

it makes a world of difference

TOURSAFE

TRAVEL INSURANCE



QBE

Effective 31 March 2008

TOURSAFE TRAVEL INSURANCE Combined Product Disclosure Statement, Policy Wording and Financial Services Guide

Date prepared: 31 March, 2008

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Toursafe Travel Insurance has provided insurance cover for over a million Australian travellers. Travel Insurance is our business, we know the needs of Australian travellers and our product provides high quality and security. Travel Insurance is not compulsory...

but it is essential

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Section 1

Product Disclosure Statement ('PDS')

The PDS is designed to assist you in your decision to purchase Toursafe Travel Insurance. It contains information about key benefits and significant features of Toursafe Travel Insurance. Any advice in this document is of a general nature only and has not considered your objectives, financial situation or needs.

The PDS also contains important information about your rights and obligations including:

The Duty of Disclosure on page 7

Privacy Policy on page 12

Cooling Off Period on page 9

Dispute Resolution Process on page 10

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

1.1 HOW TOURSAFE TRAVEL INSURANCE IS ARRANGED

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

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

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

About Compusure Insurance Services

QBE Insurance (Australia) Limited
trading as Compusure Insurance Services

ABN 78 003 191 035

A.F.S. Licence No. 239545

82 Pitt Street Sydney NSW 2000

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

Enquiries and Assistance

For any enquiries and assistance please contact our Customer Service Centre on 1800 252 689 or (02) 9701 6500.

Please note that calls to Compusure Insurance Services may be recorded for training and verification purposes.

1.2 PLAN SELECTION

With Toursafe Travel Insurance, you have the option to select a plan which best suits your travel needs.

You may select a travel plan as explained below.

International Travel Plans

- You should select the travel plan designated for your destination.
- If you have a multiple destination itinerary you should select the travel plan for the destination where you will spend the majority of your trip overseas except where you will spend more than 96 hours of your trip in the continents of North America, South America or Antarctica.

F14 Platinum: travel to USA, Canada, Mexico, Central & South America and Antarctica

C14 Gold: travel to Europe, Ireland, Japan, Middle East, Africa, Mauritius, Scandinavia and Russia

D14 Silver: travel to Asia, India, Sub-Continent, United Kingdom, Indonesia and China

E14 Bronze: travel to South West Pacific, Norfolk Island, New Zealand and Bali

If you will spend more than 96 hours of your trip in the continents of North America, South America or Antarctica then you may only select the Platinum Plan.

Domestic Travel Plan (Plan Q14)

Travel within Australia (including Lord Howe Island, Cocos Island, Christmas Island).

You also have the option to increase the level of cancellation cover up to a maximum of \$20,000 for Single Cover and \$40,000 for Family Cover. An extra premium of \$25 is payable for each \$1,000 of additional cancellation cover required.

Under the F14, C14, D14, E14 and Q14 travel plans, you have an option to select:

Single cover

This will provide cover for one adult plus any of his/her financially dependant children or grandchildren under 25 years travelling with him/her.

Family cover

This will provide cover for any two adults named on the policy travelling together, includes spouse, de facto or adult travelling companion plus their financially dependant children or grandchildren under 25 years travelling with them.

Domestic Cancellation and Emergency Expenses Plans (Plan PH14 and PL14)

This is an optional plan for travel within Australia (including Lord Howe Island, Cocos Island, Christmas Island).

- Provides basic but essential cover for loss of non-refundable pre-paid travel arrangements as well as Emergency Expenses
- Cover is restricted to Policy Sections A, B, C, D (not clause D4), G (not clause G4, G5, G6 and G7) and M.
- Premium for Plans PH14 and PL14 are on a per fare-paying person basis.

1.3 KEY BENEFITS OF YOUR POLICY

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

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

Cancellation Fees and Lost Deposits

Charges incurred by unforeseen circumstances outside your control such as sickness or accident, retrenchment, strikes and cancellation of annual leave by your employer. Includes travel agents' fees and reimbursement for frequent flyer points lost. (Reimbursement for lost frequent flyer points is not available for Domestic Cancellation and Emergency Expenses Travel Plans PH14 and PL14)

(Refer to Section D of your Policy Wording)

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

Medical, dental and accommodation costs and, when agreed to by us, your early return to Australia for medical reasons.

Note that Medical cover is not provided under plans PH14, PL14 and Q14.

Cash in Hospital

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

(Refer to Section E of your Policy Wording)

Luggage

Covers accidental loss, theft or damage to your luggage, including duty-free purchases and loss or fraudulent use of credit cards.

Limits apply to any one item of luggage:

\$600 under International Plans

\$500 under Domestic Plan Q14

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

\$3,000 under International Plans

\$500 under Domestic Plan Q14

Sporting Equipment

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

Luggage Specified Items

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

Emergency Cover If Luggage Is Delayed

Note that luggage cover is not provided under plans PH14 and PL14.

(Refer to Section F of your Policy Wording)

Emergency Expenses

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

Travel Delay

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

Resumption Of Trip

Cover for expenses to resume your original trip should you return to Australia with our consent following the death, or sudden serious injury or illness, of you, your travelling companion or a relative or close business associate. This cover does not apply to one way tickets. (Not applicable to Plans PH14, PL14 or Q14.)

Home Help

If you have been hospitalised overseas for more than 10 days and we have repatriated you back to Australia, we will provide if required (up to \$1,500 for Single cover and \$3,000 for Family cover) for assistance provided by a company providing housekeeping or similar services registered for GST in Australia. This benefit does not extend to home nursing. (Not applicable to Plans PH14, PL14 and Q14.)

(Refer to Section G of your Policy Wording)

Accidental Death

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

Note that Accidental Death cover is not provided under plans PH14 and PL14.

(Refer to Section H of your Policy Wording)

Accident Disability

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

(Refer to Section I of your Policy Wording)

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

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

Note that Liability cover is not provided under plans PH14 and PL14.

(Refer to Section J of your Policy Wording)

Rental Vehicle Collision Damage And Theft Excess Cover

Rental car companies apply an excess in case of accident, damage or theft to the rental vehicle during the rental period. Your policy provides cover for this up to an amount of \$4,000. Please note that conditions and exclusions apply to this cover. The hiring agreement must incorporate comprehensive motor insurance against loss or damage to the rental vehicle.

You also have the option to increase the level of excess cover up to a maximum of \$6,000. An extra premium of \$15 is payable for each \$500 of additional excess cover required.

Note that Rental Vehicle Excess cover is not provided under plans PH14 and PL14.

(Refer to Section K of your Policy Wording)

Loss of Income

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

Note that Loss of Income cover is not provided under plans PH14, PL14 and Q14.

(Refer to Section L of your Policy Wording)

Financial Default

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

(Refer to Section M of your Policy Wording)

Senior Travellers

This policy is available and valid only for travellers aged 59 years and under at the date of departure. Travellers 60 years and over may refer to our Travel Insurance for Seniors. Please ask our Distributor for details and a copy of the policy.

