

School Excursions Travel Insurance



Combined Financial Services Guide, Product Disclosure Statement and Policy Wording for School Excursions within Australia

Effective 1 March 2019 and authorised for distribution by nib Travel Services (Australia) Pty Ltd. QM1436-0319.

Product Disclosure Statement

Australian Schedule of Benefits

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

	Section	Applicable Limits
Evacuation And Repatriation	Section 1	\$1,500
Cancellation And Additional Expenses	Section 2	\$2,000
Non Medical Attendant	Section 3	\$1,500
Accidental Death	Section 4	\$2,000
Luggage And Personal Effects Item Limit	Section 5	\$500 \$300
Personal Liability	Section 6	\$100,000

Is this policy right for you?

This document contains information which can help you decide.

There are two parts to this booklet. The first part is your Product Disclosure Statement (PDS) which details Important Information about this Policy and your Policy Wording which sets out the detailed terms, conditions and exclusions of the Policy.

The second part of this booklet is the Financial Services Guide (FSG) which provides information about who we are, who we do business with to provide you with insurance, how we and our business partners are paid, how to make a complaint and other details to help you decide whether to use any of the services offered by us.

Because we don't know your own personal circumstances, you should treat any advice in this booklet as purely general in nature. It doesn't consider your objectives, financial situation or needs. You should carefully consider the information provided with regard to your personal circumstances to decide if it's right for you.

Other documents you receive may comprise the PDS. You'll know when this happens because it'll say so in the document.

We may need to update information in this PDS. If we need to do this, we'll either send you a new PDS or a supplementary PDS. You can also get a copy of these simply by calling us.

About nib

This policy is underwritten by certain underwriters at Lloyd's (the insurer), managed by nib Travel Services (Australia) Pty Limited, ABN 81 115 932 173, AFS Licence No 308461 (nib) and arranged and promoted by nib Travel Insurance Distribution Pty Limited, ABN 40 129 262 175, AR 336467 (nib Travel Insurance Distribution). For information on how these insurance providers work together and the services they provide, please refer to the Financial Services Guide at the back of this combined document.

Enquiries and assistance

For any enquiries and assistance please contact our Customer Service Centre on 1300 555 017, (03) 8805 2777 or email travel-service@nib.com.au.

Please note that calls to us will be recorded for training and verification purposes.

Travel Insurance Guidelines

Here is a summary of some of the guidelines relating to this Travel Insurance.

- This nib Travel Insurance is only available to residents of Australia and must be issued prior to the commencement of your trip.
- Cover is only available to the person named on the Certificate of Insurance.
- Insurance is not available to travellers outside Australia.
- The terms and conditions of the policy are subject to the laws of the Australian state or territory where the Certificate of Insurance is issued. You agree to submit to the jurisdiction of the courts of that state or territory.
- You cannot purchase insurance more than 12 months prior to travel.
- This policy ends once you have returned to your normal place of residence within Australia.
- There is no provision to suspend this policy during the period of insurance.
- Not all existing medical conditions (including pregnancy) are covered automatically. If you would like cover for your existing medical condition you must contact us to complete a medical screening assessment for approval by us prior to the issue of the Certificate of Insurance. If cover is agreed, you will be advised of any special conditions and/or excess and asked to pay a fee. You do not have to take cover for your existing medical condition however there is no cover under the policy for any claim arising as a result of exacerbated by, or consequential upon, your existing medical condition. Please refer to the section headed Existing Medical Conditions (Including Pregnancy).

Applying For Travel Insurance

To apply for insurance, please complete the application and if required contact us to complete a medical screening assessment.

If your application is approved our Representative will issue your policy and provide you with a Certificate of Insurance. Your certificate confirms the cover you have chosen, the total amount paid by you, and information about the terms of your policy.

Significant risks

This policy may not match your expectations

This policy may not match your expectations (for example; because an exclusion applies). You should therefore read this PDS and Policy Wording carefully. Please ask our Representative or us if you are unsure about any aspect of the policy.

Are you sure you have the right level of cover?

You need to make sure the limits of cover are appropriate for your needs. Otherwise you may be under insured and have to bear part of any loss that exceeds the limits yourself. Please refer to the applicable limits as set out in the Schedule of Benefits.

A claim may be refused

We may refuse to pay or reduce the amount we pay under a claim if you do not comply with the policy conditions, if you do not comply with your Duty of Disclosure or make a misrepresentation, or if you make a fraudulent claim.

Existing medical condition (including pregnancy)

Not all existing medical condition(s) (including pregnancy) are covered automatically.

You do not have to take cover for your existing medical condition however, there is no cover under this policy for any claim arising as a result of, exacerbated by, or consequential upon, your existing medical condition.

Medical and ancillary costs

There is no cover for medical or ancillary costs incurred within Australia.

Unattended luggage and personal effects

There is no cover under this policy for luggage and personal effects that are left unattended. Please refer to the definition of unattended in the Policy Wording and Losses We Do Not Cover Under Section 5.

The cost of this insurance

What you have to pay

The amount payable by you for the policy will be shown on your Certificate of Insurance, including compulsory government charges (including Stamp Duty and GST where applicable).

This policy is only valid when you pay the amount payable and our Representative issues a Certificate of Insurance to you.

