that were transported in the cargo hold of any **Carrier**. This does not apply in the case of personal electronic devices transported by aircraft if **You** are instructed by the airline or relevant authority to check the devices in due to government regulation.
- For the loss, theft or damage of jewellery, watches, mobile phones, cash, bank cards or travel documents not carried on **Your** person when using transport providers.
- If **Your** jewellery, watches, mobile phones, camera, video camera, personal computer, tablet device, computer equipment, are **Lost** or stolen from **Your** accommodation where a safe or locker has been provided and **You** fail to use it.
- For the loss, theft or damage to items left in an **Unattended motor vehicle**, unless the items are taken from a locked boot or a **Locked storage compartment** and were obscured from view, (including obscured from view if the cargo area of the vehicle is not concealed) between sunrise and sunset local time, and there is evidence of damage or forced entry which is confirmed by a police report.
- If the **Luggage and personal effects** were left with a motorcycle, moped or scooter, even if they were obscured from view in the locked boot or **Locked storage compartment**.
- If the **Luggage and personal effects** were being sent unaccompanied or by post, courier or under a freight contract.
- If **You** do not report (when it is reasonably possible to do so) the loss, theft or misplacement of the **Luggage and personal effects** as soon as practicable, but preferably within 24 hours to the police or an office of the bus line, airline, shipping line or rail authority **You** were travelling on when the loss, theft or misplacement occurred. **You** must prove that **You** made such report by providing **Us** with a written statement from whoever **You** reported it to.
- If the loss relates to a mobile phone or device with phone capabilities and **You** are unable to supply the IMEI (International Mobile Equipment Identity) number. **You** are also required to block the IMEI number with **Your** telecommunications provider of the stolen or **Lost** mobile phone or device. **We** will not pay if the IMEI has not been blocked.
- If the loss or damage is to, or of, sporting equipment (including bicycles and surfboards) while in use.
- The loss, theft or damage is to or of bicycles unless **You** have purchased the optional Bicycle Cover and it is listed on the **Certificate of insurance**.
- The loss, theft or damage is to household equipment, mobile phone prepaid minutes **You** have not used, mobile rental charges or payments, motor vehicles and

accessories, or items of a perishable nature (meaning items that can decay or rot and will not last for long).

- The loss, theft or damage is to watercraft of any type (other than surfboards).
- The loss, theft or damage is to a Segway or a hovercraft.
- The loss or damage **Arises** from any process of laundering, cleaning, repair or alteration.
- The loss or damage **Arises** from ordinary wear and tear, deterioration, atmospheric or weather conditions, insects, rodents or vermin.
- The loss or damage **Arises** from an electrical or mechanical breakdown.
- If the loss or damage is to, or of, fragile items made of glass or other brittle materials (such as glassware, chinaware, ceramics, pottery, etc) or is an electronic component which is broken or scratched, unless either:
  - it is the lens of spectacles, binoculars or photographic or video equipment; or
  - the breakage or scratch was caused by a crash involving a vehicle in which **You** were travelling.
- **You** are entitled to be reimbursed by the bus line, airline, shipping line or rail authority **You** were travelling on when the loss, theft, or damage occurred. However, if **You** are not reimbursed the full amount of **Your** claim, **We** will pay the difference between the amount of **Your** loss and what **You** were reimbursed, up to the limit of **Your** cover (allowing for **Depreciation** due to age, wear and tear).
- For more than the applicable limits set out in the Benefit Summary above.
- For the loss, theft or damage to a **Drone** whilst in use, or confiscation of a **Drone** by authorities whether in use or not.
- If the loss, theft or damage is to items that do not belong to **You**.
- For negotiable instruments (such as cash (except as covered under the "theft of cash" section), gift cards, precious metals or securities).
- For information stored on any electronic device or other media, including software.

**Please also read General Exclusions that apply to all benefits on pages 89 to 94.**

## Benefit 15: Delay of Luggage and Personal Effects

This benefit reimburses **You** for the necessary expenses **You** incur if **Your Luggage and personal effects** are delayed, misdirected or misplaced in the circumstances as explained below.

| | Comprehensive | Standard Saver | Basics | Snow Sports Plus | Domestic Plus | Frequent Traveller Saver |
|---|---|---|---|---|---|---|
| This benefit applies to | ✓ | No cover | No cover | ✓ | No cover | ✓ |
| Benefit limit all ages | $750 | No cover | No cover | $750 | No cover | $750 |
| **Excess*** | * | No cover | No cover | * | No cover | * |
| * An **Excess** applies for each event claimed. **Your Excess** amount is shown on **Your Certificate of insurance**. | | | | | | |

### Important Cover Conditions

Cover under this benefit is subject to the following conditions:

- **You** must obtain written confirmation of delay, misdirection, or misplacement from the **Carrier** who was responsible for **Your Luggage and personal effects**, the length of the delay, and details of any compensation provided to **You**. **We** will deduct any amount **We** pay **You** under this benefit for any subsequent claim for permanently **Lost Luggage and personal effects**.
- This benefit does not provide cover for claims that **Arise** from **COVID-19**. The cover **We** provide specific to **COVID-19** is found under Benefit 27 and Benefit 28 on pages 84 to 88.

### We will pay

- Up to the limits set out in the Benefit Summary above, if any items of **Your Luggage and personal effects** are delayed, misdirected or misplaced by the **Carrier** for more than 12 hours whilst **You** are on **Your Overseas Trip**, and in **Our** opinion, it was reasonable for **You** to purchase essential items of clothing or other personal items (e.g. tooth brush and pyjamas etc).

We will not pay

- If **You** are entitled to compensation from the bus line, airline, shipping line or rail authority **You** were travelling on for the relevant amount claimed. However, if **You** are not reimbursed the full amount, and **Your** loss is coverable under **Your Policy**, **We** will pay the difference between the amount of **Your** expenses and what **You** were reimbursed up to the limit of **Your** cover.
- If **Your Luggage and personal effects** are delayed on the final return leg of **Your Trip Home**.
- Once **You** return to **Your Home** or after the **Period of insurance.**
- For any claims related to **COVID-19**.
- For more than the applicable limits set out in the Benefit Summary above.

**Please also read General Exclusions that apply to all benefits on pages 89 to 94.**

## Benefit 16: Travel Delay Expenses

This benefit reimburses **You** for additional expenses **You** incur, because **Your** pre-booked **Carrier** is cancelled and rescheduled, or delayed due to circumstances as explained below.

| | Comprehensive | Snow Sports Plus | Domestic Plus | Frequent Traveller Saver | Standard Saver | Basics |
|---|---|---|---|---|---|---|
| This benefit applies to | ✓ | ✓ | ✓ | ✓ | No cover | No cover |
| Benefit limit all ages | $2,000 | $2,000 | $2,000 | $2,000 | No cover | No cover |
| **Sub limit** | For each 24-hour period of delay: up to $200 | | | | No cover | No cover |
| **Excess*** | $0 | $0 | $0 | $0 | No cover | No cover |
| * There is a $0 **Excess** for each claim for this benefit, regardless of the **Excess** amount shown on **Your Certificate of insurance**. | | | | | | |

### Important Cover Conditions

Cover under this benefit is subject to the following conditions:

- This benefit is only available on **Our** Comprehensive, Snow Sports Plus, Domestic Plus and Frequent Traveller Saver **Policies**. **You** may be eligible to claim under Benefit 5: Trip Cancellation Expenses, or Benefit 6: Trip Disruption Expenses or this benefit, but **You** may not claim under more than one benefit for the same event.

## We will pay

- Up to the limits set out in the Benefit Summary above, to reimburse up to $200 for each traveller (excluding **Dependants** travelling with their parents or grandparents on Single or **Family Policies**) listed on the **Certificate of insurance** for the reasonable additional meals and accommodation expenses if during **Your Trip**, **Your** pre-booked **Carrier** has been cancelled and rescheduled, or delayed and the rescheduled departure time or delay is for at least 6 hours from the time **Your Carrier** was scheduled to depart, due to circumstances outside **Your** control.
- Up to the limits set out in the Benefit Summary above, to reimburse up to $200 for each traveller (excluding **Dependants** travelling with their parents or grandparents on Single or **Family Policies**) listed on the **Certificate of insurance** for each subsequent full 24-hour period beyond the initial 6-hour delay from the time **Your Carrier** was scheduled to depart until **Your** rescheduled departure time.

## We will not pay

- If the cancellation and rescheduling, or delay to **Your Trip Arises** from:
  - The **Financial collapse** of any travel agent, airline or other **Carrier**, tour or accommodation provider; or
  - An act or threat of **Terrorism**.
- If **You** can claim **Your** additional meals and accommodation expenses from anyone else.
- If **You** have not checked in for **Your Trip** at or before the recommended time.
- If **You** did not get a written statement from the appropriate transport company or authority confirming the reason for the cancellation and rescheduling or delay, and how long it lasted.
- For any claims related to **COVID-19**.
- For more than the applicable limits set out in the Benefit Summary above.

**Please also read General Exclusions that apply to all benefits on pages 89 to 94.**

## Benefit 17: Special Event Transport Expenses

This benefit provides cover if **Your** scheduled transport is unable to convey **You** to **Your Special event** on time in the circumstances as explained below.

| | Comprehensive | Standard Saver | Basics | Snow Sports Plus | Domestic Plus | Frequent Traveller Saver |
|---|---|---|---|---|---|---|
| This benefit applies to | ✓ | No cover | No cover | ✓ | ✓ | ✓ |
| Benefit limit all ages | $5,000 | No cover | No cover | $5,000 | $5,000 | $5,000 |
| **Excess*** | * | No cover | No cover | * | * | * |
| * An **Excess** applies for each event claimed. **Your Excess** amount is shown on **Your Certificate of insurance**. | | | | | | |

### We will pay

- For **Your** reasonable additional travel expenses (for **Special events** occurring **Overseas** during **Your Overseas Trip**), up to the limits set out in the Benefit Summary above, to reach the **Special event** on time if **Your** scheduled transport is cancelled, delayed, shortened or diverted during **Your Overseas Trip** and that means **You** would not arrive on time.
- For **Your** reasonable additional travel expenses (for **Special events** occurring in Australia during **Your** domestic **Trip**), up to the limits set out in the Benefit Summary above, to reach the **Special event** on time if **Your** scheduled transport is cancelled, delayed, shortened or diverted during **Your** domestic **Trip** other than for a **COVID-19** related **Travel restriction** and that means **You** would not arrive on time.

