

QM1694 1213

Application Form

APPLICATION FOR INSURANCE

If you wish to purchase this insurance, the application form overleaf should be completed and returned to our Distributor.

YOUR DUTY OF DISCLOSURE

What You must tell Us

When answering Our questions, You must be honest and You have a duty under law to tell Us anything known to You, and which a reasonable person in the circumstances, would include in answer to the question. We will use the answers in deciding whether to insure You and anyone else to be insured under the Policy, and on what terms.

Who needs to tell Us

It is important that You understand You are answering Our questions in this way for Yourself and anyone else whom You want to be covered by the Policy.

If You do not tell Us

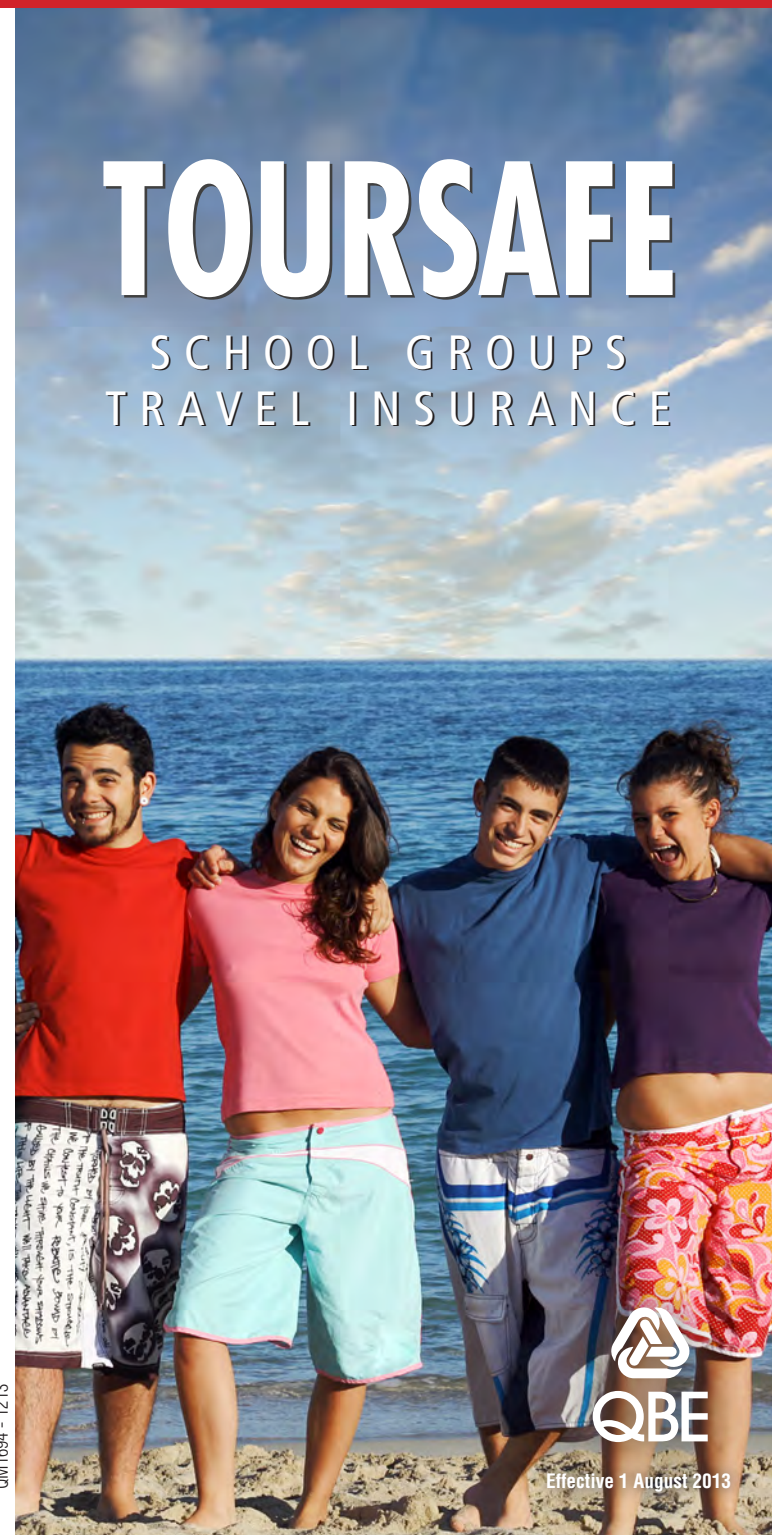
If You do not answer Our questions in this way We may reduce or refuse to pay a claim, or cancel a Policy. If you answer Our questions fraudulently, We may refuse to pay a claim and treat the Policy as never having worked.

CONTACT DETAILS

QBE Insurance (Australia) Limited
 ABN 78 003 191 035, AFS Licence No 239545 is the insurer of this product.

Customer Service	Phone: 1300 555 017 (within Australia) Phone: 61 3 8523 2777 (outside of Australia) Fax: (03) 8523 2977 Email: travel.service@qbe.com
Claims	Phone: 1300 555 017 (within Australia) Phone: 61 3 8523 2777 (outside of Australia) Fax: (03) 8523 2723 Email: travel.claims@qbe.com
Medical Underwriting	Phone: 1300 555 017 (within Australia) Phone: 61 3 8523 2777 (outside of Australia) Fax: (03) 8523 2961 Email: travel.emc@qbe.com
QBE Assist	Phone: 1300 555 019 (within Australia) Phone: 61 3 8523 2800 (outside of Australia) Fax: (03) 8523 2815 Email: qbeassist@qbe.com

Certificate of Insurance Number



TOURSAFE

SCHOOL GROUPS TRAVEL INSURANCE



Effective 1 August 2013

POLICY
CS14
 SCHOOL GROUPS

QM1694 - 1213

APPLICATION FORM overleaf

Combined Product Disclosure Statement, Policy Wording and Financial Services Guide

Date prepared: 11 December 2013

QM1694 - 1213

Toursafe Travel Insurance has developed a travel insurance cover specifically for School Group travellers. Travel Insurance is our business, we know the needs of Australian travellers and our product provides high quality and security. Travel Insurance is not compulsory... but it is essential



Contacting Us

For any enquiries and assistance please refer to contact details on back page of this brochure.

This FSG was prepared on 11 December 2013.

Toursafe School Group Application Form

Name of School State
 Address
 Applicant D.O.B
 Address
 State Postcode

Travel Details

Destination
 Departure Date Return Date
 Period of Journey Days Weeks Months

Selected Plan

Selected Plan		Premium
<input type="checkbox"/> International	<input type="checkbox"/> Adult	\$
	<input type="checkbox"/> Student	\$
<input type="checkbox"/> Domestic	<input type="checkbox"/> Adult	\$
	<input type="checkbox"/> Student	\$
GST is included in Domestic Premium		\$

Existing Health Disorder

Do you require cover for Existing Health Disorder as explained on page 7?
 Yes No
 Prior approval must be obtained Additional Premium \$
 Acceptance/Authority Number

Specified Items

To cover items worth more than the item limits shown, list them below and provide receipts or valuations to our Distributor before the policy is issued. Maximum cover is \$4,000 per item and \$8,000 in total.

1
 2
 Insured Value \$ @4% Additional Premium \$
 Total Premium \$

I/we are not travelling to obtain medical or surgical advice and/or treatment. I/we understand that there is no cover under this policy for an existing health disorder (including pregnancy) unless I/we have applied for cover and acceptance was given in writing. The insured person(s) authorise QBE Insurance or its authorised agent to give or obtain from other insurers, an insurance reference bureau or medical provider, any information relating to any insurance held or claim made. I/we have received a copy of the combined PDS, Policy Wording and FSG before being offered insurance. I/we have read those documents carefully. I/we have read our Duty of Disclosure, as set out in the PDS. I/we agree to abide by the terms and conditions of the policy and all the above information is correct.

Signature Date
 If the applicant is under the age of 18 years a parent/guardian must sign this application.

SECTION 1: PRODUCT DISCLOSURE STATEMENT

1.1	How Toursafe School Group Travel Insurance is Arranged	2
1.2	Key Benefits of Your Policy	2
1.3	Important Information	4
1.4	Emergency Assistance	5
1.5	Costs	6
1.6	Cooling Off Period	6
1.7	The Code of Practice	6
1.8	Dispute Resolution Process	7
1.9	Existing Health Disorders	7
1.10	Privacy Policy	8
	SCHEDULE OF BENEFITS AND PREMIUMS	10-11
	SECTION 2: POLICY WORDING	12
	SECTION 3: FINANCIAL SERVICES GUIDE	24
	CONTACT DETAILS	Back Cover
	POLICY APPLICATION	



Section 1

Product Disclosure Statement ('PDS')

The PDS is designed to assist you in your decision to purchase Toursafe School Group Travel Insurance. It contains information about key benefits and significant features of Toursafe School Group Travel Insurance. The PDS also contains important information about your rights and obligations including:

The Duty of Disclosure on page 4

Privacy Policy on page 8

Cooling Off Period on page 6

Dispute Resolution Process on page 7

The full terms and conditions that apply to your policy are contained in the **Policy Wording** at **Section 2** of this booklet.