Service fees

We or our representative may charge a fee for additional services provided to you after you have been issued with a Certificate of Insurance. This may include but is not limited to alterations and other changes you ask us to make to your policy. We or our representative will notify you of any fee at the time you make a request for additional services.

Policy extensions

The policy can be issued for a maximum duration of 12 days and cannot be extended beyond the period of the trip stated in the original Certificate of Insurance.

Amendment of travel details

If you wish to change your personal details or travel dates after your Certificate of Insurance has been issued please contact our Customer Service Centre on 1300 555 017. We will either amend the policy over the telephone or in certain circumstances we may ask you to complete and submit to us a Policy Amendment Form which needs to be assessed and approved prior to any amendment to your policy. Also refer to section headed "When Does The Cover Begin And End?" in the Policy Wording.

Excesses

Standard excess

We will not pay the first \$25 (the excess) for any one event except in relation to a claim under Section 4.

Sporting equipment excess

An additional excess of \$100 applies to loss of, theft of or damage to sporting equipment. This excess is in addition to any other excesses imposed.

Matters you need to know about

Your Policy

Your policy is a contract between certain underwriters at Lloyd's who deal with you through their agent nib Travel Services (Australia) Pty Ltd and you. Your agreement with us is set out in:

- the Policy Wording;
- the Schedule of Benefits;
- your application for insurance;
- your Certificate of Insurance; and
- any written endorsements we provide to you.

These documents make up your policy and should be carefully read together. It is important that they are kept in a safe place, together with evidence as to the value of any insured items.

Taxation implications – goods and services tax

Australian travel insurance includes a GST component.

You must tell us if you were entitled to claim an input tax credit on the amount payable at the time of making a claim under the policy. 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. In any event, if you suffer a loss and replace the lost item or are provided with goods or services in respect of the loss after you return to Australia, we will only reimburse you the amount of your loss in accordance with this policy, less any entitlement you have to an Input Tax Credit on the amount.

Cooling Off Period

If, having purchased the policy, you want to return it, you can do so within 14 days of receiving the Certificate of Insurance and obtain a full refund, provided no right or power has been exercised under it by you (e.g. no claim has been made) and your trip has not commenced.

Our representative will arrange for a refund of the amount payable within 15 business days of you cancelling your policy.

Confirming transactions

A Certificate of Insurance must be issued once you have completed your online application and paid the appropriate amount payable. If you want to confirm a transaction, for example whether the Certificate of Insurance has been issued, you may contact us in writing or by phone.

Cancellation

By you

You may only cancel this policy during the 14 day Cooling Off Period. See the Cooling Off Period section for further details.

By us

We can cancel your insurance in any way permitted by law, including if you have:

- failed to comply with your Duty of Disclosure; or
- made a misrepresentation to us before the policy was entered in to; or
- failed to comply with a provision of a policy, including failure to pay the amount payable; or
- made a fraudulent claim under this policy or any other current policy; or
- failed to notify us of a specific act or omission as required by the policy.

If we cancel your policy, we will do so by giving you written notice. We will deduct from the amount payable, an amount to cover the shortened period for which you have been insured by us and refund to you what is left.

Updating this PDS

We will update the information in this PDS when necessary. A paper copy of any updated information is available to you at no cost by calling us. We will issue you with a new PDS or a supplementary PDS, where the update is to correct a misleading or deceptive statement or an omission, which is materially adverse from the point of view of a reasonable person deciding whether to obtain this insurance.

How to make a claim

Claims can be lodged 24 hours a day, 7 days a week. To obtain a claim form contact our representative or us.

You can help us to speed up the processing of your claim by following the instructions on the claim form, which will advise you of what documentation you need to provide to support your claim. The completed claim form should be sent to:

nib Travel Claims

PO Box 12090

Melbourne VIC 8006

Claims Enquiries: 1300 555 017 or (03) 8523 2777

Email: travel-claims@nib.com.au

Claims service standard

Our claims service standard is to settle your claims within 10 working days upon the receipt of a completed claim form and all necessary supporting information.

If more information is required we will contact you within 10 days.

Important notices

Duty of Disclosure

Before you enter into, vary or extend an insurance contract, you have a duty of disclosure under the Insurance Contracts Act 1984. When we ask you questions that are relevant to our decision to insure you and on what terms, you must tell us anything that you know and that a reasonable person in the circumstances would include in answering the questions.

When amending or extending your contract of insurance, we will ask you specific questions about any change in your circumstances. You must tell us about any change to something you have previously told us, otherwise you will be taken to have told us that there is no change. You have this duty until we agree to insure, amend or extend the contract.

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

Privacy

We collect your personal information, and in some cases your sensitive information in order to issue, arrange and manage your travel insurance or to provide you with related services. We will only collect personal and sensitive information from you or from those authorised by you.

We may disclose your personal and sensitive information to third parties involved in the above process, such as travel agents and consultants, travel insurance providers, insurers and reinsurers, claims handlers, investigators and cost containment providers, medical and health service providers, legal and other professional advisers, your and our agents and our related companies. Some of these third parties may be located in other countries such as the UK, Europe and USA.

Our Privacy Policy details how we collect, use, store and disclose your personal and sensitive information as well as how you can seek access to and correct your personal information or make a complaint. You may not access or correct personal information of others unless you have been authorised by them, or are authorised under law or they are your dependants.

