

# Product Disclosure Statement

## Summary of cover

### Our standard cover

The following table provides a summary of the standard cover provided by each of our plans. (See [Choosing the plan that's right for you](#) on page 12 for a description of our different plans.)

For full details of the cover provided by each plan under each event see [Part B. Events \(when you're covered\)](#) on page 26.

You should also read the full PDS in order to understand all conditions and exclusions that apply. In particular see [Part A. Getting to know your cover](#) on page 9, [Part C. Things we'll never cover](#) on page 71 and [Part D. Making a claim](#) on page 73.

### Limits

'Trip limits' are shown below for each expense (and benefit) type. These are the maximum amounts we'll pay in total for that expense (or benefit) type across any and all claims for all events that relate to your trip. Some expense types share a single trip limit with other expense types – these are marked as having a 'combined limit'. See [How do trip limits work?](#) on page 74 for more information.

Further, some expense types, such as Standard luggage costs, also have sub-limits – or other maximum amounts – that apply. (Where these apply, this is noted in the table below. You should turn to the full event description for details.)

### Excesses

Our cover includes an excess which is shown on your Certificate of Insurance (COI). An excess is effectively your contribution towards your out-of-pocket expenses if you make a claim. See the [What you can claim](#) section within each event in [Part B](#) to find out when an excess applies. See [Your policy excess](#) on page 13 for more information on excesses.

### + Optional cover

In addition to our standard cover, we also offer the following options to enable you to tailor your cover. Where there is an option to increase your cover for a particular expense type listed below, we indicate this in the table. (To make identification easier, options are marked with a +.)

 <p><b>+ An existing medical condition</b> that isn't automatically accepted (see page 16)</p>	 <p><b>+ New for Old Luggage Cover</b> (see page 21)</p>	 <p><b>+ Sports and Leisure Equipment</b> (see page 20)</p>
 <p><b>+ Extra Cancellation Cover</b> (see page 13)</p>	 <p><b>+ Extra Rental Vehicle Insurance Excess Cover</b> (see page 25) This option is not available if you buy the Basic plan</p>	 <p><b>+ Excess Buy-out Option</b> (see page 14) This option is not available if you buy the Domestic or AFT plans</p>



### + Winter Sports Option (optional cover)

If you're taking part in a winter sport or activity on your trip, you must select the Winter Sports Option at the time you buy your policy and pay the advised additional premium to be covered under all the events provided by our standard cover. (See [Winter Sports Option](#) on page 23 for more details.)

1. You need medical help		(pg. 27)			
When this event happens:		You can claim up to the following trip limits:			
Expense/Benefit Types	Comprehensive & AFT Plans	Basic Plan	Domestic Plan		
1.1 You get medical help on your trip when you are injured in an accident or suddenly fall ill (pg. 28)	Overseas medical costs	Unlimited (for up to 12 months from the date of injury or illness)	Unlimited (for up to 12 months from the date of injury or illness)	✗	
	Medical evacuation costs	Unlimited	Unlimited		
	Medical repatriation costs	Unlimited	Unlimited	\$10,000	
	Extra trip costs	Unlimited	Unlimited	for each primary traveller# (combined limit)	
	Companion costs	Unlimited	Unlimited		
	Cancellation costs	\$5,000 with option + to increase to Unlimited (or to \$20,000 for AFT)	\$0 with option + to increase to Unlimited	\$2,000 with option + to increase to \$20,000	
	Return of rental vehicle costs	\$500	✗	\$500	
	In-hospital allowance	\$6,000 for each primary traveller#	✗	✗	
	Room-service supplement	\$6,000 for each primary traveller#	✗	✗	
	Loss of income (injury only)	\$10,400 for each primary traveller#	✗	✗	
Total and permanent disability (injury only)	\$12,500 for each primary traveller#	✗	✗		
1.2 You need a dentist. Urgently. (pg. 31)	Overseas dental costs	\$1,000 for each primary traveller#	\$1,000 for each primary traveller#	✗	
	Overseas burial, cremation or repatriation of remains	\$20,000 for each primary traveller#	\$20,000 for each primary traveller#	✗	
1.3 Someone listed on your policy dies (pg. 32)	Accidental death (injury only)	\$25,000 for each primary traveller#	\$10,000 for each primary traveller#	\$10,000 for each primary traveller#	