### We will not pay

- If the cancellation, delay, shortening or diversion of **Your** scheduled transport **Arises** from the **Financial collapse** of any transport, tour or accommodation provider.
- For **Special events** occurring in Australia as part of an **Overseas Trip**.
- For **Special events** occurring outside of the **Period of insurance**.
- If **Your** claims **Arises** as a result of a **Travel restriction**.
- If **Your** claim **Arises** from an act or threat of **Terrorism**.
- For any claims related to **COVID-19**.
- For more than the applicable limits set out in the Benefit Summary above.

**Please also read General Exclusions that apply to all benefits on pages 89 to 94.**

## Benefit 18: Personal Liability

The Personal Liability benefit provides cover for expenses incurred in the circumstances as explained below.

| | Comprehensive | Standard Saver | Basics | Snow Sports Plus | Domestic Plus | Frequent Traveller Saver |
|---|---|---|---|---|---|---|
| This benefit applies to | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |
| Benefit limit all ages | $5,000,000 | $2,500,000 | $1,000,000 | $5,000,000 | $5,000,000 | $5,000,000 |
| **Excess*** | * | * | * | * | * | * |
| * An **Excess** applies for each event claimed. **Your Excess** amount is shown on **Your Certificate of insurance**. | | | | | | |

### Important Cover Conditions

Cover under this benefit is subject to the following conditions:

- **You** must not admit fault or liability for the claim, or incur any legal costs without **Our** prior written approval.

### We will pay

- **Your** legal liability **You** are required to pay because of a legal claim against **You**, up to the limits set out in the Benefit Summary above, for payment of compensation in respect of:
  - Someone else's death or **Injury**; and/or
  - The physical loss of, or damage to, someone else's property

  which is caused by an accident or a series of accidents attributable to one source or originating cause that occurs during **Your Trip**.
- **Your** reasonable legal expenses, up to the limits set out in the Benefit Summary above, for settling or defending the above legal claim made against **You** where the legal claim is covered by the **Policy**.

We will not pay

If the claim **Arises** out of or is for:

- **Injury** to **You**, **Your Travelling companion**, or to a **Close relative** or employee of either of **You**.
- Damage to property belonging to **You**, or in **Your** care or control, or belonging to, or in the care or control of, **Your Close relative**, or **Your Travelling companion**, or to an employee of either of **You**.
- An unlawful, wilful or malicious act by **You**.
- The ownership, custody or use of any mechanically propelled vehicle or self-propelled vehicle, including but not limited to any motor vehicle, motorcycle, moped or scooter, quad bike/**Recreational all-terrain vehicle**, jet ski, motorboat, hoverboard, hovercraft, Segway, bicycle, electric bicycle, or power assisted bicycle.
- The ownership, custody or use of any firearm or weapon, aerial device, or watercraft.
- The conduct of a business, profession or trade.
- 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.
- Any fine or penalty or aggravated, punitive, exemplary, liquidated damages and any other damages resulting from the multiplication of compensatory damages.
- Disease that is transmitted by **You**.
- Any relief or recovery other than monetary amounts.
- A contract that imposes on **You** a liability which **You** would not otherwise have.
- Assault and/or battery committed by **You** or at **Your** direction.
- Conduct intended to cause **Injury**, property damage or liability with reckless disregard for the consequences of **You** or any person acting with **Your** knowledge, consent or connivance.
- For more than the applicable limits set out in the Benefit Summary above.
- Operation of a **Drone**.

**Please also read General Exclusions that apply to all benefits on pages 89 to 94.**

## Benefit 19: Rental Vehicle Excess

This benefit covers the **Rental vehicle** excess component of the **Rental vehicle** insurance that **You** have with **Your** car hire company in the circumstances as explained below.

| | Comprehensive | Standard Saver | Snow Sports Plus | Domestic Plus | Frequent Traveller Saver | Basics |
|---|---|---|---|---|---|---|
| This benefit applies to | Optional | Optional | Optional | ✓ | Optional | No cover |
| Benefit limit all ages | Up to $8,000 | Up to $8,000 | Up to $8,000 | $5,000 | Up to $8,000 | No cover |
| **Excess*** | * | * | * | * | * | No cover |
| * An **Excess** applies for each event claimed. **Your Excess** amount is shown on **Your Certificate of insurance**. | | | | | | |

### Important Cover Conditions

Cover under this benefit is subject to the following conditions:

- **You** only have this benefit if **You** purchased the optional Rental Vehicle Excess cover in connection with an eligible **Policy**. The amount of **Your** cover will be listed on **Your Certificate of insurance**.
- This cover is only available if the **Rental vehicle** has insurance cover for damage to or theft of the **Rental vehicle** in **Your** custody and control.
- This cover does not take the place of **Rental vehicle** insurance or third-party damage insurance, and only provides cover for the excess component that **You** become liable to pay in the event of collision or theft.
- **You** must hold a current Driver's Licence (Provisional or higher) valid for driving in Australia, for the same class of motor vehicle, regardless of the local laws and if required, a licence valid for the country that **You** are driving in.
- **You** must provide a copy of:
  - **Your** rental agreement;
  - the authorised driver's driving licence;
  - the original inspection report and/or the incident/damage report;
  - the repair invoice and/or quote;
  - a written statement from the licensed rental company confirming **You** are liable to pay the excess.
- This benefit does not provide cover for claims that **Arise** from **COVID-19**. The cover **We** provide specific to **COVID-19** is found under Benefit 27 and Benefit 28 on pages 84 to 88.

## We will pay

- Up to the amount listed on **Your Certificate of insurance** to reimburse the **Rental vehicle** insurance excess or the cost of repairing the **Rental vehicle**, whichever is the lesser, if a **Rental vehicle You** have rented from a licensed rental company during **Your Trip** is involved in a motor vehicle accident while **You** are driving, or is damaged or stolen while in **Your** custody. There is no cover relating to any other costs (such as the costs to independently fix the damage).
- Up to $500 for the cost of returning **Your Rental vehicle** to the nearest depot if **Your** attending **Medical practitioner** certifies in writing that **You** are unfit to do so during **Your Trip**.

## We will not pay

- If the **Rental vehicle** is operated or used in violation of the rental agreement, including by any person not designated in the **Rental vehicle** contract as an authorised driver and by any person not named on **Your Certificate of insurance**.
- If **You** were operating the **Rental vehicle** while affected by alcohol or any other drug in a way that is against the law of the place **You** are in.
- If **You** were operating the **Rental vehicle** without a licence, or outside the conditions listed on **Your** driver's licence (valid for driving in Australia) for the purpose that **You** were using it.
- If **You** were operating the **Rental vehicle** with an Australian Learner's licence.
- If the vehicle does not meet the definition of **Rental vehicle** in this **Policy**.
- For any claims related to **COVID-19**.

**Please also read General Exclusions that apply to all benefits on pages 89 to 94.**

## Benefit 20: Snow Sports Equipment

This benefit provides cover for **Your** ski or snowboard equipment in the circumstances as explained below.

| | Comprehensive | Standard Saver | Basics | Snow Sports Plus | Domestic Plus | Frequent Traveller Saver |
|---|---|---|---|---|---|---|
| This benefit applies to | No cover | No cover | No cover | ✓ | ✓ | No cover |
| Benefit limits | No cover | No cover | No cover | $1,500 | $1,500 | No cover |
| **Sub limits** for **Snow sports equipment** stolen from **Unattended motor vehicle** | No cover | No cover | No cover | Each item: $200<br>Total for all stolen **Snow sports equipment**: $1,000 | | No cover |
| **Excess*** | No cover | No cover | No cover | * | * | No cover |
| * An **Excess** applies for each event claimed. **Your Excess** amount is shown on **Your Certificate of insurance**. | | | | | | |

### Important Cover Conditions

Cover under this benefit is subject to the following conditions:

- There is no cover while **Snow sports equipment** is in use.
- **You** must take care to protect and secure **Your Snow sports equipment** at all times**.** This means:
  - **You** must not leave **Your Snow sports equipment Unsupervised** or in a **Public place** or at any time in the passenger compartment of an **Unattended motor vehicle**.
  - **You** must not store **Your Snow sports equipment** in an **Unattended motor vehicle** overnight.
  - **You** must, when **You** are transporting **Your Snow sports equipment** by aircraft, securely pack it in a ski or snowboard case or other container designed for **Snow sports equipment.**
  - **You** must, when transporting **Your Snow sports equipment** by motor vehicle, only leave it obscured from view in the locked boot or **Locked storage compartment**.
- Limits apply if **Your Snow sports equipment** is stolen from an **Unattended motor vehicle**.
- Where a claim is for the loss or theft of, or damage to, **Snow sports equipment**, **You** must (where it is reasonably possible to do so):
  - report the loss or theft as soon as practicable, but preferably within 24-hours to the police or an office of the bus line, airline, shipping line or rail authority **You** were travelling on when the loss or theft occurred.

- provide **Us** with a copy of the written report from the police or office of the bus line, airline, shipping line or rail authority **You** were travelling on.

## We will pay

- Up to the limits set out in the Benefit Summary above, if during **Your Trip**, **Snow sports equipment** owned by **You** is permanently **Lost**, stolen or accidentally damaged, **We** will pay **You** for (whichever is lesser):
  - the cost to repair the item,
  - the cost to replace the item, or
  - the purchase price of the item less any **Depreciation** that applies.

Subject to the limits shown in the Benefit Summary above, the most **We** will pay is the original purchase price of the item less any **Depreciation** that applies. **Depreciation** will be calculated as detailed under the heading **Depreciation** on page 97.

No **Depreciation** will be applied to **Snow sports equipment** purchased duty free prior to **Your** departure, or for **Snow sports equipment** purchased during **Your Trip**.

Where an item is part of a pair or set, **We** will pay no more than the value of the **Lost**, damaged or stolen part, regardless of any special value that the item may have had as part of a pair or set.
If **Your Snow sports equipment** is stolen from an **Unattended motor vehicle** then the most **We** will pay under any circumstances is $200 for each item, pair or set, and $1,000 in total for all stolen items.