By providing us your personal and sensitive information you consent to us collecting, using, storing and disclosing it in accordance with our Privacy Policy. If you don't provide all of the personal and sensitive information we've requested we may not be able to provide you with our services or products including being able to process your application for insurance.

You can view our full Privacy Policy at nib.com.au/docs/privacy-policy.

Resolving complaints and disputes

If you have any feedback about our service – positive or negative – we would like you to share it with us. You can either call us on 1300 555 017 or email us at travel-service@nib.com.au.

How we handle complaints

If you have a complaint arising out of this insurance or the financial services provided by the insurer, our representatives, affiliates, or service providers, please contact:

Customer Relations

PO Box A975

Sydney NSW 1235

Australia

Phone: 1300 025 121

Email: idr-care@nib.com.au

nib Travel Services will acknowledge your complaint within 5 business days and provide you with the contact details of the person handling your complaint. We will respond to your complaint within 15 business days. If more time is needed to collect necessary information or complete any further investigation required, nib Travel Services will agree with you a reasonable alternative timeframe.

If you are not satisfied with the response to your complaint, you should contact the Lloyd's General Representative in Australia for consideration under their dispute resolution process. You can contact Lloyd's at:

Lloyd's Underwriters' General Representative in Australia

Level 9, 1 O'Connell St
Sydney NSW 2000

Phone: +61 2 8298 0783

Email: idraustralia@lloyds.com

Your dispute will be acknowledged within 5 working days of receipt, and Lloyd's will send a final response on behalf of the Underwriters within 15 business days.

If we are unable to resolve your complaint within 45 days of receiving your original complaint, or if you are still not satisfied with the outcome, you can choose to have your complaint independently reviewed by the Australian Financial Complaints Authority, or AFCA. AFCA provides fair and independent financial services complaint resolution that is free to consumers.

AFCA can be contacted at:

Website: afca.org.au

Email: info@afca.org.au

Telephone: 1800 931 678 (free call)

In writing to: Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001

Contacting nib's Customer Relations or AFCA

How to contact nib's Customer Relations	
Phone	1300 025 121 (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	idr-care@nib.com.au to make a complaint. travel-service@nib.com.au to give feedback or pay a compliment.
Post	Customer Relations, PO Box A975, Sydney NSW 1235 Australia

How to contact The Australian Financial Complaints Authority (AFCA)	
Phone	1800 931 678 (Monday to Friday from 9am to 5pm, Melbourne time, except on public holidays).
Email	info@afca.org.au
Online	afca.org.au

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 self-regulatory code for adoption by insurers. We proudly support the Code and embrace its objectives of raising the standards of practice and service in the insurance industry. You can obtain a copy of the Code from codeofpractice.com.au.

Policy Wording

Terms and Conditions

This section provides the terms and conditions of the contract between you and us. It is important that you read this very carefully.

If you have any questions regarding our policy, please telephone our Customer Service Centre on **1300 555 017** or **(03) 8523 2777**.

Definitions

Amount payable means the total amount payable for the insurance shown on your Certificate of Insurance, including compulsory government charges (including Stamp Duty and GST where applicable). If you wish to obtain details of stamp duty and taxes please call 1300 555 017.

Applicable limit(s) means the sum insured specified in the Schedule of Benefits or Policy Wording.

Existing medical condition(s) means:

- (a) 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
- (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.

Illness means any disease or sickness affecting the body or mind. This includes a Mental Illness.

Injury means a bodily Injury that is caused solely and directly by external and visible means as a result of an accident and which does not result from an Illness.

Medical Practitioner means a medical professional registered and certified by the National and/or State Health Board in Australia or in the country in which you are being treated whilst on your trip, and who is licensed to provide treatment, medication/prescriptions and medical opinions and reports – for example, doctors, physiotherapist and dentists. In the case of a Mental Illness, Medical Practitioner means a mental health professional registered and certified by the National and/or State Health Board either in Australia or in the country in which you are being treated whilst you are on your trip, and who is licensed to provide treatment, medication/prescriptions and medical opinions and reports – for example, psychologists, general practitioners and psychiatrists. A Medical Practitioner does not include a person who is related to you or a member of your travelling party.

Mental illness means any sickness, disorder or condition recognised or provided for in the latest edition of the Diagnostic and Statistical Manual of Mental Disorders, where a clinical diagnosis has been made and Mental Health Treatment Plan has been prescribed by a Medical Practitioner.

Mental Health Treatment Plan means the evidence based assessment and medical treatment plan, referred to and required by Australian Medicare, which includes, the patient's diagnosed Mental Illness, their Mental Illness medical history and their mental state and medical needs following diagnosis, as well as details of any medications prescribed, the patient's actions to be undertaken to treat their Mental Illness and details of any medical referrals for the diagnosed Mental Illness.

Personal computer means laptops, personal digital assistants including a blackberry and other hand- held wireless devices and notebooks.

Professional sporting activity means an activity for which you receive financial reward, or benefits from participating in that sporting activity, regardless of whether or not you are a professional sports person.