Australian Resident Traveller

This policy is only available to travellers who are permanent residents of Australia unless otherwise agreed by us.

Travel On Cruise Liners

Travellers on domestic cruises may take Bronze Plan as there may be circumstances where overseas medical cover can be provided. Travel on cruise liners in the South Pacific should take Bronze Plan. Travellers cruising in other worldwide locations need to take the travel plan specified for the port of departure.

Policy Extension

The Policy can be extended as many times as you need up to a total of 12 months from the date of departure. However, any Existing Health Disorder cover is limited to the term of the original policy.

Bonus Days

Bonus days are available on International Travel Plans only. They must be taken up during the term of the original policy and cannot be included in an extension. There are no bonus days available on a 12 month policy.

Adventure Activities

Most amateur sporting and adventure activities are covered at no extra cost on ALL plans except Domestic Cancellation and Emergency Travel Plans (PH14 and PL14). Activities covered include snow skiing, bungee jumping, para-sailing, water skiing, white water rafting, trekking, cycling and hot air ballooning.

General Exclusions

In addition to the specific exclusions which appear in the Sections referred to above, your **Policy Wording** also contains **General Exclusions**. Please refer to Section C of your **Policy Wording** titled '**Losses Not Insured Under Any Section Of The Policy**'.

Your Policy Wording also contains a list of:

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

1.4 IMPORTANT INFORMATION

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

- This policy does not automatically provide cover for travellers with a known Existing Health Disorder (**refer Section 1.11 of the PDS titled 'Existing Health Disorders'**).
- Limits and sublimits apply to certain benefits under the plan (**refer to the Policy Wording which is at Section 2 of this booklet**).
- This policy is not able to cover any medical, hospital, dental or ancillary benefits incurred in Australia or which we are prevented from paying by reason of any statutory legislation or government regulation such as the National Health Act.

Your Duty of Disclosure

• What You Must Tell Us

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

• Who Needs to Tell Us

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

• If You Do Not Tell Us

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

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



1.5 EMERGENCY ASSISTANCE

OMEGA

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

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

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

We can assist you with:

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

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

CALL US ANYTIME FROM ANYWHERE!

Austria 0800 291 702	Malaysia 1800 800 428
Brazil 0800 891 8401	Netherlands 08000 226 742
Canada 1800 665 3870	New Zealand 0800 441 678
Fiji 00800 2149	Philippines 1800 1611 0045
France 0800 90 5097	Singapore 800 6161 051
Germany 0800 181 7694	South Africa 0800 99 3514
Greece 00800 6112 6195	Spain 900 996 167
Hong Kong 800 933 877	Sweden 0200 214 612
Indonesia 001 803 61 683	Switzerland 0800 838 533
Ireland 1800 552 636	Thailand 001 800 611 2885
Israel 180 945 6589	United Kingdom 0800 899 813
Italy 800 875 100	United States 1800 765 8631
Japan 00531 616 441	Within Australia 1300 555 019

If you cannot make use of these numbers above, ring reverse charges via the operator

Phone: 61 + 3 + 8805 2800 Fax: 61 + 3 + 8805 2815 Email: omega@qbe.com
Calls from mobile phones will be at your cost.

EMERGENCY CALLS

When you call Omega, they will need to know:

- Your Insurance Certificate Number
- Telephone numbers to contact you

LOST YOUR CREDIT CARDS/TRAVELLERS CHEQUES?

Because of privacy requirements you will need to call any Credit Card/Travellers Cheque company directly in order to cancel the card/cheques and arrange for replacements.

American Express	61+2+9271 8664 -	Call Reverse Charges
Diners Club	61+3+8643 2210 -	Call Reverse Charges
Visa	1+ 410+581 9994 -	Call Reverse Charges
Mastercard	1+ 636+722 7111 -	Call Reverse Charges

To make a Reverse Charge Call firstly contact the international operator and ask to make a Collect Call to the appropriate phone number.

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

1.6 COSTS

The schedule of benefits and the premiums payable are shown in the tables on pages 16 of this booklet. The premium for the travel plan you select will be shown on the Certificate of Insurance. Premiums are based on a number of factors, including the destination and length of journey and number of travellers. The base premium will be increased by any optional additions you select as well as cover for any accepted Existing Health Disorder medical conditions. Premiums shown are inclusive of Commonwealth and State taxes and/or charges including the Goods and Services Tax and Stamp Duty. Additional amounts payable for Existing Health Disorder cover are shown at Section 1.11 of the PDS 'Existing Health Disorders'.

Excess

If you make a claim you may be required to pay an excess. An excess is an agreed amount that is subtracted from a claim. The nature of the excess and when it applies are described in the **Policy Wording** under 'Important Matters About Your Policy'.

In the event of claims an excess will apply:

Excess Payable

For International Travel Plans \$100 AUD PER EVENT

For Domestic Travel Plans \$ 50 AUD PER EVENT

Excess Eliminator

Payment of an additional \$15 for policy durations up to 34 days and \$25 for policies 5 weeks and over can remove the above excesses.

The Excess Eliminator does not apply to any excess that may be imposed to an Existing Health Disorder.

1.7 COOLING OFF PERIOD

You may return this policy to our Distributor within 14 days of purchasing, provided that no claim has arisen and your trip has not commenced. Our Distributor will cancel the policy and give you a full refund of premium within 15 business days.

1.8 THE CODE OF PRACTICE

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

The Code aims to:

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

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

1.9 DISPUTE RESOLUTION PROCESS

If a complaint arises during your dealings with us or our representatives, you should first discuss the matter with the person with whom you have been dealing. Where your complaint is not resolved to your satisfaction you should request that the matter be dealt with by our Internal Complaints and Disputes Resolution Procedure. Our Distributor can assist you to lodge your complaint or contact us on 1800 252 689 and we can take the details for you. You will be provided with a copy of our brochure detailing our complaints and dispute resolution. Your complaint will be handled by a person with authority to resolve the matter. Your complaint will be dealt with within 15 business days unless we notify you of the reasons why it cannot be dealt with within that time.

If the complaint remains unresolved to your satisfaction, you can request that it be reviewed by Insurance Ombudsman Service (the Service). The Service resolves certain insurance disputes between consumers and insurers and will provide an independent review at no cost to you. QBE Insurance is bound by the determination of the Service but the determination is not binding on you.

1.10 HOW TO MAKE A CLAIM

All claims should be directed to:

QBE Travel Claims Department
PO Box 12090 Melbourne VIC 8006
Claims Enquiries: 1300 306 559 or (03) 8805 2777
Email: travel.claims@qbe.com

Claims need to be supported by your original policy certificate of insurance, original supporting reports and documentation such as police reports, doctor's reports, transport provider's reports, receipts, valuations or proof of ownership and sent to the address shown above. (Refer also to Section N of the Policy Wording)

In the event of claims under some policy sections an excess will apply. Please refer to the **Policy Wording**.

