Supplementary Product Disclosure Statement (SPDS)

This document is an SPDS that updates and amends the RACQ Travel Insurance Combined Financial Services Guide and Product Disclosure Statement with the preparation date of 30 April 2020. This SPDS is issued by the insurer Tokio Marine & Nichido ABN 80 000 438 291. This SPDS amends and updates the PDS and must be read together with the PDS that You are given.
The preparation date of this SPDS is 1 March 2021.

Changes to the PDS

Words with special meanings pages 35-39

New definition for Accident
Accident means any unexpected, unintended or unforeseeable incident or injury caused solely and directly and independently by an external identifiable event. This excludes injury or illness arising from a sickness or disease.

Amended definitions for Moped or Scooter and Motorcycle
Moped or Scooter means any two or three wheeled motor vehicle with an engine capacity up to 50cc.

Motorcycle means any two or three wheeled motor vehicle with an engine capacity equal to or greater than 50ccs'.

New definition for Epidemic
Epidemic means a rapidly spreading contagious or infectious disease or illness in a region as documented by a recognised public health authority.

New definition for Natural Disaster
Natural Disaster means an extraordinary natural event, natural act or force of nature including floods, earthquakes, avalanches, forest fires, tsunamis, landslides, volcanic eruptions, atypical cyclones or storms and other severe weather conditions but does not include an Epidemic or Pandemic.

New definition for Pandemic
Pandemic means a geographically widespread outbreak of a contagious or infectious disease that causes serious illness in humans as documented by a recognised public health authority.

New definition for Public Place
Public Place means any place the public has access to including but not limited to airports, bus terminals, stations, buses, cruise ships, planes, taxis, trains, beaches, hostels, hotels, hotel foyers and grounds, galleries, museums, private car parks, public toilets, shops, malls, streets and restaurants.

Amended definition for Rental Vehicle
Rental Vehicle means a car (sedan, stationwagon, coupe and hatchback), SUV, four-wheel drive, mini bus or a campervan/motorhome rented or hired by You from a recognised motor vehicle rental company for the carriage of passengers and does not include any vehicle designed to be used for the carriage of commercial goods. **Please note this definition does not include high performance vehicles, Motorcycles, Mopeds or Scooters, trucks, caravans, trailers, boats or jet skis.

Amended definition for Unattended
Unattended means but is not limited to, when an item is not on Your person at the time of the loss, theft or damage, or not under Your control at the time of the loss, theft or damage, left in a position where it can be taken or damaged without Your knowledge including on the beach or beside the pool while You swim, in a Public Place or where You are unable to prevent it from being unlawfully taken or damaged. Unattended also means leaving an item behind, forgetting the item, walking away from it, or leaving it in a Public Place.

Amended definition for Valuables
Valuables means passport, travel documents, jewellery, watches, precious metals or semi precious stones/precious stones and items made from them, furs, binoculars, telescopes, computer games, any kind of photographic, audio or video equipment, computers, mobile phones, smart phones, tablets, electronic games, portable navigation equipment and any equipment or accessories related to these items, drones and radio-controlled/remote-controlled vehicles including (but not limited to) model cars, planes, boats and any equipment or accessories related to these items.

Policy benefits sections pages 43-67

Exclusion 2.8 amended to If You do not reasonably in the circumstances follow the medical advice We have obtained in consultation with Your treating doctor, We will not be responsible for any subsequent medical, hospital or evacuation expenses.

Exclusion 3.13 amended to Loss of or damage to Luggage not reported to the Transport Provider, police, hotel or appropriate authority:

(a) within 24 hours, or

(b) as soon as reasonably practicable after You becoming aware of the loss or damage (but no later than 72 hours after You become aware of the loss or damage);

and where no written report is obtained.

Exclusion 3.4 amended to Negotiable items including (but not limited to) cheques, promissory notes or money orders, gold or precious metals, precious unset or uncut gemstones.

Amendment of 18A to We will pay up to $100 per 24-hour period if, as a result of not enough snow, bad weather or power failure in Your pre-booked holiday resort or all lift systems are closed for more than 24 hours. We will pay for either: The cost of transport to the nearest resort; or the cost of additional ski passes.

You need to obtain a written document or statement from the appropriate authority or weather information provider confirming the piste closure and how long it lasted unless We agree that it was not reasonably practical for You to obtain a written document or statement in light of all the circumstances.

Exclusion 19.2 amended to To the extent permitted by law We will not pay unless You obtain a written document or statement from the appropriate authority or weather information provider confirming that the reason for the delay was related to either an avalanche or bad weather, and how long it lasted unless We agree that it was not reasonably practical for You to obtain a written document or statement in light of all the circumstances.

General Exclusions pages 68-71

General Exclusion 2 amended to Consequential loss of any kind (which occurs as an indirect result of an event occurring), including but not limited to loss of enjoyment or any loss of revenue, profit, depreciation, diminution in value or lost opportunity.

General Exclusion 4 amended to Any loss or claim whereby the Department of Foreign Affairs and Trade (DFAT) has issued a 'DO NOT TRAVEL' advisory to Your country/region of intended travel:

(a) prior to You purchasing Your policy. Where these circumstances apply, if the DO NOT TRAVEL advisory is lifted prior to Your Trip departure date, this exclusion no longer applies. However, You will not be able to lodge a claim for an Insured Event that occurred during a period in which the DO NOT TRAVEL advisory was in effect; or

(b) after Your purchase of this policy and prior to Your Trip departure date. Where these circumstances apply:

   i. if the DO NOT TRAVEL advisory is lifted prior to Your Trip departure date, this exclusion no longer applies but You will not be able to lodge a claim for an Insured Event that occurred during a period in which the DO NOT TRAVEL advisory was in effect; and

   ii. Regardless of whether or not the DO NOT TRAVEL advisory is lifted prior to Your Trip departure date, this exclusion does not apply to Section 1: Cancellation Fees and Lost Deposits and Section 10: Financial Default.

General Exclusion 27 amended to Private hospital or medical treatment where public funded services or care is available under any reciprocal health agreement between the government of Australia and any other country, unless in consultation with Your treating doctor and Our consulting medical officer, We agree that private treatment is necessary in all the circumstances.

Travel Insurance

Combined Financial Services Guide and Product Disclosure Statement (including policy wording)

Effective 29 May 2020

It pays to belong

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Product Disclosure Statement

Introduction

About RACQ Travel Insurance

RACQ wants You, Your family and loved ones to travel safely, wherever You go. The first priority is to our members.

RACQ has partnered with a large global insurer to offer You quality care, 24 hour assistance and protection when You travel within Australia and overseas.

Contacting RACQ

RACQ Sales and General Enquiries

Phone 1300 338 821

Website racq.com/travelinsurance

Email racqsales@tmnfatravelinsurance.com.au

24 Hour Emergency Assistance while overseas

Phone +61 2 8055 1696
(reverse charges accepted from the overseas operator)

Claims

Online racq.tmnfatravelinsurance.com.au/how-to-claim

Phone 1300 207 371

Email racqclaims@tmnfatravelinsurance.com.au

Mail RACQ Travel Insurance c/o TMNFA
GPO Box 4616,
Sydney NSW 2001

Smart Traveller

It is always a good idea to register Your details with Smart Traveller before You depart, at www.smartraveller.gov.au

Key Benefits#

24 hour emergency assistance

24/7 access to Our team of emergency assistance experts who have a global network of doctors, nurses and logistical staff to assist whenever You need emergency help.

Overseas Medical cover

Cover for Overseas Medical, Hospital, Cash in Hospital, Dental and Related Expenses. Our medical cover also assists You to find treatment and if necessary, medical evacuation and/or repatriation.

Cancellation Fees and Lost Deposits cover

You will be covered for illness and accident, as well as other unforeseen situations beyond Your control such as cancelled flights due to strikes by travel or other service providers. You also have cover for travel agent's cancellation charges or Your lost frequent flyer points.

Emergency Expenses

Cover for emergency Additional Accommodation, Meal and Travelling Expenses if Your Trip is disrupted due to a natural disaster, serious weather event or even lost passports.

Rental Car Excess

If You hire a Rental Vehicle and happen to have an accident, cover is included for the excess on Your rental agreement.

Luggage and travel documents

We will cover You for the loss, theft or damage of Your Luggage. Our policy covers new for old replacement of Luggage.

#Limits, sub-limits, exclusions and conditions apply

The Cover

The plans We have available

We know that all travellers do not have the same needs, which is why We have designed a number of travel insurance options including International, Annual Multi-Trip and Domestic plans:

International plans

We have 3 international single Trip plans. Choose from:

- Premium
- Standard
- Saver

See **pages 10 – 12** for the **International Plans Table of Benefits**.

Annual Multi-Trip plan

Our Annual Multi-Trip can be a good alternative if You plan to make multiple Trips over a 12 month period. Compare Your individual requirements before You choose Your plan. The Annual Multi-Trip offers:

- annual cover for an unlimited number of Trips over a 12 month period.
- a maximum duration limit of either 30, 45 or 60 days per Trip (or the maximum durations shown on Your Certificate of Insurance).
- if You purchase the Annual Multi-Trip plan, the sums insured under each of the sections of the policy are automatically reinstated on the completion of each Trip.
- Your Annual Multi-Trip policy covers You for international trips as well as trips within Australia where the Trip is more than 250km from Your Home. If Your Trip is in Australia, You are not covered for medical, hospital or dental expenses.

See **page 13** for the **Annual Multi-Trip plan Table of Benefits**.

International Plans Table of Benefits

Section	Policy benefits#	Premium (per Adult)	Standard (per Adult)	Saver (per Adult)
1	Cancellation Fees and Lost Deposits	$unlimited^^	$25,000	Not Applicable
1E	Travel Agent Fees	$4,000	$2,000	Not Applicable
2	Overseas Medical and Hospital	$unlimited**	$unlimited**	$unlimited**
2B	Cash in Hospital	$6,000	$3,500	$1,500
2C	Overseas Dental#	$unlimited**	$2,000	$500
2G	Funeral Expenses Overseas*	$20,000	$15,000	$10,000
3	Luggage	$15,000	$7,500	$2,000
3B	Travel Documents	$5,000	$1,500	Not Applicable
3C	Luggage Delay	$750	$500	Not Applicable
3E	Personal Money	$500	$250	Not Applicable
4	Emergency Expenses	$unlimited^^	$25,000	$5,000

* This cover is per person listed in Your Policy. # Limits and sub-limits apply. See pages 43-71 for details. ** $unlimited means that generally there is no cap on the maximum dollar amount which may be paid out for this benefit, subject to the specific terms and conditions, sub-limits and exclusions that apply to this benefit. This benefit covers reasonable overseas medical and hospital costs as a result of an injury (including that arising from a Terrorist Act) or illness occurring which first shows itself during your period of insurance. Benefits may be paid up to 12 months from the time you received treatment for the injury or illness, but only for reasonable expenses incurred during that time. Medical treatments must be provided by a legally qualified medical practitioner. You must notify us as soon as practicable of your admittance to hospital. ^^ $unlimited means that generally there is no cap on the maximum dollar amount which may be paid out for this benefit, subject to the specific terms and conditions, sub-limits and exclusions that apply to this benefit.

International Plans Table of Benefits

Section	Policy benefits#	Premium (per Adult)	Standard (per Adult)	Saver (per Adult)
4B	Resumption of Travel	$5,000	$1,500	Not Applicable
4C	Special Events	$5,000	$2,000	Not Applicable
5	Accidental Death*	$25,000	$15,000	Not Applicable
6	Accidental Disability*	$25,000	$15,000	Not Applicable
7	Your Legal Liability	$10,000,000	$10,000,000	$10,000,000
8	Rental Car Excess	$8,000	$4,000	Not Applicable
9	Loss of Income	$10,400	$5,200	Not Applicable
10	Financial Default	$10,000	$5,000	Not Applicable
11	Domestic Pets^	$650	Not Applicable	Not Applicable
12	Domestic Services^	$1,500	Not Applicable	Not Applicable

* This cover is per person listed in Your Policy. ^ This cover is per policy. # Limits and sub-limits apply. See pages 43-71 for details.