## We will not pay

- If the loss or damage is to, or of, **Snow sports equipment** while it is in use.
- If the **Snow sports equipment** was left **Unsupervised** or in a **Public place**.
- If **You** leave **Your Snow sports equipment** in any aircraft, **Cruise ship**, ferry, train, tram, taxi or bus or in any accommodation after **You** have checked out.
- If the **Snow sports equipment** was left in an **Unattended motor vehicle** while being transported, unless it was obscured from view in the locked boot or **Locked storage compartment** of a motor vehicle.
- If the **Snow sports equipment** was left in an **Unattended motor vehicle** overnight, even if it was obscured from view in the locked boot or **Locked storage compartment** of a motor vehicle.
- If the **Snow sports equipment** was being sent unaccompanied or under a freight contract.
- 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.
- If the **Snow sports equipment** suffers an electrical or mechanical breakdown.
- 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 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).

- If **You** do not report the loss, theft or damage as soon as practicable, but preferably within 24-hours to the police or an office of the bus line, airline, shipping line or rail authority **You** were travelling on when the loss, theft or damage occurred. **You** must prove that **You** made such report by providing **Us** with a written statement from whoever **You** reported it to.
- For more than the applicable limits set out in the Benefit Summary above.

**Please also read General Exclusions that apply to all benefits on pages 89 to 94.**

## Benefit 21: Snow Equipment Replacement Hire

This benefit reimburses **You** for the cost to hire **Snow sports equipment** in the circumstances as explained below.

| | Comprehensive | Standard Saver | Basics | Snow Sports Plus | Domestic Plus | Frequent Traveller Saver |
|---|---|---|---|---|---|---|
| This benefit applies to | No cover | No cover | No cover | ✓ | ✓ | No cover |
| Benefit limits | No cover | No cover | No cover | $1,500 | $1,500 | No cover |
| **Excess*** | No cover | No cover | No cover | * | * | No cover |
| * An **Excess** applies for each event claimed. **Your Excess** amount is shown on **Your Certificate of insurance**. | | | | | | |

### We will pay

Up to the limits set out in the Benefit Summary above, for hiring replacement **Snow sports equipment** that is necessary to continue with **Your** original itinerary if **Snow sports equipment** owned by **You** has been misdirected or delayed for a period of more than 24-hours, or has been accidentally damaged, **Lost** or stolen during **Your Trip**.

### We will not pay

- Unless **We** accept a claim by **You** under Benefit 20: Snow Sports Equipment for accidental loss, theft of, or damage to **Snow sports equipment** owned by **You**.
- For more than the applicable limits set out in the Benefit Summary above.

**Please also read General Exclusions that apply to all benefits on pages 89 to 94.**

## Benefit 22: Snow Prepaid Expenses

This benefit reimburses **You** for the unused portion of **Your** pre-booked and pre-paid **Snow sports** expenses due to the circumstances as explained below.

| | Comprehensive | Standard Saver | Basics | Snow Sports Plus | Domestic Plus | Frequent Traveller Saver |
|---|---|---|---|---|---|---|
| This benefit applies to | No cover | No cover | No cover | ✓ | ✓ | No cover |
| Benefit limits | No cover | No cover | No cover | $750 | $750 | No cover |
| **Excess*** | No cover | No cover | No cover | * | * | No cover |
| * An **Excess** applies for each event claimed. **Your Excess** amount is shown on **Your Certificate of insurance**. | | | | | | |

### Important Cover Conditions

Cover under this benefit is subject to the following conditions:

- **You** must provide **Us** with written confirmation from the **Medical practitioner** of the nature of **Your Injury** or **Sickness**.

### We will pay

- Up to the limits set out in the Benefit Summary above, if **You** are **Injured** or become **Sick** during **Your Trip** and are unable to utilise the full duration of **Your** pre-booked and pre-paid lift passes, **Snow sports equipment** hire, or lessons. **We** will reimburse **You** the percentage amount of the unused portion for each insured person.

### We will not pay

- If the claim **Arises** from activities not defined as **Snow sports**.
- If the claim **Arises** outside the period 15th December to 15th April in northern hemisphere resorts and 15th June to 30th September in southern hemisphere resorts. This exclusion will not apply to those resorts which are open outside these time periods and have sufficient snow for normal skiing activities.
- For more than the applicable limits set out in the Benefit Summary above.

**Please also read General Exclusions that apply to all benefits on pages 89 to 94.**

## Benefit 23: Snow Resort Closure

This benefit reimburses **You** for the cost of transport and lift passes at an alternate ski resort due to the circumstances as explained below.

| | Snow Sports Plus | Domestic Plus | Comprehensive | Standard Saver | Basics | Frequent Traveller Saver |
|---|---|---|---|---|---|---|
| This benefit applies to | ✓ | ✓ | No cover | No cover | No cover | No cover |
| Benefit limits | $1,000 | $1,000 | No cover | No cover | No cover | No cover |
| **Sub limits** | Up to $100 in total per 24-hour period for up to 10 days | | No cover | No cover | No cover | No cover |
| **Excess*** | * | * | No cover | No cover | No cover | No cover |
| * An **Excess** applies for each event claimed. **Your Excess** amount is shown on **Your Certificate of insurance**. | | | | | | |

### Important Cover Conditions

Cover under this benefit is subject to the following conditions:

- If **You** have a claim under this benefit **You** must get written confirmation from the management of the resort stating the reason for the closure and how long the closure lasted.

### We will pay

- Up to the limits set out in the Benefit Summary above, if while on **Your Trip**, during **Your** stay at **Your** pre-booked and pre-paid holiday resort, all ski lift systems are closed for more than 24-hours because there is not enough snow, too much snow, bad weather or a power failure, **We** will reimburse:
  - the cost of transport to the nearest open resort;
  - the cost of lift passes at the alternate resort.

### We will not pay

- If the claim **Arises** outside the period 15th December to 15th April in Northern Hemisphere resorts and 15th June to 30th September in Southern Hemisphere resorts. This exclusion will not apply to those resorts which are open outside these time periods and have sufficient snow for normal skiing activities.

- The claim relates to resorts that do not have skiing facilities greater than 1,000 metres above sea level.
- For any claims related to **COVID-19**.
- For more than the applicable limits set out in the Benefit Summary above.

**Please also read General Exclusions that apply to all benefits on pages 89 to 94.**

# Benefit 24: Adventure Pack

This benefit provides optional cover in the circumstances as explained below, for the adventurous activities listed below.

| | Comprehensive | Standard Saver | Basics | Snow Sports Plus | Domestic Plus | Frequent Traveller Saver |
|---|---|---|---|---|---|---|
| This benefit applies to | Optional | Optional | No cover | Optional | Optional | Optional |
| **Excess*** | * | * | No cover | * | * | * |
| * An **Excess** applies for each event claimed. **Your Excess** amount is shown on **Your Certificate of insurance**. | | | | | | |

## Important Cover Conditions

Cover under this benefit is subject to the following conditions:

- **You** only have this benefit if **You** purchased the Adventure Pack in connection with an eligible **Policy**.
- **You** must be aged 74 and under at the date of **Policy** issue to purchase the Adventure Pack.
- **You** must comply with the participation limitations and conditions of **Adventure Activities You** participate in. These limitations and conditions are provided in *italics* following each activity they apply to.
- Cover for all **Adventure Activities** is limited to amateur participation.

## We will pay

For claims that are covered by the benefits of **Your Policy** (excluding Benefit 10: Permanent Disability, Benefit 11: Loss of Income or Benefit 18: Personal Liability) if **You** have purchased the Adventure Pack and the claim **Arises** out of **Your** amateur participation in the following **Adventure Activities**:

- Abseiling
- Animal conservation and handling (*under appropriate supervision*)
- Animal / Sealife encounters *(in a controlled, enclosed environment with a licensed operator, no killer whales and no free diving*)
- Battle re-enactment (*not with firearms*)
- Boxing (*basic training only, no sparring, no competition*)
- Cave/river tubing
- Caving/potholing
- Contact sports: basketball, rugby, Australian Rules football, American football, dodgeball, field hockey, hurling, Gaelic football, lacrosse, roller derby, and squash.

- Deep sea fishing with a licensed commercial operator up to 15 nautical miles off any land mass (*for 1 or more overnight stays in Australia or 4 or more nights* ***Overseas*** *on a* ***Cruise ship***, ***You*** *must specify cruise cover*)
- Expeditions to or on the Kokoda Track/Trail
- Flying fox/zip lining
- Hiking, trekking or tramping, peaking at altitudes between 3,000 metres up to 6,000 metres (*not higher*) but only where specialist climbing equipment is not required
- Martial arts (*basic training only, no sparring, no competition*)
- Outdoor rock climbing (*only with a licensed commercial operator and with ropes and appropriate safety gear; but not free soloing*)
- Quad biking & **Recreational all-terrain vehicle**s (*only single rider with maximum one passenger, and no jumping, racing or competition*)
- Rafting or kayaking in rivers or rapids graded IV or V under the International Scale of River Difficulty (*but no competition or racing*)
- Sandboarding
- Sailing from 10 nautical miles up to 15 nautical miles off any land mass *(but not competition or racing*)
- Scuba diving/ diving underwater using an artificial breathing apparatus at a depth no greater than 30 metres (***You*** *must hold an open water diving licence recognised in Australia or dive with an instructor licensed for these activities; for 1 or more overnight stays in Australia or 4 or more nights* ***Overseas*** *on a* ***Cruise ship, You*** *must specify cruise cover*)
- Segway tours
- Shooting moving targets, such as clay pigeons, only at a licensed commercially operated shooting range *(not including any live targets, game hunting or safaris)*
- Tandem parachuting, tandem sky diving, tandem hang gliding, tandem gliding and tandem paragliding (***You*** *must be in tandem with an instructor licensed for these activities*)
- Water skiing, jet skiing, speedboating, wakeboarding & tubing (*must be with a licensed operator; no competition or racing; no stunts or jumping off ramps*)

## We will not pay

- If **You** do not comply with the participation conditions described in *italics* after certain **Adventure Activities**.
- If **You** were 75 years of age or older at the date of **Policy** issue.
- If **You** participate in any **Adventure Activities** other than as an amateur.
- If **You** participate in any **Adventure Activities** in a race or timed format.
- If the claim or loss is for **Permanent disability** under Benefit 10, loss of income under Benefit 11, or personal liability under Benefit 18.
- For any medical or ancillary expenses incurred in Australia.