1.1 HOW TOURSAFE SCHOOL GROUP TRAVEL INSURANCE IS ARRANGED

QBE is the Product Issuer of Toursafe Travel Insurance. **QBE** prepare this booklet which contains the following sections which provide:

- Section 1 - information about this travel insurance product (Product Disclosure Statement - PDS)
- Section 2 - the detailed terms and conditions (Policy Wording)
- Section 3 - information about the financial service being provided to you by our Distributor (Financial Services Guide - FSG)

This policy is underwritten by QBE Insurance (Australia) Limited AFSL 239545 and issued to you by our Distributor.

About QBE travel insurance

QBE Insurance (Australia) Limited
ABN 78 003 191 035
A.F.S. Licence No. 239545
82 Pitt Street Sydney NSW 2000

Please do not send your application for travel insurance to this address.

Enquiries and Assistance

For any enquiries and assistance please contact our Customer Service Centre on 1300 555 017 or (03) 8523 2777

Please note that calls to QBE may be recorded for training and verification purposes.

1.2 KEY BENEFITS OF YOUR POLICY

A summary of some of the key benefits of your insurance policy can be found below.

You should be aware that exclusions do apply. For detailed information about the benefits, exclusions, the circumstances under which and times benefits are provided and the process for making a claim, please read the full Policy Wording commencing at Section 2 of this booklet.

Cancellation Fees and Lost Deposits

Charges incurred by unforeseen circumstances outside your control such as sickness or accident, retrenchment, strikes, cancellation of annual leave by your employer. Includes travel agent's fees.

(Refer to Section D of your Policy Wording)

Overseas Medical, Hospital, Cash in Hospital, Dental and Related Expenses

Medical, dental and accommodation costs and, when agreed to by us, your early return to Australia for medical reasons. *Note that medical cover is not provided under Domestic Travel Plan.*

Cash In Hospital

After 48 hours hospitalisation overseas we will pay you \$50 for every 24 hours you are confined for out-of-pocket expenses and other comforts. This is in addition to your medical and hospital costs.

(Refer to Section E of your Policy Wording)

Luggage

Covers accidental loss, theft or damage to your luggage, including duty-free purchases and loss or fraudulent use of credit cards. A limit of \$500 applies to any one item of luggage.

Sub limits apply for camera, video camera, laptop computer equipment, and set of golf clubs:

\$3,000 under International Travel Plan

\$2,000 under Domestic Travel Plan

Sporting Equipment

Sporting Equipment is covered for loss or damage as part of your luggage up to the limit specified in your selected plan but is not covered when in use. Items included are surfboards, boogie boards, skis, snowboards and tennis racquets. Golf clubs are covered at the higher limit per plan. We will also pay for the hire of replacement golf clubs and ski gear in the event that your equipment is delayed.

Luggage Specified Items

Cover on items worth more than the limits shown (including sporting equipment and cameras) can be arranged up to a maximum \$4,000 for any one item or set with a maximum of \$8,000 in total by paying an additional premium of 4% on the insured value of these specified items. Receipts for purchase or valuations (not more than 12 months old), must be produced to your travel agent before issue of the Certificate of Insurance and again to the insurer in support of any claim that may occur.

Emergency Cover If Luggage Is Delayed

If You have to buy essential clothing and personal items overseas because Luggage carried by Your Transport Provider overseas is delayed by more than 10 hours.

Note that Luggage cover is not provided under the domestic travel plan.

(Refer to Section F of your Policy Wording)

Emergency Expenses

Cover for additional accommodation, meal and travelling expenses including emergency personal telephone calls if your trip is disrupted.

Travel Delay

Cover for reasonable accommodation and meals if you are delayed by carriers for more than 10 hours.

Replacement Teacher / Adult Group

Cover for the costs of replacing a teacher / adult group supervisor if unable to complete the trip following injury /illness or death or serious illness of a family member.

(Refer to Section G of your Policy Wording)

Accidental Death

Occurring as a result of an accident – includes in-flight cover.

(Refer to Section H of your Policy Wording)



Accident Disability

Provides you with a lump sum benefit if you suffer a permanent disability during your trip due to an accident.

(Refer to Section I of your Policy Wording)

Your Liability For Causing Loss Or Damage To Property, Injury Or Death

Protection for you being liable for injuring other persons or causing damage to their property and, most importantly, your legal expenses are included.

(Refer to Section J of your Policy Wording)

Loss of Income

Provides compensation if you are unable to resume work upon your return.

(Refer to Section K of your Policy Wording)

Financial Default

Provides compensation to assist you should there be a financial default of your travel services provider. This does not include travel agents.

(Refer to Section L of your Policy Wording)

In addition to the specific exclusions which appear in the Sections referred to above, your Policy Wording also contains general exclusions.

Please refer to Section C of your Policy Wording titled 'Losses Not Insured Under Any Section Of The Policy'.

Your Policy Wording also contains a list of:

- Important Matters at Section A of your Policy Wording
- Definitions at Section B of your Policy Wording

1.3 IMPORTANT INFORMATION

A range of benefits are available under this policy, however there are some circumstances where cover cannot be provided. These are covered in the Policy Wording but we draw your attention to some important points below.

- This policy does not automatically provide cover for travellers with a known existing health disorder (refer Section 1.9 of the PDS titled 'Existing Health Disorders').
- Limits and sub limits apply to certain benefits under the plan. Refer to your Policy Wording which is at Section 2 of this booklet.
- This policy is not able to cover any medical, hospital, dental or ancillary benefits incurred in Australia or for which we are prevented from paying by reason of any legislation or government regulation such as the National Health Act.

Your Duty of Disclosure

• What You Must Tell Us

When answering our questions, you must be honest and you have a duty under law to tell us anything known to you, and which a reasonable person in the circumstances, would include in answer to the question. We will use the answers in deciding whether to insure you and anyone else to be insured under the policy, and on what terms.

• Who Needs to Tell Us

It is important that you understand you are answering our questions in this way for yourself and anyone else whom you want to be covered by this policy.

• If You Do Not Tell Us

If you do not answer our questions in this way, we may reduce or refuse to pay a claim, or cancel a policy. If you answer our questions fraudulently, we may refuse to pay a claim and treat the policy as never having worked.

Please note that you are obliged to check that it is safe to travel to your destination. Information on safe travel is available at www.smartraveller.gov.au or by telephoning your travel agent.

1.4 EMERGENCY ASSISTANCE

When disaster strikes and the unthinkable happens, it's reassuring to know someone back home is ready to take your call and assist. Our dedicated QBE Assist team are on call 24 hours a day, 7 days a week to provide you with assistance when you need it most.

QBE's emergency assistance service QBE Assist has been providing help to travellers since 1992.

Whether it be in Vietnam or Canada, one call connects you to someone back home. It's comforting to know the person you are speaking to is part of the QBE Travel team, trained medical and insurance specialists, who can make decisions regarding your situation and provide assistance when you need it the most.

We can assist you with:

- Paying hospital and medical bills,
- Repatriation to Australia after an accident or illness,
- Rescheduling of disrupted travel plans,
- Replacement of lost tickets, passports or travel documents,
- Arrangement of emergency transfer of funds,
- Urgent messages to your family or travel agent,
- Interpreters in non English speaking overseas hospitals.

Where relevant all services are subject to a claim being accepted under the policy.

Call us anytime from anywhere!

EMERGENCY CALLS

When you call QBE Assist, they will need to know:

- Your Insurance Certificate Number
- Telephone numbers to contact you

If you're overseas – these numbers are toll free from a landline.

Calls from mobiles will be at your cost.

Country	Telephone	Country	Telephone
Austria	0800 291 702	Italy	800 875 100
Brazil	0800 891 8401	Japan	00531 616 441
Canada	1800 665 3870	Malaysia	1800 800 428
China North	10800 611 0133	Netherlands	08000 226 742
China South	10800 361 0151	New Zealand	0800 441 678
Fiji	00800 2149	Philippines	1800 1611 0045
France	0800 90 5097	Singapore	800 6161 051
Germany	0800 181 7694	South Africa	0800 99 3514
Greece	00800 6112 6195	Spain	900 996 167
Hong Kong	800 933 877	Sweden	0200 214 612
India	008006101119	Switzerland	0800 838 533
Indonesia	001 803 61 683	Thailand	001 800 611 2885
Ireland	1800 552 636	Turkey	00 800 6190 3627
Israel	180 945 6589	United Kingdom	0800 899 813
		United States	1800 765 8631

If you cannot use the toll free numbers above, please contact our Emergency Assistance team using the contact details below

Email qbeassist@qbe.com
Phone +61 3 8523 2800
Fax +61 3 8523 2815
Within Australia 1300 555 019 or 03 8523 2800

Lost your credit cards/travellers cheques?

