

Smart Traveller Travel Insurance Policy Wording and Product Disclosure Statement (PDS)

CHUBB®

Contents

Travel Tips To Stay Healthy	3
Chubb Emergency Assistance	4
About Chubb Insurance Australia Limited (Chubb).....	5
Duty of Disclosure.....	6
The Meaning of Certain Words.....	7
Important Information About The Policy Wording and PDS.....	7
Eligibility Criteria.....	7
Pre-Existing Medical Conditions	8
How To Purchase This Policy.....	9
Benefits	13
Premium	23
General Exclusions.....	23
Cooling Off Period.....	25
Cancellation of Your Policy	25
General Conditions	26
How do I make a Claim under my Policy?	27
Updating Our PDS	28
Your Privacy.....	29
Financial Claims Scheme	30
Complaints and Disputes Resolution.....	30
Definitions	32
About Chubb in Australia	36
Contact Us.....	36

Travel Tips To Stay Healthy

You have many choices when it comes to making a decision about travel insurance. This PDS is designed to help you understand the cover and options available.

Before You travel

- Take out travel insurance before you leave home. You never know when a medical or dental emergency could occur.
- Visit your doctor and dentist for a general check-up before you leave. Ask about any vaccinations relevant to your destination. Ensure your regular vaccinations such as the flu shot and tetanus shot are up to date. Get your doctor to print a list of all your current medications, their generic names, dosages and frequency taken. Print a spare copy and keep it separate from your main luggage.
- Pack a week's supply of your regular medications in your carry-on luggage. This way, if your luggage is lost or delayed you won't have any concern over taking your medication as required.

While You are Travelling

- Drink plenty of water on your flight to stay hydrated. Avoid alcohol and caffeine, as these can dehydrate you faster. Use moisturiser to prevent your hands from drying out.
- Deep Vein Thrombosis (DVT) commonly affects the elderly and those with heart disease or circulatory problems. Sitting still for long periods of time (such as on a plane) can increase these.

In case of an emergency:

- Find out the emergency services contact numbers for the regions you are travelling in. Record the numbers for police, ambulance, your travel insurance provider and the nearest Australian Embassy.
- Make a photocopy of your passport and travel documents including travel insurance policy, travellers cheques, visas and credit cards. Carry a copy with you, separate from your main luggage and leave a copy with a family member or friend at home.

These travel tips are intended as general information only. They do not take into consideration your personal circumstances. Chubb Insurance Australia Limited does not accept any liability arising from any reliance upon these travel tips.

General Enquiries

If you have any questions about your Policy, you can either:

Email Chubb at travel.au@chubb.com; or
Call Chubb 13 76 76 (Monday to Friday 8:30am - 5:00pm).

Chubb Emergency Assistance

Chubb Assistance - Emergency Assistance Around the World

In the event of a medical or similar emergency simply phone +61 2 8907 5666, reverse the charge and get immediate help in locating medical assistance in Your local area.

Where Your claim is excluded or falls outside the Policy coverage, the provision of emergency assistance by Chubb Assistance will not in itself be an admission of liability.

Considerable effort is made to locate, assess and reassess medical facilities and other services worldwide. However, the medical standards, sanitary conditions, reliability of telephone systems and facilities for urgent medical evacuations differ from country to country and accordingly, it is not always possible to have control over these factors. In the circumstances, responsibility for any loss, medical complication or death resulting from any factor reasonably beyond Our control, cannot be accepted by Chubb Assistance or Us.

Policy Wording and Product Disclosure Statement (PDS)

General Advice

Any general advice that may be contained within this Policy Wording and Product Disclosure Statement (PDS) or accompanying material does not take into account Your individual objectives, financial situation or needs. You need to decide if the limits, type and level of cover are appropriate for You.

Preparation Date

This PDS was prepared on 1 November 2016.

PDS code: 16PDSSMARTAU01

About Chubb Insurance Australia Limited (Chubb)

Chubb Insurance Australia Limited (ABN 23 001 642 020, Australian Financial Service (AFS) Licence No. 239687) (Chubb) is the insurer of this product. In this PDS, “We”, “Us”, “Our” means Chubb Insurance Australia Limited.