International Plans Table of Benefits

Section	Policy benefits#	Premium (per Adult)	Standard (per Adult)	Saver (per Adult)
13	Travel Delay	$3,000	$1,500	Not Applicable
14	Hijack and Kidnap*	$10,000	$5,000	Not Applicable
Ski and Winter Sports option				
15	Ski and Winter Sports Overseas Medical and Hospital	$unlimited**	$unlimited**	Not Applicable
16	Equipment Hire^	$2,000	$1,000	Not Applicable
17	Ski Pack^	$1,000	$500	Not Applicable
18	Piste Closure^	$1,000	$500	Not Applicable
19	Bad Weather and Avalanche^	$1,000	$500	Not Applicable
20	Lift Pass	$500	$250	Not Applicable

* This cover is per person listed in Your Policy. ^ This cover is per policy. # Limits and sub-limits apply. See pages 43-71 for details. ** $unlimited means that generally there is no cap on the maximum dollar amount which may be paid out for this benefit, subject to the specific terms and conditions, sub-limits and exclusions that apply to this benefit. This benefit covers reasonable overseas medical and hospital costs as a result of an injury (including that arising from a Terrorist Act) or illness occurring which first shows itself during your period of insurance. Benefits may be paid up to 12 months from the time you received treatment for the injury or illness, but only for reasonable expenses incurred during that time. Medical treatments must be provided by a legally qualified medical practitioner. You must notify us as soon as practicable of your admittance to hospital.

Annual Multi-Trip plan Table of Benefits

Sec.	Policy benefits#	Per Adult
1	Cancellation Fees & Lost Deposits	$unlimited^^
1E	Travel Agent Fees	$4,000
2	Overseas Medical and Hospital	$unlimited**
2B	Cash in Hospital	$6,000
2C	Overseas Dental#	$unlimited**
2G	Funeral Expenses Overseas*	$20,000
3	Luggage	$15,000
3B	Travel Documents	$5,000
3C	Luggage Delay	$750
3E	Personal Money	$500
4	Emergency Expenses	$unlimited^^
4B	Resumption of Travel	$5,000
4C	Special Events	$5,000
5	Accidental Death*	$25,000
6	Accidental Disability*	$25,000
7	Your Legal Liability	$10,000,000
8	Rental Car Excess	$8,000
9	Loss of Income	$10,400
10	Financial Default	$10,000
11	Domestic Pets^	$650
12	Domestic Services^	$1,500
13	Travel Delay	$3,000
14	Hijack and Kidnap*	$10,000
Ski and Winter Sports option		
15	Ski and Winter Sports Overseas Medical and Hospital	$unlimited**
16	Equipment Hire^	$2,000
17	Ski Pack^	$1,000
18	Piste Closure^	$1,000
19	Bad Weather and Avalanche^	$1,000
20	Lift Pass	$500

* This cover is per person listed in Your Policy. ^ This cover is per policy. # Limits and sub-limits apply. See pages 43-71 for details. ** $unlimited means that generally there is no cap on the maximum dollar amount which may be paid out for this benefit, subject to the specific terms and conditions, sub-limits and exclusions that apply to this benefit. This benefit covers reasonable overseas medical and hospital costs as a result of an injury (including that arising from a Terrorist Act) or illness occurring which first shows itself during your

period of insurance. Benefits may be paid up to 12 months from the time you received treatment for the injury or illness, but only for reasonable expenses incurred during that time. Medical treatments must be provided by a legally qualified medical practitioner. You must notify us as soon as practicable of your admittance to hospital. ^^ $unlimited means that generally there is no cap on the maximum dollar amount which may be paid out for this benefit, subject to the specific terms and conditions, sub-limits and exclusions that apply to this benefit.

Domestic plans

We have 3 options available for domestic travel.
Choose from the:

- Domestic plan
- Domestic Cancellation only plan
- Rental Car Excess

Comprehensive Domestic Plan Table of Benefits

Sec.	Policy benefits#	Per Adult
1	Cancellation Fees and Lost Deposits	$unlimited^^
1E	Travel Agent Fees	$2,000
3	Luggage	$7,500
3C	Luggage Delay	$500
3E	Personal Money	$250
4	Emergency Expenses	$25,000
5	Accidental Death*	$25,000
6	Accidental Disability*	$25,000
7	Your Legal Liability	$10,000,000
8	Rental Car Excess	$5,000
9	Loss of Income	$5,200
10	Financial Default	$3,000
13	Travel Delay	$1,500
Ski and Winter Sports option		
16	Equipment Hire^	$1,000
17	Ski Pack^	$500
18	Piste Closure^	$0
19	Bad Weather and Avalanche^	$500
20	Lift Pass	$250

* This cover is per person listed in Your Policy. ^ This cover is per policy.
# Limits and sub-limits apply. See pages 43-71 for details.
^^ $unlimited means that generally there is no cap on the maximum dollar amount which may be paid out for this benefit, subject to the specific terms and conditions, sub-limits and exclusions that apply to this benefit.

Domestic Cancellation Only Plan Table of Benefits		
Sec.	**Policy benefits#**	**Per Adult**
1A	Cancellation costs	$1,000

Rental Car Excess Plan Table of Benefits		
Sec.	**Policy benefits#**	**Per policy**
8	Rental Car Excess	cover chosen

On the Rental Car Excess only plan, You can choose from the following levels of cover:

- $1,000
- $2,000
- $3,000
- $4,000
- $5,000
- $6,000
- $7,000
- $8,000

#Limits and sub-limits apply. See pages 43-71 for details

Cover for You or Your family

Our plans covers You and Your Children and Grandchildren.

Annual Multi-Trip

This provides year round cover for Your travel provided You are 250km from Your Home. When You purchase Your policy please include the countries to where You are travelling. This will determine the premium You pay.

Please refer to page 9 for the conditions associated with the Annual Multi-Trip plan.

Domestic plans

These plans are only available for travel within Australia. Please note the domestic policy does not include any medical cover as We are a general insurer and cannot cover medical costs in Australia. Therefore, the Domestic policy is not suitable for cruises requiring the medical and evacuation benefit. See below.

Cruise cover

When You purchase Your policy please select the cruise option. This will determine the Premium You pay.

Going on an international cruise

Our policy benefit sections include cover for international ocean and river cruising You will need to select the countries the cruise travels to as Your country of destination.

Going on a domestic cruise - medical

If You are going on a cruise which is only in Australian waters or calling into ports in Australia, You may still require a policy which includes medical cover whilst You are on board the ship (check with Your cruise provider) as the medical providers are not registered with Medicare. You will therefore need to select Australian Cruise as Your country of destination. By selecting Australian Cruise as a destination means You will be offered the international policy options and benefits. This will then allow Us to give You the medical and evacuation benefit whilst at sea but not if You go to a medical provider whilst in port in Australia.

Policy options and add-ons

Excess options

You can choose to vary Your Excess. Our default international policy Excess is $250 but can be reduced to $100 or $0 for an increased Premium. Our default for Our domestic policy is $100 but can be reduced to $0 for an increased Premium. Your Excess will be shown on Your Certificate of Insurance.

Luggage item limits

See the **Luggage Item Limits Table** on **page 20**.

Ski and Winter Sports Cover

When You purchase Your policy please select the Ski and Winter Sports option. This will determine the Premium you pay. See the **Ski and Winter Sports Limits** Table on **page 21**.

IMPORTANT: You must purchase Ski and Winter Sports Cover in order to be covered for Overseas Medical and Hospital Fees that are incurred following an accident that takes place on the slopes. Not all winter sports are covered and these are explained on page 17.

If You do purchase this additional coverage, it is a condition of cover that You act in a responsible way to protect Yourself and that:

1) You are On-piste (or if Off-piste, You are with a professional guide at all times).
2) You are not racing or are part of a competition.
3) You are not participating in a professional capacity.

Sports and activities included in Your cover

Most amateur sporting and adventure activities are covered at no extra cost. There are some sports that have conditions of cover and some that We do not cover at all. Below is an overview of the sports We do not cover and those with conditional cover.

Whatever sport or activity You choose to do, it is a condition of cover that You act in a responsible way to protect Yourself.

We cover Moped, Scooters and Motorcycles at no additional cost (see General Exclusion 8 for the conditions).

Activities included only under certain conditions

If You wish to participate in

- abseiling
- assault course
- breathing observation
- bubble diving
- bungee jumping
- camel or elephant riding
- canoeing or kayaking (grade 3 and 4 rapids)
- canopy walking
- canyoning
- cave tubing
- coasteering
- fishing trips (overnight)
- go-karting
- gorge or canyon swinging
- hot air ballooning
- husky sledge driving
- jet boating
- mud buggying
- ostrich riding
- paintballing
- parasailing
- quad biking
- scuba diving (unlicensed)
- target shooting
- all types of trekking or hiking below 3,000 metres in height
- tubing
- zip lining or zorbing, then

You will need to observe the following conditions:

1) the activity must be conducted through a commercial operator; and
2) available to general public; and
3) not considered extreme risk; and
4) not require any special skills, pre-fitness training program prior to the participation of the activity, or a high level of fitness to undertake.

Activities not covered

The following activities are not covered and are listed on page 68 under General Exclusions:

- trekking or hiking above 3,000 metres in height
- Skiing or snowboarding (unless You have purchased Our Ski and Winter Sports option).
- bobsleighing, snow rafting, parapenting, heli-skiing, aerobatic Skiing, skijoring, Skiing with any form of power assisted equipment.
- any kind of mechanised snow-mobiles except as provided by the recognised piste authorities for

transport to and from areas designed for recreational Skiing (unless You have purchased Our Ski and Winter Sports option).

- Backcountry Skiing.
- racing or participating in any timed event (other than on foot).
- any kind of professional sport.
- hunting.
- open water sailing.
- participating in any rodeo activity, either as an amateur or as a professional.
- mountaineering or rock climbing using ropes or climbing equipment (other than for hiking).
- parachuting, sky diving or base jumping.
- hang gliding or paragliding.
- travel in any air supported device, other than as a passenger, in a fully licensed aircraft operated by an airline or charter company. This does not apply to regulated or licensed ballooning.
- diving underwater using an artificial breathing apparatus, unless You hold an open water diving licence issued in Australia or You are diving under licensed instruction.
- polo.
- horse jumping.
- running with the bulls.
- freestyle bmx.
- motocross.

Extending Your cover

We will extend Your cover free of charge if Your return to Australia is delayed due to any of the following:

- a bus line, airline, cruise line, shipping line or rail authority You are travelling on, or that has accepted Your fare or Luggage or personal effects, is delayed; and
- the delay is due to a reason that You can claim under Your policy (subject to Our approval); or
- any delay is due to a reason that You can claim under Your policy (subject to Our approval).

For other reasons, You can apply to extend Your One-Trip policy by contacting Us at least 5 days prior to Your original policy's expiration date. Extension of cover is subject to Our approval and Your payment of any additional Premium. Where We have agreed to extend cover, We will issue You with a new Certificate of Insurance. The Period of Insurance on Your new Certificate of Insurance, when added to the period on Your original Certificate of Insurance, cannot exceed a combined maximum period of 12 months.

You cannot extend cover:

- for any Medical Conditions, unless listed on pages 22 – 26 and You have not been hospitalised (including day surgery or emergency attendance) for that condition in the past 24 months, or unless declared, accepted and You have paid the appropriate Premium; or
- for any condition You suffered during the term of Your original policy; and
- where You have not advised Us of any circumstances that has given (or may give) rise to a claim under Your original policy; or
- under Our Annual Multi-Trip plan.

Cooling-off period

You have 21 days from the date of issue of this policy (as shown on Your Certificate of Insurance) to make sure this is the right policy for You, provided You have not started Your Trip and that You do not want to make a claim or exercise any other right under this policy.

Simply advise Us either by phone or by email if You wish to cancel Your policy and We will give You a full refund.

Making other changes to Your policy

You have up until your Trip departure date (as shown on Your Certificate of Insurance) to make any other changes to Your policy, provided that You do not want to make a claim in relation to the change. Once Your Trip has commenced no changes can be made to Your policy without Our approval.

Luggage Item Limits Table	The following limits apply to any one item, set or pair of items (including accessories)			
Item	**Premium/Multi-Trip**	**Standard**	**Saver**	**Domestic**
Cameras and Video Cameras	$3,000	$1,500	$750	$1,500
Laptops and Tablets	$3,000	$1,500	$750	$1,500
Golf Clubs	$3,000	$1,500	$750	$1,500
Smart Phones	$1,000	$500	$350	$500
Dental Prostheses	$1,000	$500	$350	$500
Other Items	$1,000	$500	$350	$500

Ski and Winter Sports Cover Table of Benefits

Section	Policy benefits#	Premium/ Multi-Trip	Standard	Saver	Domestic
15	Ski and Winter Sports Overseas Medical and Hospital	$unlimited^^	$unlimited^^	Not Applicable	Not Applicable
16	Equipment Hire^	$2,000	$1,000	Not Applicable	$1,000
17	Ski Pack^	$1,000	$500	Not Applicable	$500
18	Piste Closure^	$1,000	$500	Not Applicable	Not Applicable
19	Bad Weather and Avalanche^	$1,000	$500	Not Applicable	$500
20	Lift Pass*	$500	$250	Not Applicable	$500

* This cover is per person listed in Your Policy. ^ This cover is per policy. ^^ $unlimited means that generally there is no cap on the maximum dollar amount which may be paid out for this benefit, subject to the specific terms and conditions, sub-limits and exclusions that apply to this benefit. This benefit covers reasonable overseas medical and hospital costs as a result of an injury (including that arising from a Terrorist Act) or illness occurring which first shows itself during your period of insurance. Benefits may be paid up to 12 months from the time you received treatment for the injury or illness, but only for reasonable expenses incurred during that time. Medical treatments must be provided by a legally qualified medical practitioner. You must notify us as soon as practicable of your admittance to hospital.