Due to privacy legislation you will need to call the Credit Card/Travellers Cheque company directly in order to cancel the card/cheques and arrange replacements.

Obtain the correct number by visiting your card provider's website.

FOR TRAVEL ADVICE, VISIT SMARTRAVELER.GOV.AU IT'S A MUST SEE DESTINATION.

School Group Policy

This policy is available under the following conditions:

- The Certificate of Insurance must be issued prior to the commencement of your trip.
- Travellers must be in Australia at the time the Certificate of Insurance is issued.
- There is no cover under this policy once you have returned to your home in Australia or your usual country of residence.
- All group members must be covered.
- Each group must have a minimum of 10 students and 1 teacher.
- All premiums, benefits and covers are expressed as per person.

Senior Travellers

This policy is available only for travellers aged under 60 years at the date of departure.

Travel on Cruise Liners

Travellers on domestic cruises may only take International Plans as there may be circumstances where overseas medical cover can be provided.

Single Cover

Cover is for the person named on the Certificate of Insurance.

Adventure Activities

Most amateur sporting and adventure activities are covered at no extra cost on ALL plans. Activities covered include snow skiing, bungee jumping, para sailing, water skiing, white water rafting, trekking, cycling and hot air ballooning.

Competitive Amateur Organised Sport

Competitive Amateur Organised Sporting Activities are covered such as hockey, tennis, baseball, gymnastics, soccer/football.

1.5 COSTS

The schedule of benefits and the premiums payable are shown in the tables on page 10 and 11 of this booklet. The premium for the plan you select will be shown on the Certificate of Insurance. Premiums are based on a number of factors, including the destination and length of journey. The base premium will be increased by any optional additions you select as well as cover for any accepted Existing Health Disorder medical conditions.

Premiums shown are inclusive of Commonwealth and State taxes and/or charges including the Goods and Services Tax and Stamp Duty. Additional amounts payable for Existing Health Disorder cover are shown at section 1.10 of the PDS 'Existing Health Disorders'. If you make a claim you may be required to pay an excess. An excess is an agreed amount that is subtracted from a claim. The nature of the excess and when it applies are described in the Policy Wording under 'Important Matters About Your Policy'.

1.6 COOLING OFF PERIOD

You may return this policy to our Distributor within 21 days of purchasing, provided that no claim has arisen and your trip has not commenced. The Authorised Representative will cancel the policy and give you a full refund of premium.

1.7 THE CODE OF PRACTICE

QBE Insurance is a signatory to the General Insurance Code of Practice. The Code aims to:

- (a) promote better, more informed relations between insurers and their customers;
- (b) improve consumer confidence in the general insurance industry;
- (c) provide better mechanisms for the resolution of complaints and disputes between insurers and their customers; and
- (d) commit insurers and the professionals they rely upon to higher standards of customer service.

To obtain a copy of the General Insurance Code of Practice go to www.codeofpractice.com.au

1.8 OUR DISPUTE RESOLUTION PROCESS

If a complaint arises during your dealings with us or our representatives, you should first discuss the matter with the person with whom you have been dealing. Where your complaint is not resolved to your satisfaction you should request that the matter be dealt with by our Internal Complaints Handling Process. Our representative can assist you to lodge your complaint or our Customer Service Centre can take the details for you. You will be provided with a copy of our brochure detailing our complaints handling process. Your complaint will be handled by a person with authority to resolve the matter. Your complaint should be dealt with within 15 business days unless we notify you of the reasons why it cannot be dealt with within that time. If the complaint remains unresolved to your satisfaction, you can request that it be reviewed by the Financial Ombudsman Service (FOS). FOS resolves certain insurance disputes between consumers and insurers and will provide an independent review at no cost to you. QBE Insurance is bound by the determination of FOS but the determination is not binding on you.

1.9 EXISTING HEALTH DISORDERS

THIS POLICY DOES NOT AUTOMATICALLY PROVIDE COVER FOR TRAVELLERS WITH AN EXISTING HEALTH DISORDER

An existing health disorder is:

- a. any chronic or ongoing (whether chronic or otherwise) medical or dental condition (including pregnancy), illness or disease of which you were aware or should reasonably have been aware, and which is medically documented or under investigation prior to the issue of the Certificate of Insurance; or
- b. any physical, mental illness or medical condition, defect, illness or disease of which you were aware or should reasonably have been aware, and for which treatment, medication, preventative medication, advice, preventative advice or investigation has been received or prescribed by a medical or dental adviser in the 60 days prior to the issue of the Certificate of Insurance.

Note:

- Where any condition is the subject of an investigation, that condition falls within this definition, regardless of whether or not a diagnosis of the condition has been made.
- This definition applies to you, your travelling party, your relatives, your business colleague, or any other person you have a relationship with whose state of health could impact your travel plans.

Assessment of Application

If you wish to apply for cover:

- Obtain a Travellers Medical Assessment Form for an Existing Health Disorder from our Distributor
- Complete the form and return to our Distributor for assessment and processing
- If required, Part B - Doctors Declaration must be completed by your usual doctor
- If your application for cover is granted You will be notified and if applicable, advised of any special terms imposed.

Provided the following existing health disorders are stable and you or anyone else to be covered are not waiting for treatment, on a hospital waiting list or awaiting results of medical tests or investigations in relation to any of these conditions cover is provided without application.

- Acne
- Allergies - such as allergic rhinitis, chronic rhinitis, hayfever, sinusitis, anaphylaxis, dermatitis, eczema, psoriasis, urticaria, food intolerance, latex allergy
- Anaemia - including iron deficiency anaemia, B12 deficiency, folate deficiency, pernicious anaemia
- Asthma - not requiring cortisone medication and no hospitalisation for the past 12 months including as an outpatient
- Bell's palsy
- Benign breast or renal cysts
- Bunions
- Carpal Tunnel syndrome

- Cataracts, dry eye syndrome, glaucoma, macular degeneration
- Coeliac disease
- Colonic polyps
- Congenital blindness/deafness
- Diabetes Mellitus Types 1 and 2 - where you have no known cardiovascular, hypertensive, vascular disease and no related kidney, eye or neuropathy complications
- Epilepsy - you have been seizure free for the past 12 months and do not require more than 1 anti-seizure medication
- Goitre, hypothyroidism, Hashimotos disease, Graves disease
- Gout
- Hiatus hernia/Gastro-oesophageal reflux disease, Peptic ulcer disease
- High Cholesterol (Hypercholesterolaemia)
- High Lipids (Hyperlipidaemia)
- Insulin resistance, impaired glucose tolerance
- Incontinence
- Meniere's disease, Tinnitus
- Menopause
- Migraines except where you have been hospitalised in the past 12 months
- Nocturnal cramps
- Osteoporosis - whereby there have been no fractures and you do not require more than 1 medication
- Plantar fasciitis
- Raynaud's Disease
- Sleep apnoea
- Stable High Blood Pressure (Hypertension)
- Trigeminal neuralgia
- Trigger finger
- Routine screening tests where no underlying disease has been detected

Acceptance/Authority

We will fairly assess applications but cannot guarantee acceptance. If cover can be provided we will advise the terms of cover and plan code, together with an Acceptance/ Authority Number. Cover of Existing Health Disorder is limited to the approval for the original policy and cannot be extended. If accepted, an additional premium of \$75 per person on International Plan and \$50 on Domestic Plan will apply per approval of your Existing Health Disorder. Acceptance/Authority Number must appear on the Certificate of Insurance.

1.10 PRIVACY POLICY

All companies in the QBE Group are committed to safeguarding your privacy and the confidentiality of your personal information. QBE collects only that personal information from or about you for the purpose of assessing your application for insurance and administering your insurance policy, including any claim made by you. QBE will only use and disclose your personal information for a purpose you would reasonably expect. We will request your consent for any other purpose.

Without this personal information we may not be able to issue insurance cover, administer your insurance or process your claim. Our aim is to always have accurate and up-to-date information. When you receive a Certificate of Insurance or other document from us, you should contact us if the information is not correct.

QBE uses the services of a related company located in the Philippines to provide Call Centre sales and claims handling, accounting and administration services to QBE in Australia.

QBE or our authorised agent may collect or disclose your personal information from or to:

- any person authorised by you;
- a mail house, records management company or technology services provider (for printing and/or delivery of mail and email, including secure storage and management of our records). These companies may be located or the records stored using "Cloud" technology and overseas including in India, Ireland, USA or the Netherlands);
- an organisation that provides you with banking facilities (for the purpose of arranging direct debit or other payment transactions or confirming

payments made by you to us)

- a financial services provider or our agent who is arranging your insurance (for the purpose of confirming your personal and insurance details);
- another person named as a co-insured on your policy (for the purpose of confirming if full disclosure has been made to us);
- another insurer (for the purpose of seeking recovery from them or to assess insurance risks or to assist with an investigation);
- an airline, medical practitioner, doctor or emergency assistance provider (for the purpose of establishing your medical status and fitness to travel);
- a family member in the event of a medical or other emergency;
- our reinsurer that may be located overseas (for the purpose of seeking recovery from them);
- a dispute resolution organisation such as the Financial Ombudsman Service (for the purpose of resolving disputes between QBE and you or between QBE and a third party);
- a company to conduct surveys on our behalf for the purpose of improved customer services; and
- an insurance reference bureau (to record any claims you may make upon us).