**Please also read General Exclusions that apply to all benefits on pages 89 to 94.**

## Benefit 25: Motorcycle Pack

This benefit provides optional cover for riding or being a passenger on a motorcycle, moped or scooter in the circumstances as explained below.

| | Comprehensive | Standard Saver | Basics | Snow Sports Plus | Domestic Plus | Frequent Traveller Saver |
|---|---|---|---|---|---|---|
| This benefit applies to | Optional | Optional | Optional | Optional | No Cover | Optional |
| **Excess*** | * | * | * | * | No Cover | * |
| * An **Excess** applies for each event claimed. **Your Excess** amount is shown on **Your Certificate of insurance**. | | | | | | |

### Important Cover Conditions

Cover under this benefit is subject to the following conditions:

- **You** only have this benefit if **You** purchased the Motorcycle Pack.
- **You** must be aged 74 and under at the date of **Policy** issue to purchase the Motorcycle Pack.
- There is no cover for motocross, jumping, racing or competition of any sort.
- There is no cover for riding off road, cover is available when riding on either sealed or unsealed public roads only.
- There is no cover under the Benefit 19: Rental Vehicle Excess for motorcycles, mopeds or scooters.
- There is no cover under the Benefit 14: Luggage & Personal Effects for items left with a motorcycle, moped or scooter, even in a **Locked storage compartment**.
- If **You** are the rider in control of a motorcycle, moped or scooter with an engine capacity of 125cc or less, **You** must hold both a current Australian Drivers Licence (Provisional or higher) (regardless of the local laws) and a licence valid for the country that **You** are riding in.
- If **You** are the rider in control of a motorcycle, moped or scooter with an engine capacity greater than 125cc, **You** must hold both a current Australian Motorcycle Licence (Provisional or higher) valid for the same class of motorcycle, moped or scooter (regardless of the local laws) and a licence valid for the country that **You** are riding in.
- If **You** are the passenger on a motorcycle, moped or scooter, the person in control must hold a current licence (Provisional or higher) valid for the same class of motorcycle, moped or scooter that is valid for the country that **You** are in.
- **You** must comply with the restrictions of **Your** Australian licence, as well as the local laws.

**We will pay**

For claims that are covered by the benefits of **Your Policy** (excluding Benefit 10: Permanent Disability, Benefit 18: Personal Liability or Benefit 19: Rental Vehicle Excess) if

**You** have purchased the Motorcycle Pack and the claim **Arises** due to **You** being the rider or passenger on a motorcycle, moped or scooter.

## We will not pay

- If **You** were under the influence of drugs or alcohol.
- If **You** were not wearing a crash helmet.
- If **You** were acting in an unlawful manner.
- If **You** are the rider in control of a motorcycle, moped or scooter with an engine capacity of 125cc or less and do not hold both a current Australian Drivers Licence (Provisional or higher) (regardless of the local laws) and a licence valid for the country that **You** are riding in.
- If **You** are the rider in control of a motorcycle, moped or scooter with an engine capacity greater than 125cc and do not hold both a current Australian Motorcycle Licence (Provisional or higher) valid for the same class of motorcycle, moped or scooter (regardless of the local laws) and a licence valid for the country that **You** are riding in.
- If **You** are the passenger on a motorcycle, moped or scooter and the person in control does not hold a current licence (Provisional or higher) valid for the same class of motorcycle, moped or scooter being ridden, or their licence is not valid for the country that **You** are in.
- If **You** are riding or are the passenger on a motorcycle, moped or scooter being ridden off road or on a closed road.
- For any medical or ancillary expenses incurred in Australia.
- If the claim or loss is for **Permanent disability** under Benefit 10, personal liability under Benefit 18, or **Rental vehicle** excess under Benefit 19.

**Please also read General Exclusions that apply to all benefits on pages 89 to 94.**

## Benefit 26: Bicycle Pack

This benefit provides optional cover for **Your** bicycle in the circumstances as explained below.

| | Comprehensive | Standard Saver | Snow Sports Plus | Domestic Plus | Frequent Traveller Saver | Basics |
|---|---|---|---|---|---|---|
| This benefit applies to | Optional | Optional | Optional | Optional | Optional | No cover |
| Benefit limits | Up to $15,000 | Up to $15,000 | Up to $15,000 | Up to $15,000 | Up to $15,000 | No Cover |
| **Sub limits** | $5,000 for any one bicycle | | | | | No Cover |
| **Excess*** | * | * | * | * | * | No Cover |
| * An **Excess** applies for each event claimed. **Your Excess** amount is shown on **Your Certificate of insurance**. | | | | | | |

### Important Cover Conditions

Cover under this benefit is subject to the following conditions:

- **You** only have this benefit if **You** purchased the Bicycle Pack in connection with an eligible **Policy**.
- There is no cover while a bicycle is in use.
- **Your** bicycle must, at the time the **Certificate of insurance** is issued: be less than 3 years old, have a value of at least $1,500 and is free of defects.
- The most **We** will pay per bicycle is $5,000, and up to $15,000 in total for all bicycles.
- The most **We** will pay for bicycle accessories is $750 as **Luggage and personal effects**. **You** may choose to cover additional bicycle accessories under **Specified high value items**.
- **You** must take care to protect and secure **Your** bicycle at all times. This means:
  - **You** must, whenever **Your** bicycle is **Unsupervised** or in a **Public place**, secure the bicycle frame and wheels to a fixed object with an approved lock.
  - **You** must not store **Your** bicycle outside overnight (including in a motor vehicle, in a **Locked storage compartment**, or on a bicycle rack).
  - **You** must, when **You** are transporting **Your** bicycle by aircraft, securely pack it in a bike case or other container designed for bicycles.
  - **You** must, when **You** are transporting **Your** bicycle by motor vehicle, keep it obscured from view inside the locked boot or **Locked storage compartment**, or locked and secured to a properly fixed bicycle rack via the lockable security provision of the bicycle rack.
- Where a claim is for the loss or theft of, or damage to, a bicycle, **You** must:
  - report the loss or theft as soon as practicable, but preferably within 24-hours to the police or an office of the bus line, airline, shipping line or rail authority **You** were travelling on when the loss or theft occurred.

- provide **Us** with a copy of the written report from the police or office of the bus line, airline, shipping line or rail authority **You** were travelling on.
- provide **Us** with evidence of the broken lock or securing device or forced entry into a boot or **Locked storage compartment**.

## We will pay

- If, during **Your Trip**, a bicycle owned by **You** is permanently **Lost**, stolen, or accidentally damaged **We** will pay **You** for (whichever is lesser):
  - the cost to repair the item; or
  - the cost to replace the item; or
  - the purchase price of the item less any **Depreciation** that applies.

Subject to the limits shown in the Benefit Summary above, the most **We** will pay is the original purchase price of the item less any **Depreciation** that applies. **Depreciation** will be calculated as detailed under the heading **Depreciation** on page 97.

No **Depreciation** will be applied to bicycles purchased duty free prior to **Your** departure or during **Your Trip**. Where an item is part of a pair or set, **We** will pay no more than the value of the **Lost**, damaged or stolen part, regardless of any special value that the item may have had as part of a pair or set.

## We will not pay

- If the bicycle is more than 3 years old at the time the **Certificate of insurance** was issued.
- If the bicycle has a value of less than $1,500.
- If the loss or damage is to, or of, a bicycle while in use.
- If the bicycle was left **Unsupervised** or in a **Public place** unless the bicycle frame and wheels were secured to a fixed object with an approved lock.
- If the bicycle is damaged while being transported by aircraft and **You** have not securely packed it in a bike case or other container designed for bicycles.
- If the bicycle is **Lost**, stolen or damaged while being transported by motor vehicle unless it has been obscured from view inside the locked boot or **Locked storage compartment** or locked and secured to a properly fixed bicycle rack via the lockable security provision of the bicycle rack.
- If the bicycle is **Lost**, stolen or damaged while stored outside overnight (including in a motor vehicle, in a **Locked storage compartment**, or on a bicycle rack).
- If the bicycle has a mechanical, electrical or electronic breakdown.
- For damage **Arising** from or caused whilst **Your** bicycle is being transported on a motor vehicle mounted bicycle rack.
- For damage **Arising** from or caused by **Your** bicycle being driven over by a motor vehicle.
- For scratching or denting or any cosmetic damage that does not impair the function and performance of the bicycle.
- If **You** leave **Your** bicycle in any aircraft, **Cruise ship**, ferry, train, tram, taxi or bus, or in any accommodation after **You** have checked out.

- For repairing pre-existing or old damage, faulty workmanship, or incomplete repairs that existed at the time the **Certificate of insurance** was issued.
- For crushing, cracking or deformation of **Your** bicycle caused by tightening or clamping.
- For loss or damage that **Arises** from ordinary wear and tear or deterioration.
- If the loss or damage **Arises** from any process of cleaning, repair or alteration.
- If the loss or damage **Arises** from atmospheric or weather conditions, insects, rodents or vermin.
- If the bicycle was being sent unaccompanied or under a freight contract.
- 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 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).
- If **You** do not report the loss, theft or damage as soon as practicable, but preferably within 24-hours to the police or an office of the bus line, airline, shipping line or rail authority **You** were travelling on when the loss, theft or damage occurred. **You** must prove that **You** made such report by providing **Us** with a written statement from whoever **You** reported it to.
- For more than the applicable limits set out in the Benefit Summary above.