Medical Conditions and Pregnancy

Please read this section carefully.

This policy does not cover all Medical Conditions or all stages of pregnancy. Please read the information below to understand what is covered. If You are unsure, need clarification or wish to ask specific questions, then please call Us on 1300 338 821.

Once You purchase or amend Your policy, any specific conditions You have listed and We have offered cover for which You have accepted by paying the extra Premium, will be shown on Your Certificate of Insurance.

Claims directly or indirectly arising from or exacerbated by a Medical Condition are not covered under this policy unless You have listed the Medical Condition and We have offered cover for which You have accepted by paying the extra Premium.

What is a Medical Condition?

'Medical Condition' means:

a) any physical condition, illness, disease or complication, reasonably known to You, for which treatment, medication, surgery or advice (including investigation) has been received or prescribed by a medical practitioner, dental or health professional in the 24 months prior to Your purchase of this policy; and/or

b) any chronic or ongoing (whether chronic or otherwise) medical or dental condition, illness or disease medically documented prior to Your purchase of this policy; and/or

c) any new physical condition, illness, disease or assessment that becomes reasonably known to You after Your purchase of this policy and prior to Your Trip departure as shown as the Period of Insurance on Your Certificate of Insurance; and/or

d) any change to a current physical condition, illness, Mental Illness, disease or assessment that becomes reasonably known to You after Your purchase of this policy and prior to Your Trip departure as shown as the Period of Insurance on Your Certificate of Insurance; and/or

e) any condition medically documented that involves/involved Your heart, brain, circulatory system/blood vessels, Your lung or respiratory conditions, any type of cancer, or any Mental Illness, reasonably known to you, for which treatment, medication, surgery or advice has ever been received or prescribed by a medical practitioner or health professional prior to Your purchase of this policy and prior to Your Trip departure as shown as the Period of Insurance on Your Certificate of Insurance.

This definition applies to You, Your Travelling Companion, a Relative or any other person.

If You are unsure whether You have a Medical Condition, please call 1300 338 821 for assistance.

Cover provided for Medical Conditions

There are three categories of medical conditions:

- Medical Conditions We automatically cover;
- Medical Conditions which We cannot cover; and
- Medical Conditions which We need to assess.

Medical Conditions We automatically cover

This section outlines the Medical Conditions that are covered.

These are covered automatically with no additional Premium provided:

- they are not associated with any conditions You list as part of the medical assessment process; and
- You have not been hospitalised (including day surgery or emergency department attendance) for that condition in the past 24 months;

1) Acne
2) Allergies limited to: rhinitis, chronic sinusitis, eczema, food intolerance, hay fever
3) Asthma providing you: have no other lung disease, and you are less than 60 years of age at the time you purchased the policy.
4) Bell’s palsy
5) Benign positional vertigo
6) Bunions
7) Carpal tunnel syndrome
8) Cataracts
9) Coeliac disease
10) Congenial blindness
11) Congenial deafness

12) Diabetes type I providing you: were diagnosed over 24 months ago; and have no eye, kidney, nerve, or vascular complications; and do not also suffer from a known cardiovascular disease, hypertension, or hypercholesterolaemia; and are under 50 years of age at the date of policy purchase
13) Diabetes type II providing you: were diagnosed over 24 months ago; and have no eye, kidney, nerve, or vascular complications; and do not also suffer from a known cardiovascular disease, hypertension, or hypercholesterolaemia; and are under 50 years of age at the date of policy purchase
14) Dry eye syndrome
15) Epilepsy providing: there has been no change to your medication regime in the last 24 months; and you are not on more than one anticonvulsant medication
16) Gastric reflux
17) Gastric/peptic ulcer
18) Glaucoma
19) Gout
20) Graves' disease
21) Hiatus hernia
22) Hip/knee replacement if performed more than 24 months ago but less than 10 years ago
23) Hyperlipidaemia (high blood lipids) providing you do not also suffer from a known cardiovascular disease and/or diabetes
24) Hypertension (high blood pressure) providing you do not also suffer from a known cardiovascular disease and/or diabetes
25) Hypercholesterolaemia (high cholesterol) providing you do not also suffer from a known cardiovascular disease and/or diabetes
26) Hyperthyroidism, including hashimoto's disease
27) Incontinence
28) Insulin resistance
29) Macular degeneration
30) Meniere's disease
31) Migraine
32) Nocturnal cramps
33) Plantar fasciitis
34) Raynaud's disease
35) Sleep apnoea
36) Solar keratosis
37) Trigeminal neuralgia

38) Trigger finger

Please note if Your condition does not meet the automatically covered conditions criteria, You must complete a medical assessment to have cover.

For example – if You have asthma, and You were hospitalised for asthma 6 months prior to the policy purchase, You no longer meet the automatically covered conditions list. This means to have cover for asthma You must complete a medical assessment.

Conditions which We cannot cover

Under no circumstances is cover or the purchase of a policy available for:

- travel booked or undertaken against the advice of any medical practitioner.
- conditions (or related conditions) for which You are travelling to seek medical treatment or review.
- conditions involving drug or alcohol dependency.

Under no circumstances is cover available for:

- any condition or illness for which You are currently awaiting surgery, treatment, investigation or procedures
- for any Medical Condition of a Relative, Travelling Companion, or any other person not listed on the Certificate of Insurance.

Conditions which We need to assess

For all other Medical Conditions, You will need to complete an online medical assessment. You can complete this as part of Your travel insurance quote at racq.com/travelinsurance or call 1300 338 821 for additional assistance.

If You do not complete an online medical assessment as described in this section there is no cover available for any Medical Conditions or related Medical Conditions not declared, unless it is clearly a condition We cover automatically. This means you run the risk of a claim being declined if You choose to not declare Your Medical Conditions.

Please also read the General Exclusions beginning on page 68.

Pregnancy

Our policies provide limited cover for pregnancy.

The following restrictions will apply for any person where a claim may arise in any way and is related to pregnancy regardless of whether it has been assessed or not. Cover is only provided:

- for unexpected complications before the 26th week; or
- childbirth before the 26th week which was accelerated by accidental injury

We cover single non-complicated pregnancies automatically. For all other pregnancies a medical assessment must be completed.

As with all travel insurance it is important that expectant mothers consider if they should travel, seek their doctor's advice and ensure Our policy provides the coverage they need.

Emergency assistance and claims

Overseas emergency assistance

When You have an emergency overseas

If something unexpected happens while You are overseas, We want to ensure We can help make it as stress free as possible. Our team will help You. If You have an emergency medical situation, they will keep You in touch with Your family and colleagues. They can help You locate embassies and consulates around the world. They will also help You in other emergency situations.

If You have an overseas emergency, contact Our assistance team immediately, 24 hours a day, 7 days a week on:

Phone +61 2 8055 1696
(reverse charges accepted from the overseas operator)

If You are hospitalised, You, or a member of Your travelling party, must contact Us as soon as possible. The team is available 24 hours a day, 7 days a week. If You do not, then to the extent permissible by law, We will not pay for any expenses or for any evacuation/repatriation or airfares that have not been approved or arranged by Us.

If You are not hospitalised but You are being treated as an outpatient and the total cost of any treatment will exceed $2,000, You must contact Us as soon as possible. We will not pay for any expenses that have not been approved by Us.

Important Matters

Who is the insurer?

Tokio Marine & Nichido Fire Insurance Co., Ltd (Tokio Marine & Nichido) ABN 80 000 438 291 AFSL 246548 is the insurer and the issuer of this policy, and PDS. Our Australian Financial Services Licence (**AFSL**) authorises Us to provide financial product advice about general insurance products, and to issue interests in general insurance products. We also have an Australian Prudential Regulation Authority (**APRA**) authorisation to conduct general insurance business in Australia.

Our managing agent and representative, Tokio Marine Management (Australasia) Pty. Ltd. ABN 69 004 488 455 (**TMMA**) is authorised under a binder and managing agent agreement to act on Our behalf to issue Our policies and handle and settle claims in relation to those policies, subject to the terms of the authority. As a representative and managing agent of Tokio Marine & Nichido, TMMA is also authorised to provide financial advice in relation to those policies. We are responsible for the PDS in this document.

The Financial Claims Scheme

You may be entitled to payment under the Federal Government's Financial Claims Scheme in the unlikely event that Tokio Marine & Nichido is not able to meet its obligations under the policy. Access to the scheme is subject to eligibility criteria. Information about the scheme can be obtained from the Australian Prudential Regulation Authority (APRA) website at www.apra.gov.au and the APRA hotline on 1300 55 88 49.

Who is the RACQ and the providing entity?

RACQ, its employees and call centre staff, arrange the issue of the insurance to You as an authorised representative of Tokio Marine & Nichido (AR 234 978 and 432 492), on behalf of the insurer. RACQ's contact details are provided on page 7.

The person who provides You with this PDS is the providing entity. The capacity in which they act is displayed in the Financial Services Guide on page 72.

Your Duty of Disclosure

Before You start or vary a policy with Us, You have a duty under the *Insurance Contracts Act 1984 (Cth)* to tell Us every matter You know, or could reasonably be expected to know, that is relevant to Our decision whether to accept the risk of insuring You and if so, on what terms. We rely on the accuracy of the information You provide to Us. Our decision to insure You is based on this.

You are not expected to tell Us information:

- that lessens the risk We accept; or
- that is common knowledge; or
- that We know or ought to know in the ordinary course of Our business; or
- if We waive Your Duty of Disclosure.

This means:

1) when You ask for cover You must honestly answer specific questions about matters that may affect Our decision whether:
    a) to accept the risks of offering You cover; and
    b) the terms (including cost) of such cover.
2) if You asked for the cover to be extended, altered or reinstated We may:
    a) ask You specific questions as mentioned above, and You must again answer honestly; and/or
    b) give You a copy of the matters You previously disclosed to Us in relation to the cover, and request You to tell Us:
        i) if there have been any changes to that matter (being a change that is known to You or that a reasonable person in such circumstances could be expected to disclose); or
        ii) if there have been no changes to that matter.

If You fail to comply with Your Duty of Disclosure, including if the information You give is not accurate, We may be entitled to reduce or deny any claim You may make or cancel the policy altogether. If Your non-disclosure is fraudulent, We may also have the option of avoiding the contract from the beginning, which is, treating as though it never existed.

Code of practice

We are signatories to the General Insurance Code of Practice, which sets out a commitment by the General Insurance industry to raise standards of service and to promote better relations between customers and insurers.

The Code describes standards in areas such as buying insurance, claims handling and dispute resolution.

For more information on the Code or to obtain a copy, You can call Us on (02) 8055 1684, email racqsales@tmnfatravelinsurance.com.au or You can access the Code at www.codeofpractice.com.au

Who can purchase this policy

Cover is available to:

Australian Residents over the age of 18, provided:

- You purchase Your policy before You begin Your Trip; and
- for international cover Your Trip begins and ends in Australia; or
- for domestic cover Your Trip must be wholly within Australia.

Temporary Residents over the age of 18, provided:

- You hold a current Australian Visa (not a tourist or working holiday visa) that will remain valid beyond the period of Your return from Your Trip; and
- You hold a return ticket; and
- You have a primary place of residence in Australia that You intend to return to; and
- You purchase Your policy before You begin Your Trip; and
- for international cover Your Trip begins and ends in Australia; or
- for domestic cover Your Trip must be wholly within Australia.

How Your Premium is calculated

The amount We charge You for this insurance policy is the total amount of Premium that We determine covers Our risk, associated costs and any government charges like Stamp Duty and GST. When We issue Your policy the total Premium and any government charges will be displayed on Your Certificate of Insurance. If You change Your policy in any way, You may need to pay an additional amount or You may be entitled to a refund of part of Your Premium.

