AIG

Accident & Health



Policy Wording

Affininity Group Travel Insurance

Lifeline Plus

AIG Australia Limited

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How is Your insurance arranged?

This insurance is issued by:

AIG Australia Limited (AIG)
ABN 93 004 727 753, AFSL 381686

Level 19, 2 Park Street, Sydney NSW 2000

AIG issues this product pursuant to an Australian Financial Services Licence ('AFSL') granted to **Us** by the Australian Securities and Investments Commission.

This Product Disclosure Statement ('PDS') contains information about key benefits and significant features of **Your** Policy. It also contains important information about your rights and obligations such as your duty of disclosure, cooling-off and complaint procedures. Its purpose is to assist both **Your** decision to purchase this insurance and ability to compare it with other products. **We** recommend you read the PDS carefully before deciding whether to acquire this product.

AIG prepared this PDS on 30 March 2026. The information in this document is current as at the date of this PDS. **We** may change some of the information in the PDS that is not materially adverse from time to time where permitted by the law, without needing to notify you. **You** may review the current version of the PDS at any time by visiting the website aig.com.au. Should you require it, we will provide you with a paper version of this PDS free of charge upon receipt of such request. If it becomes necessary, we will issue a supplementary or replacement PDS.

Retail Clients

Under **Our** AFSL **We** are required to provide 'Retail Clients' with a Product Disclosure Statement for this product.

A Retail Client means an individual or small business.

`Small business' means a business employing less than

(a) if the business is or includes the manufacture of goods – 100 people; or

(b) otherwise 20 people.

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This document contains Your Insurance Policy Terms, Special Provisions, Exclusions and Conditions. It is important that You read and understand it and retain it in a safe place.

Date prepared: 30th March 2026
PDS JM 12/00852

Product Disclosure Statement ('PDS')

Target Market Determinations ('TMDs')

AIG Australia Limited (AIG) is required to have Target Market Determinations for its retail client insurance products in accordance with the Part 7.8A of the Corporations Act 2001.

WHAT IS A TMD?

Under the law AIG are required to provide you with a Target Market Determination ("TMD"). The TMD provides details about the class of customers this product has been designed for, taking into consideration their likely needs, objectives and financial situation.

The TMD is not a PDS and should not be used as a summary of policy benefits, terms or conditions. The information in this TMD is general advice only and does not take into consideration the needs, objectives and financial situation of individual customers. Customers should review the PDS for full details on benefits, terms, conditions and exclusions before deciding to purchase this Product.

This document also contains important information about **Your** rights and obligations including the duty of disclosure and cooling off for Retail Clients.

Key Benefits of Your Policy

This Policy insures against a range of risks that may arise during **Travel** undertaken during the **Policy Period**. A summary of key benefits is outlined below. Further details about benefits can be found throughout the **Policy Wording**.

MEDICAL AND MEDICAL EVACUATION EXPENSES

Provides cover for Overseas **Medical Expenses**, **Ongoing Medical Expenses** in Australia (as defined in Section 1B) and Overseas Medical Evacuation Expenses incurred whilst **Travelling**.

Refer to Section 1A, 1B, and 1C of the **Policy Wording** for details of cover and **Conditions** and **Exclusions** that may apply.

LOSS OF DEPOSITS AND ADDITIONAL EXPENSES

Cover for cancellation charges and additional extra expenses arising from unforeseen events such as natural disaster, **Injury** or **Sickness**, legal expenses or being denied boarding on a overbooked flight.

Refer to Section 3 of the **Policy Wording** for details of cover and Conditions and Exclusions that may apply.

LUGGAGE, PERSONAL EFFECTS, TRAVEL DOCUMENTS, MONEY AND CREDIT CARDS

Covers accidental loss of or damage to **Your** accompanied luggage, replacement costs for personal belongings including **Travel** documents, portable business equipment/business property, keys and locks and unauthorized use of credit cards. Limits apply to any one item.

Refer to Section 4 of the **Policy Wording** for details of cover, **Conditions** and **Exclusions** that may apply.

PERSONAL INJURY & SICKNESS BENEFITS

Provides lump sum payments for an **Injury** resulting in death or other specified events under section 5A. Section 5B provides income replacement in the event of an injury.

Refer to Section 5 of the **Policy Wording** for details of cover, Conditions, Special Provisions and Exclusions that may apply.

RENTAL VEHICLE EXCESS COVER

We will reimburse **You** or the **Insured Person** for any excess which **You** or the **Insured Person** become legally liable to pay in respect of loss or damage to a **Rental Vehicle** (as defined in Section 6).

Refer to Section 6 of the **Policy Wording** for details of cover, **Conditions** and **Exclusions** that may apply.

PERSONAL LIABILITY

Cover for legal liability for bodily **Injury** or damage to property of others as a result of the **Insured Person's** negligence during the **Travel**.

Refer to Section 7 of the **Policy Wording** for details of cover, **Conditions** and **Exclusions** that may apply.

Important Information

A range of benefits are available under this Policy. Please note the following:

1. The insurance **Policy Wording** contains an **Important Policy Matters** section on **page 9**, **Definitions** section on **page 10**, and **General Exclusions** on **page 12** and **General Conditions** on **page 13** that apply to all sections of this document.
2. Terms, **Conditions**, **Special Provisions** and **Exclusions** may also apply under each **Section** of the **Policy Wording**.
3. Limits and sublimits and aggregate limits of liability apply to certain benefits under this Policy. These are contained within the **Policy Wording** that commences on page 9 of this document.
4. There is no cover under this Policy for medical expenses incurred in Australia or **Insured Person's Country of Residence**.

You should read this document carefully and familiarise yourself with all relevant terms, conditions and obligation that may be applicable to this Policy.

5. This document also contains important information about the rights and obligations of **Insured Persons** including:
   General Insurance Code of Practice – refer to page 5
   Privacy Notice – refer to page 7
   Duty of disclosure – refer to page 9

Please note: We suggest You check that it is safe to Travel to Your destination. Information on safe Travel is available at www.smartraveller.gov.au

Age Limits

Save for the age limitations in respect of the cover under certain sub-sections of Section 5 (as detailed below), this Policy does not cover any event which happens to an **Insured Person** unless they are, at the date of such event, under 75 years of age.

Emergency and Medical Assistance – AIG Travel Protect

The overseas assistance service in this **Section** is provided by AIG Travel Protect is in conjunction with **Your** Policy.

(a) in the event of an emergency whilst **You** are outside Australia AIG Travel Protect is only a telephone call away anywhere in the world – 24 hours a day.

(b) A worldwide team of highly skilled Doctors and medical professionals who are available by telephone – 24 hours a day for advice and assistance in the event of a medical emergency and any associated problems for travelers outside Australia.

(c) AIG Travel Protect is provides overseas assistance services in conjunction with the Terms and Conditions of **Your** Policy, including the following:

- Access to a registered medical practitioner for emergency assistance and advice.
- Emergency transportation to the nearest suitable hospital.
- Emergency evacuation back home if necessary.
- The family back home will be advised of **Your** medical condition and be kept informed of the situation.
- Payment guarantees to hospitals and insurance verification.
- Second opinions on surgery.
- Hospital case management.
- Legal referral service.
- Urgent message service and emergency **Travel** planning.
- Assistance in replacing **Travel** documents, passports and credit cards.

In the event of an emergency overseas, simply call (reverse charge where available) AIG Travel Protect any time from any place in the world: MALAYSIA 60 (3) 2772 5641

(The number underlined is the country code and the number in brackets is the area code.)

Costs

Some key factors that **We** take into consideration when calculating **Your** premium include:

- the estimated number of **Travel** days per annum to both overseas and domestic locations, and
- the average duration per trip (total **Travel** days),and
- the activities undertaken whilst **Travelling**, i.e. nature/purpose of the trip and
- the sums insured, and
- historical claims, and
- loss history.

The Premium will be detailed on the **Policy Schedule**. Premiums include applicable Commonwealth and State taxes and/or charges including the Goods and Services Tax and Stamp Duty.

Throughout the course of a year, additional premiums may be charged with **Your** agreement if, for example, the total **Travel** days or the sums insured are varied at **Your** request.

Also at the end of each annual renewal period, premiums may be increased or decreased depending on the actual number of **Travel** days taken.

Excess

Excess amounts may apply to certain sections of this Policy, in which case that amount will be deducted for each and every claim payable to **You** or the **Insured Person** under those sections. Any **Excess** amount to apply will be detailed in the **Policy Schedule**.

ELIMINATION PERIOD

An Elimination Period is the initial period of disablement for which no benefit is payable under Section 5B (Weekly **Injury** and Weekly **Sickness** Benefits) of this Policy. The Elimination Periods will be detailed in the **Policy Schedule**.

Cooling Off Period

If this insurance is purchased by a Retail Client, a cooling off period applies.

This means it may be returned to **Us**, or **Your** insurance intermediary, within 21 days of the date of purchase provided that no claim has arisen nor the **Travel** commenced. In these circumstances **We** will cancel the policy and provide **You** with a full refund of premiums collected.

General Insurance Code of Practice

AIG Australia Limited is signatory to the General Insurance Code of Practice ("Code"). The Code sets out the minimum standards of service that can be expected from the insurance industry and requires insurers to be open, fair and honest in their dealings with customers.