Relative is limited to a relative of yours, or of a member of the travelling party, who is resident in Australia or New Zealand. It means a spouse, defacto partner, parent, parent in-law, daughter, son, daughter-in-law, son-in-law, brother, sister, brother-in-law, sister-in-law, grandchild, grandparent, step- parent, step-children, fiance or fiancée, or guardian.

Rental vehicle means any car, campervan, motorcycle or boat you rent from a licenced rental vehicle company and have a signed contract with that company.

Residents of Australia means someone who currently resides in Australia and is eligible for an Australian Medicare Card.

Single means a single person named on the Certificate of Insurance.

Travelling party means you and any travelling companion who has made arrangements to accompany you for at least 50% of the trip.

Trip(s) means the period of travel stated in the Certificate of Insurance. The period begins on the date of departure, as stated in the Certificate of Insurance, from your normal place of residence in Australia and ends when you return to your normal place of residence in Australia, or when the period of the trip set out in the Certificate of Insurance ends, whichever happens first. The period of travel cannot be altered without our consent.

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.

We, our, us, refers to certain underwriters at Lloyd's, who deal with you through their agent, nib Travel Services (Australia) Pty Ltd ABN 81 115 932 173 AFSL 308461.

You, your, yours, yourself means the person named in the Certificate of Insurance.

When does the cover begin and end?

1. This insurance is only valid when you pay the amount payable and our representative issues a Certificate of Insurance to you.
2. This insurance under all applicable sections except Section 2A-Cancellation Or Holiday Deferment Costs, Section 2B-Agents Cancellation Fees and Section 2C-Loss Of Reward Points covers you for the period of the trip. Sections 2A, 2B and 2C cover you from the time you pay the amount payable, until the period of the trip ends.
3. If the scheduled transport in which you are to travel is delayed, or the delay is caused by an event that entitles you to make a claim under this policy, the insurance is automatically extended beyond the period of the trip. The extension lasts until you are capable of travelling to your final destination, including the journey there, or for a period of 6 months, whichever happens first.
4. This insurance is only valid for the period of the trip. That period cannot be changed without our consent. If you wish to defer or alter the period of travel, we may require you to submit a Policy Amendment Form and our decision whether or not to agree to alter the period of the trip will depend upon our assessment of that form. If we do not agree, a refund of the amount payable will be made to you.

Losses we do not cover at all

1. We will not pay the first \$25 – the excess, for any one event except in relation to a claim under Section 4.
2. We will not pay the first \$100 – the excess, for the loss of, theft of, or damage to sporting equipment. This excess is in addition to any other excess.
3. In all sections of this policy, we will pay only up to the applicable limit unless a sub-limit is specified in the relevant section.
4. There are General Exclusions, which apply to all types of cover. Particular Exclusions apply to specific sections of cover under this policy and are listed following the relevant types of cover. Please read them carefully.

General Exclusions

We will not pay for any of the following losses:

1. A loss which is recoverable under some other scheme. For example, a private health fund, workers compensation scheme, travel compensation fund or accident compensation scheme.
2. Consequential loss of any nature.
3. A loss caused by, arising directly or indirectly from or in any way connected with a criminal or dishonest act by you or by a person with whom you are in collusion.
4. A loss caused by, arising directly or indirectly from or in any way connected with 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.
5. A loss caused by, arising directly or indirectly from or in any way connected with the use, existence or escape of nuclear weapons material, or ionising radiation from, or contamination by, radioactivity from any nuclear fuel, or nuclear waste from the combustion of nuclear fuel.
6. A loss caused by, arising directly or indirectly from or in any way connected with any Government intervention, prohibition, or regulation.
7. A loss caused by, arising directly or indirectly from or in any way connected with an act or threat of terrorism. This exclusion does not apply to Section 1 Evacuation And Repatriation and Section 5 Luggage And Personal Effects.
8. A loss caused by, arising directly or indirectly from or in any way connected with the cancellation of travel arrangements due to mechanical breakdown of transportation.
9. Any claim arising from Illness or Injury 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.
10. Any claim arising directly or indirectly as a result of a member of the travelling party:
 - (a) deliberately injures themselves; or
 - (b) being under the influence of, or is addicted to, intoxicating liquor or a drug, except a drug taken in accordance with the advice of a registered Medical Practitioner; or
 - (c) has AIDS or an AIDS defining Illness.
11. A loss where the reason for the claim is the Injury or Illness of a person who is not a member of your travelling party and is 80 years of age or over at the time the Certificate of Insurance is issued.
12. You're not insured under any section of this Policy where the provision of cover or a liability to pay a benefit would expose us and/or our reinsurer(s) to any sanction, prohibition or restriction under United Nations resolutions or any sanctions, laws or regulations of Australia, the European Union, the United Kingdom or the United States.

General conditions applicable to all sections

1. You must:
 - (a) give us written notice as soon as possible of an event that may result in a claim under this policy.
 - (b) give us your Certificate of Insurance and any other documents, medical certificates, original receipts or information that we reasonably ask for.
 - (c) 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.
 - (d) in the event of a claim caused by a physical, or medical condition, obtain evidence from the Medical Practitioner as soon as you are aware of signs or symptoms of the condition.
 - (e) in the event of a claim caused by any Mental Illness, obtain evidence from the Medical Practitioner as soon as you are aware of signs or symptoms of the condition and provide details of your Mental Health Treatment Plan as assigned by your Medical Practitioner.
2. 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. Anything we recover belongs to us.