1.11 EXISTING HEALTH DISORDERS

THIS POLICY DOES NOT AUTOMATICALLY PROVIDE COVER FOR EXISTING HEALTH DISORDERS

An existing health disorder is:

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

Note:

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

Assessment of Application

If you wish to apply for cover:

- Obtain an assessment application form for Existing Health Disorder from Our Distributor
- Complete the form and return to our Distributor for assessment and processing
- If required, the medical section must be completed by your usual doctor
- If your application for cover is granted You will be notified and if applicable, advised of any special terms imposed.

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

- Acne
- Allergies - such as allergic rhinitis, chronic rhinitis, hayfever, sinusitis, anaphylaxis, dermatitis, eczema, psoriasis, urticaria, food intolerance, latex allergy
- Anaemia - including iron deficiency anaemia, B12 deficiency, folate deficiency, pernicious anaemia
- Asthma - not requiring cortisone medication and no hospitalisation for the past 12 months including as an outpatient
- Bell's palsy
- Benign breast or renal cysts
- Bunions
- Carpal Tunnel syndrome
- Cataracts, dry eye syndrome, glaucoma, macular degeneration
- Coeliac disease
- Colonic polyps
- Congenital blindness/deafness
- Diabetes Mellitus Types 1 and 2 - where you have no known cardiovascular, hypertensive, vascular disease and no related kidney, eye or neuropathy complications
- Epilepsy - you have been seizure free for the past 12 months and do not require more than 1 anti-seizure medication
- Goitre, hypothyroidism, Hashimoto's disease, Graves disease
- Gout
- Hiatus hernia/Gastro-oesophageal reflux disease, Peptic ulcer disease
- High Cholesterol (Hypercholesterolaemia)
- High Lipids (Hyperlipidaemia)
- Insulin resistance, impaired glucose tolerance
- Incontinence
- Meniere's disease, Tinnitus
- Menopause
- Migraines except where you have been hospitalised in the past 12 months
- Nocturnal cramps
- Osteoporosis - whereby there have been no fractures and you do not require more than 1 medication
- Plantar fasciitis
- Raynaud's Disease
- Sleep apnoea
- Stable High Blood Pressure (Hypertension)
- Trigeminal neuralgia
- Trigger finger
- Routine screening tests where no underlying disease has been detected

Acceptance/Authority

We will fairly assess applications but cannot guarantee acceptance.

If cover can be provided we will advise the terms of cover and plan code, together with an Acceptance/Authority Number. Cover of Existing Health Disorder is limited to the approval for the original policy and cannot be extended. If accepted an additional premium listed as follows will apply per approval of Your Existing Health Disorder of

- a) \$75 per person International Travel Plans
- b) \$50 on Domestic Travel Plans

Acceptance/Authority Number must appear on the Certificate of Insurance.

Existing Health Disorder Of A Non Travelling Relative Or Business Partner

(Not available after the Certificate of Insurance has been issued or to non residents of Australia.)

Provided your non travelling relative or business partner is under 80 years of age at the time the Certificate of Insurance is to be issued you can apply to cover their existing health disorder if their state of health could disrupt your travel plans even though they are not travelling with you.

Complete your application form and the Non Travelling Relative or Business Partners Medical Assessment Form and submit for approval, via our Distributor. If cover is approved you will be advised of any additional amount payable and of any special terms imposed.

If you do not select this additional benefit there will be no cover if your trip is cancelled, cut short or disrupted as a result of your non travelling relative's or business partner's existing health disorder.

1.12 PRIVACY POLICY

The Privacy Act 1988 (Cth) (the Act) regulates the way organisations such as QBE collect, use, protect and disclose personal information. We are committed to safeguarding your privacy and the confidentiality of your personal information.

QBE collects only that personal information necessary for it to assess and manage your insurance application or policy, including any claim that may be made under the policy. We will only use and disclose your personal information for a purpose you would reasonably expect. We will request your consent to any other purpose. If you do not provide QBE with this personal information we may not be able to process your application for insurance cover or process your claim.

We or our authorised agent may disclose your personal information to:

- any person authorised by you;
- an insurance agent who is arranging your insurance (for the purpose of confirming your personal and insurance details);
- another person named as a co-insured on your policy (for the purpose of confirming if full disclosure has been made to us);
- another insurer (for the purpose of seeking recovery from them or to assess insurance risks or to assist with an investigation);
- an organisation who provides you with banking facilities (for the purpose of confirming payments made by you to us);
- an airline, medical practitioner, treating doctor or emergency assistance provider (to establish your medical status and fitness to travel);

- a dispute resolution organisation, such as the Insurance Ombudsman Service (for the purpose of resolving disputes between QBE and you or between QBE and a third party);
- a family member, in the case of a medical emergency;
- our reinsurers, who may be located overseas;
- a mailing house, records management company or technology service provider (for printing and/or delivery of mail, including secure storage and management of our records);
- our related entities, so that we may offer you other products and services;
- a company to conduct surveys on our behalf for the purposes of improved customer services; and
- an insurance reference bureau (to record any claims you make upon us).

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

- to a repairer or supplier (for the purpose of repairing or replacing your insured items);
- to an investigator, assessor, state or federal authority, medical practitioners, hospitals or other professional advisers (for the purpose of investigating or assessing your claim);
- a lawyer or recovery agent (for the purpose of defending an action by a third party against you or recovering our costs including your excess);
- to a witness to a claim (for the purpose of obtaining a witness statement);
- to another party in a claim (for the purpose of obtaining a statement from them or seeking recovery from them or to defend an action by a third party).

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

In addition we will:

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

Our aim is to always have accurate and up-to-date information. When you receive a Certificate of Insurance or other documents from us, you should contact us if the information is not correct. Where reasonably possible we will correct the information on our systems or held on file. If you have a complaint or want more information about how QBE is managing your personal information, please contact the Compliance Manager using the contact details provided below. For security reasons, any request for details of personal information held by us should be made in writing.

The Compliance Manager
QBE Insurance (Australia) Limited
GPO Box 82 Sydney NSW 2001
Telephone: (02) 9375 4656
Fax: (02) 8275 9022
Email: compliance.manager@qbe.com

Schedule of Benefits and Premiums

This Section contains the Schedule of Benefits and Premiums

It also contains a brief summary of some information concerning your Policy.

You should read the Product Disclosure Statement (Section 1 of this Booklet) and the Policy Wording (Section 2 of this booklet) for detailed information about the benefits, exclusions, the circumstance under which and times benefits are provided.



TRAVEL PLAN SELECTION

International Travel Plans

You should select the travel plan designated for your destination. If you have a multiple destination itinerary you should select the travel plan for the destination where you will spend the majority of your trip overseas **except where you will spend more than 96 hours of your trip in a plan F14 destination** then you must select Plan F14.