In addition to the above, in the event of a claim, QBE or our authorised agent may disclose your personal information:

- to a repairer or supplier (for the purpose of repairing or replacing your insured items);
- to an investigator, assessor (for the purpose of investigating or assessing your claim);
- to a lawyer or recovery agent (for the purpose of defending an action by a third party against you or recovering your costs including your excess or seeking a legal opinion regarding the acceptance of a claim);
- to a witness to a claim (for the purpose of obtaining a witness statement);
- to another party to a claim (for the purpose of obtaining a statement from them or seeking recovery from them or to defend an action by a third party).

Personal information (about you) may also be obtained from the above people or organisations.

In addition we will:

- give you the opportunity to find out what personal information we hold about you and when necessary, correct any errors in this information. Generally we will do this without restriction or charge; and
- provide our dispute resolution procedures to you, should you wish to complain about how we handle your personal information.

To obtain further information about our Privacy Policy or to request access to or correct your personal information, please

Email: compliance.manager@qbe.com.

To make a complaint Email: complaints@qbe.com.

1.11 FINANCIAL CLAIMS SCHEME

This policy is a protected policy under the Financial Claims Scheme (FCS), which protects certain insureds and claimants in the event of an insurer becoming insolvent. In the unlikely event of QBE becoming insolvent you may be entitled to access the FCS, provided you meet the eligibility criteria. More information may be obtained from APRA - www.apra.gov.au or 1300 55 88 49

Schedule of Benefits (per person)**Domestic Travel Plan****International Travel Plan**

This list is a summary of some of the benefits covered by this policy and the Applicable Limits. Please refer to the relevant sections of the Policy Wording for the full details of cover. Other Applicable Limits may apply.

APPLICABLE LIMITS**APPLICABLE LIMITS**

1. Cancellation Charges – Lost Deposits	\$5,000	\$10,000
2. Overseas Medical & Hospital Costs and Related Expenses	Not Applicable	Unlimited
3. Cash-in Hospital (\$50 per day)	\$2,000	\$4,000
4. Luggage & Personal Effects (including travel documents)	\$2,500	\$5,000
5. Emergency – Additional Expenses	\$10,000	\$25,000
6. Travel Delays caused by carriers overseas	\$300	\$500
7. Hijack & kidnap (\$1,000 per day)	\$4,000	\$6,000
8. Special Events Missed Connection	\$2,000	\$2,000
9. Accidental Death	Adult \$15,000/Student \$5,000	Adult \$20,000/student \$5,000
10. Accidental Disability	\$10,000	\$10,000
11. Loss of Income Benefits (adults only)	\$400 per week	\$400 per week
12. Legal Liability	\$1,000,000	\$1,000,000
13. Financial Default of Travel Service Providers	\$4,000	\$4,000

School Group Premium – What it Costs (\$ per person)**For Domestic Travel Plan (includes GST) SD14**

Duration up to	Adult	Student
5 Days	\$39	\$31
8 days	\$43	\$34
13 days	\$51	\$41
17 days	\$58	\$46
21 days	\$66	\$54
24 days	\$75	\$60
28 days	\$82	\$66
32 days	\$90	\$72
5 weeks	\$98	\$79
6 weeks	\$110	\$88
7 weeks	\$120	\$96
8 weeks	\$131	\$104
9 weeks	\$147	\$118
10 weeks	\$162	\$129
3 months	\$201	\$161

For International Travel Plan (GST not applicable) SW14

Duration up to	Adult	Student
5 Days	\$98	\$79
8 days	\$109	\$88
13 days	\$131	\$104
17 days	\$147	\$118
21 days	\$169	\$136
24 days	\$192	\$153
28 days	\$210	\$168
32 days	\$228	\$182
5 weeks	\$251	\$201
6 weeks	\$280	\$224
7 weeks	\$306	\$244
8 weeks	\$331	\$265
9 weeks	\$373	\$299
10 weeks	\$411	\$328
3 months	\$513	\$410

Section 2

Policy Wording

A) IMPORTANT MATTERS ABOUT YOUR POLICY

A1. This document contains Your travel insurance policy terms and conditions. It is important that You read and understand it and retain it in a safe place. In the event of a claim arising under this policy You will be required to furnish evidence of the circumstances and the value of such loss. Please retain documents such as receipts, accounts, police or doctor's reports, valuations and proof of ownership in support of Your claim.

A2. The most We will pay under any section is the amount shown in the schedule of benefits for the plan You have selected. For some sections there is an amount of money (excess) that You must contribute when You claim. This excess is AUD\$50 on all plans and where applicable is shown in the relevant section of the policy wording.

A3. We will try to get You medical attention when You travel but Our emergency service cannot guarantee that appropriate medical facilities will always be available. The emergency service is only provided to assess and monitor Your condition and cannot take over the running of Your medical treatment. Please note that where Your claim is not covered under the policy, the providing of Emergency Assistance will not in itself be an admission of liability of Your claim.

A4. Your policy is valid only when You pay the premium and a certificate of insurance is issued to You. The cover provided by this policy is only for the Trip specified on Your Certificate of Insurance. The certificate of insurance shows the date of issue which is when cover for cancellation fees and lost deposits begin. Cover for all other benefits begins on the Departure Date shown on Your Certificate of Insurance or the date You commence Your Trip and finishes on the Return Date or any earlier date if Your Trip is shortened.

A5. The policy is a contract between You and Us; You pay Us the premium and in return We give You the cover described in the policy. The policy is governed by the laws in the State or Territory in which it is issued.

A6. You are free to take out travel insurance with any insurer You choose.

A7. Subject to Your rights under the Cooling Off Period, We will not refund any part of the premium if You cancel Your cover after any part of this policy has begun or a claim has arisen.

A8. We will automatically extend cover for a period that is necessary for You to complete Your Trip if Your return is delayed because of anything for which You can claim under this policy otherwise the policy cannot be extended.

A9. We will not pay a claim if Your claim is fraudulent.

A10. We may refuse to pay a claim under this policy if You do not observe any condition of this policy.

B) DEFINITIONS (MEANING OF WORDS)

Additional Expenses means necessary additional travel, accommodation, meals and emergency telephone calls You undertake in excess of what You would have paid had the Trip not been cancelled or delayed.

Applicable Limit(s) means the sum insured specified in the Schedule of Benefits or Policy Wording for the travel plan selected as shown in the Certificate of Insurance.

Existing Health Disorder(s) means:

- any chronic or ongoing (whether chronic or otherwise) medical or dental condition, illness or disease of which You were aware or should reasonably have been aware, and which is medically documented or under investigation prior to the issue of the Certificate of Insurance; or
- any physical, mental illness or medical condition (including pregnancy), defect, illness or disease of which you were aware or should reasonably have been aware, and for which treatment, medication, preventative medication, advice, preventative advice or investigation has been received or prescribed by a medical or dental

adviser in the 60 days prior to the issue of the Certificate of Insurance.

Note:

- Where any condition is the subject of an investigation, that condition falls within this definition, regardless of whether or not a diagnosis of the condition has been made.
- This definition applies to You, Your Travelling Party, Your relatives, Your business colleague, or any other person You have a relationship with whose state of health could impact Your travel plans.

Financial Default means the insolvency, bankruptcy, provisional liquidation, financial collapse, appointment of receivers or any other form of insolvency administration of any person, company, organisation which occurs under the jurisdiction of any courts whether within Australia or overseas.

Home in Australia means your usual residential address in Australia. If you do not travel directly to your Home in Australia at the completion of your trip, it means your point of arrival or an Australian hospital if we repatriate you.

Limb(s) means any part of the arm between the shoulder and the wrist or any part of the leg between the hip and the ankle.

Luggage means personal items, including sporting equipment, dentures and/or dental prostheses designed to be worn or carried by You which You take with You or buy during Your Trip, unless excluded under "What is not covered" in Section C and F.

Motor Cycle means a cycle with motive power of its own.

Permanent means lasting 12 calendar months from the date of occurrence and at the end of that period being beyond hope of improvement.

Relative means someone who is resident in Australia or New Zealand and is Your spouse or defacto spouse of either gender, parent, parent-in-law, daughter, son, daughter or son-in-law, brother, sister, brother or sister-in-law, niece or nephew, grandchild, grandparent, step-parent, stepdaughter, stepson, aunt, uncle, fiancée, fiancé or guardian.

Repatriate(d) or repatriation means travel arrangements made by us for your return to your home in Australia or where we consider to be the nearest suitable alternative.

Resident(s) of Australia means someone who currently resides in Australia and is eligible for an Australian Medicare Card.