In order to calculate Your Premium We take a number of factors into consideration including:

- where You are travelling.
- for how long.
- the number of travellers and their ages.
- the plan You select.
- the Excess level chosen.
- Medical Conditions and pregnancy.

For example:

- the plan – the higher the level of cover the more the plan costs.
- the length of Your Trip – in most cases the longer the Trip the greater the costs.
- the Excess You select – the lower the Excess You choose the higher the cost.
- coverage options – cover like Ski and Winter Sports and Cruise cover increases Your Premium.

How Your claim payment is calculated

Factors that contribute to the amount We will pay You for a claim include:

- the actual amount of the loss.
- applying the various benefits and limits provided under the plan You have purchased
- less the Excess you have nominated on your Certificate of Insurance
- less any compensation, refund or credit you may have received from Your pre-paid booking for your Trip.

For example:

You have purchased Our Premium policy and Your camera is stolen while You are distracted at the local market. The following scenario applies:

- You paid $3,000 for Your camera when You bought it 2 years ago. Our policy covers new for old, so there is no depreciation to factor in.
- the limit under this policy for an item like a camera is $3,000 and the overall limit for Luggage is $15,000.
- You chose to pay extra when You bought the policy to reduce Your Excess to $0.

The result is, if You have met all the terms and conditions of the policy, We will replace Your camera or cash settle, up to the cost of an equivalent replacement to a maximum of $3000.

Your privacy

In this Privacy Notice the use of "we", "our" or "us" means RACQ and Tokio Marine and Nichido, unless specified otherwise. Your privacy is important to Us. Tokio Marine & Nichido is dedicated to upholding Your privacy and protecting Your personal information. We are bound in Australia by the *Privacy Act 1988 (Cth)* and its associated Australian Privacy Principles, along with any other applicable privacy laws and codes, when collecting, using, disclosing, holding, handling and transferring any personal information. Tokio Marine & Nichido has ongoing practices, procedures and systems in place to ensure that We manage personal information in an open and transparent way.

We may use Your personal information (such as Your name, date of birth, contact details, and in certain cases explained in Our Privacy Policy, sensitive information) for the following purposes:

- to determine whether and on what terms We might issue You an insurance policy.
- to open and administer any products and services You may sign up for.
- to help improve Our products and services.
- to undertake market research, customer data analysis and direct marketing activities.
- to manage and resolve complaints made.
- to report information required by law or regulations.
- to perform any other appropriately related functions.

If You don't provide all the information requested, the main consequence is that We may not be able to issue You with a policy or pay Your claim.

Unless it is unreasonable or impracticable under the circumstances, We will collect Your personal information directly from You, Your advisor or someone authorised by You, for example, Your insurance broker, financial planner, legal services provider, agent or carer.

In issuing and/or managing Your policy or claim We may need to disclose Your personal information to third parties such as another insurer, Our reinsurers, an insurance broker, Our legal providers, Our accountants, loss investigators or adjusters, anyone acting as Your agent or regulatory bodies as well as Our various third party service providers described in Our Privacy Policy. We may also disclose Your information as required by law.

In providing You with Our services it may be necessary to disclose Your information overseas where We have a presence or engage such parties, including but not limited to Japan, USA, Canada, Bermuda, New Zealand, Thailand, Hong Kong, Europe (including the United Kingdom), Singapore and India.

We will otherwise collect, hold, use and disclose Your personal information in accordance with Our Privacy Policies, which set out how You may access and correct the personal information that We hold about You and how to lodge a complaint.

To learn more about collection and use of Your personal information, see Our Privacy Policy, which can be viewed at Our website www.tokiomarine.com.au or contact Us (02) 8055 1684. To view the RACQ Privacy Policy please visit racq.com or contact Us.

Complaints

You are entitled to make a complaint to Us about any aspect of Your relationship with Us.

If You need to make a complaint, You can do so over the phone or in writing including by email correspondence.

We will conduct complaints handling in a fair, transparent and timely manner.

Stage 1

- within 15 business days, if We have all the relevant information and We have completed Our investigation, We will provide You with Our decision on Your complaint in writing.
- within 15 business days, if We require additional information or require more time to investigate, We will let You know and will attempt to agree with You to an alternative timeline.
- if You are satisfied with Our decision, Your complaint has been resolved.
- if the decision does not resolve Your complaint to Your satisfaction, You can request Us to review Our decision.

Stage 2

- Your complaint will be reviewed by the relevant Department Manager or an employee with appropriate authority, knowledge and experience.
- We will keep You informed about the progress of Our review at least every 10 business days.
- within 15 business days, if the reviewer has all the information they need and has completed their investigation, You will be advised of Our final decision.
- within 15 business days, If the reviewer requires more information or more time, they will let You know and will attempt to agree with You to an alternative timeline.

- if You are satisfied with the final decision, Your complaint has been resolved.
- if the final decision does not resolve Your complaint to Your satisfaction, You are entitled to refer Your complaint to the Australian Financial Complaints Authority (AFCA).
- the AFCA is an independent external dispute resolution scheme.

We further advise that Stage 1 and Stage 2 of Our complaints process described above will not exceed 45 calendar days in total, unless We are unable to provide You with a final decision within 45 calendar days.

If We are unable to provide You with a final decision within 45 calendar days, We will inform You before the end of that period of the reasons for the delay and Your right to refer Your complaint to the AFCA, together with contact details for the AFCA.

If Your problem is not resolved

If You disagree with Our decision, You can appeal to the Australian Financial Complaints Authority (AFCA) . We will advise You how to do this and provide all relevant assistance.

AFCA is an independent industry dispute resolution scheme. The decisions made by AFCA are binding on Us provided You agree. You do not have to accept any decision that We or AFCA make. You always have the option of seeking other solutions.

You can contact AFCA on 1800 931 678 (local call cost) or by email to info@afca.org.au. You can also visit the AFCA website at www.afca.org.au. You can also write to AFCA at GPO Box 3, Melbourne, Vic, 3001.

Policy Wording

Words with special meanings

Within Your travel policy certain words have definite meanings and it is important that You are aware of them.

Additional Accommodation, Meal and Travelling Expenses means only those reasonable expenses over and above what You expected to pay for accommodation, meal and travelling expenses (including emergency personal telephone calls) had the Trip gone ahead as planned. This excludes alcohol.

Adult means a person or persons who are listed on the Certificate of Insurance, aged 18 or over, and are not defined as a Child or Grandchild.

Backcountry means Skiing in a sparsely inhabited rural region over ungroomed and unmarked slopes (i.e. marked pistes are not present) where fixed mechanical means of ascent are often not present.

Certificate of Insurance means the most recent certificate that We provide to You. It contains the information You have given Us and on which We have issued Your insurance policy. It also includes the amount You are insured for, Excesses that apply, options You have chosen, the type of cover You have and when the policy starts and ends. If You vary this policy We will send You an updated Certificate of Insurance.

Children or Child means Your children travelling with You up to the age of 25, who are financially dependent on You and not working full time. They must be listed as such on Your Certificate of Insurance. They are covered for free provided they do not require medical assessment and are travelling with You the whole time. A Child can be a child of any Adult listed on Your Certificate of Insurance.

Excess means the agreed dollar amount, on the policy You have purchased, that will be subtracted from the assessed claimable amount on Your claim. This applies to each and every Insured Event.

Financial Default means insolvency, bankruptcy, provisional liquidation, liquidation, financial collapse, appointment of a receiver, manager or administrator, entry into any official or unofficial scheme of arrangement, statutory protection, restructuring or composition with creditors, or the happening of anything of a similar nature under the laws of any jurisdiction.

General Exclusions means the exclusions listed on pages 68 - 71.

Grandchildren or Grandchild means Your grandchildren travelling with You up to the age of 25, who are financially dependent on their parents and not working full time. They must be listed as such on Your Certificate of Insurance. They are covered for free provided they do not require medical assessment and are travelling with You the whole time. A Grandchild can be a grandchild of any Adult listed on Your Certificate of Insurance.

Home means Your permanent and usual place of residence in Australia.

Insured Event means an event for which We have agreed to provide cover under this policy. It also means a single incident; or a single or number of incidents either having the same original cause or attributable to the one source.

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 Valuables, 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 they are excluded under 'We will not cover' in General Exclusions and Section 3.

Medical Condition has the meaning given to that term on page 22 – 26.

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 treatment has been prescribed by a medical practitioner or health professional, prior to the Trip departure. A clinical diagnosis for Mental Illness can also be made after the Trip departure by a medical practitioner or a health professional.

Moped or **Scooter** means any two or three wheeled motor vehicle with an engine capacity less than 50cc.

Motorcycle means any two or three wheeled motor vehicle with an engine capacity greater than 50cc.

Off-piste means any Skiing within a short distance from the designated areas of a ski resort's boundaries on groomed terrain or marked slopes or trails that are open, maintained, monitored and patrolled by the ski resort.

PDS means this product disclosure statement.

Period of Insurance means the period during which You are insured and which is shown on Your Certificate of Insurance.

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

Personal Money means cash that is carried on Your person unless secured in a safe or strong room where available.

Premium means the amount You pay for Your insurance.

Quad Bike means any motorised vehicle designed to travel on four or more wheels with a seat straddled by the rider and a set of handle bars that are used for controlling the steering.

RACQ means either or both of RACQ Operations Pty Ltd ABN 80 009 663 414 and Members Travel Group Pty Ltd ABN 45 144 538 803 (as the case may be).

Relative means a Relative who is Your spouse or de facto 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, cousin, fiancée, fiancé or guardian.

Rental Vehicle means a car (sedan, station-wagon, coupe and hatchback), SUV, four wheel drive, mini bus or a campervan/motorhome rented or hired by You from a recognised motor vehicle rental company for the carriage of passengers and does not include any vehicle designed to be used for the carriage of commercial goods.

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.

Skiing means skiing and snowboarding.

Sum Insured means the maximum amount that We will pay as shown in the Table(s)of Benefits on pages 10 – 21.

Table(s) of Benefits means the table set out on pages 10 – 21, which sets out the maximum benefit payable in respect of each section of cover.

Terrorist Act means any actual or threatened use of force or violence directed at or causing damage, injury, harm or disruption, or committing of an act dangerous to human life or property, against any individual, property or government, with the stated or unstated objective of pursuing economic, ethnic, nationalistic, political, racial or religious interests, whether such interests are declared or not. Robberies or other criminal acts, primarily committed for personal gain and acts arising primarily from prior personal relationships between perpetrator(s) and victim(s) shall not be considered Terrorist Acts. Terrorist Acts shall also include any act that is verified or recognised by the (relevant) government as an act of terrorism.

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.

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

Travelling Companion means the person who is to travel with You for at least 50% of the Trip and who made arrangements to accompany You before You began the Trip.

They must arrive and depart with You

Travel Services Provider means any scheduled service airline, hotel, accommodation provider, motor vehicle rental or hire agency, bus line, shipping line, cruise line or railway company that owns and/or operates the assets.

Trip means:

1) in respect of all plans except the Annual Multi-Trip and Rental Car Excess plans, means the travel You are undertaking and commences from the time You leave Your Home or place of departure to start Your Trip until You return Home, or until the end of the Period of Insurance shown as the return date on the Certificate of Insurance, whichever is sooner.

2) in respect of any Annual Multi-Trip plans means the travel You are undertaking and commences from the time You leave Your Home or place of departure to start Your Trip until You return Home or until the end of the Period of Insurance shown on the Certificate of Insurance, whichever is sooner. The length of any one Trip cannot exceed 30, 45 or 60 days (depending on the plan chosen) and must be at least 250Kms from Your Home.

3) in respect of the Rental Car Excess plan means the day Your Rental Vehicle agreement commences and You collect Your Rental Vehicle until the day Your agreement ends and You return Your Rental Vehicle, or until the end of the Period of Insurance shown as the return date on the Certificate of Insurance, whichever is sooner.

Unattended means but is not limited to, when an item is not on Your person at the time of loss, left in a position where it can be taken without Your knowledge including on the beach or beside the pool while You swim, leaving it a distance where You are unable to prevent it from being unlawfully taken. **Unattended** also means leaving an item behind, forgetting the item, walking away from it, or leaving it in a public place.

Valuables means passport, travel documents, jewellery, watches, precious metals or semi-precious stones/precious stones and items made from them, furs, binoculars, telescopes, computer games, any kind of photographic equipment, computers, mobile phones and tablets, and any equipment or accessories related to these items, drone and radio-controlled/remote-controlled model car, vehicle, plane, boat and the like.

War means war, whether declared or not, or any warlike activities, including use of military force by any sovereign nation to achieve economic, geographic, nationalistic, political, racial, religious or other ends.