F14 - Platinum: travel to USA, Canada, Mexico, Central & South America and Antarctica

C14 - Gold: travel to Europe, Ireland, Japan, Middle East, Mauritius, Africa, Scandinavia and Russia

D14 - Silver: travel to Asia, India, Sub-Continent, United Kingdom, Indonesia and China

E14 - Bronze: travel to South West Pacific, Norfolk Island, New Zealand and Bali.

Domestic Travel Plan (Q14):

Travel within Australia (including Lord Howe Island, Cocos Island, Christmas Island). You also have the option to increase the level of cancellation cover up to a maximum of \$20,000 for Single Cover and \$40,000 for Family Cover. An extra premium of \$25 is payable for each \$1,000 of additional Cancellation cover required.

EXCESS PAYABLE

In the event of a claim an excess will apply

For International Travel Plans \$100 AUD PER EVENT

For Domestic Travel Plans \$ 50 AUD PER EVENT

EXCESS ELIMINATOR

Payment of an additional \$15 for policy durations up to 34 days and \$25 for policies 5 weeks and over can remove all the above excesses. The Excess Eliminator does not apply to any excess that may be imposed due to an Existing Health Disorder.

CHILDREN FREE

Financially dependant children or grandchildren under 25 years of age travelling with you are covered.

Single and Family Cover

We offer single and family cover and premium on International and Domestic Travel Plans.

Single Cover – One adult including financially dependant children under 25 years travelling with you.

Family Cover – Any two adults travelling together, includes spouse, defacto or adult travelling companion plus financially dependant children and grandchildren under 25 years travelling with you.

BONUS/FREE DAYS

Bonus days are available on International Travel Plans only. They must be taken up during the term of the original policy and cannot be included in an extension. There are no bonus days available on a 12 month policy.

International Travel Plans Schedule Of Benefits

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

		Cancellation Fees, Lost Deposits	Overseas Medical Hospital & Emergency Expenses	Overseas Dental	Cash in Hospital	Luggage	Travel Delay	Resumption of Journey	Accidental Death	Accidental Disability	Your Legal Liability	Rental Vehicle Excess	Loss of Income	Financial Default
Single	APPLICABLE LIMITS	Unlimited	Unlimited	\$2,000	\$6,000	\$15,000	\$1,000	\$3,000	\$25,000	\$10,000	\$2,500,000	\$4,000	\$5,000	\$10,000
Family		Unlimited	Unlimited	\$4,000	\$12,000	\$30,000	\$2,000	\$6,000	\$50,000	\$20,000	\$2,500,000	\$4,000	\$10,000	\$20,000

Premiums

PLAN CODE			Days								Weeks						Months											
			5	8	13	17	21	24	28	32	5	6	7	8	9	10	3	4	5	6	7	8	9	10	11	12		
F14	Platinum USA, Canada, Mexico, Central & South America and Antarctica	Single	\$126	\$155	\$177	\$214	\$246	\$255	\$309	\$329	\$372	\$425	\$494	\$546	\$564	\$627	\$729	\$859	\$996	\$1,152	\$1,320	\$1,446	\$1,594	\$1,703	\$1,855	\$1,971		
		Family	\$252	\$310	\$354	\$428	\$492	\$510	\$618	\$658	\$744	\$850	\$988	\$1,092	\$1,128	\$1,254	\$1,458	\$1,718	\$1,992	\$2,304	\$2,640	\$2,892	\$3,188	\$3,406	\$3,710	\$3,942		
C14	Gold Europe, Ireland, Japan, Middle East, Africa, Mauritius, Scandinavia and Russia	Single	\$102	\$119	\$138	\$164	\$187	\$197	\$230	\$247	\$262	\$321	\$358	\$385	\$422	\$447	\$497	\$574	\$671	\$748	\$869	\$957	\$1,034	\$1,134	\$1,235	\$1,285		
		Family	\$204	\$238	\$276	\$328	\$374	\$394	\$460	\$494	\$524	\$642	\$716	\$770	\$844	\$894	\$994	\$1,148	\$1,342	\$1,496	\$1,738	\$1,914	\$2,068	\$2,268	\$2,470	\$2,570		
D14	Silver Asia, India, Sub Continent, UK, Indonesia and China	Single	\$94	\$109	\$126	\$140	\$166	\$176	\$214	\$228	\$247	\$276	\$312	\$341	\$370	\$399	\$464	\$536	\$631	\$717	\$811	\$895	\$982	\$1,070	\$1,157	\$1,212		
		Family	\$188	\$218	\$252	\$280	\$332	\$352	\$428	\$456	\$494	\$552	\$624	\$682	\$740	\$798	\$928	\$1,072	\$1,262	\$1,434	\$1,622	\$1,790	\$1,964	\$2,140	\$2,314	\$2,424		
E14	Bronze South West Pacific, Norfolk Island, New Zealand and Bali	Single	\$72	\$81	\$95	\$106	\$135	\$140	\$153	\$163	\$184	\$209	\$236	\$245	\$278	\$306	\$377	\$428	\$500	\$561	-	-	-	-	-	-		
		Family	\$144	\$162	\$190	\$212	\$270	\$280	\$306	\$326	\$368	\$418	\$472	\$490	\$556	\$612	\$754	\$856	\$1,000	\$1,122	-	-	-	-	-	-		

BONUS DAYS - When your trip is slightly longer than duration quoted above we include bonus day/s within the premium. Not available on 12 month policy.

1 Day	2 Days	3 Days	4 Days	7 Days
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Domestic Travel Plan Schedule Of Benefits

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

PLAN CODE			Cancellation Fees, Lost Deposits	Emergency Expenses	Luggage	Travel Delay	Accidental Death	Accidental Disability	Your Legal Liability	Rental Vehicle Excess	Financial Default	Premiums								
												Days						Weeks		
												5	8	13	17	24	28	5	6	
PH14 PL14	AUSTRALIA (Q14) (Including Lord Howe Island, Cocos Island, Christmas Island)	Single	APPLICABLE LIMITS	\$10,000	\$10,000	\$3,000	\$300	\$10,000	\$10,000	\$500,000	\$4,000	\$10,000	\$60	\$64	\$77	\$83	\$106	\$121	\$129	\$141
		Family		\$20,000	\$20,000	\$6,000	\$600	\$20,000	\$20,000	\$1,000,000	\$4,000	\$20,000	\$118	\$126	\$152	\$164	\$209	\$239	\$255	\$279

Domestic Cancellation & Emergency Expenses Travel Plans

PLAN CODE	APPLICABLE LIMITS	PREMIUM
PH14	High	\$2,000 Per Person
PL14	Low	\$1,000 Per Person

PH14 & PL14 Domestic Cancellation and Emergency Expenses Plan

This is an optional plan for travel within Australia (including Lord Howe Island, Cocos Island, Christmas Island) Provides basic but essential cover for loss of non-refundable pre-paid travel arrangements as well as Emergency Expenses Cover is restricted to Policy Sections A, B, C, D (not clause D4), G (not clause G4, G5, G6 and G7) and M.