Serious Injury or Illness means a condition which necessitates treatment by a legally qualified medical practitioner and which results in You or any other person to which this insurance applies being certified by that medical practitioner at the time as being unfit to travel or continue on with Your original Trip.

Total Loss means the total physical loss or loss of use of one or more limbs. For an eye, it means the entire and irrecoverable loss of sight in that eye.

Travelling Companion means any person who has made arrangements to accompany You for at least 50% of the trip.

Trip(s) means the travel You are undertaking and commences from the time You leave Your home or place of departure in Australia to start Your travel on the Departure Date shown on the Certificate of Insurance and ends when You return to Your home in Australia, or the Return Date shown on the Certificate of Insurance whichever occurs first. The period of travel cannot be altered without Our consent.

Terrorist Act means an act or threat of force or violence by any person acting alone or in association with an organisation or foreign government, where the purpose, by its nature or context, is to put the public or a section of the public in fear, to resist or influence a government or, to further an ideological, religious, ethnic or similar aim.

Transport Provider means any airline, bus line, shipping line or railway that has accepted Your fare.

Travel Service Provider means travel agent, scheduled serviced airlines, hotels and resort operators, car and campervan hire companies, cruise lines, railway operators and theme park operators.

Unattended means leaving Your luggage either, with a person You have not previously met or, in a public place where it can be taken without Your knowledge or at a distance from which You cannot prevent it from being taken.

War means war, invasion, act of a foreign enemy, hostilities (whether war is declared or not), civil war, rebellion, revolution, insurrection, military or usurped power, or popular uprising.

We, Our, Us means QBE Insurance (Australia) Limited ABN 78 003 191 035.

You, Your, Yourself means the person or persons named on the Certificate of Insurance.

C) LOSSES NOT INSURED UNDER ANY SECTION OF THIS POLICY

What is not covered

Your policy does not provide for losses, liability or expenses that are for, related to or as a result of:

C1. You not acting in a responsible way to protect Yourself and Your property or to prevent or reduce Your loss.

C2. Something that at the time of taking out this policy You were aware of or could be expected to be aware of, which could bring about Your making a claim under this policy.

C3. Hunting, racing other than on foot, playing polo, professional sport, mountaineering or rock climbing using ropes or climbing equipment (other than hiking), pot holing, or travelling in international waters in a private sail vessel or privately registered sail vessel.

C4. You or Your Travelling Companion or any other person on whom Your Trip depends being affected by alcohol or drugs, unless the drugs were prescribed and used as directed by a doctor.

C5. You acting illegally or breaking any government prohibition or regulation.

C6. War, civil war, invasion, insurrection, revolution, use of military power or usurpation of government or military power.

C7. Any consequential loss, economic or otherwise, loss of enjoyment or other loss not mentioned in this policy.

C8. Nuclear explosion including all effects thereof; or radioactive contamination caused by ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste caused by the combustion and/or ongoing combustion of nuclear fuel; or the radioactive, toxic, explosive or other hazardous properties of any nuclear equipment or component thereof.

C9. The dispersal or application of pathogenic or poisonous biological or chemical materials; or the release of pathogenic or poisonous biological or chemical materials.

C10. Any claim if You are not a permanent resident in Australia or if You do not plan to return to live in Australia at the end of Your Trip. This does not apply if We have agreed to waive this clause.

C11. Parachuting, base jumping, sky diving or travel in any other air supported device other than as a passenger in a licensed passenger aircraft operated by an airline or charter company. This does not apply to hot air ballooning or parasailing.

C12. Any loss, consequential loss or liability arising directly or indirectly out of any failure, malfunction, breakdown, inability to perform normal functions or interruption of operation of any computer hardware, integrated circuit, operating system, application, software, electronic equipment, computer chip, programmed or embedded logic control system or similar device being affected due to date based functionality or performance being affected by the use of any date format.

C13. Travelling against medical advice or for the purpose of obtaining medical advice or treatment.

C14. Any claim arising from Serious Injury or Illness where a metastatic or terminal prognosis was made, in relation to any medical condition, whether

related or not to the cause of the claim, prior to the issue of the Certificate of Insurance.

C15. Diving underwater using an artificial breathing apparatus unless You hold an open water diving licence or You were diving under licensed instruction.

C16. Rides a motor cycle without wearing a helmet, or without an unrestricted motorcycle licence that is valid in your country of residence, or with an engine capacity greater than 250cc; or

C17. A government authority seizing, withholding or destroying anything of Yours or any prohibition by or regulation or intervention of any government.

C18. The insolvency or Financial Default of a travel agent, scheduled serviced airlines, hotel and resort operators, car and campervan hire companies, cruise lines, railway operators and theme park operators to the extent the Your loss is covered by a scheme or fund (not a contract of insurance), or would be but for this insurance.

C19. The financial default of any person, company or organisation involved in your travel arrangements and that financial default occurred prior to the issue of the Certificate of Insurance.

C20. You are not insured under any section of this policy where a claim payment breaches 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.

D) CANCELLATION FEES AND LOST DEPOSITS

The most We will pay for all claims under this section is the Applicable Limit set out in the Schedule of Benefits or where no limit is listed, the specific amount set out in the relevant section.

You must pay the first \$50 for each problem or incident You claim for under this section. See section A2 for details. If You make a claim You will be required to give Us things like reports or a certificate from the doctor who treated You to show that Your claim is necessary.

What is covered

D1. The cost of cancellation fees and lost deposits on prepaid tickets and bookings that You cannot claim from anyone else if Your Trip is shortened or cancelled because of something unexpected and outside Your control or the reasonable cost of rearranging Your travel because of something unexpected and outside Your control, provided this cost is not greater than the cancellation fees or lost deposits which would have been incurred if the Trip had been cancelled.

D2. If We pay a claim under E4 or G2 then You cannot claim for unused non-refundable tickets that are for the return Trip to Australia.

D3. Non-recoverable Fees You have been charged by Your authorised travel agent, up to \$4,000 per person, but We will not pay more than the loss of the normal remuneration available to the agent had the Trip gone ahead as planned.

What is not covered

Losses, liability or expenses that are for, related to or as a result of:

D4. Any Existing Health Disorder unless agreed to by Us in writing. See section B for details.

D5. Any medical or dental problem of Yours which You told Us about when You took out this insurance and We told You We would not cover.

D6. Your or any other person's depression, stress, anxiety, mental or nervous disorder, suicide or attempted suicide or self injury.

D7. Sexually transmitted diseases of any sort, Acquired Immune Deficiency Syndrome (AIDS) or AIDS related complex (ARC) or Human Immunodeficiency Virus (HIV).

D8. You not taking precaution to avoid a claim after there was a warning in the mass media of a strike, riot or bad weather or other circumstances.

D9. A change of plans because You or Your Travelling Companion change Your mind and decide not to proceed with Your original Trip.

D10. Claims arising from Your business (other than severe damage to Your business premises), Your financial or contractual obligations or those of Your Travelling Companion, Relative or close business associate.

D11. You not complying with what Your ticket conditions require.

D12. Tours being cancelled because there were not enough people to go. This does not apply in relation to pre paid travel arrangements purchased separately to get to and/or from Your destination.

D13. You knowingly making travel arrangements through an unlicensed travel agent.

D14. Cancellations, delays or rescheduling caused by Your Transport Provider.

D15. Mechanical breakdown of any means of transport.

D16. The death, injury or illness of any Relative who is not residing in Australia or New Zealand.

D17. The government of any country not allowing You to enter or stay in that country.

D18. Using a hospital for addiction treatment or as a nursing, convalescent or rehabilitation place.

D19. The cost of a return ticket if You have not purchased a return air ticket to Australia. We will deduct from Your claim the cost of the fare between Your last intended place of departure to Australia, at the same cabin class as Your initial departure fare.

D20. Any Terrorist Act or any loss arising out of the intentional use of military force to intercept, prevent, or mitigate any known or suspected Terrorist Act.

D21. The non-refundable unused portion of travel or accommodation arrangements where alternative travel or accommodation is paid for by Us as part of a claim under this Policy. This exclusion will not apply where the unused portion of the accommodation arrangements result directly from the hospitalisation or death of You or Your Travelling Companion, and are agreed by Us.

D22. See also section C.

E) OVERSEAS MEDICAL, HOSPITAL, CASH IN HOSPITAL, DENTAL AND RELATED EXPENSES

The most We will pay for all claims under this section is the Applicable Limit set out in the Schedule of Benefits or where no limit is listed, the specific amount set out in the relevant section.

You must pay the first \$50 for each injury or illness You claim for under this section except for E2 and E6. See section A2 for details.

What is covered

E1. Necessary overseas medical and hospital expenses You have to pay as a result of an injury or illness (including injury arising from a Terrorist Act subject to policy terms and exclusions including C9) which first occurs or becomes apparent after the issue date of Your Certificate of Insurance.

All medical treatments must be provided by a legally qualified medical practitioner. We will pay up to 12 months from the time You first received treatment for the injury or illness.