Chubb is an Australian financial services licensee (Licensee) authorised to deal in and provide advice in relation to general insurance products.

Our contact details are:

ABN: 23 001 642 020

AFS Licence Number: 239687

Head Office: Grosvenor Place, Level 38, 225 George Street, Sydney NSW 2000

Postal address: GPO Box 4907, Sydney NSW 2001

O 1800 803 548

F +61 2 9335 3467

E travel.au@chubb.com

General Insurance Code of Practice

We are a signatory to the General Insurance Code of Practice (the **Code**). The objectives of the Code are to further raise standards of service and promote consumer confidence in the general insurance industry. Further information about the Code and your rights under it is available at www.codeofpractice.com.au and on request.

Duty of Disclosure

Your Duty of Disclosure

Before You enter into this contract of insurance, You have a duty of disclosure under the Insurance Contracts Act 1984.

The duty applies until We first agree to insure You, and where relevant, until We agree to any subsequent variation, extension, reinstatement or renewal (as applicable).

Answering our questions

In all cases, if We ask You questions that are relevant to Our decision to insure You and on what terms, You must tell Us anything that You know and that a reasonable person in the circumstances would include in answering the questions.

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

Variations, extensions and reinstatements

For variations, extensions and reinstatements, You have a broader 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.

Renewal

Where We offer renewal, We may, in addition to or instead of asking specific questions, give You a copy of anything You have previously told Us and ask You to tell Us if it has changed. If We do this, You must tell Us about any change or tell Us that there is no change.

If You do not tell Us about a change to something You have previously told Us, You will be taken to have told Us that there is no change.

What You do not need to tell Us

You do not need to tell Us anything that:

1. reduces the risk We insure You for; or
2. is common knowledge; or
3. We know or should know as an insurer; or
4. 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 tell Us, We may cancel Your contract or 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.

The Meaning of Certain Words

Throughout this document, certain words begin with capital letters. These words have special meaning and are included in the Definitions, as set out on pages 32 – 35 of this Policy Wording and PDS. Please refer to the Definitions for their meaning.

Any reference to an Act, legislation or legislative instrument in this document also refers to that Act, legislation or legislative instrument as amended and as may be in force from time to time.

Important Information About The Policy Wording and PDS

This document is a PDS and is also Our insurance Policy Wording. This document contains important information required under the Corporations Act 2001 (Cth) (the Act) and has been prepared to assist You in understanding Smart Traveller Insurance and making an informed choice about Your insurance requirements. It is up to You to choose the cover You need. It is important that You carefully read and understand this document before making a decision.

This Policy Wording and PDS is comprised of two contracts. The first contract provides cover for Loss of Deposits and Cancellation Charges under Benefit Sections 3. The second contract provides indemnity for the balance of cover (Benefit Sections 1, 2, 4-17) under this Policy Wording and PDS. For the purpose of this Policy Wording and PDS, and all accompanying materials, the two contracts will be referred to and considered as one Policy document. All other provisions apart from the coverage Sections apply to both contracts.

Other documents may form part of Our Policy and, if they do, We will tell You in the relevant document.

Please check Your Policy documents to make sure that all the information in them is correct. Please let Us know straight away if any alterations are needed or if You change Your address or payment details.

For certain types of cover under the Policy, We will require You to provide receipts and other documentary evidence to Us before We pay a claim. You should keep those documents in a safe place.

Eligibility Criteria

To be eligible to purchase this Policy, You will need to meet the following criteria:

- You must be an Australian resident.
- You must at least be eighteen (18) years old when You apply.

You must not be over the Maximum Age when you apply for a Policy	Age Limit
One Trip	80 years of age
Annual Multi-Trip	69 years of age

Pre-Existing Medical Conditions

Subject to the terms and conditions specified, losses arising from the following listed medical conditions are automatically covered under this Policy, and are not subject to Exclusions 13 in the General Exclusions section.

The time frames applicable to each medical condition listed below apply from the Issue Date of Your Policy as shown on Your Certificate of Insurance.