**Please also read General Exclusions that apply to all benefits on pages 89 to 94.**

## Benefit 27: COVID-19 Overseas Emergency Medical, Hospital and Medical Evacuation Expenses

This benefit provides **You** with **Overseas** medical expenses and medical support services if **You** experience a medical emergency due to contracting **COVID-19** while **You** are in a country listed on **Your Certificate of insurance.**

| | Comprehensive | Standard Saver | Snow Sports Plus | Basics | Frequent Traveller Saver | Domestic Plus |
|---|---|---|---|---|---|---|
| This benefit applies to | ✓ | ✓ | ✓ | ✓ | ✓ | No cover |
| Benefit limits | Unlimited | Unlimited | Unlimited | Unlimited | Unlimited | No cover |
| **Sub limits** | Funeral or cremation and/or bringing **Your** remains back to Australia: $20,000.<br>If **You** have an approved and valid Schengen visa for **Your Trip**, the limit for repatriation of **Your** mortal remains from a Schengen listed country or state back to Australia is $60,000. | | | | | No cover |
| **Excess*** | * | * | * | * | * | No cover |
| * An **Excess** applies for each event claimed. **Your Excess** amount is shown on **Your Certificate of insurance**. | | | | | | |

### Important Cover Conditions

Cover under Benefit 27 is subject to the following conditions:

- There is no cover for the cost of any **COVID-19** testing unless undertaken as part of **Your** hospitalisation.
- The medical or **Hospital** expenses must be confirmed in writing by a **Medical practitioner**. **You** must make every reasonable effort to keep **Your** medical or **Hospital** expenses to a minimum.
- If **We** determine that **You** should return to Australia for treatment and **You** do not agree to do so then **We** will pay **You** the amount that **We** determine, acting reasonably, would cover **Your** medical expenses and/or related costs **Overseas** had **You** agreed to **Our** recommendation. **You** will then be responsible for any ongoing or additional costs relating to or **Arising** out of the event **You** have claimed for.
- **We** will only pay for treatment received and/or **Hospital** accommodation during the 12 months period after the **Sickness date** or the **Injury date** and within the **Period of insurance.**
- If **You** need to return to **Your Home** and do not hold a return ticket, **We** will reduce the amount of **Your** claim by the price of the new fare. The fare will be at the same fare class as the one **You** left for **Your Trip** on.

## We will pay

Subject to terms and conditions, limits and exclusions included in the PDS, for the reimbursement of the reasonable emergency medical, **Hospital** or medical evacuation expenses incurred by **You** until **You** get back to Australia if during **Your Trip**, **You** are diagnosed with **COVID-19** in a country listed on **Your Certificate of insurance**.

## We will not pay

For any claims, costs, or losses **Arising** from or related to:

- Any **COVID-19** testing costs unless undertaken as part of **Your** hospitalisation in a country listed on **Your Certificate of insurance**.
- Any claim where **Your COVID-19** diagnosis is made, or **You** tested positive to **COVID-19** within 72 hours of the **Policy** being purchased.
- Any **Sickness**, **Injury** and/or **Medical conditions** other than **COVID-19**.
- When **You** have not notified **Us** as soon as practicable of **Your** admittance to **Hospital**.
- Medical evacuation, funeral services or cremation or bringing **Your** remains back to Australia unless it has been first approved by **Us**.
- If **You** decline to promptly follow **Our** reasonable advice based on the information that is available to **Us** at the time the advice is provided (and **We** also will not be responsible for subsequent medical, **Hospital** or medical evacuation expenses).
- The continuation or follow up of medical treatment (including medication and ongoing immunisations) that started prior to **Your Trip**.
- After 2 weeks of treatment by a chiropractor or physiotherapist unless approved by **Us.**
- Medical evacuation or the transportation of **Your** remains from Australia to an **Overseas** country.
- Emergency medical treatment, **Hospital,** or medical evacuation expenses which is provided to **You** in Australia (including any gap payments).
- If **You** have received medical care that is covered by a Reciprocal Health Care Agreement between Australia and the country **You** are being treated in.
- More than the applicable limits set out in the Benefit Summary above.

**Please also read General Exclusions that apply to all benefits on pages 89 to 94.**

## Benefit 28: COVID-19 Trip Cancellation and Disruption

This benefit provides cover for **Trip** cancellation and disruption related to **You** contracting **COVID-19** and other circumstances as explained below.

| | Comprehensive | Standard Saver | Snow Sports Plus | Domestic Plus | Basics | Frequent Traveller Saver |
|---|---|---|---|---|---|---|
| This benefit applies to | ✓ | ✓ | ✓ | ✓ | No cover | ✓ |
| Benefit limit per adult | $5,000 | $3,000 | $5,000 | $3,500 | No cover | $5,000 |
| **Excess*** | * | * | * | * | No cover | * |
| * An **Excess** applies for each event claimed. **Your Excess** amount is shown on **Your Certificate of insurance**. | | | | | | |

### Important Cover Conditions

Cover under this benefit is subject to the following conditions:

- The benefit limits set out in the Benefit Summary above apply to all claims combined. On a Single **Policy**, the limit applies to the combined claims by all travellers listed on the **Certificate of insurance**. On a Duo **Policy** each traveller has their own limit, and the limit applies to that person's combined claims. On a **Family Policy** the benefit limit is doubled and applies to all claims combined for all travellers.
- Any **COVID-19** diagnosis must be confirmed by a **Medical practitioner** in writing or a polymerase chain reaction (PCR) test.
- The relevant **COVID-19** diagnosis must be made 72 hours or more after **Policy** purchase.
- There is no cover for the cost of any **COVID-19** testing unless undertaken as part of **Your** hospitalisation.
- Refunds or credits **You** are eligible to receive will be deducted from the amount payable on **Your** claim.
- If **You** need to return to **Your Home** and do not hold a return ticket, **We** will reduce the amount of **Your** claim by the price of the new fare. The fare will be at the same fare class as the one **You** left for **Your Trip** on.
- Wherever claims are made by **You** under this benefit for cancellation and alternative travel arrangements for the same or similar expense, **We** will pay for the greater of the two amounts, but not both. For example, if **You** have to cancel and rebook, **We** will pay for the cancellation cost or the cost of the replacement accommodation, whichever is greater, but not for both.

We will pay

1. **Trip cancellation and rearrangement expenses**
   If **Your** pre-booked and pre-paid **Trip** bookings (such as flights, accommodation, and tours) are cancelled or shortened at any time during **Your Period of insurance** (but at least 72 hours or more after **Policy** purchase) because**:**

   - **You** unexpectedly test positive for **COVID-19** and because of the test result **You** fail to meet a cross-border entry requirement; or
   - **You** are unexpectedly prevented from boarding an airline, bus line, shipping line or rail authority because **You** have tested positive for **COVID-19** or failed a screening procedure administered by the airline, bus line, shipping line or rail authority; or
   - a **Medical practitioner** certifies that **You** are medically unfit to travel due to **Your COVID-19** diagnosis; or
   - **You** have a **Close relative** in Australia who is unexpectedly hospitalised in a critical condition with **COVID-19** or unexpectedly dies due to **COVID-19**,

   **We will pay**:

   Up to the limits set out in the Benefit Summary above, for the cost of **Your** cancellation, rescheduling fees and lost deposits for travel and accommodation arrangements that **You** have paid in advance and cannot recover in any other way (such as a travel credit). **We** will pay the lesser of cancellation or rescheduling.

2. **Alternative travel expenses**
   If during **Your Trip You** incur additional accommodation and travel expenses because:

   - **You** are personally directed by a government health authority to isolate or quarantine because **You** have tested positive for **COVID-19**; or
   - **You** are personally directed by a government health authority to isolate or quarantine because **You** are a close contact of someone named on **Your Certificate of insurance** who has tested positive for **COVID-19**; or
   - **You** are prevented from boarding an airline, bus line, shipping line or rail authority because **You** have tested positive for **COVID-19** or failed a screening procedure administered by the airline, bus line, shipping line or rail authority,

   **We will pay**:

   Up to the limits set out in the Benefit Summary for reasonable additional accommodation and travel expenses **You** incur until **You** are able to continue **Your Trip** at the earliest possible time. This includes the reasonable additional accommodation costs related to **Your** isolation or quarantine.

3. **Cost of caring for Dependants travelling with You**

   If during **Your Trip**, **You** are unable to take care of **Your Dependants** who are travelling with **You** in **Your** full-time care because **You** have been diagnosed with **COVID-19**,

   **We will pay**:

   **Your** reasonable additional costs for a registered or appropriately qualified childcare worker to take care of **Your Dependants** travelling with **You** in **Your** fulltime care.

We will not pay

For any claims, costs, or losses **Arising** from or related to:

- Any **Travel restriction** related to a **Relevant area** prior to or during **Your Trip** including but not limited to border closures, lockdowns, lockouts or other **Travel restrictions** imposed within Australia or **Overseas.**
- Any claim for additional accommodation or travel expenses, occurring before **Your** first pre- paid scheduled transport, where it is reasonable for **You** to return to **Your** usual place of residence.
- Any claim if **You** travel **Overseas** to any country other than listed on **Your Certificate of insurance**.
- Any claim where **You** or **Your Close relative** is diagnosed with **COVID-19** or tested positive to **COVID-19** within 72 hours of the **Policy** being purchased.
- Any claim **Arising** from someone not named on **Your Certificate of insurance** being diagnosed with **COVID-19** or being classified as a close contact, other than a **Close relative** in Australia who is unexpectedly hospitalised in a critical condition with **COVID-19** or unexpectedly dies due to **COVID-19**.
- Any claim if **You** have already left **Your Home** if **You** are travelling domestically (including any domestic portion of an **Overseas Trip**).
- Any costs without proof of the amount, and if **We** are reimbursing **You** directly, proof that **You** have paid it.
- **You** or **Your Travelling companion** changing plans or deciding not to continue with the intended **Trip** after the imposition of any **Travel restriction,** change in government advice or status of the number of **COVID-19** cases in a **Relevant area**.
- Any **Sickness**, **Injury** or **Medical condition**, other than **COVID-19**. Refer to Benefit 5: Trip Cancellation Expenses and Benefit 6: Trip Disruption Expenses for cover in this situation.
- Any tour operator or wholesaler, travel agent, airline or other **Carrier** or accommodation provider cancelling any part of the **Trip** due to any reason **Arising** from **COVID-19**.