We are committed to adhering to the objectives of the Code and to uphold these minimum standards when providing services covered by this Code. The Code objectives will be followed having regards to the law and acknowledging that a contract of insurance is a contract based on the utmost good faith.

The Code Governance Committee is the independent body that monitors and enforces insurers' compliance with the Code. Their purpose is to drive better Code compliance and helping the insurance industry to improve its service to consumers.

For more information on the Code please visit codeofpractice.com.au

For more information on the Code Governance Committee please visit insurancecode.org.au

How to Make a Claim

Written notice of claim must be given to **Us** within 30 days after the happening of any circumstances giving rise to a claim where reasonably practicable, or otherwise as soon as reasonably practicable. Notice may be provided by completing a claim form available at any of **Our** offices, or advising **Us** by telephone on 1800 339 663 or by submitting a claim over the internet at www.aig.com.au. **We** will advise if additional information is required and **You** should provide this to **Us** in a reasonable time.

Claims need to be supported by supporting reports and documentation reasonably required by **Us** in relation to the claim, such as police reports, **Doctor's** reports, transport provider's reports, receipts, valuations or proof of ownership to the AIG business address. In the event of claims under some policy sections an **Excess** will apply. Please refer to the **Policy Wording**.

Confirmation of Transaction for Claims

Under the law if **You** are a retail client* **You** are entitled to confirmation information (**the Confirmation**) as when AIG Australia Ltd (**AIG**) accepts or settles a claim made by **You** under this insurance coverage (**the Transaction**).

AIG has established a facility under which **You** can send an email to us at ClaimsAdmin@aig.com requesting the Confirmation of the Transaction. **We** will aim to provide Confirmation of the Transaction to **You** as soon as reasonably practicable.

We will assume that **You** agree to the use of the facility to obtain the Confirmation of the Transaction, unless **You** advise **Us** at the above email address **You** do not agree to the use of the facility and that **You** wish to obtain Confirmation of the Transaction in another way.

Complaints and Feedback

Learning about **Your** experiences with **Us** and **Our** service partners helps to improve the way **We** do business with **You**. If **You** have feedback, or an issue **You** would like resolved **We** encourage **You** to make contact. Below is information on how to contact **Us** and how **We** will work together to resolve any concerns **You** have.

How to provide feedback

1. **Speak to Our Complaints team**

   Our complaints team can be contacted on 1800 339 669. To get the best out of **Your** call with **Us**, please have **Your** policy and/or claim number available and any specific information about the issue.

2. **Provide Your feedback or complaint in writing**

   If **You** would prefer to provide **Your** feedback or complaint in writing **You** can do so by lodging **Your** feedback or complaint on **Our** website, or by writing to:

   The Complaints Team
   AIG Australia Limited
   Level 13, 717 Bourke Street
   Docklands VIC 3008
   Email: aucomplaints@aig.com

WHAT HAPPENS IF YOU MAKE A COMPLAINT?

If **You** make a complaint, **We** will record **Your** complaint and make sure that **Your** concerns are addressed as quickly as possible and seek to achieve a fair outcome for both parties.

We will assess **Your** complaint upon receipt. During the complaints process as set out in this Policy, **We** will meet the following requirements in respect of **Your** complaint.

1. Acknowledge **Your** complaint within one (1) business day or as soon as practicable.
2. **We** will tell **You** who will handle **Your** complaint and their contact details.
3. **We** will, where applicable, keep **You** informed via **Your** preferred method of communication of the progress of **Your** complaint every ten (10) business days, more frequently or necessary or as agreed by both of **Us**.
4. **We** will treat **Your** complaint respectfully and handle all personal information in accordance with our Privacy Policy.
5. Within 30 calendar days from the date **We** receive **Your** complaint, **We** will provide a response to **Your** complaint.

If **We** cannot meet any of the stated time frames, **We** will communicate to **You** the reasons why this has not been possible. **We** will also advise **You** when **You** should expect to receive a response or decision, **Your** right to complain to the Australian Financial Complaints Authority (AFCA) if **You** are dissatisfied with such reasons and provide **You** with the contact details for AFCA.

WHAT YOU CAN DO IF YOU ARE NOT HAPPY WITH OUR RESPONSE OR HANDLING OF YOUR COMPLAINT

If **You** are not satisfied with **Our** response or the handling of **Your** complaint, **You** may wish to have the matter reviewed by **Our** Internal Dispute Resolution Committee ("Committee").

If **You** wish to have **Your** complaint reviewed by the Committee, please call or write to the complaints team as per the details above. As part of **Your** request, please include detailed reasons for requesting the review and the outcome **You** are seeking. This information will assist the Committee in carrying out its assessment and review of **Your** complaint.

A written response setting out the final decision of the Committee and the reasons for this decision will be provided to **You**.

If **We** are unable to provide a response within 30 calendar days of receipt of the initial complaint, **We** will inform **You** of (i) the time frame for when **Your** complaint will be heard by the Committee, (ii) when **You** should expect to receive a response from the Committee; (iii) the reasons for such delay; (iv) **Your** right to complain to AFCA if **You** are dissatisfied with such reasons; and (v) the contact details for AFCA.

You can take **Your** complaint to AFCA at anytime, including:

- if **We** have been unable to resolve **Your** complaint within 30 calendar days;
- **You** are dissatisfied with the outcome of **Your** complaint; or
- **You** are dissatisfied with the findings of the Committee.

AFCA provides a fair and independent financial services complaint resolution service that is free to consumers. AFCA can make decisions with which AIG is obliged to comply.

Under AFCA Rules, **Your** complaint may be referred back to **Us** if it has not gone through **Our** complaints process.

AFCA's contact details are:

Australian Financial Complaints Authority **(AFCA)**
GPO Box 3, Melbourne VIC 3001

Website: www.afca.org.au
Email: info@afca.org.au
Phone: 1800 931678 (free call)

The use of AFCA does not preclude **You** from subsequently exercising any legal rights which **You** may have if **You** are still unhappy with the outcome. Before doing so however, **We** strongly recommend that **You** obtain independent legal advice.

If **Your** complaint does not fall within AFCA's Rules, **We** will advise **You** to seek independent legal advice or give **You** information about any other external dispute resolution options where available to **You**.

The Financial Claims Scheme

The protection provided under the Federal Government's Financial Claims Scheme (**the Scheme**) applies to the Policy. In the unlikely event that the **Insurer** is unable to meet its obligations under the Policy, persons entitled to make a claim under the insurance cover under the Policy may be entitled to payment under the Scheme (access to the Scheme is subject to eligibility criteria). Information about the Scheme can be obtained from the APRA website at https://www.fcs.gov.au

Privacy Notice

This notice sets out how AIG collects, uses and discloses personal information about:

- **You, if an individual; and**
- **other individuals You provide information about.**

Further information about Our Privacy Policy is available at www.aig.com.au or by contacting Us at australia.privacy.manager@aig.com or on 1300 030 886.

HOW WE COLLECT YOUR PERSONAL INFORMATION

AIG usually collects personal information from **You** or **Your** agents. AIG may also collect personal information from:

- **Our** agents and service providers;
- other **Insurers**;
- people who are involved in a claim or assist **Us** in investigating or processing claims, including third parties claiming under **Your** policy, witnesses and medical practitioners;
- third parties who may be arranging insurance cover for a group that **You** are a part of;
- providers of marketing lists and industry databases; and
- publically available sources.

WHY WE COLLECT YOUR PERSONAL INFORMATION

AIG collects information necessary to:

- underwrite and administer **Your** insurance cover;
- maintain and improve customer service; and
- advise **You** of **Our** and other products and services that may interest **You**.

You have a legal obligation under the Insurance Contracts Act 1984 to disclose certain information. Failure to disclose information required may result in AIG declining cover, cancelling **Your** insurance cover or reducing the level of cover, or declining claims.

TO WHOM WE DISCLOSE YOUR PERSONAL INFORMATION

In the course of underwriting and administering **Your** policy **We** may disclose **Your** information to:

- entities to which AIG is related, reinsurers, contractors or third party providers providing services related to the administration of **Your** policy;
- banks and financial institutions for policy payments;
- assessors, third party administrators, emergency providers, retailers, medical providers, **Travel** carriers, in the event of a claim;
- other entities to enable them to offer their products or services to **You**; and
- government, law enforcement, dispute resolution, statutory or regulatory bodies, or as required by law.

AIG is likely to disclose information to some of these entities located overseas, including in the following countries: United States of America, United Kingdom, Singapore, Malaysia, the Philippines, India, Hong Kong, New Zealand as well as any country in which **You** have a claim and such other countries as may be notified in **Our** Privacy Policy from time to time.

You may request not to receive direct marketing communications from AIG.

ACCESS TO YOUR PERSONAL INFORMATION

Our Privacy Policy contains information about how **You** may access and seek correction of personal information **We** hold about **You**. In summary, **You** may gain access to **Your** personal information by submitting a written request to AIG.

In some circumstances permitted under the Privacy Act 1988, AIG may not permit access to **Your** personal information. Circumstances where access may be denied include where it would have an unreasonable impact on the privacy of other individuals, or where it would be unlawful.

COMPLAINTS

Our Privacy Policy also contains information about how **You** may complain about a breach of the applicable privacy principles and how **We** will deal with such a complaint.

CONSENT

Your application includes a consent that **You** and any other individuals **You** provide information about consent to the collection, use and disclosure of personal information as set out in this notice.