E2. If You are hospitalised overseas for more than 48 hours We will also pay \$50 for each 24 hour period You are in hospital from the first day of hospitalisation.

E3A. Up to \$2,000 for emergency overseas dental expenses incurred following an injury to sound and natural teeth caused solely and directly by external and visible means as a result of an accident and which does not result from an illness or disease, but not treatment that can be delayed until You return to Australia.

E3B. Up to \$500 for emergency dental costs for the relief of sudden and acute pain, given or prescribed by a legally qualified practitioner and necessarily incurred outside Australia.

E4. The cost of moving You to another country or to bring You home to Australia. If You want to move and want Us to pay for it, You must contact Us first and get Our agreement. At Our discretion, We will decide on which action to take subject to medical restraints and as agreed by Our medical adviser. If We bring You home to Australia We will use Your return ticket towards Our costs.

E5. Additional Expenses of Your Travelling Companion or Relative if We agree with Your doctor that a Travelling Companion or Relative must travel to see You, or stay with You until You are able to resume Your Trip, or escort You home.

E6. Funeral expenses if You die while overseas. We will pay the cost incurred overseas for a funeral or cremation and the return of Your remains to Australia - but the most We will pay is \$10,000.

What is not covered

Losses, liability or expenses that are for, related to or as a result of:

E7. Any Existing Health Disorder unless agreed to by Us in writing. See section B for details.

E8. The replenishment of any medication in use at the time of applying for this insurance or for the maintenance of any form of treatment commenced before then.

E9. Any medical or dental problem of Yours which You told Us about when You took out this insurance and We told You We would not cover it.

E10. Medical, hospital, dental or any ancillary benefits expenses incurred in Australia or for which We are prevented from paying by reason of any legislation or government regulation OR Expenses incurred for dental treatment due to normal wear and tear or the normal maintenance of dental health.

E11. Medical, hospital, dental or any ancillary benefits expenses incurred more than 12 months from the time You first received treatment for the injury or illness.

E12. Any claim for which You are entitled to receive reimbursement from workers compensation or other statutory scheme or private health insurance.

E13. Using a hospital for addiction treatment or as a nursing, convalescent or rehabilitation place.

E14. Your or any other person's depression, stress, anxiety, mental or nervous disorder, suicide or attempted suicide or self injury.

E15. Sexually transmitted diseases of any sort, Acquired Immune Deficiency Syndrome (AIDS) or AIDS related complex (ARC) or Human Immunodeficiency Virus (HIV).

E16. The cost of a return ticket if You have not purchased a return air ticket to Australia. We will deduct from Your claim the cost of the fare between Your last intended place of departure to Australia, at the same cabin class as Your initial departure fare.

E17. For repatriation, we will not pay more than the cost of repatriation to your home in Australia.

E18. Any costs incurred in your usual country of residence.

E19. See also section C.

F) LUGGAGE

The most We will pay for all claims under this section is the Applicable Limit set out in the Schedule of Benefits or where no limit is listed, the specific amount set out in the relevant section.

You must pay the first \$50 for each incident You claim for under this section except F4 and F5. See section A2 for details.

What is covered

F1. We will pay for the repair cost or loss in cash of any Luggage You lose or which is stolen or damaged after allowing for depreciation that We think is reasonable. At Our sole discretion We also have the option to repair or replace the Luggage.

F2. Payment will not exceed the original price You paid. Sub limits apply to each item of luggage. The sub limit for each item will depend on the plan You have selected. The sub limits are:

Travel Plan	International	Domestic
Camera, video camera, laptop computer equipment	\$3,000	\$2,000
Each other item	\$500	\$500

A pair or set of items is treated as one item (eg. a pair of earrings, a camera body and its standard lens and accessories, or a set of golf clubs).

The limit for any specified item may be increased to \$4,000 with a maximum for all specified items of \$8,000. You must have paid the appropriate additional premium and in the event of any claim can show Us in support of Your claim a receipt or valuation issued in the 12 months before the commencement of Your Trip.

F3. Luggage left in a motor vehicle is only covered during daylight hours if it is locked in the boot or locked luggage compartment and forced entry was gained. No cover applies if left Unattended in the passenger compartment or overnight in the motor vehicle, nor does cover apply to mobile phones, computer equipment, or jewellery items left Unattended in a motor vehicle at any time.

F4. If Your travel documents, credit cards or travellers cheques carried with You are lost or illegally used by someone other than You, Your Relative or Travelling Companion, We pay any amounts You have to pay to replace them or resulting from their fraudulent use. The maximum We will pay is \$3,000.

F5. If You have to buy essential clothing and personal items overseas because Luggage carried by Your Transport Provider overseas is delayed by more than 10 hours, We will pay up to \$300 for Domestic Travel Plan and \$600 for International Travel Plan. Receipts must be provided as proof of purchase of such items and be dated prior to the date of recovery of Your delayed Luggage. The amount paid by Us will be deducted from any Luggage claim payable under F1.

F6. Following a loss under this policy section We will allow on settlement one automatic reinstatement of the sum insured.

What is not covered

F7. Furniture.

F8. Items for trade, trade samples or Your tools of trade or profession.

F9. Brittle or fragile items, glassware, china, ceramics, pottery etc or an electronic component that becomes broken or scratched unless it is:

- the lens of spectacles, laptop computers, binoculars, photographic or video equipment.
- a breakage or scratch caused by an accident involving any vehicle You were travelling in.

F10. The loss of Your travel documents, credit cards or travellers cheques if You do not report it immediately to the company that issued them and follow their instructions.

F11. Cash and negotiable items, gold or precious metals, precious unset or uncut gemstones.

F12. Luggage that You leave Unattended or with someone You do not know looking after it.

F13. Luggage left in a motor vehicle unless it is locked in the boot or locked luggage compartment or any Luggage left overnight in a motor vehicle even if it is in the locked boot or locked luggage compartment.

F14. Mobile phones, computer equipment, or jewellery left Unattended in a motor vehicle at any time.

F15. Luggage that You send or leave somewhere else and it won't be travelling with You on Your Trip.

F16. Sporting equipment, including surfboards, snowboards, sailboards and boogie boards, while You are using them.

F17. Electrical or mechanical breakdown.

F18. Normal wear and tear, deterioration or losses caused by atmospheric or climatic conditions, mould or fungus, insects, rodents, vermin or any process of cleaning, ironing, repairing, restoring or alteration.

F19. The cost of consultation fees to replace prescription medication.

F20. Loss of Luggage not reported to the Transport Provider, police, hotel or appropriate authority within 24 hours of You becoming aware of the loss and where no written report is obtained.

F21. See also section C.

G) EMERGENCY EXPENSES

The most We will pay for all claims under this section is the Applicable Limit set out in the Schedule of Benefits or where no limit is listed, the specific amount set out in the relevant section.

You must pay the first \$50 for each incident You claim under this section except G5. See section A2 for details.

What is covered

Your Additional Expenses including emergency personal telephone calls

G1. If Your Trip is disrupted because of:

- Your passport or travel documents being lost or stolen
- You innocently breaking any quarantine regulation
- natural disaster, severe weather conditions
- serious damage to Your home or business premises in Australia
- Your treating doctor certifying that You or Your Travelling Companion are unfit to continue with Your original itinerary or an amended itinerary
- an accident involving Your means of transport
- cancellation, delay or diversion of Your scheduled transport caused by riot, strike, civil commotion, – but only those expenses You cannot claim from someone else.

Your additional expenses of returning to Your home in Australia.

G2. If unexpectedly there is a death or sudden Serious Injury or Illness involving:

- You, Your Relative or Travelling Companion or their Relative in Australia or New Zealand, or
- Your close business associate in Australia.

G3. Expenses in sections G2 can only be incurred with Our consent and You must provide Us with a letter from the treating doctor to support Your claim that it was medically necessary or the condition of the other person was serious enough to warrant Your early return home.

Travel Delay

G4. If Your scheduled transport is delayed for at least 10 hours for reasons outside Your control and You cannot claim the expenses from anyone else, We will pay for Your expenses up to \$300 for Domestic Travel Plan and \$500 for International Travel Plan for each day the delay continues but if You claim this benefit We will not pay for accommodation, meal and travelling expenses in section G1.

Hijack and Kidnap

G5. If You are hijacked or kidnapped We will pay \$1,000 for each 24 hours that You are held captive. The most We will pay is for 4 days for Domestic Travel Plan and 6 days for International Travel Plan.

Special Events, Missed Connections

G6. If Your Trip is for the purpose of attending a conference or sporting event or official school group activity which cannot be delayed due to Your late arrival and the Trip is delayed because of something unexpected and outside Your control, We will pay You the reasonable additional cost of using alternative public transport to arrive at Your destination on time. The most We will pay is \$2,000 per person.

Teacher Replacement

G7. If a teacher or adult group supervisor is unable to continue and complete the Trip because of an injury/illness or accident and is medically advised that they cannot continue and/or is required to return to Australia because of the death or sudden Serious Injury or Illness of a family member in Australia We will pay the cost of a replacement teacher or adult group supervisor to be with the group for the remainder of the Trip/journey at the same fare class. If You want Us to pay for this You must contact Us and get Our agreement. If We bring You home to Australia We will use Your return ticket towards Our costs.