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3. 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.
 4. Once the Certificate of Insurance has been issued you are not entitled to a refund of any part of the amount payable except as provided for in the section headed "Cooling Off Period".
 5. You must tell us if you were entitled to claim an input tax credit on the amount payable at the time of making a claim under the policy. 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.
 6. If we agree to pay a claim under your policy, this policy covers GST inclusive costs (up to the relevant policy 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.
 7. You must tell us if your entitlement to an input tax credit disclosed to us:
 - (i) is incorrect; or
 - (ii) changes from what you have told us, when you vary your policy.

Section 1 – Evacuation and repatriation

Please refer to the Schedule of Benefits. The most we will pay for all claims under this section is the applicable limit.

We will pay you if you have to interrupt your trip after it has begun, for necessary medical evacuation or repatriation that you undertake with our consent. Travel expenses for your evacuation or repatriation are only covered unless it is medically justified and you have received our consent.

The following conditions apply:

- (a) We will not pay for expenses incurred to resume the trip after you have returned to your normal place of residence within Australia.
- (b) For repatriation, we will not pay more than the cost of repatriation within Australia.
- (c) Additional travel must be at the fare class that you originally chose, unless undertaken with our consent.
- (d) If you do not have a return ticket at the time of the event that causes a claim under this section, we will deduct the cost of an economy class airfare at the carrier's regular published rates for the return journey.

Cancellation and additional expenses – events we cover under Section 2

We will cover you for Cancellation And Additional Expenses (Section 2), in respect of your planned trip, that result directly from one of the following events occurring after the Certificate of Insurance was issued:

1. You being unable to start or finish the trip because of the death, sudden serious illness or serious injury arising before or during the trip of:
 - (a) you; or
 - (b) a member of your travelling party; or
 - (c) a relative, who is resident in Australia or New Zealand.But before we will cover you, you must provide us with proof that:
 - (a) the death has occurred or the illness or injury requires hospitalisation or confinement; or
 - (b) you or a member of your travelling party are certified medically unfit to travel by a Medical Practitioner; or
 - (c) in the case of a Mental Illness,
 - (i) a diagnosis has been made by a Medical Practitioner; and
 - (ii) the diagnosed individual has been assigned a Mental Health Treatment Plan; and
 - (iii) the Mental Illness prevents you from travelling.
2. you are unable to start or finish the trip because of the death, sudden serious illness or serious injury before or during the trip of a business partner or co-worker. But before we will cover you, you must provide us with proof that the business partner or co-worker's absence due to death, sudden serious illness or serious injury made the cancellation or ending of the trip necessary, and you have written confirmation of that fact from a senior representative or director of the business.

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3. Cancellation or restriction of pre-paid scheduled public transport services caused by severe weather, natural disaster, riot, strike or civil commotion. You must have done everything reasonable to avoid the expenses. You must also get the carrier's written confirmation of your claim.
 4. Your pre-paid accommodation being destroyed or uninhabitable due to severe weather or natural disaster and no alternative equivalent accommodation is available in the vicinity. You must have done everything reasonable to obtain alternative accommodation. You must also have written confirmation of your claim from an official of the hotel or government body where the incident took place.
 5. A member of the travelling party being required to do jury service or being confined in compulsory quarantine.
 6. You being involved in a motor vehicle, railway, air or marine accident. You must have written confirmation of the accident from an official body where the accident happened.
 7. Loss (excluding Government confiscation) of your passport, travel documents or credit cards.
 8. A member of your travelling party who is a full time student being required to sit supplementary examinations.
 9. A member of your travelling party being made redundant from full time usual employment in Australia.
 10. The cancellation of pre-arranged leave for full time employees of the police, fire, ambulance or emergency services.
 11. Your normal place of residence in Australia being destroyed or rendered insecure due to a natural disaster.
 12. The cancellation of a wedding, conference, pre-paid concert, course, tuition or sporting event and the sole purpose of the trip is to attend that wedding, conference, concert, course, tuition or sporting event.
 13. A member of your travelling party being effected by any form of insolvency, administration or bankruptcy of their employer.
 14. A tour operator or wholesaler cancelling a tour because there are not enough people to begin or complete the tour.
Cover is limited to the pre-paid cost of the airline tickets purchased to reach the departure point of the tour.
 15. The insolvency or financial default of scheduled service airlines, hotel and resort operators, car and campervan hire companies, cruise lines, railways operators and theme park operators excluding travel agents. Cover is limited to \$1,500.

Section 2 – Cancellation and additional expenses

Cover under this section is only provided for an event listed in Cancellation And Additional Expenses – Events We Cover Under Section 2.

Please refer to the Schedule of Benefits. The most we will pay for all claims under this section is the applicable limit.

Section 2A – Cancellation Or Holiday Deferral Costs

We will pay the value of unused pre-paid travel arrangements, less any refunds due to you, if you have to cancel these arrangements, or; 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 been cancelled. We will not pay for the value of unused pre-paid transport costs where we have repatriated you a distance equivalent to, or greater than, the total distance remaining on your itinerary at the point of repatriation. Where the total distance of the repatriation is less than the unused travel arrangements we will calculate your entitlement on a pro-rata basis, taking into account the cost of your original ticket.