Asthma	If You have not had an asthma attack requiring treatment by a Doctor in the last twelve (12) months.
Diabetes Non-insulin dependent	If You were diagnosed over twelve (12) months ago and have not had any complications in the last twelve (12) months. You must also have a blood sugar level reading between 4 and 10.
Epilepsy	If there are no underlying medical conditions and You have not required treatment by a Doctor for a seizure in the last twelve (12) months.
Gout	If the gout has remained stable for the past six (6) months.
Hiatus Hernia	If no surgery is planned in the next two (2) years.
Hip Replacement	If performed more than six (6) months ago.
High Blood Pressure	If You have no known heart conditions and Your current BP reading is below 165/95.
High Cholesterol	If You have no known heart conditions.
Peptic Ulcer	If Your condition has remained stable for more than six (6) months.
Prostate Cancer	If You have a Gleason Score P.S.A. (Prostate Specific Antigen) reading of 3.0 or less.
Stroke	If the stroke occurred more than twelve (12) months ago and no further rehabilitation or specialist review is planned.
Underactive Thyroid	If not as a result of a tumour.

We will not (under any section of this Policy) pay for claims arising directly or indirectly from any Pre-Existing Medical Condition of any other person unless the person is hospitalised or dies in Australia after the Issue Date and, at the Issue Date, You have a reasonably held view that the chance of a claim occurring was highly unlikely. The maximum amount We will pay under the Policy for claims arising from Pre-Existing Medical Conditions of any other person is \$4,000.

How To Purchase This Policy

Step 1: Choose your geographical region:

	Geographical Region	Covered locations under each Geographical Region
	1. Worldwide including the Americas and Africa	All worldwide locations (excluding Cuba for US Citizens). You must select this geographical region if more than 20% of your Journey is in the Americas and/or Africa.
International	2. Worldwide, excluding the Americas and Africa	UK, Europe, Japan, Hong Kong, China, the Middle East, the Indian Sub-Continent and locations covered by geographical regions 3-5
	3. South East Asia	South East Asia and locations covered by geographical regions 4-5 below.*
	4. New Zealand/Pacific Islands Indonesia (including Bali)	New Zealand, Indonesia (including Bali) the South West Pacific Islands and locations covered by geographical region 5 below.*
Australia Only	5. Australia	Australia

* Geographical regions 2-4 include the Americas (excluding Cuba for US Citizens) and Africa if less than 20% of Your Journey occurs in the Americas and/or Africa.

Step 2: Choose who will be covered

Coverage Type	Who can be covered
Individual	Cover for 1 Adult
Me plus One	Cover for 2 Adults
Family or Group	Cover for Adults and Children provided You are travelling together on the Journey.

Children are covered for free under Family or Group cover. There is no restriction on the number of Children covered but all Children must be named on the Policy.

If You are travelling with Children under Family or Group cover and more than one person claims for any losses arising from one Event, the maximum benefit amount We will pay for those claims is the maximum benefit limit, as shown in the Summary of Benefits Table, multiplied by the number of Adults covered under the Family or Group cover.

Step 3: Choose Your Plan

You can select to be covered for a single trip (One Trip Policy), or for multiple trips during a one year period (Annual Multi-Trip Policy). The following table shows the plan options You can choose from:

	Essential Traveller Plan	Smart Traveller Plan
One Trip	√	√
Annual Multi-Trip	×	√

For Annual Multi-Trip Policies, covered Journeys are limited to ninety (90) consecutive days each under an International Policy or forty-five (45) consecutive days each under an Australia Only Policy.

Step 4: Choose Your Policy Excess

All claims are subject to an excess amount payable by You per claim Event. You select Your Policy excess when You purchase Your Policy. The higher excess option will reduce Your premium.

Excess Options – International Policies	Excess Options – Australia Only Policies
\$100	\$50
\$250	\$100

The excess applicable to Sections 8 Money and 11 Flight Delay is \$25 per Event regardless of which option You select.

In return for cover under the Policy, You are required to pay a premium, as set out on page 23 of this PDS.

The Policy insures You twenty-four (24) hours a day subject to the Policy terms, conditions and exclusions.

Summary of Benefits

The below tables summarise the benefits We can provide and can be used as a quick reference tool. The destinations covered and benefit limits vary according to the geographical region, coverage type and plan selected, as specified in Your Certificate of Insurance.