TRAVEL ON CRUISE LINERS

Travellers on domestic cruises may take the Bronze Plan as there may be circumstances where overseas medical cover can be provided. Travel in cruise liners on the South Pacific should take the Bronze Plan.

Travellers cruising in other worldwide locations need to take the plan specified for the port of departure.

POLICY EXTENSIONS

The Travel Insurance policy can be extended as many times as you need up to a total of 12 months from the date of departure. However, any Existing Health Disorder cover is limited to the term of the original policy.

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.

SPORTS AND ADVENTURE COVER

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

SPORTING EQUIPMENT

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

CREDIT CARD

Where payment of premiums are made by credit card, additional service charges may apply and will be displayed on the Certificate of Insurance.

ENTERTAINMENT / EVENTS / SPORTS COVER

If your trip is for the purpose of attending a wedding, funeral, conference or sporting event which cannot be delayed due to your late arrival and the trip is delayed because of something outside your control, we will pay you the reasonable additional cost of using alternative public transport to arrive at your destination on time. The most we will pay is \$2,000 for Single Cover and \$4,000 for Family Cover.

ADDITIONAL RENTAL VEHICLE EXCESS COVER

Rental car companies apply an excess in case of accident, damage or theft to the rental vehicle during the rental period. Your policy provides cover for this up to an amount of \$4,000 on all International and Domestic Travel Plans except PH14 or PL14.

You also have the option to increase the level of excess cover up to a maximum of \$6,000. An extra premium of \$15 is payable for each \$500 of additional excess cover required.

LUGGAGE

Covers accidental loss, theft or damage to your luggage, including duty-free purchases and loss or fraudulent use of credit cards.

Limits apply to any one item of luggage:

\$600 for all International Travel Plans

\$500 for Domestic Travel Plan

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

\$3,000 for all International Travel Plans

\$500 for Domestic Travel Plan

LUGGAGE – SPECIFIED ITEMS

Cover on items worth more than the limits shown (including sporting equipment and cameras) can be arranged up to a maximum of \$4,000 for any one item or set with a maximum of \$8,000 in total. Extra cost is 4% of the insured value.

FINANCIAL DEFAULT

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

EXISTING HEALTH DISORDER COVER

THIS POLICY DOES NOT AUTOMATICALLY PROVIDE COVER FOR EXISTING HEALTH DISORDERS

An existing health disorder is:

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

Note:

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

Assessment of Application

If you wish to apply for cover:

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

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

- Acne
- Allergies - such as allergic rhinitis, chronic rhinitis, hayfever, sinusitis, anaphylaxis, dermatitis, eczema, psoriasis, urticaria, food intolerance, latex allergy
- Anaemia - including iron deficiency anaemia, B12 deficiency, folate deficiency, pernicious anaemia
- Asthma - not requiring cortisone medication and no hospitalisation for the past 12 months including as an outpatient
- Bell's palsy
- Benign breast or renal cysts
- Bunions
- Carpal Tunnel syndrome
- Cataracts, dry eye syndrome, glaucoma, macular degeneration
- Coeliac disease
- Colonic polyps
- Congenital blindness/deafness
- Diabetes Mellitus Types 1 and 2 - where you have no known cardiovascular, hypertensive, vascular disease and no related kidney, eye or neuropathy complications
- Epilepsy - you have been seizure free for the past 12 months and do not require more than 1 anti-seizure medication
- Goitre, hypothyroidism, Hashimoto's disease, Graves disease
- Gout
- Hiatus hernia/Gastro-oesophageal reflux disease, Peptic ulcer disease
- High Cholesterol (Hypercholesterolaemia)
- High Lipids (Hyperlipidaemia)
- Insulin resistance, impaired glucose tolerance
- Incontinence
- Meniere's disease, Tinnitus
- Menopause
- Migraines except where you have been hospitalised in the past 12 months
- Nocturnal cramps
- Osteoporosis - whereby there have been no fractures and you do not require more than 1 medication
- Plantar fasciitis
- Raynaud's Disease
- Sleep apnoea
- Stable High Blood Pressure (Hypertension)
- Trigeminal neuralgia
- Trigger finger
- Routine screening tests where no underlying disease has been detected

Acceptance/Authority

We will fairly assess applications but cannot guarantee acceptance.

If cover can be provided we will advise the terms of cover and plan code, together with an Acceptance/Authority Number. Cover of Existing Health Disorder is limited to the approval for the original policy and cannot be extended. If accepted an additional premium listed as follows will apply per approval of your Existing Health Disorder of

- a) \$75 per person under 60 years of age on International Travel Plans
- b) \$50 on Domestic Travel Plans

Acceptance/Authority Number must appear on the Certificate of Insurance.

Section 2

Policy Wording

A) IMPORTANT MATTERS ABOUT YOUR POLICY

A1. This document contains Your travel insurance policy terms and conditions. It is important that You read and understand it and retain it in a safe place.

In the event of a claim arising under this policy You will be required to furnish evidence of the circumstances and the value of such loss. Please retain documents such as receipts, accounts, police or doctor's reports, valuations and proof of ownership in support of Your claim.

A2. The most We will pay under any section is the Applicable Limit shown in the Schedule of Benefits for the travel plan You have selected or within the relevant section. For some plans and sections there is an amount of money (excess) that You must contribute when You claim and these are shown below. When You pay Us the Excess Eliminator extra premium, which is shown on Your Certificate of Insurance, then You will not have to pay the excess. This does not apply to any excess that may be imposed due to an Existing Health Disorder.

Excess Payable

For International Travel Plans \$100 AUD PER EVENT

For Domestic Travel Plans \$ 50 AUD PER EVENT

A3. We will try to get You medical attention when You travel but Our emergency service cannot guarantee that appropriate medical facilities will always be available. The Emergency Service is only provided to assess and monitor Your condition and cannot take over the running of Your medical treatment.

Please note that where Your claim is not covered under the policy, the providing of Emergency Assistance will not in itself be an admission of liability of Your claim.

A4. Your policy is valid only when You pay the premium and a Certificate of Insurance is issued to You. Cover for Cancellation Fees or Lost Deposits (Section D) and Financial Default (Section M) 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.

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

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

A7. There is a special limit that applies to the accidental death benefit of all claims made under Family Cover. See Section H.

A8. Subject to Your rights under the Cooling Off Period, We will not refund any part of the premium if You cancel Your cover after any part of this policy has begun or a claim has arisen.

A9. We will automatically extend cover for a period that is necessary for You to complete Your Trip if Your return is delayed because of anything for which You can claim under this policy.

- If You wish to extend Your Trip, You may prior to expiry of Your original policy, arrange an extension of Your original policy by payment of the incremental premium. Cover must not exceed a period of 12 months in total from the date of the commencement of Your Trip on Your original policy.