**Please also read General Exclusions that apply to all benefits on pages 89 to 94.**

# General Exclusions that apply to all benefits

To the extent permissible by law, **We** will not pay under any circumstances if:

1. **You** do not act in a responsible way to protect **Yourself** and **Your** property.
2. **You** do not do everything **You** can reasonably do to reduce **Your** loss as much as possible.
3. **Your** claim **Arises** from consequential loss of any kind, including but not limited to financial loss, loss of enjoyment, or the devaluation or depreciation of currency.
4. **Your** claim **Arises** from **You** being aware at the time of purchasing the **Policy** of something that would give rise to **You** making a claim under this **Policy**.
5. **Your** claim **Arises** from a loss which is recoverable by compensation under any workers compensation or transport accident laws or by any 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 being denied boarding of any airline, shipping line or other **Carrier** due to **COVID-19** vaccination requirements, or from errors or omissions in any booking arrangements, failure to obtain relevant visa, passport or travel documents, or being rejected access to a country on arrival for any reason.
7. **Your** claim **Arises** from **You** acting unlawfully or breaking any government prohibition, laws or regulation including visa requirements.
8. **Your** claim **Arises** from a government authority detaining anyone, or confiscating or destroying anything.
9. **Your** claim **Arises** from any government prohibition, regulation or intervention.
10. **Your** claim **Arises** from:
    a. **You** participating in motocross, off road, jumping, racing or competition of any sort even if **You** have purchased the Adventure Pack or Motorcycle Pack;
    b. the use of a two-wheeled or three-wheeled motor vehicle unless **You** as the driver or a passenger are wearing a crash helmet (this is irrespective of the law in the country **You** are in).
11. **Your** claim **Arises** from **You** being in control of a motor vehicle without a current Australian driver's licence.
12. **Your** claim **Arises** from the use of a motorcycle, moped or scooter, unless **You** meet all of the following:
    a. **You** have purchased the Motorcycle Pack option; and
    b. **You** as the rider in control or passenger are wearing a crash helmet (this is irrespective of the law in the country **You** are in); and
    c. If **You** are the rider in control of a motorcycle, moped or scooter with an engine capacity of 125cc or less, **You** must hold both a current Australian Drivers Licence (Provisional or higher) (regardless of the local laws) and a licence valid for the country that **You** are riding in; and
    d. If **You** are the rider in control of a motorcycle, moped or scooter with an engine capacity greater than 125cc, **You** must hold both a current Australian Motorcycle Licence (Provisional or higher) valid for the same class of motorcycle, moped or scooter (regardless of the local laws) and a licence valid for the country that **You** are riding in; and
    e. If **You** are the passenger on a motorcycle, moped or scooter, the person in control must hold a current licence (Provisional or higher) valid for the same class of motorcycle, moped or scooter that is valid for the country that **You** are in.

13. **Your** claim **Arises** from **You** being in control of a **Recreational all-terrain vehicle** (including but not limited to quad-bikes, trikes and buggies) on a **Recreational all-terrain vehicle** unless **You**:
    a. are under the direct supervision of a properly licensed recreational organisation, and
    b. are obeying all relevant safety codes, and
    c. are wearing protective gloves and a crash helmet suitable for the activity, and
    d. were a single rider with maximum one passenger.
14. **Your** claim **Arises** from or is related to or is associated with:
    a. an actual or likely **Epidemic** or **Pandemic**; or
    b. the threat of an **Epidemic** or **Pandemic**,

    except as specifically covered under Benefit 27: COVID-19 Overseas Emergency Medical, Hospital and Medical Evacuation Expenses and/or Benefit 28: COVID-19 Trip Cancellation and Disruption.

    Refer to who.int and smartraveller.gov.au for further information on **Epidemics** and **Pandemics**.

15. **Your** claim **Arises** from **You** not following advice in the mass media or any government or other official body's warning:
    a. of a strike, riot, bad weather, civil protest or contagious disease (including an **Epidemic** or **Pandemic**); or
    b. against travel to a particular country or parts of a country or against remaining in a particular country or parts of a country; or
    c. where a travel advisory risk rating of 'Do Not Travel' (or equivalent if this term is replaced) was issued by the Australian Department of Foreign Affairs and Trade after **Policy** purchase; and
    d. **You** did not reasonably 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 warning).

    Refer to who.int and smartraveller.gov.au for further information.

16. **Your** claim **Arises** from any act of war, invasion, acts of foreign enemies, hostilities or warlike operations (whether war be declared or not), civil war, rebellion, revolution, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power.
17. **Your** claim **Arises** from a nuclear reaction or contamination from nuclear weapons or radioactivity.
18. **Your** claim **Arises** from a 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.
19. **Your** claim **Arises** from any search and rescue costs charged to **You** by a government, regulated authority or private organisation connected with finding and rescuing an individual.
20. **Your** claim **Arises** from any:
    a. **Medical condition** or **Pregnancy condition** that existed during the period of 3 years prior to **Your Policy** issue date which is:
        i. not listed as a covered condition on **Your Certificate of insurance**, or
        ii. listed as an excluded condition on **Your Certificate of insurance**.

b. **Medical condition** or **Pregnancy condition** which was listed as a covered condition on **Your Certificate of insurance** on the issue date of the **Policy**, but **Changes in health** have occurred after the issue date of the **Policy** and before the date of departure of **Your Trip**, unless:
   i. before the date of departure for **Your Trip**, **You** complete a new medical screening after the **Changes in health** occur, and
   ii. **We** have agreed to list the **Changes in health** as a covered **Medical condition** or **Pregnancy condition** on **Your Certificate of insurance** (and **You** have paid the applicable additional premiums).

This **General Exclusion** 20. (b) does not apply to a claim under Cover Benefit 5: Trip Cancellation Expenses relating to the cancellation or rescheduling of **Your Trip** which occurs between the issue date of **Your Policy** and the date of departure for **Your Trip**.

21. **Your** claim **Arises** from **Sickness**, **Injury** or death of **Your Travelling companion**, where **You** were aware of the likelihood of their **Sickness**, **Injury** or death at the time **You** purchased **Your Policy**.
22. **Your** claim **Arises** from or is directly or indirectly related to any:
    a. Routine medical, dental, chiropractor, physiotherapist or prenatal check-ups and visits, even if **Your Medical condition** is approved for cover by **Us** following a medical screening,
    b. Cosmetic treatments, or for any complications or other claims **Arising** from such procedures or treatments, even if **Your Medical condition** is approved for cover by **Us** following a medical screening,
    c. Medical treatment undertaken against the advice of any **Medical practitioner**,
    d. Travel undertaken to seek medical advice, treatment, review or clinical trials,
    e. Planned medical procedures or other non-emergency medical treatments or for any complications or other claims **Arising** from such procedures or treatments, even if **Your Medical condition** is approved for cover by **Us** following a medical screening, or
    f. Undiagnosed conditions where **You** were aware of, or a reasonable person in **Your** circumstances reasonably should have been aware of:
       i. the change, signs or symptoms (including but not limited to: pain or discomfort anywhere on **Your** body, persistent cough, chest pain, shortness of breath or unexplained bleeding), or
       ii. the change and had not sought medical opinion, or
       iii. was advised by **Your Medical practitioner** that the cause cannot be defined and/or it is still under investigation.
23. **Your** claim **Arises** from or is any way related to a **Medical condition** or **Pregnancy condition** which existed within the period of 3 years prior to the **Policy** issue date, of any person who is not named on **Your Certificate of insurance**, except as specifically considered as **Close relative conditions** under Benefit 5: Trip Cancellation Expenses, Benefit 6: Trip Disruption Expenses or Benefit 7: Trip Resumption Expenses.
24. **Your** claim **Arises** from or is in respect of travel booked or undertaken against the advice of any **Medical practitioner**.
25. **Your** claim **Arises** from or is associated with pregnancy, childbirth or related complications except as specified under Pregnancy Cover on page 15.

26. **Your** claim **Arises** from or 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.
27. **Your** claim **Arises** from or involves the cost of medication in use at the time the **Trip** began or the cost for maintaining a course of treatment **You** were on prior to the **Trip**.
28. **Your** claim **Arises** from:
    a. **Your**, **Your** spouse's or partner's, **Close relative**'s or **Your Travelling companion**'s suicide or attempted suicide; or
    b. **You**, **Your** spouse or partner, **Close relative** or **Your Travelling companion Injuring Yourself** or themself deliberately or putting **Yourself**, themself or other people in danger (unless trying to save a human life).
29. **Your** claim **Arises** from a sexually transmitted disease except where **You** have completed a medical screening, **We** have agreed to provide cover, **You** have paid the additional premium (if applicable), and it is listed on **Your Certificate of insurance** as a covered **Medical condition**.
30. **Your** claim **Arises** directly or indirectly from **You**, another person listed as covered in the **Certificate of insurance**, **Your** partner, or **Your Travelling companion** using alcohol or drugs (unless the drugs have been prescribed by **Your Medical practitioner**).
31. **You** receive private **Hospital** or medical treatment where **We** have advised **You** that there is:
    a. Public funded services or care available to **You** at **Your** destination; or
    b. A treatment at a public **Hospital** is available under a Reciprocal Health Agreement between the Government of Australia and the government at **Your** destination.
32. **We** determine that **You** should return to Australia for treatment and **You** do not agree to do so. Under this circumstance **We** will pay **You** the amount that **We** determine would cover **Your Overseas** medical expenses and/or related costs had **You** agreed to **Our** recommendation. **You** will then be responsible for any ongoing or additional costs relating to or **Arising** out of the event **You** have claimed for.
33. **Your** claim **Arises** from any medical procedures in relation to **AICD/ICD** insertion during **Your Overseas Trip**. **We** will exercise **Our** right to organise a repatriation to Australia for this procedure to be completed if **You** require this procedure due to sudden and acute onset which occurs for the first time during **Your Period of insurance** and it is not directly or indirectly related to a **Medical condition**.
34. **Your** claim **Arises** from or is any way related to the death, terminal diagnosis, **Sickness**, **Injury** or hospitalisation of any person aged 85 years and over at the time of the claimable event (other than **You**), regardless of the country in which they live.
35. **Your** claim **Arises** from or relates to any event or occurrence where providing such cover would result in **Us** contravening the Health Insurance Act 1973 (Cth), the Private Health Insurance Act 2007 (Cth) or the National Health Act 1953 (Cth) (as amended or superseded).
36. **Your** claim **Arises** from **You** racing or participating in any race, other than racing on foot.
37. **Your** claim **Arises** from **You** participating in any **Snow sports** unless **You** have purchased the Snow Sports Plus **Policy** if travelling internationally or the Domestic Plus **Policy** if travelling within Australia.