#We work out the trip limit for this expense (or benefit) type based on the number of primary travellers shown on your COI. All travellers, including dependants, are covered under this trip limit (unless stated otherwise in this policy). See [How do trip limits work?](#) on page 74 for details.

## 2. You have to cancel or change your trip

(pg. 38)

When this event happens:		You can claim up to the following trip limits:			
Expense/Benefit Types		Comprehensive & AFT Plans	Basic Plan	Domestic Plan	
<b>a) Before your trip starts</b>					
2.1 You (or someone else listed on your policy) is sick injured or dies (pg. 35)	Cancellation costs	\$5,000 with option + to increase to Unlimited (or to \$20,000 for AFT) (combined limit)	\$0 with option + to increase to Unlimited (combined limit)	\$2,000 with option + to increase to \$20,000 (combined limit)	
	Rearrangement costs				
	Unused tourist visa costs			✗	
2.2 Your flight, other transport or overnight tour is cancelled or rescheduled (pg. 36)	Cancellation costs	\$5,000 with option + to increase to Unlimited (or to \$20,000 for AFT) (combined limit)	\$0 with option + to increase to Unlimited (combined limit)	\$2,000 with option + to increase to \$20,000 (combined limit)	
	Rearrangement costs				
	Unused tourist visa costs			✗	
2.3 A one-off performance or function is cancelled or rescheduled (pg. 38)	Cancellation costs	\$5,000 with option + to increase to Unlimited (or to \$20,000 for AFT) (combined limit)	\$0 with option + to increase to Unlimited (combined limit)	\$2,000 with option + to increase to \$20,000 (combined limit)	
	Rearrangement costs				
	Unused tourist visa costs			✗	
2.4 Your pre-approved leave is cancelled or you're made redundant (pg. 39)	Cancellation costs	\$5,000 with option + to increase to Unlimited (or to \$20,000 for AFT) (combined limit)	\$0 with option + to increase to Unlimited (combined limit)	\$2,000 with option + to increase to \$20,000 (combined limit)	
	Rearrangement costs				
	Unused tourist visa costs			✗	
<b>b) Either before your trip starts or while you're on your trip</b>					
2.5 Someone at home or your travelling companion (not listed on your policy) is sick, injured or dies (pg. 41) <i>This event has sub-limits.</i>	Cancellation costs	\$5,000 with option + to increase to Unlimited (or to \$20,000 for AFT) (combined limit)	\$0 with option + to increase to Unlimited (combined limit)	\$2,000 with option + to increase to \$20,000 (combined limit)	
	Rearrangement costs (before your trip starts only)				
	Unused visa costs (before your trip starts only)			✗	
	Extra trip costs (on your trip only)	Unlimited	Unlimited	\$10,000 for each primary traveller#	
	Resumption of trip costs (on your trip only)	\$3,000 for each primary traveller#	✗	✗	
2.6 You can no longer stay at your accommodation (pg. 44)	Cancellation costs	\$5,000 with option + to increase to Unlimited (or to \$20,000 for AFT) (combined limit)	\$0 with option + to increase to Unlimited (combined limit)	\$2,000 with option + to increase to \$20,000 (combined limit)	
	Rearrangement costs (before your trip starts only)				
	Unused visa costs (before your trip starts only)			✗	
	Extra trip costs (on your trip only)	Unlimited	Unlimited	\$10,000 for each primary traveller#	
2.7 Your home in Australia is severely damaged (pg. 46)	Cancellation costs	\$5,000 with option + to increase to Unlimited (or to \$20,000 for AFT) (combined limit)	\$0 with option + to increase to Unlimited (combined limit)	\$2,000 with option + to increase to \$20,000 (combined limit)	
	Rearrangement costs (before your trip starts only)				
	Unused visa costs (before your trip starts only)			✗	
	Extra trip costs (on your trip only)	Unlimited	Unlimited	\$10,000 for each primary traveller#	
2.8 Your travel services provider becomes insolvent (pg. 48)	Insolvency unused arrangements	\$10,000 for each primary traveller# (combined limit)	\$2,000 for each primary traveller# (combined limit)	✗	
	Insolvency rearrangement costs				