Policy Wording

Important Policy Matters

This Policy consists of **Sections** and provides the **Insured Person** with insurance cover under those **Sections** selected by **You** in **Your** application for this insurance and shown in the **Policy Schedule**.

All cover is subject to **You** paying or agreeing to pay the required premium, and is subject to all the terms, Conditions, Special Provisions and Exclusions of the Policy including the **Policy Schedule**.

This Policy shall only apply to events that occur during the **Policy Period** as set out in the **Policy Schedule** or renewal notice.

This Policy applies to **Travel** for the period specified in the definition of **Travel** and does not apply to events happening after such period, unless **We** have agreed in writing to extend cover beyond this period.

Your Duty of Disclosure

Before **You** enter into an insurance contract, **You** have a duty to tell **Us** anything that **You** know, or could reasonably be expected to know, may affect our decision to insure **You** and on what terms.

You have this duty until **We** agree to insure **You**.

You have the same duty before **You** renew, extend, vary or reinstate an insurance contract. **You** do not need to tell **Us** anything that:

- reduces the risk **We** insure **You** for; or
- is common knowledge; or
- **We** know or should know as an **Insurer**; or
- **We** waive **Your** duty to tell **Us** about.

IF YOU DO NOT TELL US SOMETHING

If **You** do not tell **Us** anything **You** are required to, **We** may cancel **Your** contractor reduce the amount **We** will pay **You** if **You** make a claim, or both.

If **Your** failure to tell **Us** is fraudulent, **We** may refuse to pay a claim and treat the contract as if it never existed.

DUTY TO TAKE REASONABLE CARE NOT TO MAKE A MISREPRESENTATION

You have a duty to take reasonable care not to make a misrepresentation to **Us** before the contract of insurance is first entered into. **You** have the same duty when **You** renew, extend, vary or reinstate the contract.

This means that **You** must take reasonable care to answer accurately and completely all of the questions **We** ask **You**. If **You** are unsure about the requirements of any of **Our** questions, please tell **Us**. If **You** need to check **Your** records or other information before answering, please make sure **You** do so. In answering **Our** questions, **You** should also make sure **You** provide accurate and complete answers for anyone else to whom the questions apply.

Your compliance with this duty is very important as **We** make **Our** decisions whether to insure **You** and, if so, on what terms based on the information **You** provide.

If **You** fail to take reasonable care and make a misrepresentation to **Us**, **We** may be entitled to:

- cancel **Your** contract;
- deny a claim or reduce the amount **We** will pay **You** if **You** claim, or
- if the misrepresentation was made fraudulently, treat the policy as if it never existed.

GST

The amount of premium payable for this Policy also includes an amount on account of GST. The sums insured under this Policy exclude GST.

When **We** make a payment under this Policy for the acquisition of goods, services or other supplies **We** will reduce the payment by the amount of any input tax credit that **You** are or would have been entitled to if **You** made a relevant acquisition.

Where **You** are registered for GST **You** must tell **Us Your** correct input tax credit entitlement. Any fines or penalties arising from **Your** incorrect advice are payable by **You**.

Definitions

Words with a special meaning are shown in this policy wording by using capital letters and **bold** font and, except where words are defined within a **Section** of this Policy, have the meanings given below:

Accident or Accidental means a sudden, fortuitous, violent, visible and specific event caused external to the body which occurs at an identifiable time and place during the **Policy Period**.

Close Relative means a **Spouse/Partner**, parent, parent-in-law, step-parent, child, brother, sister, brother- in-law, sister-in-law, daughter-in-law, son-in-law, half-brother, half-sister, fiance (e), niece, nephew, uncle, aunt, stepchild, grandparent or grandchild of the **Insured Person**.

Coronavirus/Covid-19 means Coronavirus Disease (COVID-19)/Severe acute respiratory syndrome coronavirus 2 (SARS-CoV-2)/any mutation, strain or variation of SARS-CoV-2.

Compensation means the amount payable by **Us** to **You** or an **Insured Person** in accordance with this Policy.

Country of Residence means Australia.

Dependent Child(ren) means an **Insured Person's** children (including step or legally adopted children) who are:

a. under nineteen (19) years of age; or

b. under twenty-five (25) years of age while they are full time students at an accredited institution of higher learning;

and at the time of an event giving rise to a claim are primarily dependent upon the **Insured Person** for maintenance and support and who **Travel** with the **Insured Person**.

A child who is physically or mentally incapable of self-support upon attaining age 19 may continue to be covered as a **Dependent Child** under this Policy whilst remaining incapacitated provided they **Travel** with the **Insured Person**.

Doctor(s) means a medical practitioner or medical specialist who is registered or licensed and is legally qualified to practice medicine under the laws of the country in which they practice other than a medical practitioner or medical specialist who is the **Insured Person**, the **Insured Person's** business partner or agent, **Insured Person's** employer or employee or a **Close Relative**.

Excess means the part of each and every claim which **We** will not pay and which **You** or the **Insured Person** are required to bear themselves as shown in the **Policy Schedule**.

Fingers, Thumbs or **Toes** means the digits of a **Hand** or **Foot**.

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

Foot means the entire foot below the ankle.

Hand means the entire hand below the wrist.

Injury means a bodily **Injury** to an **Insured Person** resulting from an Accident and occurring independently of any other cause provided the **Injury** occurs on or after the **Insured Person's** cover commencement date as described under the period of individual cover in the **Policy Schedule**.

Insured Person(s) means any person(s) who come within the description of the insured persons appearing in the **Policy Schedule**, who are nominated by **You** from time to time for insurance under this Policy and with respect to whom premium has been paid or agreed to be paid.

Limb means the entire limb between the shoulder and the wrist or between the hip and the ankle.

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

Non-Associated Leisure Travel means pure leisure **Travel** which is private, not taken in conjunction to any business trip and is unrelated to business for the entire duration of the trip, as declared by **You**, to be undertaken by directors, Chief Financial Officer, Chief Executive Officer, Chief Operating Officer, Company Secretary and nominated (named) executives and their accompanying **Spouse/Partner** and **Dependent Children** provided always that such **Travel** involves:

a. a flight or pre-booked overnight stay,

b. an interstate destination, or a destination outside Australia.

Policy Period means the period shown in the **Policy Schedule** or subsequent renewal notice issued by **Us**.

Policy Schedule means the most recent document we issue to you which contains conditions that are specific to **Your** cover, including details of **Your Travel**, **Insured Person(s)**, **Your Policy Period**, limit of liability and other Policy details.

Professional Sports means any sport for which an **Insured Person** receives any fee or monetary reward as a result of their participation.

Pre-existing Condition means:

1) any sickness, condition, injury, disease or disability which in the thirty (30) day period before the **Insured Person's** cover commenced as described under the period of individual cover in the **Policy Schedule**:
   a) the **Insured Person**, **Close Relative**, business partner, co-director or **Travelling Companion** were aware of or a reasonable person in the circumstance could be expected to be aware of; and
   b) such condition:
      (i) manifested itself, worsened, became acute or exhibited symptoms which would have caused an ordinarily prudent person to seek diagnosis, care or treatment;
      (ii) required taking prescribed drugs or medicine, or tests or further investigation had been recommended by a **Doctor**; or
      (iii) was treated by a **Doctor** or treatment had been recommended by a **Doctor**.
2) any ongoing congenital, chronic or condition of the **Insured Person**, **Close Relative** or , business partner, co- director or **Travelling Companion** which they are aware of, or a reasonable person in the circumstances could be expected to be aware of, before the **Insured Person's** cover commencement date as described under the period of individual cover in the **Policy Schedule**.

Public Place means any place to which the public has access, including but not limited to shops, airports, train stations, bus stations, streets, hotel foyers and grounds, restaurants, beaches and public toilets.

Section/Sections means one or more of sections 1 to 16 in this **Policy Wording**.

Serious Injury or **Serious Sickness** means a serious **Injury** or **Sickness** for which the attending **Doctor** certifies that the attendance on the **Insured Person** is necessary given the immediate threat to the injured or sick person's life.

It does not mean:

a. a terminal condition diagnosed prior to the **Insured Person's** cover commencement date as described under the period of individual cover in the **Policy Schedule**; or
b. any chronic or other medical condition (other than mild and controlled asthma or hypertension) for which the person on whom the claim depends has:
   (i) received regular medical treatment or medication in the 30 days immediately prior to the **Insured Person's** cover commencement date as described under the period of individual cover in the **Policy Schedule**; or
   (ii) required hospitalisation or surgery (or was on a waiting list for hospitalisation or surgery) in the 6 months immediately prior to the **Insured Person's** cover commencement date as described under the period of individual cover in the **Policy Schedule**.

Sickness means (except where otherwise defined within a **Section** of this **Policy Wording**) sickness or disease of the **Insured Person** occurring on or after the **Insured Person's** cover commencement date as described under the period of individual cover in the **Policy Schedule**, but does not include a terminal condition of the **Insured Person** diagnosed prior to the **Insured Person's** cover commencement date as described under the period of individual cover in the **Policy Schedule**.

Specified Sickness means myocardial infarction, stroke, chronic obstructive pulmonary disorder or cancer.

Spouse/Partner means the husband or wife or any de facto partner with whom the **Insured Person** has continuously lived during the 3 months immediately prior to the commencement date of the **Travel**.