Section 2B – Agents Cancellation Fees

We will pay agent's cancellation fees up to \$1,500 when full monies have been paid. If only a deposit has been paid at the time of cancellation, we will pay the agent's cancellation fees up to the maximum of the deposit. In any event, we will not pay more than the level of commission or service fees normally earned by the agent, had the trip not been cancelled.

Section 2C – Loss Of Reward Points

We will pay for frequent flyer or similar flight reward points lost due to the cancellation of your airline ticket. The amount we will pay is calculated as follows:

- (a) the cost of the equivalent class airline ticket, based on the best available advance purchase airfare at the time of cancellation, less your financial contribution towards the airline ticket multiplied by
- (b) the total amount of points lost divided by
- (c) the total amount of points redeemed to obtain the airline ticket.

We will not provide cover if the loss of such points or their value can be recovered from any other source.

Section 2D – Emergency Travel Arrangements And Accommodation Expenses

We will pay you if you have to interrupt your trip after it has begun, for necessary additional travel, accommodation and meals that you undertake with our consent. Travel expenses for your return home are only covered if the Medical Practitioner advises us in writing that you are unfit to continue the trip and you have our consent.

The following conditions apply:

- (a) We will not pay for expenses incurred to resume the trip after you have returned to your normal place of residence within Australia.
- (b) Additional travel must be at the fare class that you originally chose, except where written approval is provided by us.
- (c) If you do not have a return ticket at the time of the event that causes the cancellation, we will deduct the cost of an economy class airfare at the carrier's regular published rates for the return journey.
- (d) We will not pay for additional transport or accommodation expenses when a claim is made for cancelled transport or accommodation expenses covering the same period of time.
- (e) We will not pay for accommodation expenses for periods where you have not forfeited pre- paid accommodation arrangements.
- (f) We will pay you for necessary additional meals up to a maximum of \$50 for each 24 hour period up to a maximum of \$500.
- (g) You must give us your receipts and written advice that you are unfit to continue the trip.

Section 3 – Non medical attendant

Please refer to the Schedule of Benefits. The most we will pay for all claims under this section is the applicable limit.

We will pay an economy class airfare and necessary accommodation, for a relative or friend to travel to, remain with or escort you, in place of a medical attendant if you are hospitalised as an in-patient as a result of suffering an Injury or an Illness, the symptoms of which you first became aware during the trip. However, you must have our written consent. Cover is limited to \$1,500 Single Policy.

Section 4 – Accidental death

Please refer to the Schedule of Benefits. The most we will pay for all claims under this section is the applicable limit.

(No Excess Applies)

We will pay your Estate, if you are 18 years of age or over and during your trip you suffer an Injury which results in your death within 12 months of the Injury being sustained. There is no cover for any accompanying dependant child or children.

Losses we do not cover under Sections 1, 2, 3 and 4

We will not pay a claim that arises directly or indirectly because of any of the following:

1. A member of the travelling party:
 - (a) takes part in a riot or civil commotion;
 - (b) acts maliciously;
 - (c) races (except on foot); mountaineers or rock climbs using support ropes; or participates in basejumping, or takes part in a professional sporting activity;
 - (d) rides a motor cycle in excess of 100 cc (except as a pillion passenger) without a licence that is valid in Australia.
2. You travel even though you know you are unfit to travel. You travel against medical advice. You travel when you know you will have to consult a Medical Practitioner.
3. You arrange to travel when you know of circumstances that could lead to the trip being disrupted or cancelled.
4. Death, Illness or Injury, caused or exacerbated by, traceable to, or related to, an existing medical condition (including pregnancy). This does not apply to members of the travelling party who have completed a medical screening assessment and acceptance was given by us in writing and you have paid any additional amount.

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5. Death, Illness or Injury caused or exacerbated by or consequential upon any condition which has been the subject of a medical investigation within the period of 12 months prior to the issue of the Certificate of Insurance, in respect of which no diagnosis has been made.
 6. Replacing medication in use at the time the trip began or maintaining a course of treatment you were on at the time.
 7. The birth of a child, whatever the proximate cause is. (Unless otherwise excluded by this policy and provided a medical screening assessment has been approved by us and you have paid any additional amount, we will cover pregnancy related illnesses of the mother, but not any expenses associated with or consequent upon the birth of a child).
 8. You fail to take reasonable precautions to avoid a financial loss after a public warning of a strike, riot, civil commotion, or natural disaster.
 9. A member of the travelling party decides to change or not to continue with the trip.
 10. You operate a rental vehicle in violation of the rental agreement.
 11. You incur medical, ambulance and ancillary expenses within Australia.
 12. 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 that your loss is covered by a scheme or fund (not a contract of insurance), or would be but for this insurance.
 13. The insolvency, bankruptcy, provisional liquidation, financial collapse, appointment of receivers or any other form of insolvency administration of any person, company, organisation involved in your travel arrangements at the time the Certificate of Insurance was issued.