- Existing Health Disorder cover is not available on any extension of Your policy.
- A10. We will not pay a claim if Your claim is fraudulent.
- A11. We may refuse to pay a claim under this policy if You do not comply with any condition of this policy.

B) DEFINITIONS (MEANING OF WORDS)

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

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

Existing Health Disorder(s) means:

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

Note:

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

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

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

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

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

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

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

Rental Vehicle means a motor vehicle 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.

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

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

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

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

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

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

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

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

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

You, Your, Yourself means the person or persons named on the Certificate of Insurance. If You select Single Cover the policy covers You and Your financially dependant children or grandchildren all under 25 years of age who travel with You. If You select Family Cover the policy covers the same persons as Single Cover plus Your spouse, defacto partner of either gender or any adult Travelling Companion named in the Certificate of Insurance.

C) LOSSES NOT INSURED UNDER ANY SECTION OF THIS POLICY

What is not covered

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

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

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

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

C4. You or Your Travelling Companion, or any other person for whom You may cancel or alter Your travel plans, whether that person is directly involved with Your travel or not, being affected by alcohol or drugs unless the drugs were prescribed and used as directed by a doctor.

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

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

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

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

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

C10. Any claim if You are not a permanent resident in Australia or if You do not plan to return to live in Australia at the end of Your Trip. This does not apply if You are a visitor returning to Your country of residence and Your Trip does not exceed 32 days or if We have agreed to waive this clause.

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

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

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

C14. Any claim arising from Serious Injury or Illness where a metastatic or terminal prognosis was made, in relation to any medical condition, whether related or not to the cause of the claim, prior to the issue of the Certificate of Insurance.

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

C16. You operating a Motor Cycle without You holding a valid licence for the country the Motor Cycle is being operated in.

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

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

C19. The insolvency, bankruptcy, provisional liquidation, financial collapse, appointment of receivers or any other form of insolvency administration of any person, company, organisation involved in Your travel arrangements at the time the Certificate of Insurance was issued.

D) CANCELLATION FEES AND LOST DEPOSITS

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

You may have to pay an excess for each problem or incident You claim for under this Section unless You have paid for the Excess Eliminator. See Section A2 for details. If You make a claim You will be required to give Us things like reports or a certificate from the doctor who treated You to show that Your claim is necessary.

What is covered

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

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

D3. Non-recoverable fees You have been charged by Your travel agent, up to \$4,000 for Single Cover or \$8,000 for Family Cover, but We will not pay more than the loss of the normal remuneration available to the agent had the Trip gone ahead as planned.

D4. 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 benefit D4 to become payable:

- the reason for cancellation must be covered under this Section of the policy, and
- the loss of such points cannot be recovered from any other source.
- before You submit a claim under this section You must first request the airline refund Your points.

This cover is not available under Domestic Cancellation and Emergency Expenses Travel Plans (PH14 and PL14).

What is not covered

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

- D5. Any Existing Health Disorder unless agreed to by Us in writing. See Section B for details.
- D6. Any medical or dental problem of Yours which You told Us about when You took out this insurance and We told You We would not cover.
- D7. You not taking precaution to avoid a claim after there was a warning in the mass media of a strike, riot or bad weather or other circumstances.
- D8. A change of plans because You or Your Travelling Companion change Your mind and decide not to proceed with Your original Trip.
- D9. Claims arising from Your business (other than severe damage to Your business premises), Your financial or contractual obligations or those of Your Travelling Companion, Relative or close business associate.
- D10. You not complying with what Your ticket conditions require.
- D11. 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.

D12. You knowingly making travel arrangements through an unlicensed travel agent.

D13. Cancellation, delays or rescheduling caused by Your Transport Provider.

D14. Mechanical breakdown of any means of transport.

D15. The death, injury or illness of any Relative who is not residing in Australia or New Zealand.

D16. The government of any country not allowing You to enter or stay in that country.

D17. Using a hospital for addiction treatment or as a nursing, convalescent or rehabilitation place.

D18. Your or any other person's depression, stress, anxiety, mental or nervous disorder, suicide or attempted suicide or self injury.

D19. Sexually transmitted diseases of any sort, Acquired Immune Deficiency Syndrome (AIDS) or AIDS related complex (ARC) or Human Immunodeficiency Virus (HIV).

D20. The cost of a return ticket if You have not purchased a return air ticket to Australia. We will deduct from Your claim the cost of the fare between Your last intended place of departure to Australia, at the same cabin class as Your initial departure fare.

D21. 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.

D22. 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.

D23. See also Section C.

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

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

This cover is not available under Domestic Cancellation and Emergency Expenses Travel Plans (PH14 and PL14) You may have to pay an excess for each injury or illness You claim for under this Section except for E2 and E6 unless You have paid the Excess Eliminator.

See Section A2 for details.

What is covered

E1. Necessary overseas medical and hospital expenses You have to pay as a result of an injury or illness (including injury arising from a Terrorist Act subject to policy terms and exclusions including C9) which first occurs or becomes apparent after the issue date of Your Certificate of Insurance. All medical treatments must be provided by a legally qualified medical practitioner. We will pay up to 12 months from the time You first received treatment for the injury or illness.

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

E3A. Up to \$2,000 Single Policy or \$4,000 Family Policy for emergency overseas dental expenses incurred following an injury to sound and natural teeth caused solely and directly by external and visible means as a result of an accident and which does not result from an illness or disease, but not treatment that can be delayed until You return to Australia.

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

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

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

E6. Funeral expenses if You die while overseas. We will pay the cost incurred overseas for a funeral or cremation and the return of Your remains to Australia – but the most We will pay is \$20,000.

What is not covered

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

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

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

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

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

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

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

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

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

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

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

E17. See also Section C.

F) LUGGAGE

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

This cover is not available under Domestic Cancellation and Emergency Expenses Travel Plans (PH14 and PL14)

You may have to pay an excess for each incident You claim for under this Section except F4 and F5 unless You have paid the Excess Eliminator. See Section A2 for details.

What is covered

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

F2. Payment will not exceed the original price You paid. Sub limits apply to each item of luggage unless You have separately insured an item under Specified Item Cover. The sub limit for each item will depend on the plan You have selected. The sub limits are:

Plan	F14, C14, D14, E14	Q14
Camera, video camera, laptop computer equipment and set of golf clubs Sub Limits	\$3,000	\$500
Dental prostheses (including dentures) Sub Limits	\$1,000	N/A
Each other item Sub Limits	\$600	\$500

A pair or set of items is treated as one item (eg. a pair of earrings, a camera body and its standard lens and accessories, or a set of golf clubs). The limit for any specified item may be increased to \$4,000 with a maximum for all specified items of \$8,000. You must have paid the appropriate additional premium and in the event of any claim can show Us in support of Your claim a receipt or valuation issued in the 12 months before the commencement of Your Trip.