Sum Insured means the amount specified in **Your Policy Schedule** as the **Sum Insured**.

Travel/Travelling means the period of individual cover as described in the **Policy Schedule**.

Travelling Companion means a person who is travelling with an **Insured Person**.

Unattended means when an item is not on the **Insured Person** at the time of loss and has been,

a. left with a person other than the **Insured Person's Travelling Companion**;
b. left in a position where it can betaken without the knowledge of the **Insured Person** including on the beach or beside the pool whilst the **Insured Person** is swimming; or

leaving it at a distance where the **Insured Person** is unable to prevent it from being unlawfully taken.

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

We/Our/Us/Insurer means AIG Australia Limited ("AIG"), ABN 93 004 727 753, AFSL 381686

You/Your/Insured means the insured named in the **Policy Schedule**. Words in the singular include the plural and vice versa.

General Exclusions Applying to All Sections

We will not pay under any **Section** of this Policy for claims arising directly or indirectly out of:

1. **War**, civil war, invasion, insurrection, revolution, use of military power or usurpation of government or military power, or radioactive contamination.
2. Air **Travel** except as a passenger in a properly licensed aircraft.
3. Intentional self-inflicted **Injury** or suicide.
4. Sexually transmitted disease.
5. Any loss where travel was not registered with the **Policyholder** prior to the **Insured Person's** cover commencement date as described under the period of individual cover in the **Policy Schedule**.
6. Acting maliciously, taking part in civil commotion or riot or Failing to take reasonable precautions to avoid and/or minimize any loss.
7. Any consequential loss or loss of enjoyment.
8. Training for or participating in **Professional Sports** of any kind.
9. Any criminal or intentional illegal act of the **Insured Person(s)**.
10. The refusal, failure or inability of any person, company or organisation, including but not limited to any airline, other transportation provider, hotel, car rental agency, tour or cruise operator, **Travel** wholesaler, booking agent or other provider of **Travel** or tourism related services, facilities or accommodation, to provide services, facilities or accommodation, by reason of their own **Financial Default** or the **Financial Default** of any person, company or organisation with whom or with which they deal.
11. The **Insured Person**(s) riding a motorised bike, trike or quad bike/ATV:
    i. whilst not wearing a helmet; or
    ii. where the engine capacity exceeds 250cc; or
    iii. whilst riding without a valid local or Australian license endorsed for the appropriate category of vehicle.
12. The **Insured Person** taking part in high risk activities including, but not limited to hunting, equine games/sports, hiking/mountaineering/rock climbing using ropes/harness, base jumping, bull runs, pot-holing or caving.
13. Scuba diving unless PADI certified and under licensed instruction for the dive.
14. The **Insured Person** travelling in international waters in private sailcraft or water craft other than as a passenger in a properly licensed ferry/vessel.
15. Being under the influence of, or addicted to, intoxicating liquor or a drug, except a drug taken in accordance with the advice of a **Doctor**.
16. Expenses recoverable from any other source such as Worker's Compensation or any other statutory scheme or Medicare or private health insurance.
17. Any **Sickness**, **Injury** or death caused by or consequent upon an **Pre-Existing Condition**.

In addition to the above General Exclusions

18. The **Insurer** shall not be deemed to provide cover and the **Insurer** shall not be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose the **Insurer**, its parent company or its ultimate controlling entity to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of Australia, the European Union or the United States of America.

Age Limits

Save for the age limitations in respect of the cover under certain sub-sections of Section 5 (as detailed below), this Policy does not cover any event which happens to an **Insured Person** unless they are, at the date of such event, under 75 years of age.

General Conditions Applying to All Sections

1. Registration of Travel

Cover under this policy is contingent upon any **Travel** being declared and registered with the **Policyholder** prior to making travel arrangements and commencement of **Travel**.

2. Notice of Claim

Written notice of claim must be given to **Us** within 30 days after the happening of any circumstances giving rise to a claim, where reasonably practicable, or otherwise as soon as reasonably practicable thereafter.

Notice may be provided by completing a claim form available at any of **Our** Offices, or advising **Us** by telephone on 1800 339 663 or by submitting a claim over the internet at www.aig.com.au

We will advise if additional information is required and **You** should provide this to **Us** in a reasonable time.

You or the **Insured Person** are required to declare any other insurance policy that is in force simultaneously with this Policy, where it may provide **You** or the **Insured Person** with similar cover for **Your** claims.

Please note that additional conditions apply to Section 14, Identity Guard – please refer to this **Section** for details.

3. Proof of Loss and Physical Examination

After **We** receive notice of a claim, **We** will provide **You** with **Our** usual claim forms for completion. The claim forms must be adequately completed and all evidence reasonably required by **Us** in relation to the claim must be furnished in a timely manner at the expense of **You** or the **Insured Person** and be in such form and of such nature as **We** may reasonably require. **We** may at **Our** own expense conduct any medical examination or arrange for an autopsy to be carried out where that is reasonably required in relation to the claim, unless it is illegal to do so.

4. Subrogation

We have the right to commence or takeover legal proceedings in **Your** and/or the **Insured Person's** name for the defence or settlement of any claim, or to sue or prosecute any other party to recover any monies payable by them at law. **You** and the **Insured Person** must reasonably co-operate with **Us** and do nothing to hinder **Our** rights.

In the event of any payment under this Policy, **We** shall be subrogated to all the **Insured**/**Insured Person's** rights of recovery thereof against any person or organisation and the **Insured**/**Insured Person** must execute and deliver instructions and papers and do whatever else is reasonably necessary to secure such and enable enforcement of such rights. The **Insured**/**Insured Person** must take no action to prejudice such rights.

5. Cancellation

(a) This Policy may be cancelled by **You** at anytime by giving **Us** written notice.

(b) This Policy may be cancelled by **Us** in accordance with Sections 59 and 60 of the Insurance Contracts Act 1984 (Cth).

(c) When the Policy is cancelled in the circumstances as outlined in (a) or (b), or **We** agree to bring the renewal date forward, **We** will refund the proportion of the premium (if applicable and dependent on risk exposure and claims made) for the unexpired **Policy Period**, after deducting reasonable allowance for **Our** administration costs, Commonwealth taxes and/or charges that **We** cannot recover, and benefits already paid or provided under the Policy for the period the Policy was in force.

6. Currency

All amounts shown are in Australian dollars. If expenses are incurred in a foreign currency, then the rate of currency exchange used to calculate the amount payable will be the rate at the time of incurring the expense or suffering a loss.

7. Australian Law

This Policy is governed by the laws of the state of New South Wales. Any dispute or action in connection therewith shall be conducted and determined in a court of competent jurisdiction in Australia

8. Aggregate Limits of Liability

(Applicable to Sections 4, 5 and 6)

(a) Except as provided in clause 7.(b), **Our** total liability for all claims under one or more of the above **Sections** which arise out of any one event or series of related events, shall not exceed the amount specified in the **Policy Schedule**.

(b) **Our** total liability for all claims directly arising out of air **Travel** in aircraft whose flights are not conducted in accordance with fixed schedules to and from fixed terminals over specific routes, shall not exceed the amount specified in the **Policy Schedule**.

(Applicable to Section 7)

(c) **Our** total liability for all claims arising under Section 11 (Personal Liability) which arise out of any one event or series of related events, shall not exceed the amount specified in the **Policy Schedule**.

(Applicable to Section 3)

(d) **Our** total liability for all claims arising under Section 3 (Loss of Deposits and Additional Expenses) which arise out of any one event or series of related events, shall not exceed the amount specified in the **Policy Schedule**.

9. Automatic Extensions

We will automatically extend the **Insured Person's** cover for up to 3 calendar months from the date of the **Insured Person's** expected return to their **Country of Residence** if such return is deferred due to delay of transport or the **Insured Person's** inability to **Travel** due to an **Injury** or **Sickness** for which a claim is payable under this Policy.

10. Please note: We suggest You check that it is safe to Travel to Your destination. Information on safe Travel is available at www.smartraveller.gov.au

11. Renewal

This Policy may be renewed with **Our** agreement from term to term, provided the **Insured** pays or agrees to pay the required renewal premium.

12. Fraudulent Claims

If any claim is in any respect fraudulent or if any fraudulent means or devices are used by **You** or the **Insured Person** or anyone acting on **Your** or the **Insured Person's** behalf to obtain any benefit under this Policy then any amount payable in respect of such claim shall be refused in accordance with relevant law.

13. Claim Offset

Subject to any applicable law, except for Section 5 (Personal Injury) Events 1- 20 inclusive, there is no cover under this Policy for any loss or event or liability which is covered under any other insurance policy, health or medical scheme or Act of Parliament or is payable by any other source.

We will however pay the difference between what is payable under the other insurance policy, health or medical scheme or Act of Parliament or such other source and what **You** or the **Insured Person** would be otherwise entitled to recover under this Policy, where permissible under law.

14. Tax or Imposts

Where **We** are, or reasonably believe **We** will become, liable for any tax or other imposts levied by any Commonwealth or State government, authority or body in connection with this Policy, **We** may reduce, vary or otherwise adjust any amounts (including but not limited to premiums, charges and benefits), to take account of the tax or impost.