What is not covered

- Losses, liability or expenses that are for, related to or as a result of:
- G8. You not taking precaution to avoid a claim after there was warning in the mass media of a strike or riot.
- G9. Any Existing Health Disorder unless agreed to by Us in writing. See Section B for details.
- G10. Using a hospital for addiction treatment or as a nursing, convalescent or rehabilitation place.
- G11. Your or any other person's depression, stress, anxiety, mental or nervous disorder, suicide or attempted suicide or self injury.
- G12. Sexually transmitted diseases of any sort, Acquired Immune Deficiency Syndrome (AIDS) or AIDS related complex (ARC) or Human Immunodeficiency Virus (HIV).
- G13. The cost of a return ticket if You have not purchased a return air ticket to Australia. We will deduct from Your claim the cost of the fare between Your last intended place of departure to Australia, at the same cabin class as Your initial departure fare.
- G14. Additional accommodation expenses where We have also paid a claim for the cost of cancellation fees or lost deposits on bookings in respect of the same period. This exclusion will not apply where the additional accommodation expenses are incurred directly as a result of the hospitalisation or death of You or Your Travelling Companion, and are agreed by Us.
- G15. See also section C.

H) ACCIDENTAL DEATH

The most We will pay for all claims under this section is the Applicable Limit set out in the Schedule of Benefits or where no limit is listed, the specific amount set out in the relevant section.

What is covered

- H1. Your death if it occurs within 12 months as a result of an injury caused by an accident or Terrorist Act (subject to policy terms and exclusions including C9) during Your Trip.
- H2. Your disappearance because Your means of transport disappeared, sank or was wrecked and Your body has still not been found 12 months later.
- H3. If You select Adult cover You are covered for \$15,000 on Domestic Travel Plan and \$20,000 on Travel International Plan. Student cover is limited to \$5,000 on both Domestic and International Travel Plans.

What is not covered

- H5. Death caused by illness or suicide.
- H6. See also section C.

I) ACCIDENTAL DISABILITY

The most We will pay for all claims under this section is the Applicable Limit set out in the Schedule of Benefits or where no limit is listed, the specific amount set out in the relevant section.

What is covered

- I1. If during Your Trip, You suffer an injury from an accident that
- (i) is caused by violent, external and visible means and;
 - (ii) occurs solely and directly and independently of any other cause (including sickness or disease) and
 - (iii) results within 12 months of the date of the accident, in Your Permanent Total Loss of
 - (a) sight in one or both eyes; or
 - (b) use of one or more Limbs

We will pay You a lump sum benefit of \$10,000.

What is not covered

- I2. Self inflicted Injury.
- I3. Disability caused by sickness or disease.
- I4. See also Section C

J) YOUR LIABILITY FOR CAUSING LOSS OR DAMAGE TO PROPERTY, INJURY OR DEATH

The most We will pay for all claims under this section is the Applicable Limit set out in the Schedule of Benefits or where no limit is listed, the specific amount set out in the relevant section.

What is covered

- J1. Compensatory damages You become legally liable to pay because during Your Trip You injured someone, caused someone to die, or lost or damaged someone's property.
- J2. Your reasonable legal costs and expenses for settling and defending the claim made against You as long as You have incurred them with Our approval.

What is not covered

- J3. Injury to Your Travelling Companion or to a Relative or employee of either of You.
- J4. Loss of or damage to property belonging to or in the care or control of You, a Relative of Yours, Your Travelling Companion, or an employee of any of the aforementioned.
- J5. A claim against You arising out of ownership, custody, or use of any motor vehicle or mechanically propelled vehicle, any aircraft, watercraft or firearms.
- J6. A claim arising from the conduct of a business, profession or trade, including You providing professional advice or service.
- J7. A claim which would be covered under workers compensation legislation, an industrial award or agreement, or accident compensation legislation.
- J8. Any fine or penalty.
- J9. Punitive, aggravated or exemplary damages.
- J10. Any Terrorist Act or any loss arising out of the intentional use of military force to intercept, prevent, or mitigate any known or suspected Terrorist Act.
- J11. See also section C

K) LOSS OF INCOME

The most We will pay for all claims under this section is the Applicable Limit set out in the Schedule of Benefits or where no limit is listed, the specific amount set out in the relevant section.

What is covered

- K1. Loss of Your usual income up to \$400 per week for Domestic Travel Plan and International Travel Plan while You cannot resume Your pre-Trip existing original employment if You are injured overseas as a result of an accident or Terrorist Act (subject to policy terms and exclusions including C9) and within 90 days of being injured You lose all Your income because You cannot do Your normal work when You return to Australia.

What is not covered

- K2. The first 4 consecutive weeks after You planned to resume Your original employment.
- K3. Any further benefit after We have paid You for 13 weeks.
- K4. Any injury which is covered by workers compensation or statutory benefits.
- K5. Any inability to work as a result of sickness or disease.
- K6. Claims that are not notified to Us within 60 days of Your return to Australia.
- K7. See also section C.

L) FINANCIAL DEFAULT

The most We will pay for all claims under this section is the Applicable Limit

set out in the Schedule of Benefits or where no limit is listed, the specific amount set out in the relevant section.

What is covered

Financial Default of a Travel Service Provider for,

L1. The reasonable cost of rearranging Your Trip provided that this cost is not greater than the cancellation fees or lost deposits which would have been incurred had the Trip not been cancelled.

L2. Your travel agents cancellation fees up to \$4,000 per person when full monies have been paid, however if only a deposit has been paid at the time of cancellation, We will only pay up to the maximum of the deposit. We will not pay more than the level of commission and or service fees normally earned had the Trip not been cancelled.

L3. Necessary additional travel and accommodation that You undertake with Our consent if You have to interrupt Your Trip after it has begun and return home.

What is not covered

L4. Financial Default of any person, company, organisation involved in Your travel arrangements at the time the Certificate of Insurance was issued.

L5. Financial Default to the extent that Your loss is covered by some other scheme or fund (not a contract of insurance) or would be but for this insurance.

L6. Any additional travel and accommodation expenses incurred after the period of the Trip set out in the Certificate of Insurance.

M) MAKING A CLAIM

You must do everything reasonable to prevent a loss from occurring or, when a loss has occurred, from making the loss worse. In the event of a claim you must:

- (a) notify us promptly of a claim and complete a Claim Form;
- (b) give us any documents, letters or notices relating to a claim or possible claim, medical certificates, itemised medical accounts, original receipts, rental agreements, repair quotes, ticket and luggage checks or information that we reasonably ask for. This will be at your expense;
- (c) forward immediately any letters or documents you receive from anyone else relating to a potential claim;
- (d) not make any promise or offer of payment, or admit fault to anyone, or become involved in any litigation in respect of an event that may result in a claim under this policy, without our consent;
- (e) in the event of a claim caused by any medical condition, obtain evidence from the treating doctor as soon as you are aware of signs or symptoms of the condition;
- (f) in cases of theft, damage or loss, report the matter to the police, transport provider, hotel or other authority within 24 hours and obtain a copy of that report; and
- (g) report any loss or damage to your accompanying luggage in writing to the carrier within 3 days and send to us a property irregularity report, along with details of any settlement that they make in relation to the loss or damage.
 - we may, at our expense, take proceedings in your name to recover compensation or enforce an indemnity against someone else in respect of a loss covered by this insurance in accordance with the law.
 - we may refuse to pay a claim under this policy if you do not comply with any condition of this policy.
 - we may refuse to pay all or part of a claim if your claim is fraudulent.
 - if anyone else is legally responsible for your illness, injury or death we may seek compensation from them to recover any costs we have paid or seek reimbursement from you if you receive any payment from any other source for these expenses.

Proof of loss

If you make a claim under your policy we will ask you for evidence of the

circumstances which gave rise to the claim and proof that you have suffered a loss. If you are claiming for loss of, or damage to any item we will ask you to provide:

- proof that you owned the item; and
- proof of its value and age.

Therefore you should keep all relevant receipts, accounts, valuations and police or medical reports. We will not pay any claim when the only proof of ownership is:

- a photograph; or
- a photocopy of any documentation; or
- a copy of the user's manual downloaded from the internet unless you also submit a Statutory Declaration.

If you cannot provide the evidence or proof that we ask for we may not pay you.