We, Our, Us means Tokio Marine & Nichido Fire Insurance Co, Ltd.

Winter Sports means leisure bigfoot Skiing, cat Skiing, cross country Skiing (along a designated cross country ski route only), glacier Skiing, ice hockey, ice skating, luging (on ice only), mono Skiing, Off-piste Skiing (with a professional guide only), recreational Ski racing (not training for, or participating in, a competition), recreational Skiing, snowmobiling and tobogganing. In all cases "Skiing" also means snowboarding. It does not mean any of the above activities when they are undertaken for competition, including training or practising, purposes.

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

Policy Conditions

Making a claim

For general claims, You must let Us know of Your claim as soon as possible, after Your return to Australia either by:

Web	racq.tmnfatravelinsurance.com.au/how-to-claim
Phone	1300 207 371
Email	racqclaims@tmnfatravelinsurance.com.au or
Mail	RACQ Travel Insurance Claims C/- TMNFA GPO Box 4616 Sydney 2001

How to make a claim

Providing Us with the information We need, helps Us to make timely and accurate decisions about Your claim. When You contact Us, We will let You know what You need to do and how the process will work. We will not be able to assess Your claim unless You provide Us with all the information We require. We can reduce Your claim by the amount of any prejudice We have suffered due to any delay by You in submitting the required information. Full details should be submitted within 30 days of Your return.

For all claims, we require: evidence of the Insured Event You are claiming for, including and not limited to; receipts, reports, proof of ownership, bank / credit card statements. Any costs or expenses associated with obtaining these documents will be at Your own cost.

If You cannot provide supporting documents for your claim, then We may reduce or refuse to pay Your claim.

We may also refuse to pay a claim under this policy if You do not observe any of the conditions of this policy.

Examples of Supporting documents required

For Cancellation Fees and Loss Deposit claims:

- full itinerary

- travel invoices for all pre- booked costs being claimed
- written confirmation of any compensation or refund applicable or any credits being held by Your Transport or Accommodation Provider
- if You are claiming due to medical reasons, we will require a medical certificate confirming unfit to travel and stating medical condition; we may also request a copy of Your medical history
- if claiming due to the death or illness of a Travelling Companion or a Relative, we will require a copy of the death certificate or a medical report/certificate/ history.

For Medical, Dental or Hospital claims:

- all medical and dental certificates and reports relevant to the claimed condition/illness
- We may also request a copy of Your medical history
- proof of expenses incurred

For Luggage or Personal Money claims:

- if lost or stolen, please report it immediately to police, obtain and retain a written report of the incident
- if damage or misplacement occurs caused by an airline or any other operator or provider of accommodation, please report the incident to an appropriate official. Obtain and retain a written report with any offer they might make for settlement
- proof of ownership e.g. receipts, bank statements, valuation certificates
- lost or stolen mobile phones –proof that Your phone has been blocked and the IMEI blocked
- If claim is for damaged items, we require proof of damage and repair report/invoice.

For Emergency Expenses or Travel Delay claims:

- documentation to substantiate the incident occurring e.g. loss report, medical report, police report, confirmation from Transport Provider confirming cause
- receipt for all additional expenses being claimed
- itinerary/invoices showing original pre-paid arrangements
- written confirmation of the actual delay and actual delay time

Claims are payable in Australian dollars

We will pay all claims in Australian dollars. We will pay You unless You tell Us to pay someone else. All conversions will be calculated using the OANDA rate at the time You incurred the expense. Alternatively You can provide a copy of Your credit card statement to show the conversion rate used by Your bank for the expense.

Excess

If an Excess applies to Your claim, the Excess will be deducted from Your claim. An Excess will apply to each and every Insured Event.

Claims assessment

We will assess Your claim within **10 business days** of You notifying Us and You providing Us with all the necessary supporting documentation. If We need any additional information, a written notification or phone call will be made to You within **10 business days**.

If You can claim from anyone else

If You can make a claim against someone else in relation to a loss or expense covered under this policy You must do so first. If they do not pay the full amount of Your claim, We will only make up the difference up to the policy limit.

Subrogation

If You are aware of any third party that You or We may recover money from, You must let Us know.

We may, at Our discretion and subject to applicable law, undertake in Your name and on Your behalf, control and settle proceedings for Our own benefit to recover compensation or secure indemnity from any party in respect of anything covered by this policy.

You are to assist and permit to be done, all acts and things as required by Us for the purpose of recovering compensation or securing indemnity from other parties to which We may become entitled or subrogated, upon Us paying Your claim under this policy regardless of whether We have yet paid Your claim and whether or not the amount We pay You is less than full compensation for Your loss.

We will apply any money We recover from someone else under a right of subrogation in the following order:

1) to Us, Our costs (administration and legal) arising from recovery.
2) to Us, an amount equal to the amount that We paid to You under Your policy.
3) to You, Your uninsured loss (less Excess).
4) to You, Your Excess.

If We have paid Your Total Loss and You receive a payment from someone else for that loss or damage, You must pay Us the amount of that payment up to the amount of the claim We paid You.

If We pay You for lost or damaged property and You later recover the property or it is replaced by a third party, You must pay Us the amount of the claim We paid You.

Fraud

We will not pay if Your claim is fraudulent.

Insurance fraud places additional costs on honest policyholders. Fraudulent claims contribute to the rise in insurance Premiums. We encourage the community to assist in the prevention of insurance fraud. You can help by reporting insurance fraud to Us on 1300 207 371. All information will be treated as confidential and protected to the full extent of the law.

GST

Business Travellers – How GST affects Your claim

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

When are benefits available

Your policy is valid only when You pay the Premium and a Certificate of Insurance is issued to You. Cover for Cancellations or Lost Deposits (Section 1) and Financial Default (Section 10) begins on the date Your policy is issued. Cover for all other benefits commences on the date Your Trip begins and terminates on:

- completion of Your Trip; or
- expiry of the period shown on Your Certificate of Insurance; or
- in the case of an Annual Multi-Trip plan, expiry of 30, 45 or 60 days (depending on the level of policy You purchased) from the date Your Trip begins, whichever occurs first.

Subject to the terms and conditions of the policy, You can claim on this policy when an Insured Event occurs during the period of Your insurance causing You to:

- suffer loss, damage or destruction; or
- incur legal liability.

Policy benefit sections

Section 1: Cancellation Fees and Lost Deposits

We will cover You for:

1A Your cancellation fees and lost deposits for travel and accommodation arrangements that You have pre-paid and cannot recover in any other way if Your Trip is cancelled or cut short at any time, through severe circumstances beyond Your control that You did not expect or intend. This includes pre-paid tickets for tours and theme parks.

The maximum benefit for this section is:

Type of policy	Limit per Adult
Saver cover	Not Applicable
Standard cover	$25,000
Premium cover	$unlimited^^
Annual Multi-Trip plan	$unlimited^^
Domestic plan	$unlimited^^
Domestic Cancellation only plan	$1,000

1B If We pay a claim under 2E or 4B then You cannot claim for unused non-refundable tickets that are for the return Trip to Australia.

1C The cost of cancellation fees and lost deposits on prepaid tickets and bookings (other than tickets purchased using frequent flyer or similar points, cover for which is detailed under 1D) that You cannot claim from anyone else, if Your travel is cancelled prior to the commencement of Your Trip because Your annual leave is cancelled by Your employer after You have booked Your holiday, provided that:

1) You are a full time employee of armed forces, police, fire or ambulance services; and
2) Your employer has to cancel Your leave:
   a) so You can attend an unforeseen emergency; or
   b) to relocate You overseas unexpectedly.

The maximum We will pay under Section 1C can be seen in the table over the page.

^^ $unlimited means that generally there is no cap on the maximum dollar amount which may be paid out for this benefit, subject to the specific terms and conditions, sub-limits and exclusions that apply to this benefit.

Type of policy	Limit per Adult
Saver cover	Not Applicable
Standard cover	$500
Premium cover	$1,000
Annual Multi-Trip plan	$1,000
Domestic plan	$750

1D Frequent Flyer points

Where an airline ticket was purchased using frequent flyer or similar air points, We will pay You for frequent flyer or similar air points lost following cancellation of Your air ticket. The amount payable will be calculated as follows:

- if the airline will not refund Your points, We will refund to You the cost of the equivalent class air ticket based on the quoted retail price at the time the ticket was issued.
- if the airline will only refund a portion of Your points, We will refund to You the cost of the equivalent class air ticket based on the quoted retail price at the time the ticket was issued, less the value of the portion of Your points refunded back to You.

For this benefit to become payable:

a) the reason for cancellation must be covered under this section of the policy; and

b) the loss of such points cannot be recovered from any other source; and

c) before You submit a claim under this section You must first request the airline refund Your points.

1E Travel Agent fees

Non-recoverable fees You have been charged by Your travel agent, up to the limits shown in the below table depending on the cover which You have bought. However We will not pay more than the loss of the normal remuneration available to the travel agent had the Trip gone ahead as planned.

The maximum We will pay under Section 1E can be seen in the table below:

Type of policy	Limit per Adult
Saver cover	Not Applicable
Standard cover	$2,000
Premium cover	$4,000
Annual Multi-Trip plan	$4,000
Domestic plan	$2,000

Section 1 exclusions

We will not cover You for losses, liability or expenses that are for, related to or as a result of:

1.1 A change of plans because You, Your Travelling Companion or any other person change Your mind and decide not to proceed with Your original Trip.

1.2 The breakdown or dissolution of any personal or family relationship.

1.3 Claims arising from Your home or business (other than severe damage to Your home or business premises) or employment, including but not limited to, not being able to take leave from that employment. This exclusion will not apply to You being involuntarily retrenched from Your usual full time employment in Australia nor will it apply to benefits available under Section 1C.

1.4 You not complying with what Your ticket conditions require.

1.5 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.

1.6 If You were aware of any reason, before Your Period of Insurance commenced, that may cause Your Trip to be cancelled, abandoned or shortened.

1.7 Cancellation, delays or rescheduling caused by Your Transport Provider.

1.8 Mechanical breakdown of any means of transport.

1.9 The death, injury or illness of any Relative who is residing in a nursing home or require similar home care assistance or not a resident in Australia.

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

1.11 You intentionally injure Yourself.

1.12 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 places of departure to Australia, at the same cabin class as Your initial departure fare.

1.13 Any Terrorist Act, threat of a 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 unless the Department of Foreign Affairs and Trade (DFAT) has issued a 'DO NOT TRAVEL' advisory to Your country/region of intended travel since You purchased Your policy.

1.14 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.

1.15 The financial default of a Travel Services Provider, travel agent, tour wholesaler, tour operator or booking agent. Refer to Section 10.

1.16 All **General Exclusions** on **pages 68 - 71** apply to this section as well.

Section 2: Overseas Medical, Hospital, Cash in Hospital, Dental and Related Expenses

We will cover You for:

2A Reasonable 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) which first shows itself during the Period of Insurance on 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.

The maximum benefit for this section is:

Type of policy	Limit per Adult
Saver cover	$unlimited^^
Standard cover	$unlimited^^
Premium cover	$unlimited^^
Annual Multi-Trip plan	$unlimited^^
Domestic plan	Not Applicable

2B **Cash in Hospital**

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 up to the limits shown in the table below:

Type of policy	Limit per Adult
Saver cover	$1,500
Standard cover	$3,500

^^ $unlimited means that generally there is no cap on the maximum dollar amount which may be paid out for this benefit, subject to the specific terms and conditions, sub-limits and exclusions that apply to this benefit.

Premium cover	$6,000
Annual Multi-Trip plan	$6,000
Domestic plan	Not Applicable

2C Overseas Dental
Up to the limits shown in the table over the page 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.

Type of policy	Limit per Adult
Saver cover	$500
Standard cover	$2,000
Premium cover	$unlimited^^
Annual Multi-Trip plan	$unlimited^^
Domestic plan	Not Applicable

2D Up to $500 for necessary emergency dental costs for relief of sudden and acute pain given or prescribed by a legally qualified practitioner and necessarily incurred outside Australia.

2E 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. The cost of moving You to another country or to bring You home to Australia, if it is medically necessary.

2F Overseas Additional Accommodation, Meal and Travelling 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.

2G Funeral Expenses Overseas
Funeral expenses if You, Your Children or Grandchildren die while overseas. We will pay the cost incurred overseas for a funeral/cremation or the return of Your, Your Children's or Grandchildren's remains to Australia provided You (in the case of Children or Grandchildren), Your Travelling Companion or Relative contacts Us first and obtains Our agreement. The most We will pay is listed in the table over the page:

^^ $unlimited means that generally there is no cap on the maximum dollar amount which may be paid out for this benefit, subject to the specific terms and conditions, sub-limits and exclusions that apply to this benefit.