38. **Your** claim **Arises** from **You** participating in any sports or recreational activities not listed in the 'Covered Sports and Leisure Activities' list (page 16), except as provided under the Adventure Pack (page 23) if **You** have purchased the Adventure Pack option.
39. **Your** claim **Arises** from events which occur whilst **You** are participating in professional sport in a professional capacity of any kind.
40. **Your** claim **Arises** from **You** participating in **Downhill mountain biking** even if **You** have purchased the Adventure Pack or Bicycle Pack.
41. **Your** claim **Arises** from an event where a Travel Alert for that event was issued by **Us** prior to the issue of **Your Certificate of insurance**. Events include (but are not limited to): strike, riot, hijack, civil protest, severe weather, **Natural disaster**, or contagious disease.
42. **Your** claim **Arises** from any person, company or organisation (including but not limited to any airline, or other **Carriers**, accommodation provider, car rental agency, travel agency including online travel agencies, online travel and leisure retailer, tour or **Cruise ship** operator, travel wholesaler, booking agent or other providers of facilities or travel or tourism-related services), refusing, failing or not having ability to provide services, facilities or accommodation, due to their own **Financial collapse** or the **Financial collapse** of any other person, company or organisation providing facilities or travel or tourism-related services.
43. The provision of cover or a liability to pay any claim or provide any benefit under the **Policy** would expose **Us** to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of Australia, the European Union, United Kingdom or United States of America.
44. **Your** claim is caused deliberately or accidentally by the use of, or inability to use, any application, software or program in connection with any electronic device (for example a computer, laptop, smartphone, tablet or internet-capable electronic device).
45. **Your** claim relates to any travel to Cuba, Iran or North Korea.
46. **Your** claim **Arises** from **Your** failure to comply with any ticketing or booking conditions or requirements.
47. **Your** claim is related to travel on a **Cruise ship** or **Arising** whilst on a **Cruise ship**, if **You** have not selected Cruise cover, except if **You** are travelling on a **Cruise ship**:
    a. within Australian waters, the New Zealand or the South Pacific Region without any overnight stay;
    b. within Asia, Europe or Worldwide Regions for 3 nights or less; or
    c. on a river cruise,

    except this **General Exclusion** 47 does not apply to the Frequent Traveller Saver **Policy**.

48. **You** are claiming for any loss, cost or expense which is recoverable or has been recovered from any other source (such as if **You** were provided or offered a refund, credit, voucher or rescheduling options).
49. The event relates to a claim under Benefit 10: Permanent Disability, Benefit 11: Loss of Income or Benefit 18: Personal Liability which **Arises** from **You** participating in any activities listed under the Adventure Pack, even if **You** have purchased the Adventure Pack.

50. The event relates to a claim under Benefit 10: Permanent Disability, Benefit 18: Personal Liability or Benefit 19: Rental Vehicle Excess which **Arises** from **You** being a passenger, or a rider in control of a motorcycle, moped or scooter, even if **You** have purchased the Motorcycle Pack.

# Help and emergencies

## When You have an emergency

In the event of an **Overseas** emergency, contact **Us** immediately. **Our** helpful emergency and claims teams will be there 24 hours a day, 7 days a week to assist **You** when **You** need **Us** most.

### Emergency Contacts

☎ In Australia: (02) 8320 7999

☎ From **Overseas**: +61 2 8320 7999

✉ emergency@fastcover.com.au

## If You are hospitalised

Then **You** or a member of **Your** travelling party, must contact **Us** as soon as possible. **Our** emergency assistance team is available 24 hours a day every day. They can help **You** with medical problems, locating the nearest medical facilities, bringing **You Home** if medically necessary, locating embassies and consulates and liaising with loved ones and work colleagues if necessary.

If **You** do not contact **Us** when **You** require emergency assistance when it is reasonably possible to do so, then to the extent permissible by law, **We** may not pay for these expenses or for any evacuation or airfares that have not been approved or arranged by **Us**.

If **You** are not hospitalised but **You** are being treated as an outpatient and the total cost of such treatment will exceed $2,000 **You** must contact **Us**.

**You** are free to choose **Your** own **Medical practitioner** or **We** can appoint an approved **Medical practitioner** to see **You**, unless **You** are treated under a Reciprocal Health Agreement. **You** must, however, advise **Us** of **Your** admittance to **Hospital** or **Your** early return to Australia based on written medical advice. If **You** do not get the medical treatment **You** expect, **We** can assist **You**, however **We** and the agents of the insurer, may not be able to help **You** for any problems that result from **You** choosing **Your** own **Medical practitioner**.

# How to claim

For general claims **You** must give **Us** notice of **Your** claim as soon as **You** can on **Your** return **Home** by contacting **Us** on:

**Claims Contacts**

💻 fastcover.com.au/claims

✉ claims@fastcover.com.au

☎ In Australia: 1300 409 322

☎ From **Overseas**: +61 2 8215 7239

**You** will be asked to complete and return **Our** claim form. If the claim form is not fully completed by **You**, **We** may not be able to process **Your** claim. **We** can reduce **Your** claim by the amount of any prejudice **We** suffered because of any delay by **You** in submitting a completed claim form.

## What You need to do when making a claim

### For medical, Hospital or dental claims

Contact **Us** as soon as possible so that **We** may assist in **Your** care and pre-approve expenses.

### For other claims

**You** must notify **Us** and submit full details in writing within 30 days of **Your** return.

### For loss or theft of Your Luggage and personal effects

Report it to the police as soon as practicable, but preferably within 24 hours and obtain a written notice of **Your** report.

### For damage or misplacement of Your Luggage and personal effects

Caused by the airline or any other operator or accommodation provider, report the damage or misplacement to an appropriate official as soon as practicable, but preferably within 24 hours of discovering the loss and obtain a written report, including any offer of settlement that they may make.

### For all liability claims

Do not admit fault or liability or offer or promise to pay any money, or become involved in litigation, without **Our** approval.

## For all claims

**You** must give **Us** any information, at **Your** expense, that **We** reasonably ask for to support **Your** claim. Information such as but not limited to police reports, valuations, medical reports, original receipts or alternative evidence of ownership will be required. Where it is reasonably possible to do so, **You** must do this within the timeframes requested. **We** may ask **You** to provide **Us** with translations into English, if required, of such documents to enable **Us** to carry out **Our** assessment of **Your** claim. If **You** cannot prove the ownership and/or proof of a covered event, **We** may not be able to process **Your** claim or pay **You**.

**You** must agree to have a blood alcohol and/or breath analysis where local laws permit, where it is necessary for **Us** to assess **Your** claim.

**You** can ask **Us** to waive any obligation that **You** believe is unfair or unreasonable. **We** will consider **Your** circumstances when deciding whether to waive the obligation.

**We** choose how **We** settle claims. It is the decision of **Our** claims department to pay the cost of repair, the cost of replacement, or the cost of the purchase price (less any **Depreciation**), of the damaged / **Lost** / stolen items (whichever is the lesser). **We** will apply **Depreciation** depending on the age and condition of the item, or pay the cost of replacement of the item with the equivalent cost in today's market based on the original item's specifications. Claim payments to **You** will be made in Australian **Dollars** to **Your** nominated Australian bank account. The rate of currency exchange that will apply is the rate on the date **You** incurred the expense or suffered the loss, as applicable.

# Excess

The **Excess** is the amount **You** are required to pay or bear for each claimable event under **Your Policy**. If **You** make multiple claims arising from the same event, only one **Excess** will apply. However, if **Your** claims relate to separate, unrelated events, an **Excess** will apply to each claim, unless stated otherwise.

The **Excess** is deducted after any relevant **Depreciation** and/or limits have been applied to the claim amount.

# Claims processing

**We** will process **Your** claim within 10 business days of receiving a completed claim form and all necessary supporting documentation. If **We** need additional information, a written notification will be sent to **You** within 10 business days.

## Depreciation

**Depreciation** will be applied to claims for Unspecified **Luggage and personal effects** and relevant items as follows:

| **Depreciation** Table for Unspecified **Luggage and personal effects** and relevant items | | | |
|---|---|---|---|
| **Luggage and Personal Effects Item Claimed** | **Types of items** *(but not limited to the below examples)* | **Depreciation amount applied from the date of purchase.** *(Applied for each month **You** have owned the item)* | **Maximum Depreciation applicable** *(% of original purchase cost)* |
| Toiletries | Cosmetics, moisturiser, skin care, make-up, perfume, hair products and medications | 3% per month | Maximum of 80% |
| Computers and Electrical Devices | Personal Computers, video recorders, cameras, photographic equipment, mobile phones, tablets, personal computers, and electronics devices or equipment | 1.75% per month | Maximum of 60% |
| Clothing, Shoes, Luggage and Books | Clothing (including sporting clothing), shoes, suitcase, handbags, jackets, underwear, accessories (*but not jewellery*), Prescription eyeglasses and sunglasses. | 1.75% per month | Maximum of 80% |
| Camping, Sporting and **Snow sports equipment**, musical and leisure equipment (but not clothing) | Skis, snowboards, guitars, bicycles, tennis racket, golf clubs. | 1% per month | Maximum of 60% |
| Jewellery | Earrings, Ring, Necklace, Bracelet | 0.25% per month | Maximum of 25% |
| All other items | | 1.25% per month | Maximum of 60% |

## If You can claim from another party

If **You** make a claim against another party such as a travel agent, tour provider, accommodation provider, an airline, bus line, shipping line, rail authority or other **Carrier**, in relation to a loss or expense covered under this **Policy** and they do not pay **You** the full amount of **Your** claim, **We** will only make up the difference (less applicable **Excess**).

## Other insurance

If any loss, damage or liability covered under this **Policy** is covered by other insurance policy(ies), **You** must give **Us** details. **We** may seek contribution from **Your** other insurer. **You** must give **Us** any information **We** reasonably ask for to help **Us** make a claim from **Your** other insurer.

## Assistance with recovery

If **You** are aware of any third party that **You** or **We** may recover money from, **You** must inform **Us** of such third party.

If **You** have received any refunds for any expenses (such as accommodation, travel expenses or flight back to Australia), **You** must pay **Us** the amount refunded to **You** if **We** have paid for the same or similar expense.

**We** may, at **Our** discretion undertake in **Your** name and on **Your** behalf, control and settle proceedings for **Our** own benefit 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.

Once **We** pay **Your** total loss **We** will keep all money left over. 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**.