Paying the claim

1. An excess may apply to a claim you make under this policy. The amount of the excess is shown on your Certificate of Insurance. This excess will apply to each event that results in a claim. Where applicable we will deduct the excess from any payment we make to you. This excess will be reimbursed to you if we successfully recover an amount exceeding the amount of the excess.
2. Claims will be paid to you or your personal representative in Australian dollars on the basis of the exchange rate that applied at the time of the event that gave rise to the claim. We will not pay more than your actual loss.
3. You must tell us if you are entitled to claim an input tax credit at the time of making the claim. If you do not provide us with this information we may deduct up to 1/11th of the amount otherwise payable in settlement of your claim.
4. If we agree to pay a claim under your policy, this policy covers GST inclusive costs (up to the relevant travel plan limit). However, we will reduce any claim payment by any input tax credit you are or would be entitled to for the repair or replacement of insured property or for other things covered by the policy.
5. At the time you make a claim you must tell us if your entitlement to an input tax credit which you have told us:
 - (a) is incorrect; or
 - (b) changes from what you have told us, when you extend or vary your policy.

Depreciation

The nominated depreciation rate will apply to each year of age up to a maximum of 80% of the original purchase price of that item.

10%	Camping, sporting and leisure equipment (not leisure clothing), and musical instruments.
15%	Clothing, footwear, personal effects, luggage, prescription glasses, sunglasses, costume jewellery and books.
20%	Personal and or laptop computers, communication or photographic equipment, electronic equipment, ipods, mobile phones, CDs and DVDs.
50%	Toiletries including skin care, makeup, perfume, medication. Items not listed above will also be subject to depreciation at our reasonable discretion.

Claims Lodgement

To lodge your online claim go to <https://travel.qbe.com/qbe/claims>. To help us speed up the processing of your claim, follow the instructions and provide all requested documentation to support your claim.

Alternatively, you can contact us for a claim form on 1300 555 017 and send your claim form and supporting documentation to:

QBE Travel Insurance PO Box 12090, Melbourne VIC 8006 Claims Enquiries: 1300 555 017 or (03) 8523 2777 Email: travel.claims@qbe.com

Section 3

Financial Services Guide

This Financial Services Guide (FSG) is designed to assist you in deciding whether to use the financial services we can provide to you. It explains the kind of financial services we offer. It also contains general information about who we are, how we and others are remunerated in relation to those services and how you may access our internal and external dispute resolution procedures.

About Us

QBE Insurance (Australia) Limited (QBE Insurance)
ABN 78 003 191 035 AFS Licence Number 239545
82 Pitt Street, Sydney NSW 2001

Please do not send your application for travel insurance to this address.

About Our Distributor

Our distributor is authorised by us to deal in QBE travel insurance products on our behalf. They can directly issue or vary QBE travel insurance as our distributor in accordance with our underwriting guidelines.

In some cases our distributor may need to arrange for us to do this if they are not able to act under the underwriting guidelines.

We as the insurer of the product and our distributor as our agent, do not act on your behalf. The employee of our distributor who provided you with this FSG is authorised by our distributor to act on their behalf in providing the services they are authorised to provide for us.

Our distributor and their employees do not have any authority to give you any advice (i.e. recommendation or opinion about the financial product). They can provide you with factual information on the product to help you decide if it is right for you. The choice is yours.

The Distributor's Remuneration

Our distributor receives commission from us, which is part of the total amount payable by you to us for the product. The rate ranges up to 52% and is payable to our distributor by us for each policy issued. Approximately 15% of this commission reimburses the distributor for the expenses they incur in distributing the product for us.

Our distributors employees are paid an annual salary and may receive rewards or bonus payments if certain sales targets are achieved. Bonuses are based on sales targets for all activities of their staff, not just those related to financial services. From time to time they may receive rewards for achieving certain targets or outcomes as determined by us which may include sales targets. These rewards could be up to 0.5% of the amount payable received by us for all travel insurance sold for the relevant period.

Our distributors may charge a fee for additional services provided to you after you have been issued with a policy. This may include but is not limited to alterations and other changes to your policy. Our distributor will notify you of any fee at the time you make a request for additional services.

Supplementary Product Disclosure Statement

QBE Insurance (Australia) Limited

Travel Insurance



Travel Insurance

Supplementary Product Disclosure Statement

This SPDS has been prepared by QBE Insurance (Australia) Limited ABN 78 003 191 035 AFSL 239545 on 28 October 2015 and supplements the Product Disclosure Statements (PDS) listed below with an issue date on or after 28 December, 2015. This SPDS is to be read together with the applicable PDS and any other applicable SPDSs

QM7010 0815	QM7096 0615	QM5033 1014	QM2210 0912	QM1694 1213	QM1433 1208
QM3214 0714	QM2459 1211	QM2504 0813	QM2978 0612	QM1389 0912	QM1436 0907
QM1393 0912	QM2459 0310	QM3209 0612	QM1485 0412	QM1444 0907	QM1435 0707
QM5023 0314	QM2360 0413	QM2969 0612	QM2502 0310	QM2610 0912	QM2749 0111
QM5016 1113					

The PDS is unchanged except as indicated below:

1. The Duty of Disclosure is replaced with:

Duty of disclosure

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

We may ask you questions that are relevant to our decision to insure you and on what terms. If we do, you must tell us anything that you know and that a reasonable person in the circumstances would include in their answer.

You have this duty until we agree to insure you.

If you do not tell us something

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

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

2. The General Insurance Code of Practice wording is replaced with:

General Insurance Code of Practice

QBE Australia is a signatory to the General Insurance Code of Practice.

The Code aims to:

- Commit us to high standards of service
- Promote better, more informed relations between us and you
- Maintain and promote trust and confidence in the general insurance industry
- Provide fair and effective mechanisms for the resolution of complaints and disputes between us and you
- Promote continuous improvement of the general insurance industry through education and training.

3. The Privacy wording has been amended to:

Privacy

We'll collect personal information when you deal with us, our agents, other companies in the QBE group or suppliers acting on our behalf. We use your personal information so we can do business with you, which includes issuing and administering our products and services and processing claims. Sometimes we might send your personal information overseas. The locations we send it to can vary but include the Philippines, India, Ireland, the UK, the US, China and countries within the European Union.

Our Privacy Policy describes in detail where and from whom we collect personal information, as well as where we store it and the full list of ways we could use it. To get a free copy of it please visit qbe.com.au/privacy or contact QBE Customer Care.

It's up to you to decide whether to give us your personal information, but without it we might not be able to do business with you, including not paying your claim.

4. The Dispute resolution or Resolving complaints & disputes (whichever appears) is replaced with:

Resolving Complaints and Disputes

At QBE we're committed to providing you with quality products and delivering the highest level of service.

We also do everything we can to safeguard your privacy and the confidentiality of your personal information.

Something not right?

We know sometimes there might be something you're not totally happy about, whether it be about our staff, representatives, products, services or how we've handled your personal information.

Step 1 - Talk to us

If there's something you'd like to talk to us about, or if you'd like to make a complaint, speak to one of our staff. When you make your complaint please provide as much information as possible. They're ready to help resolve your issue.

You can also contact our Customer Care Unit directly to make your complaint. Our aim is to resolve all complaints within 15 business days.

Step 2 - Escalate your complaint

If we haven't responded to your complaint within 15 days, or if you're not happy with how we've tried to resolve it, you can ask for your complaint to be escalated for an Internal Dispute Resolution (IDR) review by a Dispute Resolution Specialist.

The Dispute Resolution Specialist will provide QBE's final decision within 15 business days of your complaint being escalated, unless they've requested and you've agreed to give us more time.

Step 3 - Still not resolved?

If you're not happy with the final decision, or if we've taken more than 45 days to respond to you from the date you first made your complaint, you can contact the Financial Ombudsman Service Australia (FOS Australia). FOS Australia is an ASIC approved external dispute resolution body.

FOS Australia resolves insurance disputes between consumers and insurers, at no cost to you. QBE is bound by FOS Australia's decisions - but you're not. You can contact FOS Australia directly and they'll advise you if your dispute falls within their Terms of Reference.

Disputes not covered by the FOS Australia Terms of Reference

If your dispute doesn't fall within the FOS Australia Terms of Reference, and you're not satisfied with our decision then you may wish to seek independent legal advice.

Privacy complaints

If you're not satisfied with our final decision and it relates to your privacy or how we've handled your personal information, you can contact the Office of the Australian Information Commissioner (OAIC).

Contacting QBE's CCU, FOS or the OAIC

How to contact QBE Customer Care

Phone	1300 650 503 (Monday to Friday from 9am to 5pm, Sydney time, except on public holidays). Calls from mobiles, public telephones or hotel rooms may attract additional charges.
Email	<ul style="list-style-type: none"> complaints@qbe.com, to make a complaint. privacy@qbe.com, to contact us about privacy or your personal information. customercare@qbe.com, to give feedback or pay a compliment.
Post	Customer Care, GPO Box 219, PARRAMATTA NSW 2124

How to contact FOS Australia

Phone	1800 367 287 (Monday to Friday from 9am to 5pm, Melbourne time, except on public holidays)
Email	info@fos.org.au
Online	www.fos.org.au

How to contact the OAIC

Phone	1300 363 992 (Monday to Friday from 9am to 5pm, Sydney time, except on public holidays). Calls from mobiles, public telephones or hotel rooms may attract additional charges.
Email	enquiries@oaic.gov.au
Online	www.oaic.gov.au