Type of policy	Limit per person
Saver cover	$10,000
Standard cover	$15,000
Premium cover	$20,000
Annual Multi-Trip plan	$20,000
Domestic plan	Not Applicable

2H If You are hospitalised, die or are evacuated and Your Children or Grandchildren 16 years or under are left without supervision whilst on Your Trip, We will provide care for them until We can arrange:

- their return to Australia; or
- for a Relative to arrive to care for them.
- This is provided You, Your Travelling Companion or a Relative contacts Us first and obtains Our agreement.

Please note that We do not cover any medical costs incurred in Australia.

Section 2 exclusions

We will not cover You for losses, liability or expenses that are for, related to or as a result of:

2.1 Any Medical Conditions (except as specified under 'Medical Conditions' on pages 22 – 26) unless We have assessed and accepted Your condition and where required an additional Premium has been paid.

2.2 An accident that occurs while on the ski slopes unless You have purchased Ski and Winter Sports option.

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

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

2.5 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.

2.6 You intentionally injure Yourself.

2.7 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 places of departure to Australia, at the same cabin class as Your initial departure fare.

2.8 If You do not follow the medical advice We have obtained, We will not be responsible for any subsequent medical, hospital or evacuation expenses.

2.9 If You have not notified Us as soon as practicable of Your admittance to hospital.

2.10 If You have received medical care under a reciprocal national health scheme. Please visit www.dfat.gov.au for details of the agreements with Australia.

2.11 All **General Exclusions** on **pages 68 - 71** apply to this section as well.

Section 3: Luggage and Personal Money

We will cover You for:

3A Luggage

For the repair or replacement cost of Your Luggage that You lose or that is stolen or damaged, that We think is reasonable. At Our sole discretion We also have the option to repair or replace the Luggage. If We decide to replace Your Luggage it will be with new Luggage.

The most We will pay for any one item depends on the plan that You have selected and can be found on page 20 but will not exceed the limits in the table below.

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

Luggage left in a motor vehicle is only covered if it is completely obstructed from view, is locked in the boot or locked luggage compartment and there is evidence that forced entry was gained.

The maximum benefit for this section is:

Type of policy	Limit per Adult
Saver cover	$2,000
Standard cover	$7,500
Premium cover	$15,000
Annual Multi-Trip plan	$15,000
Domestic plan	$7,500

3B Travel Documents

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 will pay any amounts You have to pay to replace them or resulting from their fraudulent use.

The maximum benefit for this section is shown in the table below.

Type of policy	Limit per Adult
Saver cover	Not Applicable
Standard cover	$1,500
Premium cover	$5,000
Annual Multi-Trip plan	$5,000
Domestic plan	Not Applicable

3C Luggage Delay

If You have to buy essential clothing and personal items during Your Trip because Luggage carried by Your Transport Provider is delayed by more than 10 hours, We will pay up to the limits shown in the table below. 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 3A.

Following a loss under this policy section We will allow on settlement one automatic reinstatement of the Sum Insured.

Type of policy	Limit per Adult
Saver cover	Not Applicable
Standard cover	$500
Premium cover	$750
Annual Multi-Trip plan	$750
Domestic plan	$500

3D If Your golf equipment is lost, stolen, delayed or damaged while on the Trip (other than whilst in use), We will pay the necessary cost of hiring replacement equipment up to the amount of $250 single and $500 family policy. Any claim must be supported by receipts. This does not apply to Saver cover.

3E Personal Money

If Your Personal Money is stolen whilst You're on Your Trip, then We will pay the value of this Personal Money up to the limits shown in the table below. It is the responsibility of the insured person to provide proof of ownership of any stolen Personal Money and We are under no obligation to make payment without this proof of ownership.

The maximum We will pay under Section 3E can be seen in the table below:

Type of policy	Limit per Adult
Saver cover	Not Applicable
Standard cover	$250
Premium cover	$500
Annual Multi-Trip plan	$500
Domestic plan	$250

3F Skis, poles and snowboards that You have taken all reasonable care to protect and have been left in a locked ski rack between the hours of 8am and 6pm, provided You have purchased Our Ski and Winter Sports option.

Section 3 exclusions

We will not cover You for losses or expenses that are for:

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

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

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

3.3 Any claim where Your financial services provider has not paid and You have not abided by their terms and conditions.

3.4 Negotiable items, gold or precious metals, precious unset or uncut gemstones.

3.5 Luggage that You leave Unattended.

3.6 Luggage

- left in an unlocked motor vehicle; or
- not completely obstructed from view even if the motor vehicle is locked; or
- left overnight in a motor vehicle; or

Luggage left Unattended in the passenger compartment.

3.7 Valuables left Unattended in a motor vehicle at any time or in the cargo hold of any aircraft, ship, train or bus. Unless security regulations prevented You from keeping the Valuables with You, this includes any loss from the point of check-in until You receive the goods.

3.8 Luggage that You send or leave somewhere else and that will not be travelling with You on Your Trip.

3.9 Sporting equipment, including surfboards, snowboards, sailboards and boogie boards, and Valuables including drone and radio-controlled/remote-controlled model car, vehicle, plane, boat and the like whilst they are in use.

3.10 Electrical or mechanical breakdown.

3.11 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.

3.12 The cost of consultation fees to replace prescription medication.

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

3.14 The repair or replacement cost of Your Luggage that is damaged where the transport provider or hotel has already provided recompense.

3.15 Loss of value of money or shortages of money, caused by mistakes of any person.

3.16 Losses due to devaluation or depreciation of currency.

3.17 Personal Money not carried on Your person unless secured in a safe or strong room where available.

3.18 We will not pay if You are entitled to compensation from the Transport Provider You were travelling on for the relevant amount claimed. However, if You are not reimbursed the full amount, We will pay the difference between the amount of Your expenses and what You were reimbursed, up to the limit of Your cover.

3.19 All **General Exclusions** on **pages 68 - 71** apply to this section as well.

Section 4: Emergency Expenses

We will cover You for:

4A Emergency Expenses – general
Of a reasonable nature and equivalent standard to your pre-booked arrangements, Your Additional Accommodation Meal and Travelling Expenses including emergency personal telephone calls 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 condition.

- Your Home or business premises in Australia is destroyed by fire, storm, earthquake or flood.
- 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 power failure, riot, strike or civil commotion but only those expenses You cannot claim from someone else.

The maximum We will pay under Section 4A can be seen in the table over the page:

Type of policy	Limit per Adult
Saver cover	$5,000
Standard cover	$25,000
Premium cover	$unlimited^^
Annual Multi-Trip plan	$unlimited^^
Domestic plan	$25,000

4B Resumption of Travel

Of a reasonable nature and equivalent standard to your pre-booked arrangements, Your Additional Accommodation, Meal and Travelling Expenses, including emergency personal telephone calls to return You to Your Home in Australia. If unexpectedly there is a death or sudden Serious Injury or Illness involving:

- You; or
- Your Travelling Companion; or
- a Relative of either You or Your Travelling Companion, in Australia.

We will also pay Your transport costs to resume Your original overseas Trip if You rejoin it within 60 days of returning to Australia providing there was 7 days of Your Trip remaining.

Expenses in Section 4B 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.

The maximum We will pay under Section 4B can be seen in the table below:

Type of policy	Limit per Adult
Saver cover	Not Applicable

^^ $unlimited means that generally there is no cap on the maximum dollar amount which may be paid out for this benefit, subject to the specific terms and conditions, sub-limits and exclusions that apply to this benefit.

Standard cover	$1,500
Premium cover	$5,000
Annual Multi-Trip plan	$5,000
Domestic plan	Not Applicable

4C Special Events

If Your Trip is for the purpose of attending a prearranged special event like a wedding, significant occasion, funeral, conference, music festival or sporting event 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 maximum We will pay is shown in the table below:

Type of policy	Limit per Adult
Saver cover	Not Applicable
Standard cover	$2,000
Premium cover	$5,000
Annual Multi-Trip plan	$5,000
Domestic plan	Not Applicable

Section 4 exclusions

We will not cover You for losses, liability or expenses that are for, related to or as a result of:

4.1 You intentionally injuring Yourself.

4.2 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 places of departure to Australia, at the same cabin class as Your initial departure fare.

4.3 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.

4.4 The standards and expectations of Your pre-paid travel arrangements being below or not meeting the standard expected.

4.5 You not advising Us prior to re-arranging Your flights.

4.6 All **General Exclusions** on **pages 68 - 71** apply to this section as well.

Section 5: Accidental Death

We will cover You for:

5A The death of You, Your Children or Grandchildren 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) during Your Trip.

5B The disappearance of You, Your Children or Grandchildren because Your means of transport disappeared, sank or was wrecked and You, Your Children's or Grandchildren's bodies have still not been found 12 months later.

5C All persons listed on Your Certificate of Insurance are covered, per person, for the amount shown in the table below:

Type of policy	Limit per person
Saver cover	Not Applicable
Standard cover	$15,000
Premium cover	$25,000
Annual Multi-Trip plan	$25,000
Domestic plan	$25,000

Section 5 exclusions

We will not cover You for losses, liability or expenses that are for, related to or as a result of:

5.1 Death caused by illness or suicide.

5.2 All **General Exclusions** on **pages 68 - 71** apply to this section as well.

Section 6: Accidental Disability

We will cover You:

6A If during Your Trip, You suffer an injury from an accident that:

1) is caused by violent, external and visible means; and
2) occurs solely and directly and independently of any other cause (including sickness or disease); and
3) results within 12 months of the date of the accident, in Your Permanent total:

a) loss of sight in one or both eyes; or

b) loss of use of one or more Limbs; or

c) brain injury which prevents You from doing the same work You did prior to the accident or completing the same study You were undertaking prior to the accident.

We will pay You a lump sum benefit. All persons listed on Your Certificate of Insurance are covered, per person, for the amount shown in the table below:

Type of policy	Limit per person
Saver cover	Not Applicable
Standard cover	$15,000
Premium cover	$25,000
Annual Multi-Trip plan	$25,000
Domestic plan	$25,000

Section 6 exclusions

We will not cover You for losses, liability or expenses that are for, related to or as a result of:

6.1 You intentionally injuring Yourself.

6.2 Disability caused by sickness or disease.

6.3 All **General Exclusions** on **pages 68 - 71** apply to this section as well.

Section 7: Your Legal Liability for Causing Loss or Damage to Property, Injury or Death

We will cover You for:

7A 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.

7B 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.

The maximum benefit for this section is:

Type of policy	Limit per Adult
Saver cover	$10,000,000
Standard cover	$10,000,000

Premium cover	$10,000,000
Annual Multi-Trip plan	$10,000,000
Domestic plan	$10,000,000

Section 7 exclusions

We will not cover You for losses, liability or expenses that are for, related to or as a result of:

7.1 Injury to Your Travelling Companion or to a Relative or employee of either of You.

7.2 Any admission of liability by You

7.3 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.

7.4 A claim against You arising out of ownership, custody, or use of any motor vehicle or mechanically propelled vehicle, any aircraft, watercraft, firearms, drone, or radio-controlled/remote-controlled model car, vehicle, plane, boat and the like.

7.5 A claim arising from the conduct of a business, profession or trade, including You providing professional advice or service.

7.6 Any fine or penalty, punitive, aggravated or exemplary damages.

7.7 Any conduct intended to cause bodily injury, property damage or liability with reckless disregard for the consequences of You or any person acting with Your knowledge, consent or connivance.

7.8 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.

7.9 Disease that is transmitted by You.

7.10 Assault and/or battery committed by You or at Your direction.

7.11 All **General Exclusions** on **pages 68 - 71** apply to this section as well.

Section 8: Rental Car Excess

We will cover You for:

8A The Rental Car insurance excess or the cost of repairs which would have been covered under the excess, whichever is the lesser, if You rent a vehicle from a recognised rental company and it is involved in an accident or stolen whilst in Your control and You are legally liable to pay. This includes payments that You are responsible for under the terms of Your Rental Vehicle agreement following accidental damage to windscreens and tyres.

This cover does not replace Rental Vehicle insurance and only provides cover for the excess component up to the applicable benefit limit stated on Your policy.

The maximum benefit is shown in the table below:

Type of policy	Limit per Adult
Saver cover	Not Applicable
Standard cover	$4,000
Premium cover	$8,000
Annual Multi-Trip plan	$8,000
Domestic plan	$5,000
Rental Car Excess only plan	cover chosen

8B We will cover drivers accepted by the rental company and listed on Your Rental Vehicle agreement.