## 3. You have trouble getting from A to B

(pg. 50)

When this event happens:		You can claim up to the following trip limits:			
Expense/Benefit Types		Comprehensive & AFT Plans	Basic Plan	Domestic Plan	
3.1 You miss your flight, other scheduled transport or tour (and it's really not your fault) (pg. 51)	Extra trip costs	Unlimited	Unlimited	\$10,000 for each primary traveller#	
	Cancellation costs	\$5,000 with option + to increase to Unlimited (or to \$20,000 for AFT)	\$0 with option + to increase to Unlimited	\$2,000 with option + to increase to \$20,000	

#We work out the trip limit for this expense (or benefit) type based on the number of primary travellers shown on your COI. All travellers, including dependants, are covered under this trip limit (unless stated otherwise in this policy). See [How do trip limits work?](#) on page 74 for details.

### 3. You have trouble getting from A to B (pg. 50)

When this event happens:		You can claim up to the following trip limits:			
Expense/Benefit Types		Comprehensive & AFT Plans	Basic Plan	Domestic Plan	
3.2 Your flight, other scheduled transport or tour is delayed and IT'S NOT the operator's fault (pg. 52)	Extra trip costs	<b>Unlimited</b>	<b>Unlimited</b>	<b>\$10,000</b> for each primary traveller#	
	Cancellation costs	<b>\$5,000</b> with option <b>+</b> to increase to Unlimited (or to \$20,000 for AFT)	<b>\$0</b> with option <b>+</b> to increase to Unlimited	<b>\$2,000</b> with option <b>+</b> to increase to \$20,000	
3.3 Your flight, other scheduled transport or tour is delayed and IT IS the operator's fault (pg. 53) <i>This event has sub-limits.</i>	Waiting around allowance				
	Extra accommodation costs	<b>\$2,000</b> for each primary traveller# (combined limit)	<b>\$500</b> for each primary traveller# (combined limit)	<b>×</b>	
	Unused arrangements				
	Missed flight, other transport or tour amendment fees				
	Getting to a one-off performance or function, tour or cruise on time	<b>\$2,000</b> for each primary traveller#	<b>×</b>	<b>×</b>	

### 4. Your luggage and personal items (pg. 55)

When this event happens:		You can claim up to the following trip limits:			
Expense/Benefit Types		Comprehensive & AFT Plans	Basic Plan	Domestic Plan	
4.1 Your luggage and personal items are stolen or accidentally lost (pg. 56) <i>This event has sub-limits.</i>	Standard luggage costs	<b>\$12,000</b> for each primary traveller#	<b>\$3,000</b> for each primary traveller#	<b>\$4,000</b> for each primary traveller#	
	New for old luggage costs (specified items)	<b>+</b> <b>Optional cover</b> (up to an additional \$10,000)	<b>+</b> <b>Optional cover</b> (up to an additional \$10,000)	<b>+</b> <b>Optional cover</b> (up to an additional \$10,000)	
4.2 Your luggage and personal items are accidentally damaged (pg. 58) <i>This event has sub-limits.</i>	Standard luggage costs	<b>\$12,000</b> for each primary traveller#	<b>\$3,000</b> for each primary traveller#	<b>\$4,000</b> for each primary traveller#	
	New for old luggage costs (specified items)	<b>+</b> <b>Optional cover</b> (up to an additional \$10,000)	<b>+</b> <b>Optional cover</b> (up to an additional \$10,000)	<b>+</b> <b>Optional cover</b> (up to an additional \$10,000)	
4.3 Your luggage & personal items are delayed (pg. 59)	Essential items (delays over 12 hours)	<b>\$250-\$500</b> for each primary traveller#	<b>\$250</b> for each primary traveller#	<b>\$250-\$500</b> for each primary traveller#	