Section 5 – Luggage and personal effects

Please refer to the Schedule of Benefits. The most we will pay for all claims under this section is the applicable limit. We will pay you for each of the following:

1. Accidental loss, theft of, or damage to, your luggage or personal effects including things you buy during the trip, whilst they are accompanying you during your trip. We are entitled to choose between repairing, or replacing the property, or paying you its value in cash, after allowing for wear, tear, and depreciation. The limits in total and the item limits are set out in the Schedule of Benefits. A pair or related set of items – for example, a camera, lenses (attached or not), tripod and accessories or a chain and pendant – are only one item for this purpose.

However, we will only accept liability if you:

- (a) within 24 hours of becoming aware of the loss, notify the police or the responsible officer, in the aircraft, vessel, train, or motor coach you are travelling in, or in the hotel in which you are staying and give us their written report of the incident when you make the claim.
 - (b) keep receipts for goods you buy separate from the goods themselves.
 - (c) keep any relevant ticket and luggage check and give them to us.
 - (d) provide evidence of the value and your ownership of the goods.
 - (e) if an airline loses or damages your accompanying luggage, report it in writing to the airline within 3 days and send to us written confirmation of the report along with details of any settlement that they make in relation to the loss or damage.
2. Loss of, or damage to, dentures or dental prostheses during your trip, up to \$800.

Losses we do not cover under Section 5

We will not pay for any of the following:

1. Loss, theft of, or damage to:
 - (a) cash, bank or currency notes, cheques or negotiable instruments.
 - (b) watercraft of any type (excluding surfboards).
 - (c) fragile or brittle items (e.g. glass or china), except loss or damage caused by fire, or by accident to the transport carrying them.

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- (d) damage to computer screens at any time.
 - (e) unaccompanied luggage or personal effects.
 - (f) property that you leave unattended or that occurs because you do not take reasonable care to protect it. For example, leaving property in a hotel foyer or grounds.
 - (g) luggage or personal effects to the extent for which you are entitled to compensation from the carrier.
 - (h) personal computer, or communication, or photographic, or electronic equipment, or jewellery, or watches left unattended by you in a motor vehicle for any length of time, even if in the boot of the motor vehicle.
 - (i) luggage or personal effects left unattended by you overnight in a motor vehicle for any length of time.
 - (j) personal computer, or communication, or photographic, or electronic equipment, or jewellery, or watches checked in as luggage.
2. Wear and tear or depreciation of property or damage by the action of insects or vermin, mildew, rust or corrosion.
 3. Mechanical or electrical breakdown, or malfunction repair costs.

Section 6 – Personal liability

Please refer to the Schedule of Benefits. The most we will pay for all claims under this section is the applicable limit.

We will pay you for your legal liability to pay damages or compensation because your negligence during the trip causes Injury to a person who is not a member of your family or travelling party; or loss or damage to property that is not owned by you or a member of your family or travelling party, or is not in your or their custody or control. Provided our consent is obtained we will also pay your legal costs in relation to that liability. The applicable limit is a combined total for your liability and your costs.

Losses we do not cover under Section 6

We will not pay for a liability:

- (a) arising out of your trade, business or profession;
- (b) for Injury to an employee arising out of, or in the course of, their employment by you;
- (c) arising out of an unlawful, wilful or malicious act by you;
- (d) arising out of your ownership, possession or use (including as a passenger) of a mechanically propelled vehicle, or any aircraft or watercraft; or
- (e) arising out of you passing on an illness to another person.

Responsibility for this document

Certain underwriters at Lloyd's are responsible for the PDS and Policy Wording in this document, which were prepared on 1 March 2019.

Financial Services Guide

About nib Travel Insurance Distribution

In this section you can find information about who nib Travel Insurance Distribution is, and the financial services we provide to you. It aims to help you make an informed decision about the services nib Travel Insurance Distribution offers and how we're paid for those services. You can also find out about how we deal with any complaints and disputes.

Your insurance is underwritten by certain underwriters at Lloyd's (the insurer) – giving you the security of a policy issued by one of the world's largest specialist insurance markets.

nib Travel Insurance Distribution Pty Ltd, ABN 40 129 262 175, AR 336467 (nib Travel Insurance Distribution) is an authorised representative of nib Travel Services (Australia) Pty Ltd ABN 81 115 932 173, AFSL 308461 (nib). nib Travel Insurance Distribution is authorised by nib to distribute and issue travel insurance policies. nib Travel Insurance Distribution may also provide you with general advice about the travel insurance product. nib Travel Services and nib Travel Insurance Distribution are wholly owned subsidiaries of nib holdings Limited, ABN 51 125 633 856, and are part of the nib Group of companies.

nib acts as the underwriting agent of the insurer under a binding authority from the insurer which means it can issue, vary, renew or cancel your insurance on their behalf. nib is authorised to provide general financial product advice and deal in general insurance products and also handles and settles any claims you make.

nib and our representatives act on behalf of the insurer and not on your behalf.

nib receives a percentage of the premiums you pay to the insurer for the services it provides. nib pays a percentage of its commission to nib Travel Insurance Distribution for its role. nib may also receive a profit-based commission from the insurer, based on the profitability and performance of all insurances placed by nib, if the insurer makes an underwriting profit in any given year.