8C If Your doctor or dentist certifies that You are unfit to drive, up to $500 to return Your Rental Vehicle to the owner's nearest depot, but not exceeding the Sum Insured in the plan selected. This does not apply to the Saver plan.

Section 8 exclusions

We will not cover You for losses, liability or expenses that are for, related to or as a result of:

8.1 Any costs You become liable for if the Rental Vehicle agreement does not include comprehensive insurance with an applicable excess.

8.2 Loss or damage arising from the operation of the Rental Vehicle in violation of the terms and conditions of the Rental Vehicle agreement or loss or damage which occurs beyond the limits of any public roadway.

8.3 Loss or damage arising from the operation of the Rental Vehicle while affected by alcohol or any other drug in a way that is against the law of the place You are in.

8.4 All **General Exclusions** on **pages 68 - 71** apply to this section as well.

Section 9: Loss of income

We will cover You for:

9A Loss of Your usual income up to $200 per week for Standard and Domestic plans or $400 per week for Our Premium plan (for a maximum of 26 weeks) while You cannot resume Your pre-Trip existing original employment if You are injured during Your Trip as a result of an accident or Terrorist Act and You lose all Your income because You cannot do Your normal permanent work when You return from Your Trip. This benefit is only available if Your loss of income occurs within 90 days of the accident. The most that We will pay will not exceed the limits shown in the table below.

Type of policy	Limit per Adult
Saver cover	Not Applicable
Standard cover	$5,200
Premium cover	$10,400
Annual Multi-Trip plan	$10,400
Domestic plan	$5,200

Section 9 exclusions

We will not cover You for loss of income for:

9.1 The first 4 consecutive weeks after You planned to resume Your original employment.

9.2 Any further benefit after We have paid You for 26 weeks.

9.3 Any inability to work as a result of sickness or disease.

9.4 Claims that are not notified to Us within 60 days of Your return.

9.5 All **General Exclusions** on **pages 68 - 71** apply to this section as well.

Section 10: Financial Default

We will cover You if due to a Financial Default of a Travel Services Provider:

10A You have to re-arrange Your Trip, We will pay the reasonable costs for You to arrange the same or similar standard of transport and accommodation. The maximum We will pay will not exceed Your non-recoverable costs which You have incurred due to the Trip being cancelled.

The maximum benefit for this section is:

Type of policy	Limit per Adult
Saver cover	Not Applicable

Standard cover	$5,000
Premium cover	$10,000
Annual Multi-Trip plan	$10,000
Domestic plan	$3,000

10B Your Trip has to be cancelled because You cannot rearrange it, We will pay the non-recoverable unused portion of Your pre-paid travel costs. We will also pay for the cancellation fee charged by Your travel agent as follows:

- Standard cover: up to $2,000.
- Premium cover/Annual Multi-Trip: up to $4,000.
- Domestic cover: up to $1,500.

But We will not pay more than the loss of the normal remuneration available to the travel agent had the Trip gone ahead as planned.
Section 10B is subject to the sub-limits in 10A.

10C You have to return home and have incurred necessary additional expenses in doing so, We will pay the reasonable additional hotel accommodation and transportation expenses incurred.

Section 10 exclusions

We will not cover You for:

10.1 Financial Default of any travel agent, tour wholesaler, tour operator or booking agent.

10.2 Financial Default, if it had already occurred at the time Your Certificate of Insurance was issued or the date Your Trip was paid for, whichever occurs last.

10.3 Accommodation expenses incurred after the date You originally planned to return home.

10.4 All **General Exclusions** on **pages 68 - 71** apply to this section as well.

Section 11: Domestic Pets

We will reimburse You up to:

11A $25 for each 24 hour period in respect of additional boarding kennel or cattery fees for domestic dogs and cats owned by You, if You are delayed beyond Your original return date due to an event covered under this policy.

11B $650 if Your pet suffers an injury during Your Trip and requires veterinary treatment, provided that at the time of the injury, Your pet was in the care of a Relative, friend or boarding kennel or cattery. The maximum amount We will pay for all claims combined under this section is shown in the table below:

Type of policy	Limit per policy
Saver cover	Not Applicable
Standard cover	Not Applicable
Premium cover	$650
Annual Multi-Trip plan	$650
Domestic plan	Not Applicable

Section 11 exclusions

We will not cover You:

11.1 Any boarding kennel or cattery fees incurred outside of Australia.

11.2 Any pets located outside of Australia

11.3 All **General Exclusions** on **pages 68 - 71** apply to this section as well.

Section 12: Domestic Services

We will cover You:

12A If You are injured during Your Trip and become disabled as a result of the injury and the disablement continues after Your return to Home, We will reimburse You up to $50 per day in respect of expenses incurred in the provision of housekeeping services that You are unable to fully perform Yourself.

The maximum amount We will pay for all claims combined under this section is shown in the table across the page. The amount applies to the total of all claims combined regardless of the number of persons the claims relate to.

Type of policy	Limit per policy
Saver cover	Not Applicable
Standard cover	Not Applicable
Premium cover	$1,500
Annual Multi-Trip plan	$1,500
Domestic plan	Not Applicable

Section 12 exclusions

We will not cover You:

12.1 If You do not have a medical certificate confirming Your disablement and verifying the need for housekeeping services necessary while disabled.

12.2 All **General Exclusions** on **pages 68 - 71** apply to this section as well.

Section 13: Travel Delay

We will cover You:

13A If Your scheduled transport is delayed for at least 6 hours for reasons outside Your control and You cannot claim the expenses from anyone else, We will pay for Your Additional Accommodation, Meal and Travelling Expenses including emergency personal telephone calls, up to the daily limits:

- Standard cover: $250.
- Premium cover/Annual Multi-Trip: $500.
- Domestic cover: $250.

If You claim this benefit We will not pay for Accommodation, Meal and Travelling Expenses in Section 4A.

For each day the delay continues up to the maximum benefit shown in the table below:

Type of policy	Limit per Adult
Saver cover	Not Applicable
Standard cover	$1,500
Premium cover	$3,000
Annual Multi-Trip plan	$3,000
Domestic plan	$1,500

Section 13 exclusions

We will not cover You for:

13.1 Additional Accommodation, Meal and Travelling 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, Meal and Travelling Expenses are incurred directly as a result of the hospitalisation or death of You or Your Travelling Companion, and are agreed by Us.

13.2 All **General Exclusions** on **pages 68 - 71** apply to this section as well.

Section 14: Hijack and Kidnap

Subject to the General Exclusions on pages 68 - 71, We will cover You

14A If You are hijacked or kidnapped We will pay:

- Standard cover: $500 per person.
- Premium cover/Annual Multi-Trip: $1,000 per person.

For each 24 hours that You, Your Children or Grandchildren are held captive. The most We will pay is for 10 days as shown in the table below.

Type of policy	Limit per person
Saver cover	Not Applicable
Standard cover	$5,000
Premium cover	$10,000
Annual Multi-Trip plan	$10,000
Domestic plan	Not Applicable

Ski and Winter Sports Option

This option covers: leisure bigfoot Skiing, cat Skiing, cross country Skiing (along a designated cross country ski route only), glacier Skiing, ice hockey, ice skating, luging (on ice only), and mono Skiing, Off-piste Skiing (with a professional guide only), recreational ski racing (not training for, or participating in, a competition), and recreational Skiing, snowmobiling and tobogganing. In all cases 'Skiing' also means snowboarding. It does not mean any of the above activities when they are undertaken for competition, including training or practising, purposes.

If You take part in any of the above mentioned activities, it is a condition of cover that You act in a responsible way to protect Yourself and that:

1) You follow the safety guidelines for the Ski and Winter Sport concerned and where applicable, You use the appropriate and recommended safety equipment;
2) the Skiing and Winter Sport is not part of a competition or tournament;
3) the Skiing and Winter Sport is not undertaken on a professional basis; and
4) the Skiing and Winter Sport is not excluded by the policy or listed in General Exclusions

Please remember that any winter sports equipment You have left behind or left Unattended is not covered. skis, poles and snowboards that You have taken all reasonable care to protect and have left in a locked ski rack between the hours of 8am and 6pm are covered under Section 3: Luggage and Personal Money.

Section 15: Ski and Winter Sports Overseas Medical and Hospital

We will cover You for:

Reasonable overseas medical and hospital expenses You have to pay as a result of an injury whilst participating in Skiing or Winter Sports which first occurs after the departure date as shown on Your Certificate of Insurance.

Please note that We do not cover any medical costs incurred in Australia.

Type of policy	Limit per Adult
Saver cover	Not Applicable
Standard cover	$unlimited^^
Premium cover	$unlimited^^
Annual Multi-Trip plan	$unlimited^^
Domestic plan	Not Applicable

Section 16: Equipment Hire

We will pay for the costs of hiring alternative snow Skiing equipment following:

16A Accidental loss, theft of, or damage to, Your snow Skiing equipment for which a claim has been accepted by Us under Section 3 of this policy.

16B The misdirection or delay, for a period more than 24 hours, of snow Skiing equipment owned by You.

16C We will also reimburse the snow ski equipment hire insurance excess if You have chosen and paid for additional Snow Ski Equipment Hire excess cover.

16D The maximum amount We will pay for all claims combined under this section depends on the plan You

^^ $$unlimited means that generally there is no cap on the maximum dollar amount which may be paid out for this benefit, subject to the specific terms and conditions, sub-limits and exclusions that apply to this benefit. This benefit covers reasonable overseas medical and hospital costs as a result of an injury (including that arising from a Terrorist Act) or illness occurring which first shows itself during your period of insurance. Benefits may be paid up to 12 months from the time you received treatment for the injury or illness, but only for reasonable expenses incurred during that time. Medical treatments must be provided by a legally qualified medical practitioner. You must notify us as soon as practicable of your admittance to hospital.

have selected and are shown in the table on the next page. The amount applies to the total of all claims combined regardless of the number of persons the claims relate to.

Type of policy	Limit per policy
Saver cover	Not Applicable
Standard cover	$1,000
Premium cover	$2,000
Annual Multi-Trip plan	$2,000
Domestic plan	$1,000

Section 16 exclusions

We will not cover You:

16.1 If Your claim arises from Your participation in bobsleighing, snow rafting, parapenting, ski acrobatics, Backcountry Skiing, skijoring.

16.2 All **General Exclusions** on **pages 68 - 71** apply to this section as well.

Section 17: Ski Pack

Subject to the General Exclusions on pages 68 - 71, We will cover You:

17A If, as a result of Your injury or sickness during Your Trip, You are unable to utilise the full duration of Your pre-booked and pre-paid ski passes, ski hire, tuition fees or lift passes, We will reimburse You the irrecoverable cost of the unused portion up to the policy limit for Your level of cover.

17B You must obtain a medical certificate from a medical adviser in support of Your claim for Your injury or sickness.

17C The maximum amount We will pay for all claims combined under this section depends on the plan You have selected and are shown in the table across the page. The amount applies to the total of all claims combined regardless of the number of persons up to the policy limit for Your level of cover.

Type of policy	Limit per policy
Saver cover	Not Applicable
Standard cover	$500
Premium cover	$1,000

Annual Multi-Trip plan	$1,000
Domestic plan	$500

Section 18: Piste Closure

Subject to the General Exclusions on pages 68 - 71, We will cover You:

18A We will pay up to $100 per 24 hour period if, as a result of not enough snow, bad weather or power failure in Your pre-booked holiday resort or all lift systems are closed for more than 24 hours.

We will pay for either:

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

You need to obtain a written statement from the appropriate authority confirming the piste closure and how long it lasted.

18B The maximum amount We will pay for all claims combined under this section depends on the plan You have selected and are shown in the table below. The amount applies to the total of all claims combined regardless of the number of persons the claims relate to.

Type of policy	Limit per policy
Saver cover	Not Applicable
Standard cover	$500
Premium cover	$1,000
Annual Multi-Trip plan	$1,000
Domestic plan	Not Applicable

Section 19: Bad Weather and Avalanche

We will cover You:

19A We will pay the reasonable extra travel and accommodation expenses that You need to pay if Your pre-booked outward or return Trip is delayed for more than 12 hours from Your scheduled departure time because of an avalanche or bad weather.

19B The maximum amount We will pay for all claims combined under this section depends on the plan You have selected and are shown in the table on the next page. The amount applies to the total of all claims combined regardless of the number of persons the claims relate to.

Type of policy	Limit per policy
Saver cover	Not Applicable
Standard cover	$500
Premium cover	$1,000
Annual Multi-Trip plan	$1,000
Domestic plan	$500

Section 19 exclusions

We will not cover You:

19.1 If Your claim arises from Your participation in bobsleighing, snow rafting, parapenting, ski acrobatics, Backcountry Skiing, skijoring.