A detailed description of the cover is set out in the benefits section. The cover provided is subject to the terms, conditions and exclusions contained in this Policy document.

Maximum benefit limits apply, as set out in the below tables. Sub limits also apply. The term “Unlimited” only means there is no specified dollar limit. Policy terms do however apply limits on what We will pay under such benefits.

If You are travelling with Children under Family or Group cover and more than one person claims for any losses arising from one Event, the maximum benefit amount We will pay for those claims is the maximum benefit limit, as shown in the Summary of Benefits table, multiplied by the number of Adults covered under the Family or Group cover.

Summary of Benefits	Maximum Benefit Limits			
	International One Trip Policy	International One Trip and Annual Multi-Trip Policies	Domestic One Trip Policy	Domestic One Trip and Annual Multi-Trip Policies
	Essential Traveller	Smart Traveller	Essential Traveller	Smart Traveller
Medical Benefits				
1. Overseas Emergency Medical, Hospital and Dental Expenses	Unlimited	Unlimited	–	–
Emergency Assistance	Included	Included	–	–
2. Cash in Hospital				
a) Daily Amount	–	\$100	–	–
b) Maximum Amount	–	\$10,000	–	–
Cancellation Benefits				
3. Loss of Deposits and Cancellation Charges	\$5,000	\$10,000	\$2,500	\$7,000
Travel Agent's Cancellation Fee (sub limit)	Lesser of \$750 or 15% of the refundable amount			
4. Additional Hotel Accommodation and Transport Expenses	\$25,000	Unlimited	\$10,000	\$15,000
5. Resumption of Journey (sub limit)	\$3,000	\$3,000	\$3,000	\$3,000
6. Special Events (sub limit)	\$2,000	\$2,000	\$2,000	\$2,000
Luggage, Travel Documents and Money Benefits				
7. Luggage, Personal Effects and Travel Documents	\$3,000	\$7,000	\$1,000	\$5,000
a) Item Limit (each item)	\$500	\$1,000	\$500	\$1,000
b) Electronic Equipment (sub limit)	\$1,000	\$3,500	\$1,000	\$3,500
8. Money	–	\$200	–	–
Delay Benefits				
9. Delay Luggage Allowance				
a) More than 24 hours (sub limit)	–	\$500	–	\$500

Summary of Benefits	Maximum Benefit Limits			
	International One Trip Policy	International One Trip and Annual Multi-Trip Policies	Domestic One Trip Policy	Domestic One Trip and Annual Multi-Trip Policies
	Essential Traveller	Smart Traveller	Essential Traveller	Smart Traveller
b) More than 72 hours (sub limit)	–	\$1,000	–	\$1,000
10. Travel Delay Accommodation	–	\$500	–	\$500
11. Flight Delay				
a) More than 4 hours	–	\$100	–	\$100
b) More than 12 hours	–	\$200	–	\$200
Accidental Death Benefits				
12. Accidental Loss of Life and Permanent Loss	–	\$25,000	–	\$25,000
Maximum amount for Children:				
a) Accidental Loss of Life - Children	–	\$1,000	–	\$1,000
b) Permanent Loss	–	\$10,000	–	\$10,000
Additional Benefits				
13. Personal Liability	\$2,000,000	\$3,000,000	\$200,000	\$200,000
14. Public Transport Hijacking and Kidnapping				
a) Daily Amount	–	\$1,000	–	–
b) Maximum Amount	–	\$15,000	–	–
15. Additional expenses following Accidental Injury or Sickness or Disease	Unlimited	Unlimited	\$15,000	\$15,000
16. Mortal Remains Repatriation	\$10,000	\$10,000	\$10,000	\$10,000
17. Rental Vehicle Excess	\$3,500	\$3,500	\$3,500	\$3,500

Period of Cover

Cover under Section 3 for Loss of Deposits and Cancellation Charges starts from the Issue Date (or the Renewal Date for renewed Annual Multi-Trip Policies) and continues until the end of the Period of Insurance.

All other cover (including Accidental Loss of Life and Permanent Loss) starts from the Start Date (or the Renewal Date, for renewed Annual Multi-Trip Policies) and continues until the end of the Period of Insurance.