If **We** incur any costs, expenses or guarantee payment to a provider on a "without prejudice" basis or similar (meaning **We** pay first but **We** are not obligated to cover if the claim is declined), for costs not covered by this **Policy**, **We** may refuse payment and/or seek recovery from **You** for any amounts **We** have paid. In cases where a guarantee of payment was provided by **Us** to a provider and further evidence supports that the claims are not covered under **Your Policy**, **We** may require payment to be made by **You** to the provider.

## Salvage

If required, **You** must send to **Our** claims department any damaged items for evaluation or salvage purposes. After a claim has been settled, any salvage **You** have sent to **Our** claims department will become **Our** property.

## Goods and Services Tax

### How GST affects Your claim if You are a business traveller

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

### Travel within Australia only

If **You** are entitled to claim an input tax credit in respect of **Your** premium **You** must inform **Us** of the amount of that input tax credit (as a percentage) at the time **You** first make a claim. If **You** fail to do so, **You** may have a liability for GST if **We** pay **You** an amount under this **Policy**.

## Fraudulent claims and misleading conduct

Submitting an insurance claim that is not true, correct, did not occur, is misleading or exaggerated is a criminal offence under Australian Law and can lead to prosecutions. If **You** submit a claim which is fraudulent, or false in any respect, or there is a material alteration in the risk, **We** may deny part of, or all of the claim, to the extent permitted by law. If **You**, or someone authorised and acting for **You**, submits to **Us** any false or misleading information

**You** may be prosecuted. Additionally, **Your Policy** may be cancelled by **Us** under the law and no refund of premium will be made.

Insurance fraud and fraudulent claims force the cost of **Your** insurance to increase. For the community and **Your** benefit, **We** encourage **You** to assist in reducing insurance fraud by reporting it to:

**General Contacts**

✉ info@fastcover.com.au

☎ 1300 409 322

💻 fastcover.com.au/contact

All information will be treated with full confidentiality and protected to the full extent of the law.

# Important matters

Under **Your Policy** there are rights and responsibilities that **You** and **We** have. Here are some **You** should be aware of.

## Jurisdiction and governing law

The **Policy** is governed by and construed in accordance with the law of New South Wales, Australia and **You** agree to submit to the exclusive jurisdiction of the courts of New South Wales. **You** agree that it is **Your** intention that this Jurisdiction and Governing law clause applies.

Any reference to any Act, legislation or legislative instrument in this document also refers to that Act, legislation or legislative instrument as amended and may be in force from time to time.

## Changes to the PDS

From time to time and where permitted by law, **We** may change parts of the **Policy**. If **We** do so, any updates which are not materially adverse to **You** from the point of view of a reasonable person deciding whether to buy this insurance, may be found on the Fast Cover Travel Insurance website at fastcover.com.au/pds. Should **You** wish to receive a paper copy of the latest PDS please contact **Us** at fastcover.com.au/contact and **We** will send **You** a copy free of charge. Should **We** substantially amend this PDS, **We** will issue **You** a Supplementary Product Disclosure Statement (SPDS) which will provide details of these amendments.

## The General Insurance Code of Practice

The Insurance Council of Australia Limited has developed the General Insurance Code of Practice ("the Code"), which is a voluntary self-regulatory code. The Code aims to raise the standards of practice and service in the insurance industry. Lloyd's has adopted the Code on terms agreed with the Insurance Council of Australia. For further information on the Code please visit www.codeofpractice.com.au.

The Code Governance Committee (CGC) is the independent body that monitors and enforces **Our** compliance with the Code. It also aims to drive better Code compliance, helping the insurance industry to improve its service to consumers.

For more information about the CGC, or to obtain a copy of the Code please visit insurancecode.org.au.

# Dispute Resolution

## Complaints and Disputes

**We** treat complaints seriously and want to resolve them as fast as **We** can.

If **You** have any concerns or wish to make a complaint in relation to this **Policy**, **Our** services or **Your** insurance claim, please let **Us** know and **We** will attempt to resolve **Your** concerns in accordance with **Our** Internal Dispute Resolution procedure.

**Step 1**

Please contact:

Fast Cover Travel Insurance
Email: info@fastcover.com.au
Phone: 1300 409 322
Mail: PO Box R1384, Royal Exchange NSW 1225

**We** will acknowledge receipt of **Your** complaint and **We** will aim to resolve the complaint to **Your** satisfaction.

A complaint decision will be provided to **You** within 30 calendar days. If **We** are unable to meet this timeframe **We** will inform **You** of the reason for the delay.

**Step 2**

If **Your** complaint is not resolved to **Your** satisfaction, or **You** do not receive a complaint decision within 30 calendar days of the date on which **You** first made the complaint, **You** can refer **Your** complaint to the Australian Financial Complaints Authority (AFCA). **You** can contact AFCA as follows:

Phone: 1800 931 678
Email: info@afca.org.au
Website: www.afca.org.au
Post: GPO Box 3 Melbourne VIC 3001

AFCA services are provided to **You** free of charge. **Your** complaint must be referred to AFCA within 2 years of the complaint decision, unless AFCA considers special circumstances apply. If **Your** complaint is not eligible for consideration by AFCA, **You** may have access to other external dispute resolution options.

# Financial Services Guide (FSG)

Fast Cover is responsible for this FSG. This FSG provides **You** with information about the financial services that they provide in relation to Fast Cover Travel Insurance (to help **You** decide whether or not to use those services) as well as information on how they are remunerated in relation to the services, how they deal with complaints and how they can be contacted.

In this FSG references to:

**Lloyd's**
means Lloyd's Australia Limited ABN 49 080 862 291.

**Fast Cover**
means Fast Cover Pty Ltd ABN 98 143 196 098, AFSL 538708

**You**, **Your** and **Yourself**
means the person(s) whose name(s) are set out on the **Certificate of insurance**, and if **You** have a Single or **Family** cover type, **Your Dependants**.

Fast Cover Travel Insurance is promoted by Fast Cover and insured by Certain Underwriters at Lloyd's. Details about these companies are given in this document. The Fast Cover Travel Insurance PDS (PDS) including the **Policy** Terms and Conditions are set out in this document. The PDS contains information on the benefits and significant characteristics of the product and is aimed to assist **You** in making an informed decision about whether to buy it or not. Before **You** acquire the product, **You** should read the PDS carefully and use it to decide whether to purchase the product.

## About Fast Cover

Fast Cover is an Australian Financial Services Licensee (AFS licence 538708) and is authorised by ASIC to issue, deal in and provide general advice on general insurance products. Fast Cover issues insurance certificates under a binding authority with Certain Underwriters at Lloyd's.

Fast Cover has a binding authority which means it can enter into, cancel or vary these products without reference to the Underwriters provided it acts within the binding authority. Fast Cover acts for the Underwriters and not **You**.

## Important information You should know

The above persons and organisations have not and will not consider whether Fast Cover Travel Insurance is appropriate for **Your** personal objectives, financial situation or needs as they do not provide such services to **You**. Therefore, **You** need to consider the appropriateness of any information given to **You**, having regard to **Your** personal circumstances before buying Fast Cover Travel Insurance. **You** need to read the PDS (Benefits 1 to 28 of this document) including the **Policy** terms, conditions and **General Exclusions** that apply to all benefits to determine if the product is right for **You**. If **You** require personal advice, **You** need to obtain the services of a suitably qualified adviser.

## Remuneration

When **You** purchase a Fast Cover Travel Insurance **Policy You** pay the premium to Lloyd's for the product. This amount is agreed with **You** before the product is purchased. Fast Cover may also be compensated for additional services it provides. Fast Cover's compensation is included in the total amount **You** pay. Fast Cover receives a portion of the insurer's premium for promoting and administering Fast Cover Travel Insurance **Policies**.

## How We protect Your privacy

**We** value **Your** privacy. **Our** Privacy **Policy**, available at fastcover.com.au/privacy, sets out how **We** protect **Your** personal information. Fast Cover Pty Ltd and Lloyd's are subject to the privacy principles under the Privacy Act 1988.

In connection with Fast Cover Travel Insurance:

- Personal information is collected directly from the person involved or, where that is not reasonably practical, from other sources;
- Personal information is collected for processing insurance applications; administering policies; assessing and paying claims under the **Policy**; considering any other application which may be made to a recipient and performing administrative operations (including for example accounting, risk management and staff training);
- Fast Cover and those with whom it has alliance and service arrangements may receive personal information for primary purposes of planning, researching and developing and identifying products and services that may interest **You** and (unless **You** ask it not to) telling **You** about products and services offered by Fast Cover, its related bodies corporate and alliance arrangements.

The personal information **We** collect may include:

- **Your** name, date of birth, address, other contact details, occupation, financial information such as **Your** bank account details, details of the items **You** want to insure (including the location of those items where this applies) or the cover **You** want to

take out, details of any other people **You** are including on the proposal or **Policy**, and details of insurance claims **You** have made.

**We** may also collect the following sensitive personal information about **You** and any other people **You** are including on the proposal or **Policy** (**We** will obtain consent before collecting sensitive personal information unless **We** are required or permitted by law to collect it without consent):

- Medical details, details of any criminal convictions and details of any insurance claims made (including details of personal injuries or **Medical conditions**).

Personal information may be disclosed to third parties in connection with the above purposes, including to reinsurers, related companies, advisers, persons involved in claims, medical and emergency repatriation service providers, external claims data collectors and verifiers, **Our** employees, agents and other persons where required by law. By applying for cover, **You** consent to the above. **Your** consent applies whether **You** become or remain the insured; and

**We** may from time to time disclose personal information to **Overseas** recipients and where practically possible disclose details of such recipients at **Your** request.

To access **Your** personal information (including correcting or updating it), make a complaint about a breach of privacy or if **You** have any other query relating to privacy, please contact **Us** via **Our** contact details which are set out in this document.

# Dispute Resolution

## If You have a complaint

**We** hope that **You** never have a complaint, but if **You** do **We** will do **Our** best to work with **You** to resolve it. Please follow **Our** complaints process detailed on page 100.

# Authorised for issue

This FSG was prepared and distributed by Fast Cover (as it relates to the financial services provided by it).

Date of issue: 15 October 2026

**Fast Cover**
Call: 1300 409 322
Email: info@fastcover.com.au
Fast Cover Pty Ltd, ABN 98 143 196 098, AFSL 538708

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