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

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

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

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

F7. If Your golf or snow skiing equipment is lost, 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 \$100 Single Cover and \$150 Family Cover. Any claim must be supported by receipts.

What is not covered

F8. Furniture.

F9. Items for trade, trade samples or Your tools of trade or profession.

F10. Brittle or fragile items, glassware, china, ceramics, pottery etc or an electronic component that becomes broken or scratched unless it is:

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

F11. The loss of Your travel documents, credit cards or travellers cheques if You do not report it immediately to the company that issued them and follow their instructions.

F12. Cash and negotiable items, gold or precious metals, precious unset or uncut gemstones.

F13. Luggage that You leave Unattended or with someone You do not know looking after it.

F14. Luggage left in a motor vehicle unless it is locked in the boot or locked luggage compartment or any Luggage left overnight in a motor vehicle even if it is in the locked boot or locked luggage compartment.

F15. Mobile phones, computer equipment, or jewellery left Unattended in a motor vehicle at any time.

F16. Luggage that You send or leave somewhere else and which won't be travelling with You on Your Trip.

F17. Sporting equipment, including surfboards, snowboards, sailboards and boogie boards, while You are using them.

F18. Electrical or mechanical breakdown.

F19. 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.

F20. The cost of consultation fees to replace prescription medication.

F21. Loss of Luggage not reported to the Transport Provider, police, hotel or appropriate authority within 24 hours of You becoming aware of the loss and where no written report is obtained.

F22. See also Section C.

G) EMERGENCY EXPENSES

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

You may have to pay an excess for each incident You claim under this Section except G5, unless You have paid the Excess Eliminator. See A2 for details.

What is covered

Your Additional Expenses including emergency personal telephone calls.

G1. If Your Trip is disrupted because of:

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

Your additional expenses of returning to Your home in Australia and resumption of Your Trip.

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

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

We will also pay Your transport costs to resume Your original overseas Trip if You rejoin it within 60 days of returning to Australia or New Zealand. The most We will pay is \$3,000 Single Cover and \$6,000 Family Cover.

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

Travel Delay

G4. If Your scheduled transport is delayed for at least ten hours for reasons outside Your control and You cannot claim the expenses from anyone else, We will pay for Your expenses up to \$300 for Single Cover and \$600 for Family Cover for each day the delay continues but if You claim this benefit We will not pay for accommodation, meal and travelling expenses in Section G1.

Hijack and Kidnap

G5. If You are hijacked or kidnapped We will pay \$1,000 for Single Cover or \$2,000 for Family Cover for each 24 hours that You are held captive. The most We will pay is for 10 days.

Special Events, Missed Connections

G6. If Your Trip is for the purpose of attending a prearranged wedding, funeral, conference 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 most We will pay is \$2,000 for Single Cover and \$4,000 for Family Cover.

Home Help

G7. Following hospitalisation overseas for a period of not less than 10 days for which a claim is admissible under Your policy We will following agreed repatriation by Us, provide if required up to \$1,500 for Single Cover and \$3,000 for Family Cover towards home help (not nursing) provided by a company providing housekeeping or similar services registered for GST in Australia.

Emergency Accommodation Due To Terrorism

G8. If your trip is disrupted because of a Terrorist act, cover is provided for emergency accommodation expenses up to \$300 per day, up to a maximum policy limit of \$3,000.

What is not covered

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

G9. You not taking precaution to avoid a claim after there was warning in the mass media of a strike or riot.

G10. Any Existing Health Disorder unless agreed to by Us in writing. See Section B for details.

G11. Using a hospital for addiction treatment or as a nursing, convalescent or rehabilitation place.

G12. Your or any other person's depression, stress, anxiety, mental or nervous disorder, suicide or attempted suicide or self injury.

G13. Sexually transmitted diseases of any sort, Acquired Immune Deficiency Syndrome (AIDS) or AIDS related complex (ARC) or Human Immunodeficiency Virus (HIV).

G14. The cost of a return ticket if You have not purchased a return air ticket to Australia. We will deduct from Your claim the cost of the fare between Your last intended place of departure to Australia, at the same cabin class as Your initial departure fare.

G15. 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.

G16. See also Section C.

H) ACCIDENTAL DEATH

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

This cover is not available under Domestic Cancellation and Emergency Expenses Travel Plans (PH14 and PL14)

What is covered

H1. Your death if it occurs within twelve months as a result of an injury caused by an accident or Terrorist Act (subject to policy terms and exclusions including C9) during Your Trip.

H2. Your disappearance because Your means of transport disappeared, sank or was wrecked and Your body has still not been found 12 months later.

H3. If You select Family Cover You and Your spouse are each covered for half the amount shown and Single Cover does not apply.

H4. Your dependant children under 25 years travelling with You are covered up to \$1,000 each.

What is not covered

H5. Death caused by illness or suicide.

H6. See also Section C.

I) ACCIDENTAL DISABILITY

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

This cover is not available under Domestic Cancellation and Emergency Expenses Travel Plans (PH14 and PL14)

What is covered

I1. If during Your Trip, You suffer an injury from an accident that

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

We will pay You a lump sum benefit of \$10,000 Single Policy or \$20,000 Family Policy.

What is not covered

I2. Self inflicted Injury.

I3. Disability caused by sickness or disease.

I4. See also Section C

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

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

This cover is not available under Domestic Cancellation and Emergency Expenses Travel Plans (PH14 and PL14)

What is covered

J1. Compensatory damages You become legally liable to pay because during Your Trip You injured someone, caused someone to die, or lost or damaged someone's property.

J2. Your reasonable legal costs and expenses for settling and defending the claim made against You as long as You have incurred them with Our approval.

What is not covered

J3. Injury to Your Travelling Companion or to a Relative or employee of either of You.

J4. Loss of or damage to property belonging to or in the care or control of You, a Relative of Yours, Your Travelling Companion, or an employee of any of the aforementioned.

J5. A claim against You arising out of ownership, custody, or use of any motor vehicle or mechanically propelled vehicle, any aircraft, watercraft or firearms.

J6. A claim arising from the conduct of a business, profession or trade, including You providing professional advice or service.

J7. A claim which would be covered under workers compensation legislation, an industrial award or agreement, or accident compensation legislation.

J8. Any fine or penalty.

J9. Punitive, aggravated or exemplary damages.

J10. Any Terrorist Act or any loss arising out of the intentional use of military force to intercept, prevent, or mitigate any known or suspected Terrorist Act.

J11. See also Section C.

K) RENTAL VEHICLE COLLISION DAMAGE AND THEFT EXCESS COVER

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

This cover is not available under Domestic Cancellation and Emergency Expenses Travel Plans (PH14 and PL14)

What is covered

K1. We will reimburse You up to \$4,000* for any excess or deductible which You become legally liable to pay under Your Rental Vehicle hiring agreement if the Rental Vehicle is involved in an accident or is stolen during the rental period.