Free extension of cover due to Unforeseen Circumstances

Where Your Journey is necessarily extended due to an unforeseen circumstance outside Your control, cover will be extended until You are able to travel Home by the quickest and most direct route. The cover under a Policy will not be extended for any other reason, without payment of additional premium and pre-approval from Us in writing.

Benefits

We have agreed to enter into a Policy with You in return for You paying Us or agreeing to pay the required premium.

Cover is only provided for each applicable benefit:

- if the relevant covered Event occurs in a location within the geographical region you selected and the benefit is covered under the coverage type and plan you selected as shown on Your Certificate of Insurance;
- if the relevant covered Event occurs during the Period of Insurance whilst You are on a Journey, other than for Loss of Deposits and Cancellation Charges;
- up to the maximum limits specified in the Summary of Benefits Tables above;
- subject to the applicable excess You selected, as shown on Your Certificate of Insurance; and
- subject to all other terms, conditions and exclusions of the Policy.

Please keep this document, Your Certificate of Insurance and any other documents that We tell You form part of Your Policy in a safe place in case You need to refer to them in the future.

Please check these documents to make sure all the information in them is correct. Please let Us know straight away if any alterations are needed or if You change Your address or payment details.

Section 1 - Overseas Emergency Medical, Hospital and Dental Expenses

Cover for overseas emergency medical, hospital and dental expenses in the event of an Accidental Injury or Sickness or Disease.

This benefit is not available under the Australia Only plans.

We will pay under Section 1:

If, during the Period of Insurance and while on a Journey, You suffer an Accidental Injury, or a Sickness or Disease, We will pay or reimburse the reasonable and necessary cost of medical treatment, emergency dental treatment to sound and natural teeth and ambulance transportation which are provided outside Australia by or on the advice of a Doctor or dentist and which occur within twelve (12) months of the date of the Accidental Injury, Sickness or Disease up to the maximum amount specified in the Summary of Benefits Table.

If You are admitted to a hospital or You anticipate costs covered under this section are likely to exceed \$2,000, You must advise Chubb Assistance as soon as practically possible.

We will not pay under Section 1:

1. for medical treatment, dental treatment or ambulance transportation which is provided in Australia.
2. for costs associated with crowns, dentures or orthodontics.

3. for dental treatment caused by or related to the deterioration and/or decay of teeth or associated tissue or dental treatment involving the use of precious metals.
4. for the continuation of treatment (including medication) commenced prior to Your Journey.
5. for any expenses for a service not approved and arranged by Chubb Assistance or its authorised representative.
6. for any treatment performed or ordered by a person who is not a Doctor.
7. for any expenses incurred in relation to treatment that can be reasonably delayed until You return to Australia.
8. for any further expenses incurred by You if We wish to return You to Australia but You refuse (where in the opinion of the treating Doctor and Chubb Assistance You are fit to travel).

Terms and conditions applicable to Section 1:

We have the option of returning You to Australia if the cost of overseas medical and/or additional expenses are likely to exceed the cost of returning You to Australia, subject always to medical advice. We also have the option of evacuating You to another country. However, if We return You to Australia We shall not be liable to pay or reimburse You any medical or dental expenses. The following conditions apply.

1. In all cases, the cost of evacuation or to repatriate You back to Australia from overseas will only be paid if it was arranged by and deemed necessary by Chubb Assistance, except, if due to reasons beyond Your control, You are unable to notify Chubb Assistance to make the necessary evacuation arrangements. In that case, We shall, if satisfied that the evacuation was due to the necessary medical treatment not being available either at the nearest Hospital where You were transported to or in the immediate vicinity thereof, reimburse You for expenses incurred in relation to the evacuation, up to the amount which Chubb Assistance, in its reasonable assessment, would have incurred for services provided under the same circumstances, subject to the terms and conditions of this Policy.
2. Chubb Assistance or its authorised representative shall arrange for the evacuation within a reasonable timeframe and utilise the best suited means based on the medical severity of Your condition, including but not limited to air ambulance, surface ambulance, regular air transportation, railroad or any other appropriate means. All decisions as to the means of transportation and the final destination will be made by Chubb Assistance, or its authorised representative, and will be based solely upon medical necessity. You may, in appropriate circumstances, be returned to Australia.
3. If You are hospitalised overseas, We will pay for a share room. If a share room is not available, We will, at Our discretion and that of Our medical advisers, pay to upgrade You to a single room.
4. If You do not hold a return airline ticket, an amount equal to the cost of an economy class one way ticket will be deducted from Your claim for repatriation expenses.
5. We will only pay expenses associated with a medical emergency occurring within the territorial waters of Australia provided;
 - a) no payment is incurred as a result of the rendering in Australia of a professional service for which a Medicare benefit is or would be payable in accordance with the Health Insurance Act 1973 (Cth); and
 - b) no payment is incurred which would result in Us contravening the Health Insurance Act 1973 (Cth) or the Private Health Insurance Act 2007 (Cth) or any succeeding legislation to those Acts.