Section 1 – Medical and Medical Evacuation Expenses

This Section is only available for expenses arising from overseas Travel

Section 1A – Overseas Medical Expenses

DESCRIPTION OF COVER

If an **Insured Person** whilst **Travelling** incurs **Medical Expenses**, **We** will pay the **Insured Person** for those expenses provided that they are incurred outside of the **Insured Person's Country of Residence**.

DEFINITIONS – SECTION 1A

In addition to the definitions listed on pages 10-11, words with a special meaning in Section 1A are listed below and are shown by using capital letters and **bold** font.

Medical Expenses means all reasonable costs necessarily incurred outside the **Insured Person's Country of Residence** for:

1. **Injury** or **Sickness** resulting in hospital, surgical or other diagnostic or remedial treatment given or prescribed by a **Doctor**.
2. Emergency optical treatment provided by a **Doctor** or registered and legally qualified optician, but not for routine or other optical treatments. This is sub-limited to a maximum of $5,000 for any one **Injury** or **Sickness**.
3. Emergency dental treatment provided by a registered and legally qualified dentist for the relief or management of dental pain, but not for normal maintenance of dental health or other dental treatments. This is sub-limited to a maximum of $5,000 for any one event.

Section 1B – Ongoing Medical Expenses

DESCRIPTION OF COVER

If an **Insured Person** during a **Policy Period** incurs **Ongoing Medical Expenses** in their **Country of Residence** for an:

1. **Injury** or **Sickness**; or
2. dental or optical condition arising out of an **Injury** (sub-limit of $5,000 per event applies);

which was first treated outside the **Insured Person's Country of Residence** during a period of **Travel**, **We** will pay **You** or the **Insured Person** for those expenses.

If an **Insured Person's Country of Residence** is any country other than Australia or New Zealand, **Ongoing Medical Expenses** are limited to a maximum of $50,000.

Subject to the exclusion set out below, an **Insured Person** is required to submit their claim to Medicare, or similar body established by law in **Your** or their **Country of Residence**, or their private health **Insurer** in the first instance.

DEFINITIONS – SECTION 1B

In addition to the definitions listed on pages 10-11, words with a special meaning in Section 1B are listed below and are shown in **bold** font.

Ongoing Medical Expenses means all reasonable costs necessarily incurred for **Injury** or **Sickness**, or an **Injury** related dental or optical condition, resulting in hospital, surgical or other diagnostic or remedial treatment given or prescribed by a **Doctor**, qualified dentist or optician. Ongoing medical expenses does not include those expenses **We** are prohibited by law from paying.

EXCLUSIONS APPLYING TO SECTION 1B – IN ADDITION TO THE GENERAL EXCLUSIONS APPLYING TO ALL SECTIONS

We will not pay any expenses reasonably recoverable by **You** or the **Insured Person** from any other source. **We** will also not cover any **Ongoing Medical Expenses** not permitted by law or covered by, or subject to Medicare, or a similar public health insurance body established by law in **Your** or the **Insured Person's Country of Residence** or any private health insurance.

Section 1C – Overseas Medical Evacuation Expenses

DESCRIPTION OF COVER

1. Emergency Transportation Services

If during overseas **Travel** an **Insured Person** suffers **Injury** or **Sickness** covered under Section 1A (Overseas Medical Expenses) that necessitates emergency air, land or water transportation from a location outside of **Your** or the **Insured Person's Country of Residence**:

(a) to another location to obtain necessary medical treatment; or

(b) to repatriate the **Insured Person** to their **Country of Residence**; then

We will pay for the reasonable cost of the required service including any necessary accompanying medical staff.

We will also pay for the reasonable cost of returning the **Insured Person** to their **Country of Residence** from where they were evacuated unlessWe had returned them to their **Country of Residence**.

CONDITIONS APPLYING TO SECTION 1C

(a) If the **Insured Person** incurs or requires **Us** to pay for the emergency transportation service then to the extent it is reasonably practicable, AIG Travel Protect must be contacted for prior consent (which shall not be unreasonably delayed or withheld) before incurring costs. To the extent it is reasonably practicable, **Insured Person(s)** should not incur any expenses without prior approval from AIG Travel Protect. Subject to the extent of **Our** prejudice, not doing so may reduce the amount payable under the Policy. (This requirement does not include in-country emergency ambulance transfers from the place of **Injury** or **Sickness** to a hospital, which will be paid by **Us** providing such service was medically necessary or was authorised by a local authority (eg police or medical officer)).

(b) **We** will reasonably determine based on medical advice where and how to best move the injured or sick **Insured Person**.

(c) **We** will be entitled to use the **Insured Person's** return ticket towards **Our** costs if the **Insured Person** is returned to their **Country of Residence**.

d) This Benefit does not apply in the **Insured Person's Country of Residence**.

2. Repatriation of Mortal Remains/Burial Expenses

In the event of the death of the **Insured Person**, **We** will pay the reasonable cost up to $25,000 for returning their remains to their **Country of Residence** or the reasonable funeral and related costs if the body is buried or cremated at the place of death.

3. Accompanying Family Member

If the **Insured Person** suffers **Injury** or **Sickness** and reasonably requires care under medical advice or dies during the **Travel**, **We** will pay the reasonable extra **Travel** and accommodation expenses, for one person to **Travel** to, remain with or accompany the **Insured Person** back to their **Country of Residence**, provided the **Insured Person** tells **Us** if they expect to incur reasonable expenses under this cover before doing so, so that **We** can inform **You** whether **We** agree that they are reasonable.

The maximum amount **We** will pay under this Section 1C is limited to the specified **Sum Insured** in the Schedule of Compensation of the **Policy Schedule**.

EXCLUSIONS APPLYING TO SECTION 1C – IN ADDITION TO THE GENERAL EXCLUSIONS APPLYING TO ALL SECTIONS

We will not pay for:

1. Any expenses reasonably recoverable by **You** or the **Insured Person** from any other source.
2. **Medical Expenses** incurred within an **Insured Person's** of **Country of Residence** except in accordance with Section 1B (**Ongoing Medical Expenses**).
3. Any expenses **We** are prohibited by law from paying (including those outlined under the Australian National Health Act 1953 and the Australian Health Insurance Act 1973 or similar law in any jurisdiction, amendments thereto and any other similar subsequent legislation which is enacted).
4. Expenses incurred when the **Insured Person** is **Travelling** against medical advice or to seek medical attention or advice or with a terminal condition which was diagnosed prior to **Travel** or when they are unfit to do so.
5. Expenses incurred for continuing treatment, including any medication commenced prior to the commencement date of the **Travel**, which the **Insured Person** has been advised to continue whilst **Travelling**.
6. Any expenses incurred more than 24 calendar months after the date of **Injury**, or in the case of **Sickness**, 24 calendar months after the date on which the **Medical Expenses** were first incurred.
7. Any expenses in relation to a **Pre-Existing Condition**.

Section 2 – Emergency And Medical Assistance

This Section is only available for expenses arising from overseas Travel

DESCRIPTION OF COVER

An **Insured Person** is entitled to the worldwide services of AIG Travel Protect (AIGTP).

In the event of a medical or other emergency overseas, the **Insured Person** should, as soon as reasonably practicable, call – reverse charge – the AIG Travel Protect telephone number shown on the Emergency **Travel** card which has been supplied to **You** and which should be carried by all **Insured Persons Travelling** outside their **Country of Residence**.

AIG Travel Protect has a worldwide team of Doctors, medical professionals and insurance specialists who are available 24 hours a day for advice and assistance for medical emergencies and any associated problems for **Insured Persons** outside their **Country of Residence**.

If the **Insured Person** needs advice regarding the replacement of lost or stolen luggage, credit cards or any similar problems – AIG Travel Protect is a free telephone call away.

AIG Travel Protect arranges access to the following services free of charge, but subject to the Terms and Conditions of Your Policy and applicable law(s):

- Pre-departure health information.
- Access to a registered medical practitioner for emergency assistance and advice.
- Emergency transportation to the nearest suitable hospital.
- Payment guarantees to hospitals and insurance verification.
- Second opinions on surgery.
- Hospital case management.
- Emergency evacuation to the **Insured Person's** home if necessary.
- Advice to the family at home of the **Insured Person's** medical condition and progress.
- **You** will be kept informed of **Insured Person's** condition and progress.
- Location of Australian Embassies and Consulates.
- Legal referral service.
- Assistance in replacing **Travel** documents and passports.
- Assistance in cancelling and replacing lost or stolen credit cards and **Insured Person's** cheques.
- Assistance and advice regarding the replacement of lost or stolen luggage.
- Urgent message service and emergency **Travel** planning.

Section 3 – Loss of Deposits and Additional Expenses

DESCRIPTION OF COVER

1. Loss of Deposits

We will reimburse **You** or the **Insured Person**:

The non-refundable unused portion of **Travel** or accommodation arrangements paid for in advance by **You** or the **Insured Person** following necessary cancellation, alteration or incompletion of the **Insured Person's Travel** due to:

(a) the **Insured Person's** unexpected death, **Injury** or **Sickness**; or

(b) the unexpected death or Serious **Injury** or Serious **Sickness** of an **Insured Person's Close Relative**, business partner, co¬director or **Travelling Companion** and resulting in the **Insured Person** having to return to the original point of departure of such **Travel**; or

(c) any other unforeseen circumstances occurring outside the control of **You** or the **Insured Person**, other than those circumstances described in (a) or (b) above or specifically described elsewhere in this Policy,

all happening after the **Insured Person's** cover commencement date as described under the period of individual cover in the **Policy Schedule**.