K2. If Your doctor or dentist certifies that You are unfit to drive, up to \$250 to return Your hired car to the owner's nearest depot.

*You have the option to increase the amount of cover by payment of an extra premium of \$15 for each additional \$500 of excess cover required to a maximum of \$6,000.

Conditions

1. The Rental Vehicle must be rented from a recognised rental agency.
2. The hiring arrangement must incorporate comprehensive motor insurance against loss or damage to the Rental Vehicle.
3. You must comply with all requirements of the rental organisation under the hiring agreement and of the insurer under such insurance.

What is not covered

K3. Loss or damage arising from operation of the Rental Vehicle in violation of the terms of the rental agreement or loss or damage which occurs beyond the limits of any public roadway.

K4. Wear and tear, gradual deterioration, damage from insects or vermin, inherent vice, latent defect or damage.

K5. See also Section C.

L) LOSS OF INCOME

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

This cover is not available under Domestic Cancellation and Emergency Expenses Travel Plans (PH14 and PL14)

What is covered

L1. Loss of Your usual income up to \$400 per week while You cannot resume Your pre-Trip existing original employment if You are injured overseas as a result of an accident or Terrorist Act (subject to policy terms and exclusions including C9) and within 90 days of being injured You lose all Your income because You cannot do Your normal work when You return to Australia.

What is not covered

L2. The first 4 consecutive weeks after You planned to resume Your original employment.

L3. Any further benefit after We have paid You for 13 weeks.

L4. Any injury which is covered by workers compensation or statutory benefits. L5. Any inability to work as a result of sickness or disease.

L6. Claims that are not notified to Us within 60 days of Your return to Australia.

L7. See also Section C.

M) FINANCIAL DEFAULT

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

This cover is not available under Domestic Cancellation and Emergency Expenses Travel Plans (PH14 and PL14)

What is covered

Financial Default of a Travel Service Provider for,

M1. The reasonable cost of rearranging Your Trip provided that this cost is not greater than the cancellation fees or lost deposits which would have been incurred had the Trip not been cancelled.

M2. Your travel agents cancellation fees up to \$4,000 for Single Cover or \$8,000 for Family Cover when full monies have been paid, however if only a deposit has been paid at the time of cancellation, We will only pay up to the maximum of the deposit. We will not pay more than the level of commission and or service fees normally earned had the Trip not been cancelled.

M3. Necessary additional travel and accommodation that You undertake with Our consent if You have to interrupt Your Trip after it has begun and return home.

What is not covered

M4. Financial Default of any person, company, organisation involved in Your travel arrangements at the time the Certificate of Insurance was issued.

M5. Financial Default to the extent that Your loss is covered by some other scheme or fund (not a contract of insurance) or would be but for this insurance.

M6. Any additional travel and accommodation expenses incurred after the period of the Trip set out in the Certificate of Insurance.

N) CLAIMS

N1. When something happens that might lead to a claim, You must:

- tell Us promptly
- tell the police, Transport Provider, hotel or other authority within 24 hours and obtain a copy of that report
- send Us Your claim form as soon as possible
- provide Us at Your expense with any information about the claim We may ask for, including:
 - reports from police, Transport Provider, hotel or other authority
 - doctor's reports
 - accounts, receipts and quotations
 - valuations and proof of ownership dated prior to the date of loss
 - letters or notices You receive from anyone else about Your claim
 - Your original tickets if We have paid to bring You home
 - a letter from Your travel agent setting out the charges incurred if Your claim is for cancellation fees or lost deposits.

N2. If You can claim from anyone else and We also pay You, then You must refund Us the amount We paid if they pay You. You cannot claim from Us and them unless We are only making up the difference.

N3. We have the sole right to make admissions, settle any claims against You and defend You. We may refuse to protect You if You admit fault, make any offer or payment or defend a claim in court without Our consent.

N4. You must assist Us even after We have paid Your claim if We want to recover the amount of any payment from anyone who caused You to suffer loss or damage, or if We want to defend You against an allegation that You caused someone else loss or damage. This could include attending court to give evidence.

N5. We will be entitled to conduct in Your name the defence or settlement of any claim or to prosecute in Your name.

N6. We pay all claims in Australian dollars at the rate of currency exchange that applied at the time of the event that caused the claim.

N7. You must do all you can to minimise the cost of any claim under your Policy.

N8. You must at all times follow Our or medical adviser's advice or instruction.

Section 3

Financial Services Guide

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

About Us

QBE Insurance (Australia) Limited (QBE Insurance)
ABN 78 003 191 035 AFS Licence Number 239545
GPO Box 82, Sydney NSW 2001
Phone Toll Free: 1800 252 689 or (02) 9701 6500
Please do not send your application for travel insurance to this address.

About Our Distributor

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

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

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

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

The Distributor's Remuneration

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

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

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

If You Have A Complaint

If you ever have a complaint, you should refer the matter to us, using the contact details in the Product Disclosure Statement (PDS). If you have not been provided with a printed PDS, this information is set out on the internet page from where you viewed the PDS, or included in the email message if our distributor emailed the PDS to you. We have procedures in place to help resolve any issues you may have. If your complaint is not resolved to your satisfaction, you may request that your complaint be referred to our dispute resolution process. Your complaint will be handled by a person with authority to resolve the matter. Your complaint should be dealt with within 15 business days unless we notify you of the reasons why it cannot be dealt with within that time. If your complaint remains unresolved to your satisfaction, you can request that it be reviewed by Insurance Ombudsman Service (IOS). The IOS resolves certain insurance disputes between consumers and insurers and will provide an independent review at no cost to you. QBE Insurance is bound by the determination of the IOS but the determination is not binding on you.

Contacting Us

If you have any queries, contact our distributor on the address detailed on the back of the PDS, or on the Internet site or emailed with this document.

This FSG was prepared on 31 March 2008

Application Form

APPLICATION FOR INSURANCE

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

YOUR DUTY OF DISCLOSURE

What You must tell Us

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

Who needs to tell Us

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

If You do not tell Us

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

CONTACT DETAILS

Allways Travel Service

168 High Street
Ashburton
VIC 3147

Phone: 03 98858818

Fax: 03 98851164

Email: ian@allwaystravelservice.com

Compusure's contact details are:

QBE Insurance Australia (Limited)
trading as Compusure Insurance Services
21 Conder Street, Burwood NSW 2134
Ph: (02) 9701 6500 • Fax: (02) 9744 7855
ABN: 78 003 191 035 • AFSL No: 239545

Toursafe Travel Insurance Sales Enquiries

New South Wales	PO Box 156, Burwood NSW 1805 Ph: (02) 9701 6500 Fax: (02) 9744 7855
Queensland	Ph: (07) 3870 0548
Victoria and Tasmania	Ph: (03) 9543 4155
Western Australia	Ph: (08) 9286 4755
South Australia	Ph: (08) 8373 3713
Freecall Australia wide	1800 252 689