### 5. Your passport or other travel documents (pg. 61)

When this event happens:		You can claim up to the following trip limits:			
Expense/Benefit Types		Comprehensive & AFT Plans	Basic Plan	Domestic Plan	
5 Your passport, or other travel documents are lost, damaged or stolen (pg. 61)	Emergency passport replacement fees	<b>Unlimited</b>	<b>Unlimited</b>	<b>×</b>	
	Extra trip costs	<b>Unlimited</b>	<b>Unlimited</b>	<b>×</b>	
	Lost, stolen or damaged passport or other travel documents	<b>\$2,000</b> for each primary traveller#	<b>\$1,000</b> for each primary traveller#	<b>×</b>	
	Cancellation costs	<b>\$5,000</b> with option <b>+</b> to increase to Unlimited (or to \$20,000 for AFT)	<b>\$0</b> with option <b>+</b> to increase to Unlimited	<b>×</b>	

### 6. Your credit cards or cash (pg. 63)

When this event happens:		You can claim up to the following trip limits:			
Expense Types		Comprehensive & AFT Plans	Basic Plan	Domestic Plan	
6 Your credit cards are lost or stolen, or your cash is stolen (pg. 63)	Extra trip costs	<b>Unlimited</b>	<b>Unlimited</b>	<b>\$10,000</b> for each primary traveller#	
	Financial loss	<b>\$2,000</b>	<b>\$1,000</b>	<b>\$2,000</b>	
	Cancellation costs	<b>\$5,000</b> with option <b>+</b> to increase to Unlimited (or to \$20,000 for AFT)	<b>\$0</b> with option <b>+</b> to increase to Unlimited	<b>\$2,000</b> with option <b>+</b> to increase to \$20,000	
	Reimbursement for stolen cash	<b>\$250</b>	<b>\$250</b>	<b>\$250</b>	

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7. Your rental vehicle (pg. 65)

When this event happens:		You can claim up to the following trip limits:			
Expense Types		Comprehensive & AFT Plans	Basic Plan	Domestic Plan	
7	Your rental vehicle is in an accident, stolen or damaged (pg. 65)	Rental vehicle insurance excess	\$5,000 with option <span style="color: green;">+</span> to increase to \$8,000 (combined limit)	✘	\$5,000 with option <span style="color: green;">+</span> to increase to \$8,000 (combined limit)
	Rental company administration charges				

8. Your destination is declared a 'Do Not Travel' zone (pg. 66)

When this event happens:		You can claim up to the following trip limits:			
Expense Types		Comprehensive & AFT Plans	Basic Plan	Domestic Plan	
8	Your destination is declared a 'Do Not Travel' zone (pg. 66)	Extra trip costs	Unlimited	Unlimited	✘

9. Personal Liability (pg. 67)

When this event happens:		You can claim up to the following trip limits:			
Expense/Benefit Types		Comprehensive & AFT Plans	Basic Plan	Domestic Plan	
9	You are being sued (personal liability) (pg. 67)	Legal costs and expenses	\$2,500,000 per policy (combined limit)	\$1,000,000 per policy (combined limit)	\$1,000,000 per policy (combined limit)
		Settlement amount			
		Damages awarded against you in court			

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+ **Taking a winter sports holiday?** (optional cover)

There is no standard cover under any of our plans when you participate in a winter sport. However, we do have a Winter Sports Option that you can purchase at the time you buy your policy. When you purchase the Winter Sports Option you will be covered for the events outlined in [Your winter sports holiday doesn't go to plan](#) (optional cover). See page 69 for details.