Section 3, Exclusion 7 below does not apply to (a) and (b) above.

2. Additional Cancellation/Curtailment/Interruption Expenses

We will reimburse **You** or the **Insured Person** or pay direct to the provider, the expenses reasonably and necessarily incurred in addition to those already budgeted for or likely to be incurred but less any refund on unused prepaid **Travel** and accommodation arrangements, as a result of:

(a) the **Insured Person** suffering an **Injury** or **Sickness** during the **Travel**; or

(b) the **Insured Person** having to return to their **Country of Residence** or place of departure within their **Country of Residence** during the **Travel** due to the unexpected death or Serious **Injury** or **Serious Sickness** of a **Close Relative**, business partner, co-director or **Travelling Companion**; or

(c) any other unforeseen circumstances occurring during **Travel** and outside the control of **You** or of the **Insured Person**, other than those circumstances described in (a) or (b) above or specifically described elsewhere in this Policy.

We will not pay any additional costs or expenses incurred to **Travel** to a destination which is the **Insured Person's Close Relative**, business partner, co-director or **Travelling Companion's** location, if such location is different from the **Insured Person's** point of original departure. **We** will only pay the equivalent of any reasonable additional costs or expenses that would have been incurred if the **Insured Person** returned to their point of departure.

Section 3, Exclusion 7 below does not apply to (a) and (b) above.

Note: If the **Insured Person** needs to return home early for any reason AIG Travel Protect must be contacted as soon as practicable, so that **We** can inform **You** whether **We** agree that the expenses are reasonable and necessary. AIG Travel Protect will also help with the **Travel** arrangements.

Additional Expenses sub-limits to apply as under:

(a) Lost Passport or travel documentation

We will pay additional accommodation, meal and travelling expenses incurred up to $400 per **Insured Person** per day to a maximum of $5,000.

(b) Hijacking – delay or interruption for a period in excess of 12 hours

We will pay additional accommodation, meal and travelling expenses incurred up to $400 per **Insured Person** per day to a maximum of $5,000.

(c) Disruption to public transport – due to strike, riot or civil commotion, flood, adverse weather or natural disaster

We will pay additional accommodation, meal and travelling expenses incurred up to $400 per **Insured Person** per day to a maximum of $5,000.

3. Frequent Flyer Points

Where an airline ticket was purchased using frequent flyer or similar air points, **We** will pay the **Insured Person** for the frequent flyer or similar air points lost following cancellation of the **Insured Person's** airline ticket. The amount payable will be calculated as follows:

If the airline will not refund **Your** or the **Insured Person's** points, **We** will refund to **You** or the **Insured Person** the cost of the equivalent class air ticket on the quoted retail price at the time the ticket was issued.

If the airline will only refund a portion of the value of **Your** or the **Insured Person's** points, **We** will refund to **You** or the **Insured Person** 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** or the **Insured Person's** points refunded back to **You** or the **Insured Person**.

For this benefit to become payable:

(a) the reason for cancellation must be an insured event under this **Section** of the Policy, and

(b) the loss of such points must not be reasonably recovered from any other source.

4. Other Expenses

We will pay:

(a) **in Hospital Cash Benefit**

$300 for each completed 24 hour period an **Insured Person** is hospitalised overseas as an in-patient due to **Injury** or **Sickness** suffered during **Travel**, up to a maximum of $5,000.

(b) **Legal Expenses**

The reasonable legal costs actually and necessarily incurred as a result of the false arrest or wrongful detention of the **Insured Person** during **Travel** by any internationally recognised foreign Government, up to a maximum of $50,000.

(c) **Overbooked Flight**

If an **Insured Person** is denied boarding on a confirmed, scheduled flight due to overbooking and the carrier does not provide alternative transport that is scheduled to depart within eight (8) hours of the original scheduled departure time, **We** will pay up to $2,500 for all reasonable additional **Travel**, accommodation and meal expenses incurred as a result of the delay.

CONDITIONS

1) **We** will require confirmation from the airline as to why **You** were denied boarding **Your** original scheduled flight and what alternative arrangements were made available to **You**.

2) **We** will deduct any compensation **You** receive from the carrier, or any other third party, from any claim lodged under this **Section**.

3) There is no cover if **You** are flying standby or on any other class of ticket that does not guarantee a seat, such as airline staff **Travel**.

CONDITIONS APPLYING TO SECTION 3 – LOSS OF DEPOSITS AND ADDITIONAL EXPENSES

1. All losses payable under this section in relation to Coronavirus (COVID-19), Severe Acute Respiratory Syndrome Coronavirus 2 (SARS-Cov-2) or their mutation, are limited to the lesser of the **Sum Insured** or $5,000 per person to but up to a maximum of $10,000 per event or series of related events.
2. Where an **Insured Person** has incurred both additional expenses as well as forfeited pre-paid **Travel** or accommodation expenses only the greater of each expense shall be payable under this Policy. For example, if an **Insured Person** forfeits accommodation for a particular night, but also incurs expense for accommodation for the same night, only the greater expense shall be payable.
3. All losses arising from a mental health condition that prevented an **Insured Person** from travelling must be supported by:
   - A diagnosis made by a specialist mental health practitioner; and
   - The diagnosed individual must have been assigned a mental health treatment plan.

EXCLUSIONS APPLYING TO SECTION 3 – IN ADDITION TO THE GENERAL EXCLUSIONS APPLYING TO ALL SECTIONS,

We will not pay for any expenses arising directly or indirectly out of:

1. Claims arising from cancellation, curtailment or diversion of scheduled public transport services, including by reason of strikes or other industrial action, if there had been reasonable media warning before the date the particular **Travel** was booked that such events were likely to occur.
2. Claims arising from cancellation, delays or rescheduling where the expense is recoverable from the carrier.
3. Any business or employment commitment or financial or contractual obligation of **You**, the **Insured Person** or any other person on whom the **Travel** depends.
4. Any change of plans, or disinclination on the part of the **Insured Person** or of any other person to **Travel**.
5. The inability of any tour operator or wholesaler to complete arrangements for any tour due to a deficiency in the required number of persons to commence any tour or **Travel**. This exclusion does not apply in relation to pre paid transportation and accommodation arrangements purchased separately to get to and/or from an **Insured Person's** destination.
6. A terminal condition of the **Insured Person** diagnosed prior to the **Insured Person's** cover commencement date as described under the period of individual cover in the **Policy Schedule**, or the **Insured Person Travelling** against medical advice or to seek medical attention or advice or when they are unfit do so.
7. **Covid-19**;
8. **Travel** restrictions (including quarantine requirements) due to government orders, advisories, regulations, directives, or border closures.
9. **Travel** or accommodation arrangements for trips to countries or territories which, prior to the **Insured Person's** cover commencement date as described under the period of individual cover in the **Policy Schedule**, have been recognized as do not travel zones by the Australian Government Department of Foreign Affairs and Trade's travel advice, available at Smartraveller.gov.au, was against all travel in that country, or territories of that country.
10. **Travel** or accommodation arrangements for trips to countries or territories which, prior to the **Insured Person's** cover commencement date as described under the period of individual cover in the **Policy Schedule**, have been subject to a World Health Organisation warning and/or reported in the mass media which recommends against travel in that country, or territories of that country.
11. Any **Pre-Existing condition**.
12. Death of a terminally ill person diagnosed prior to the **Insured Person's** cover commencement date as described under the period of individual cover in the **Policy Schedule**.

Section 4 – Luggage, Personal Effects, Travel Documents

DESCRIPTION OF COVER

1. **Property**

   We will pay for reasonable expenses incurred due to the accidental loss of or damage to the **Insured Person's** accompanied luggage, personal effects and portable equipment (including computers and mobile phones) that occurred during **Travel**.

2. **Mislaid Luggage**

   We will pay the reasonable expenses necessarily incurred during **Travel** for the emergency replacement of essential items if during the **Travel** the **Insured Person's** luggage is delayed, misdirected or temporarily misplaced by any carrier for more than 8 consecutive hours. The maximum amount **We** will pay under this benefit is specified in the **Policy Schedule**.

   Claims must be supported by written confirmation of the delay, misdirection or misplacement from the carrier responsible and receipts for the replacement items the **Insured Person** needed to purchase. The cost of the essential items purchased will be offset against any subsequent claim where a total or partial loss of luggage, personal effects or business property is made for the same trip.

3. **Travel Documents**

   We will pay the reasonable non-recoverable cost of replacing the **Insured Person's** Travel documents, credit cards or Traveller's cheques should they be lost or damaged during **Travel**.

4. **Credit Card Fraud**

   We will pay **Your** or the **Insured Person's** legal liability for payment arising out of unauthorised use of **Your** or the **Insured Person's** Travel documents, credit cards or traveller's cheques following theft during **Travel** by any person other than the **Insured Person's Close Relative** or **Travelling Companion**. The maximum amount **We** will pay under this benefit is specified in the **Policy Schedule**.

5. **Money**

   We will pay for accidental loss of the **Insured Person's** cash, bank or currency notes, cheques, postal or money orders or other negotiable instruments, that occurred during **Travel**.

   In respect of money secured for the purpose of **Travel**, cover shall commence at the time of collection from the bank or 72 hours prior to the start of the **Travel** whichever occurs last and shall continue for 72 hours after termination of the **Travel** or until deposited at the bank, whichever occurs first. The maximum amount **We** will pay under this benefit is specified in the **Policy Schedule**.