19.2 To the extent permitted by law We will not pay unless You obtain a written statement from the appropriate authority confirming that the reason for the delay was related to either an avalanche or bad weather, and how long it lasted.

19.3 All **General Exclusions** on **pages 68 - 71** apply to this section as well.

Section 20: Lift Pass

Subject to the General Exclusions on pages 68 - 71, We will cover You:

20A We will pay for the loss or theft of Your lift pass. The most We will pay depends on the cover that You have bought. Claims under this section are calculated according to the expiry date of the lift pass – depending on how many days there are left to run on the original lift pass, any refund is pro-rated, based on the original value of the pass.

The maximum benefit is shown in the table below:

Type of policy	Limit per policy
Saver cover	Not Applicable
Standard cover	$250
Premium cover	$500
Annual Multi-Trip plan	$500
Domestic plan	$250

General Exclusions

General exclusions apply to all sections of Your policy.

You should read the general exclusions together with all policy benefit sections including the specific exclusions referred to under each section of cover. We will not cover any claim arising from or related to the following:

1) Claims directly or indirectly arising from loss, theft, or damage to property, or death, illness or injury if You fail to take reasonable care or put Yourself in a situation where a reasonable person could foresee that loss, theft, or damage to property, or a death, illness or injury might happen.
2) Consequential loss of any kind, including but not limited to loss of enjoyment or profit.
3) You being aware at the time of purchasing the policy of something that would give rise to You making a claim under this policy or You arrange to travel when You know of circumstances that may lead to Your Trip being disrupted or cancelled.
4) Any loss or claim whereby the Department of Foreign Affairs and Trade (DFAT) has issued a 'DO NOT TRAVEL' advisory to Your country/region of intended travel prior to You purchasing Your policy.
5) A loss which is recoverable by compensation under any workers compensation or transport accident laws, government sponsored fund, plan, or medical benefit scheme, or any other similar type of legislation required to be effected by or under a law.
6) Errors, omissions in any booking arrangements or failure to obtain the relevant visa, passport or travel documents.
7) You or Your Relative acting illegally or breaking any government prohibition, laws or regulation including visa requirements or a government authority detaining anyone, or confiscating or destroying anything.
8) You driving a motor vehicle or riding a Moped or Scooter without a current Australian drivers licence (not including learners permit) or a valid drivers' licence for the country You are in, even if that country does not require You to hold a licence;

   You riding a Motorcycle without a current Australian motorcycle licence or a valid motorcycle licence for the country You are in, even if that country does not require You to hold a motorcycle licence;

   You travelling as a passenger on a Motorcycle, Moped or Scooter that is under the control of a person who does not hold a current motorcycle or drivers' licence that is valid for the country You are in;

You riding or travelling as a passenger, on a Motorcycle, Moped, Scooter or Quad Bike without wearing a helmet.

9) Any act of War, whether declared or not, or from any rebellion, revolution, insurrection or taking of power by the military.

10) A nuclear reaction or contamination from nuclear weapons or radioactivity, biological and/or chemical materials, substances, compounds, or the like used directly or indirectly for the purpose to harm or to destroy human life and/or create public fear.

11) You did not follow the advice of authorities on the ski slopes relating to safety, for example (but not limited to) the closure of ski runs due to insufficient snow cover.

12) Any loss, injury, damage or legal liability sustained directly or indirectly by You if You are a:
    - terrorist;
    - member of a terrorist organisation;
    - narcotics trafficker; or
    - purveyor of nuclear, chemical or biological weapons.

13) Any medical condition related to or associated with any Medical Condition, except as provided for under the section Medical Conditions on pages 22 – 26.

14) Claims directly or indirectly arising from, or exacerbated by, any Medical Condition unless You have listed the Medical Condition and We have offered cover for which You have accepted by paying the extra Premium.

15) Claims directly or indirectly arising from, or exacerbated by any Medical Condition of a Relative, Travelling Companion or any other person not listed on the Certificate of Insurance.

16) Any Medical Condition not advised to Us after the purchase of this policy but prior to Your Trip departure as shown as the Period of Insurance on Your Certificate of Insurance

17) Any claim in respect of travel booked or undertaken against the advice of any medical advisor.

18) Any claim in respect of travel booked or undertaken to seek medical treatment or review.

19) Any claim in respect of travel booked or undertaken to participate in a clinical trial.

20) Any claim in respect of travel booked or undertaken even though You knew, or a reasonable person in Your circumstances would know, You were unfit to travel, whether or not You had sought medical advice.

21) Any claim associated with pregnancy, childbirth or

related complication except as provided for on pages 25-26 and if required where an additional Premium has been paid.

22) Any claim that involves a hospital where You are being treated for addiction to or complications of drugs or alcohol, or are using it as a nursing, convalescent or rehabilitation place.
23) Any claim that involves the cost of medication in use at the time Your Trip began or for maintaining a course of treatment You were on prior to Your Trip.
24) Suicide or attempted suicide of You, Your Travelling Companion, a Relative or any other person.
25) Treatment, procedure or any transmission of any sexually transmitted disease/virus unless you have obtained and paid for Medical Conditions cover.
26) You being under the influence or addicted to intoxicating liquor or drugs except a drug prescribed to You by a medical advisor and taken in accordance with their instruction.
27) Despite their best advice otherwise following Your call to Our emergency assistance team, You received private hospital or medical treatment where public funded services or care is available under any reciprocal health agreement between the government of Australia and any other country.
28) Any claim that relates to or connected with elective surgery including cosmetic, body piercing, or tattooing, or treatment or is a consequence of complications from medical, surgical or dental procedures or treatments that are not for an injury or sickness that would otherwise be covered by this policy.
29) You hunting, racing or participating in any timed event (other than on foot), engaging in open water sailing, participating in any rodeo activity (either as an amateur or professional), going mountaineering or rock climbing using ropes or climbing equipment (other than for hiking), trekking or hiking over 3,000 metres in height, taking part in any professional sport, parachuting, sky diving, base jumping, hang gliding, polo, horse jumping, running with the bulls, freestyle BMX, motocross.
30) You diving underwater using an artificial breathing apparatus, unless You hold an open water diving licence issued in Australia or You were diving under licensed instruction.
31) You travelling in any air supported device other than as a passenger in a fully licensed aircraft operated by an airline or charter company. This exclusion does not apply to licensed ballooning.
32) You Skiing Backcountry or outside resort boundaries.

This exclusion does not apply to Off-piste Skiing provided:

a) You have purchased Our Ski and Winter Sports option; and

b) You are with a professional guide.

33) Skiing and Winter Sports unless You have paid for Our Ski and Winter Sports option.

34) The following sports unless; with a commercial operator, are not considered extreme risk, do not require high levels of fitness, a pre-fitness training program prior to the participation of the activity, or special skills and are available to the general public: abseiling, assault course, breathing observation bubble diving, bungee jumping, camel or elephant riding, canoeing or kayaking (grade 3 and 4 rapids), canopy walking, canyoning, cave tubing, coasteering, fishing trips (overnight), go-karting, gorge or canyon swinging, hot air ballooning, husky sledge driving, mud buggying, ostrich riding, paintballing, parasailing, quad biking, scuba diving (unlicensed), target shooting, all types of trekking or hiking below 3,000 metres in height, tubing, zip lining, zorbing.

35) Skiing (unless You have purchased Our Ski and Winter Sports option), bobsleighing, snow rafting, parapenting, heli-Skiing, aerobatic Skiing, skijoring, Skiing with any form of power assisted equipment, any kind of mechanised snow-mobiles except as provided by the recognised piste authorities for transport to and from areas designed for recreational Skiing (unless You have purchased Our Ski and Winter Sports option).

Financial Services Guide

This Financial Services Guide (**FSG**) is an important document that has been designed to help You make an informed decision about the financial services that Tokio Marine & Nichido Fire Insurance Co. Ltd (**Tokio Marine & Nichido**) can provide. The terms "We", "Our", and "Us" means Tokio Marine & Nichido. The FSG also contains information about any remuneration paid to Us and to others, and how Your complaints are dealt with.

This FSG has been prepared by Tokio Marine & Nichido.

You should read this FSG carefully and contact Us if You have any questions.

What services are provided, and who provides them?

Tokio Marine & Nichido (ABN 80 000 438 291) (AFSL No 246548) is responsible for the financial services disclosed in this FSG. The services disclosed in this FSG will be provided by Tokio Marine Management (Australasia) Pty Ltd (**TMMA**) on behalf of Tokio Marine & Nichido.

Tokio Marine & Nichido is the insurer issuing this travel insurance. It is the holder of an Australian Financial Services Licence (AFSL) authorising it to provide financial product advice about general insurance products, and to issue interests in general insurance products. It is also authorised by the Australian Prudential Regulation Authority (APRA) to conduct general insurance business in Australia.

TMMA is a representative and wholly owned subsidiary of Tokio Marine & Nichido, and is also its managing agent in Australia. This means that TMMA has the authority, pursuant to a binder and managing agent agreement, to act for Tokio Marine & Nichido to issue its insurance policies and handle and settle claims in relation to those policies, subject to the terms of the authority. As a representative and managing agent of Tokio Marine & Nichido, TMMA is also authorised to provide financial advice in relation to those policies.

RACQ is an authorised representative of Tokio Marine & Nichido AR 000234978 (in the case of RACQ Operations Pty Ltd) and AR 000432492 (in the case of Members Travel Group). RACQ is authorised to sell travel insurance on behalf of Tokio Marine & Nichido under these arrangements.

Tokio Marine & Nichido takes responsibility for and is liable for any statement made in relation to this FSG.

Where We issue an insurance policy, We will give You a

Product Disclosure Statement (PDS). You may also download one from racq.com/travelinsurance. The PDS contains important information to assist You in choosing an insurance product that suits You. The PDS provides details about the features and benefits of Our insurance products, what is covered, what is not, and how claims will be handled.

How to contact Us

For general information You may contact Us or TMMA by:

Phone 02 8055 1684

Email racqservice@tmnfatravelinsurance.com.au

Mail RACQ Travel Insurance c/o TMNFA
GPO Box 4616,
SYDNEY NSW 2001

Specific claims and service contact information for the product You have purchased is contained in the PDS.

Remuneration

How We are paid

We will charge You a Premium for any policy issued by Us as described in the PDS.

TMMA receives a management fee for administering the insurances of Tokio Marine & Nichido consisting of the reimbursement of total expenses incurred plus 3% of these expenses. This is not an additional fee paid by You, but is payable by Us to TMMA (from the Premium You pay to purchase the insurance).

How Our staff are paid

All employees of Tokio Marine & Nichido and TMMA who provide a service do not receive specific payments or commissions for the giving of that service. Our employees are paid an annual salary, which can be based on performance against sales targets and/or include an annual bonus payment based on a number of factors, including sales targets and other performance criteria.

How RACQ is paid

RACQ Operations Pty Ltd ABN 80 009 663 414 and Members Travel Group Pty Ltd ABN 45 144 538 803, its associates, and/or AAA Travel Pty Ltd ABN 30 138 014 105 (AAA Travel) are paid a fee and/or commission by Us for issuing Your insurance policy. This is not an additional fee paid by You, but is payable by Us to the RACQ (from the Premium You pay to purchase the insurance).

Privacy

Your privacy is important to Us. Tokio Marine & Nichido is dedicated to upholding Your privacy and protecting Your personal information. We are bound in Australia by the Privacy Act 1988 (Cth) and its associated Australian Privacy Principles, along with any other applicable privacy laws and codes, when collecting, using, disclosing, holding, handling and transferring any personal information. Tokio Marine & Nichido has ongoing practices, procedures and systems in place to ensure that We manage personal information in an open and transparent way.

To learn more about collection and use of Your personal information, refer to page 32 of the PDS or see Our Privacy Statement, which can be viewed at Our website www.tokiomarine.com.au or contact Us.

Contact Us

For further information or assistance contact us on **1300 338 821**, visit **racq.com/travelinsurance**, or drop into your local RACQ store.

13 1905 > in store > racq.com
24 hours every day

RACQ It pays to belong

This insurance is issued by Tokio Marine & Nichido Fire Insurance Co., Ltd (Tokio Marine & Nichido) ABN 80 000 438 291, AFSL 246548. Our managing agent, Tokio Marine Management (Australasia) Pty. Ltd. ABN 69 004 488 455 (TMMA) is authorised to act on Our behalf to issue Our policies and handle and settle claims in relation to those policies, subject to the terms of the authority.

Version 4 PDS Prepared 30/04/2020