Representatives of nib Travel Insurance Distribution are paid an annual salary and may be paid a bonus based on business performance. nib Travel Insurance Distribution pays commission to entities which refer clients to them, which is calculated as a percentage of the premium paid. nib Travel Insurance Distribution also works with affiliates who introduce or refer customers to them. If you are referred to nib Travel Insurance Distribution by an affiliate, the affiliate who referred you is paid a referral fee from the commission that nib Travel Insurance Distribution receives from nib. The referral fee is calculated as a percentage of the gross premium when you buy a policy and is at no extra cost to you. Depending on certain eligibility criteria, an affiliate can receive additional benefits such as discounted travel insurance or marketing assistance from nib Travel Insurance Distribution.

For more information on commissions or remuneration paid for financial services provided, contact nib Travel Services either before you buy your insurance or within a reasonable time of receiving this Combined FSG and PDS.

Feedback, complaints and disputes

If you have any feedback about our service – positive or negative – we would like you to share it with us. You can either call us on 1300 555 017 or email us at travel-service@nib.com.au.

How we handle complaints

If you have a complaint arising out of this insurance or the financial services provided by the insurer, our representatives, affiliates, or service providers, please contact:

Customer Relations
PO Box A975
Sydney NSW 1235
Australia

Phone: 1300 025 121

Email: idr-care@nib.com.au

nib will acknowledge your complaint within 5 business days and provide you with the contact details of the person handling your complaint. We will respond to your complaint within 15 business days. If more time is needed to collect necessary information or complete any further investigation required, nib will agree with you a reasonable alternative timeframe.

If you are not satisfied with the response to your complaint, you should contact the Lloyd's General Representative in Australia for consideration under their dispute resolution process. You can contact Lloyd's at:

Lloyd's Underwriters' General Representative in Australia

Level 9, 1 O'Connell St

Sydney NSW 2000

Phone: +61 2 8298 0783

Email: ldraustralia@lloyds.com

Your dispute will be acknowledged within 5 working days of receipt, and Lloyd's will send a final response on behalf of the Underwriters within 15 business days.

If we are unable to resolve your complaint within 45 days of receiving your original complaint, or if you are still not satisfied with the outcome, you can choose to have your complaint independently reviewed by the Australian Financial Complaints Authority, or AFCA. AFCA provides fair and independent financial services complaint resolution that is free to consumers.

AFCA can be contacted at:

Website: afca.org.au

Email: info@afca.org.au

Telephone: 1800 931 678 (free call)

In writing to: Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001

Other information about us

Your privacy

We take your privacy seriously and adhere to the Privacy Policy detailed on our website at nib.com.au/docs/privacy-policy.

Professional Indemnity Insurance

nib and its representatives (including nib Travel Insurance Distribution) are covered under professional indemnity insurance arrangements that comply with the requirements of Chapter 7 of the Corporations Act. The insurance (subject to its terms and conditions) will continue to cover claims in relation to nib's representatives that no longer work for it (but who did at the time of the relevant conduct).

Where a financial service is provided to you by one of nib's and nib Travel Insurance Distribution's partners, that partner is required to hold professional indemnity insurance arrangements for compensating clients for losses they suffer as a result of a breach of their obligations under the Corporations Act relating to the financial services provided by them.

nib Travel Services is responsible for this FSG which was prepared on 1 March 2019.

Application form

Title _____ First Name _____ Surname _____ Date of Birth _____

Address _____ State _____ Postcode _____

Departure Date ____/____/____ Return Date ____/____/____ **NOTE: MAXIMUM DURATION IS 12 DAYS**

AMOUNT PAYABLE _____

Existing Medical Condition (Including Pregnancy)

Not all existing medical conditions (including Pregnancy) are covered automatically. (Refer to section headed Existing Medical Condition (including Pregnancy) in the PDS. You do not have to take cover for your existing medical condition however, there is no cover under the policy for any claim arising as a result of, exacerbated by or consequential upon, your existing medical condition.

Do you or a member of your travelling party wish to cover an existing medical condition? Yes/No

Additional Amount Payable \$ _____

I have received a copy of: the combined PDS, FSG and Policy Wording before I was offered insurance. I understand that there is no cover under this policy for an existing medical condition (including pregnancy) unless I have applied for cover and acceptance was given in writing by nib. I have read and understand my Duty of Disclosure, as set out in the PDS. I agree to abide by the terms and conditions of the policy and all the above information is correct.

Signature _____ Date _____ Total Amount Payable _____

(The signatory must be 18 years of age or over and is authorised to sign on behalf of all named persons).

Customer Service

Phone: 1300 555 017 (within Australia)

Phone: +61 3 8523 2777 (outside of Australia)

Fax: 1300 657 117

Email: travel-service@nib.com.au

POLICY

SE30

CODE

Claims

Phone: 1300 555 017 (within Australia)

Phone: +61 3 8523 2777 (outside of Australia)

Fax: 1300 657 157

Email: travel-claims@nib.com.au

nib International Assistance

Phone: 1300 555 019 (within Australia)

Phone: +61 3 8523 2800 (outside of Australia)

Fax: (03) 8523 2815

Email: travel-assist@nib.com.au

Insurance underwritten by certain underwriters at Lloyd's, who deal with you through their agent nib Travel Services (Australia) Pty Ltd ABN 81 115 932 173 AFSL 308461.

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The nib logo is located in the bottom right corner of the page. It consists of the lowercase letters 'nib' in a bold, green, sans-serif font.