6. **Keys and Locks**

   We will pay up to the amount specified under this benefit in the **Policy Schedule** of the costs actually incurred for the replacement of keys and locks where an **Insured Person** loses identification and keys at the same time.

SUM INSURED

The maximum amount **We** will pay under this Section 4 is limited to the specified **Sum Insured** in the Schedule of Compensation of the **Policy Schedule**.

The following annual depreciation rates will apply for each year of age, up to a maximum of 80% of the original purchase price of an item:

a. Musical instruments, and Camping/sporting/leisure equipment – 10%
b. Clothing/footwear/glasses/sunglasses/costume Jewelry/books – 15%
c. Electronic devices including laptops/tablets/photographic equipment/mobile phones/wearable devices etc. – 20%
d. Any items not listed from a to c above will be subject to reasonable depreciation at average market rates for that item

BASIS OF SETTLEMENT

The basis of settlement under clauses 1, 2, 3, 5 and 6 of this **Section** will be the replacement value of items. **We** will replace or repair the item where it is reasonably practicable to do so, or otherwise pay for the replacement in cash where that is not the case.

CONDITIONS APPLYING TO SECTION 4

1. Where reasonably practicable, all loss or damage attributable to theft, vandalism or loss or damage by carriers must be reported to the local police or appropriate authority as soon as possible after the discovery of the loss, and a written acknowledgement of the report obtained.
2. Any loss of credit cards, traveller's cheques or **Travel** documents must be reported as soon as possible to the issuing authority and the appropriate cancellation measures taken.
3. The **Insured Person** must take all reasonable precautions for the safety and supervision of any insured luggage, personal effects, Travel documents, money and credit cards.

EXCLUSIONS APPLYING TO SECTION 4 – IN ADDITION TO THE GENERAL EXCLUSIONS APPLYING TO ALL SECTIONS

We will not pay for:

1. Damage or loss arising from electrical or mechanical breakdown or software malfunction, defector failure of any item.
2. Damage to electronic device screens or replacement of any electronic data or software.
3. Scratching or breakage of fragile or brittle items. This exclusion does not apply to photographic or video equipment, binoculars, spectacles or contact lenses.
4. Damage or loss arising from wear and tear, deterioration, atmospheric or climatic conditions, mould or fungus, insects, rodents, vermin, or any process of cleaning, ironing, pressing, repairing, restoring or alteration.
5. Luggage, personal effects, Travel documents or money shipped under any freight agreement, or items sent by postal or courier services or given to someone else other than a **Travelling Companion**.
6. Losses due to depreciation or devaluation of currency.
7. Loss or damage arising from confiscation or destruction by customs or any other authorities.
8. Subject to applicable law, losses reasonably recoverable from any other source, including but not limited to airlines.
9. **Electronic Equipment**;
   (a) where theft or attempted theft occurs while such equipment is **Unattended** including in an tent or caravanor a building or a motor vehicle or motor home; or
   (b) whilst carried in or on any conveyance unless they accompany an **Insured Person** as personal cabin luggage.
10. Luggage, personal effects and/or Travel documents left **Unattended** in any **Public Place**. This exclusion 10 shall not apply in circumstances where the **Insured Person** leaves such property temporarily **Unattended** whilst on any conveyance and takes all reasonable precautions to safeguard the property and has no option other than to leave the property temporarily **Unattended**.
11. Damage or loss of jewelry, gold, precious metal or gemstones.
12. Contractual obligations in relation to a mobile phone purchase.
13. Cost of freight and associated charges including insurance incurred for replacing a lost or stolen item.
14. Any goods intended for sale or trade.
15. Household furniture and household appliances unless acquired during the **Travel** for personal use in the **Insured Person's Country of Residence** and non-portable business property, computer or **Electronic Equipment**.
16. Drones lost, damaged or confiscated by lawful authorities whilst such drones were in use.
17. Watercrafts of any type.
18. Sporting equipment whilst in-use.
19. Any loss of **Money** not carried on person by an Insured Person.

DEFINITIONS – SECTION 4

In addition to the definitions listed on pages 10-11, words with a special meaning in Section 4 are listed below and are shown by using capital letters and **bold** font.

Electronic Equipment means any electronic equipment including but not limited to laptops, notebooks, tablets, smart/hybrid watches, mobile phones, or any other portable electronic device, projectors, cameras, video equipment, drones, MP3 players (and other listening, recording and viewing devices) or GPS equipment.

Section 5 – Personal Injury and Sickness Benefits

Section 5A – Capital Benefits

DESCRIPTION OF COVER

If an **Insured Person**, whilst **Travelling** during a period of individual cover suffers an **Injury** which results within 12 consecutive months in any event described in the Table of Events, **We** will pay **You** the **Compensation** stated in the Table of Events.

EXPOSURE

If an **Insured Person** suffers an event described in the Table of Events as a direct result of exposure to the elements, **We** will pay the **Compensation** shown for that Event.

DISAPPEARANCE

If an **Insured Person** disappears and after 12 calendar months their body has not been found and it is reasonable to conclude that they have died due to an insured **Injury**, **We** will pay the **Compensation** shown for Event 1 (Death) subject to such disappearance being reported to the relevant authorities and receipt of a signed undertaking by **You** that any such **Compensation** shall be refunded if it is later demonstrated that the **Insured Person** did not die as a result of an **Injury**.

Table of Events

Cover under this **Section** is available only for the events specified in the **Policy Schedule**. Subject to the age band limits specified above, the **Compensation** for each event is payable as a percentage of the Death & Capital Benefits **Sum Insured** shown in the **Policy Schedule**.

THE EVENTS		THE COMPENSATION
INJURY AS DEFINED, RESULTING IN:		
1.	Death*	100%
2.	**Permanent Total Disablement**	100%
3.	**Paraplegia** or **Quadriplegia**	100%
4.	**Permanent Total Loss** of sight of both eyes	100%
5.	**Permanent Total Loss** of sight of one eye	100%
6.	**Permanent Total Loss** of use of two **Limbs**	100%
7.	**Permanent Total Loss** of use of one **Limb**	100%
8.	**Permanent Total Loss** of the lens of both eyes	100%
9.	**Permanent Total Loss** of the lens of one eye	50%
10.	**Permanent Total Loss** of hearing in	
	(a) both ears	75%
	(b) one ear	15%
11.	Third degree burns and/or resultant disfigurement received from fire or chemical reaction which extend to cover more than 40% of the entire external body	50%
12.	**Permanent Total Loss** of use of four **Fingers** and one **Thumb** of either **Hand**	75%
13.	**Permanent Total Loss** of use of four **Fingers** of either **Hand**	40%
14.	**Permanent Total Loss** of use of one **Thumb** of either **Hand**	
	(a) both joints	30%
	(b) one joint	15%

THE EVENTS			THE COMPENSATION
INJURY AS DEFINED, RESULTING IN:			
15.	**Permanent Total Loss** of use of **Fingers** of either **Hand**		
	(a) three joints		10%
	(b) two joints		7%
	(c) one joint		5%
16.	**Permanent Total Loss** of use of **Toes** of either **Foot**		
	(a) all – one **Foot**		15%
	(b) great – both joints		5%
	(c) great – one joint		3%
	(d) other than great each **Toe**		1%
17.	Loss of at least 50% of all sound and natural teeth, including capped or crowned teeth, but excluding first teeth and dentures	Per tooth	1% (to $10,000 in total for all teeth)
18.	Shortening of leg by at least 5cm		7%
19.	**Permanent** partial disablement not otherwise provided for under Events 9 to 18 inclusive	Such percentage of the Death & Capital benefit **Sum Insured** which corresponds to the percentage reduction in whole bodily function as certified by the **Insured Person's** treating **Doctor**, and a **Doctor** appointed by **Us**, up to a maximum amount which is seventy-five percent (75%) of the Death & Capital benefit **Sum Insured**. If the **Doctor** chosen by **Us** forms a contrary opinion to that of the **Insured Person's** treating **Doctor**, **We** will seek the opinion of a third independent **Doctor** who will be appointed by mutual agreement between the **Insured Person** and **Us**. In the event of a disagreement between all three (3) **Doctors**, the percentage reduction in whole bodily function will be the average of the three (3) opinions, subject to the maximum of seventy-five percent (75%) of the Death & Capital benefit **Sum Insured**.	
Additional Benefits			
20.	Broken bone benefits – **Injury** resulting in:		
	(a) neck or spine		$5,000
	(b) hip, pelvis		$3,750
	(c) skull, shoulder blade		$2,500
	(d) collar bone, upper leg		$2,500
	(e) upper arm, kneecap, forearm, elbow		$1,250
	(f) lower leg, jaw, wrist, cheek, ankle, **Hand**, **Foot**		$1,000
	(g) ribs (per rib)		$500
	(h) **Finger, Thumb, Toe** (per **Finger, Thumb, Toe**)		$350
	Maximum Compensation any one accident		$7,500
21.	Third degree burns and/or resultant disfigurement which covers more than 40% of the entire body		50%

* Benefits payable with respect to **Dependent Children** and **Insured Persons** under 18 years of age for Event 1 (Death) will be limited to $20,000.

Section 5B – Weekly Injury Benefits

Cover under this **Section** is available only if specified in the **Policy Schedule**.

DESCRIPTION OF COVER

If an **Insured Person** whilst **Travelling** during a period of individual cover suffers an **Injury** which within 12 consecutive months results in any event described in the below Table of Events, **We** will pay the **Compensation** stated in the Table of Events.

For the section 5B coverages detailed below, this Policy does not cover any event which happens to an **Insured Person** unless they are under 75 years of age at the date of such event.

THE EVENTS		THE COMPENSATION
INJURY AS DEFINED, RESULTING IN:		
22.	**Temporary Total Disablement** if **Insured Person** is an income earner at the time of the Event	During such disablement the amount per week specified in the **Policy Schedule** or **Income** as defined, whichever is the lesser.
	The **Compensation** shall be payable for no longer than the **Aggregate Period** specified in the **Policy Schedule**, and shall be subject to an **Elimination Period** as specified in the **Policy Schedule**.	

Please note: Benefits cannot be claimed under more than one event for the same period under Section 5B in respect of the same **Injury**.

DEFINITIONS – SECTION 5B

In addition to the definitions listed on pages 10-11, words with a special meaning in Section 5B are listed below and are shown by using capital letters and **bold** font.

EXCLUSIONS APPLYING TO SECTION 5B – EVENTS 21, 22, 23 & 24 – IN ADDITION TO THE GENERAL EXCLUSIONS APPLYING TO ALL SECTIONS

We will not pay for any claim which directly or indirectly arises from or is caused by any type of illness, disease, infection or contagion, even if contracted through an **Injury**. This exclusion shall not apply to any **Accidental** needle stick injuries, medically acquired infections or blood poisoning.

EXCLUSIONS APPLYING TO SECTION 5B – EVENTS 22 – IN ADDITION TO THE GENERAL EXCLUSIONS APPLYING TO ALL SECTIONS

We will not pay a benefit for any period where the **Insured Person** is entitled to receive sick leave pay or any equivalent payment from their employer.

Section 6 – Rental Vehicle Excess Cover

1. Rental Vehicle Excess

DESCRIPTION OF COVER

We will pay **You** or the **Insured Person** for any insurance excess which **You** or the **Insured Person** become legally liable to pay under a valid and current rental vehicle hire agreement if the rental vehicle is stolen, damaged or involved in an accident during the rental period whilst on **Travel**.

CONDITIONS

1. The **Rental Vehicle** must be rented from a licensed rental company.
2. The **Insured Person** must comply with all requirements of the rental organisation under the rental agreement and of the insurer under such rental insurance.
3. As part of the arrangement for the rental of the vehicle the **You** or the **Insured Person** must purchase all compulsory motor vehicle insurance provided by the rental provider, against loss or damage to the rental vehicle during the rental period. Provided that the compulsory insurance has been taken up there is no additional requirement under the Policy to purchase excess buy back.
4. A copy of the signed **Rental Vehicle** agreement clearly showing the **Rental Vehicle** excess amount must be supplied to **Us**.

DEFINITION

In addition to the definitions listed on pages 10-11, words with a special meaning in Section 9 are listed below and are shown by using capital letters and **bold** font.

Rental Vehicle means a passenger class hatchback, sedan, van, mini van, station wagon or four-wheel-drive and other non-commercial vehicle rented or hired from a licensed motor vehicle rental for the sole purpose of carrying the **Insured Person** and their **Travelling Companions** on public roadways. It shall not include any other type of vehicle (such as campervans or motorcycles) or vehicle use.

The maximum amount **We** will pay under this Section 9 is limited to the specified **Sum Insured** in the Schedule of Compensation of the **Policy Schedule**.

EXCLUSIONS APPLYING TO SECTION 6 – SECTION 6. IN ADDITION TO THE GENERAL EXCLUSIONS APPLYING TO ALL SECTIONS

We will not pay:

1. For loss or damage arising from operation of the **Rental Vehicle** in violation of the terms of the rental agreement.
2. For wear and tear, gradual deterioration, damage from insects or vermin, inherent vice or damage.
3. For loss or damage which occurs beyond the limits of any public roadway or on any roadway inaccessible to two-wheel-drive cars.
4. For loss or damage caused or contributed to by the operation of the **Rental Vehicle** in breach of the provisions of the comprehensive motor vehicle policy of insurance.
5. For loss or damage arising from the illegal or criminal use of the **Rental Vehicle** by the **Insured Person** including racing and/or time trials of any form.
6. For loss or damage arising from the use of the **Rental Vehicle** by an **Insured Person** without holding a valid driver's license for the vehicle in the country the motor vehicle is being operated in.
7. For loss or damage arising from the use of the **Rental Vehicle** when the vehicle is not covered by comprehensive motor vehicle policy of insurance.
8. For expenses which are legally and reasonably recoverable from any other policy (other than by **You**) or source to the extent permitted by law.
9. The **Insured Person** being in charge or a **Rental Vehicle** whilst under the influence of alcohol or a drug not prescribed by a **Doctor** or with a percentage of alcohol in their breath, blood or urine in excess of that permitted by law.

Section 7 – Personal Liability

DESCRIPTION OF COVER

We will pay all damages, compensation and legal expenses, up to the specified **Sum Insured** in the Schedule of Compensation of the **Policy Schedule** for which the **Insured Person** become legally liable to pay to another person as a result of the **Insured Person's** negligence during the **Travel** causing:

1. Bodily **Injury** including death or illness of the other person.
2. Loss of or damage to property.

CONDITIONS

It is a condition of payment under this **Section** that neither **You** nor the **Insured Person** admit fault or liability to any other person without **Our** prior written consent (not unreasonably withheld).

EXCLUSIONS APPLYING TO SECTION 11 – IN ADDITION TO THE GENERAL EXCLUSIONS APPLYING TO ALL SECTIONS

We will not pay damages, compensation or legal expenses in respect of any liability directly or indirectly arising out of or in connection with:

1. Bodily **Injury** to the **Insured Person** or to any member of their family ordinarily residing with them.
2. Bodily **Injury** to any **Insured Person's** employees arising out of or in the course of employment.
3. Loss of or damage to property owned by or in the control of the **Insured Person** or any member of their family ordinarily residing with them.
4. Loss of or damage to property or bodily **Injury**, arising out of the **Insured Person's** ownership, use or possession of any mechanically propelled vehicle (including remotely piloted), aircraft or waterborne craft.
5. Loss of or damage to property or bodily **Injury**, arising out of **Your** or the **Insured Person's** business or trade, or out of professional advice given by **You** or by the **Insured Person**.
6. Any contract unless such liability would have arisen in the absence of that contract.
7. Judgments which are not in the first instance either delivered by or obtained from a court of competent jurisdiction within Australia or the country in which the event occurred giving rise to the **Insured Person's** liability.
8. Any claim for exemplary, punitive or aggravated damages.

Section 8 – AIG Global Security

DESCRIPTION OF COVER

Insured Persons have access to security advice, direction and assistance 24 hours a day, 7 days a week through the worldwide security expertise of AIG Global Security.

If, due to covered unforeseeable circumstances, an **Insured Person's** safety is put at risk or conditions necessitate their evacuation from an area of imminent physical danger, AIG Global Security is there to provide advice and assistance to safeguard the **Insured Person**.

In the event of an emergency, simply call (reverse charge) AIG Travel Protect any time from any place in the world: +60 (3) 2772 5687.

In addition to dealing with an immediate security risk, **Insured Persons** will also have access to the following range of other security tools as part of this policy.

TRAVEL ASSISTANCE AND SECURITY WEBSITE

The **Travel** Assistance and Security Website offers up-to-the-minute security information on over 185 countries and more than 135 cities. Access to online, real time, security related information to assist **You** and the **Insured Persons** to prepare for potentially risky situations based on their **Travel** destinations) including information on security risks, kidnap for ransom, political conditions, **Travel** logistics and cultural pointers.

You and the **Insured Persons** are provided with access to a website that is an all inclusive intelligence database containing a vast array of real-time information for countries and major cities around the world including:

- Digital maps with colour coded areas of risk
- Detailed and continuous coverage of breaking events
- Threat level ratings
- Country and city profiles
- Essential **Travel** and cultural data
- Business information and demographics
- Local law enforcement capabilities
- Transportation concerns and safety
- Calendar of significant dates
- Local restrictions
- Aviation issues
- Medical and health information

DAILY NEWS – EMAIL REPORTS

Subscribe to receive email reports every weekday, covering political stability, civil unrest, disease outbreaks, crime patterns and terrorism news from around the world. **You** are able to nominate **Insured Persons** to receive reports.

IMMEDIATE SMS AND EMAIL SECURITY ALERTS

Free and immediate alerts sent to **You** via email and SMS providing updates for potentially life threatening events such as terrorism, civil or political unrest and other relevant security threats happening in or near **Your** location.

HOW DO I ACCESS AIG GLOBAL SECURITY?

In the event of an emergency overseas, simply call (reverse charge) AIG Travel Protect any time from any place in the world: +60 (3) 27725687 (The number underlined is the country code and the number in brackets is the area code.)

To access the other security and **Travel** services provided by AIG Global Security log onto the website www.aig.com/TravelAssistanceAustralia. Select the Sign In link and create a user-id before **You** depart by registering online with **Your** policy number. Sign up to receive destination-specific alerts.

END OF WORDING

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