See also General Exclusions on pages 23-25 and General Conditions on page 26.

Section 2 - Cash in Hospital

Cover if You are confined to a hospital bed while overseas This benefit is not available under the Australia Only plans.

We will pay under Section 2:

If, during the Period of Insurance and while on a Journey, You suffer an Accidental Injury, Sickness or Disease, We will pay You the daily amount set out in the Summary of Benefits Table applicable to the type of Plan You have chosen, as shown on Your Certificate of Insurance, for each twenty-four (24) hour period You are confined to a hospital bed overseas, provided that the period of confinement exceeds forty-eight (48) hours.

See also General Exclusions on pages 23-25 and General Conditions on page 26.

Section 3 - Loss of Deposits and Cancellation Charges

Cover for Events which result in the loss of deposits or cancellation charges.

We will pay under Section 3:

Cover for loss of deposits and cancellation charges under Section 3 begins from the Issue Date of Your Policy or, if later, the latest Renewal Date of an Annual Multi-Trip Policy, curtailment charges commences with the Journey.

If, following the Issue Date of Your Policy, Your Journey is cancelled, curtailed or unable to be completed because of the unforeseeable death, Accidental Injury or Sickness or Disease of You, Your Travelling Companion, Relative or Business Partner or because of any other unforeseen circumstances outside Your control, We will pay or reimburse You the non-refundable unused portion of all travel costs prepaid in advance, including a travel agent's cancellation fee, as well as the reasonable and necessarily incurred additional travel, hotel and out-of-pocket expenses, up to the maximum amount shown In the summary of Benefits Table, subject to the following limit:

The maximum amount We will reimburse for the travel agent's cancellation fee under Section 3 (where applicable) combined is limited to the lesser of \$750 or 15% of the refundable amount of the cancelled travel arrangements.

We will not pay under Section 3:

For loss caused by or arising from:

1. Transport Provider delays, cancellation or rescheduling (unless it is as a result of a strike of which there had been no warning prior to the purchasing of a One Trip Policy or prior to the booking of Your Journey for Your Annual Multi-Trip Policy);
2. any change of plans or disinclination on Your part or that of any other person to travel;
3. Your financial circumstances or any contractual or business obligation;
4. the failure of Your travel agent to pass on monies to operators or to deliver promised services;
5. a request by Your Relative or employer, unless You are a member of the Australian Armed Services or Emergency Services and Your leave is revoked;
6. a lack in the number of persons required to commence any tour, conference, accommodation or travel arrangements or the negligence of a wholesaler or operator;
7. any government regulation, prohibition or restriction;
8. Your death on a Journey if, in respect of a claim for Your unused return flight Home, where a claimable loss has been paid under Section 16 Mortal Remains Repatriation;

9. the death, Accidental Injury, Sickness or Disease of Your Travelling Companion, Relative or Business Partner unless, in respect of a claim for curtailment charges, You are returning to Your Home and Your claim relates to the unused travel costs.

See also General Exclusions on pages 23-25 and General Conditions on page 26.

Section 4 - Additional Hotel Accommodation and Transport Expenses

Cover for hotel accommodation and transport expenses due to specific Events.

We will pay under Section 4:

We will pay or reimburse any reasonable and necessary additional hotel accommodation and transport expenses You incur during the Period of Insurance and while on a Journey that result from:

1. disruption of Your scheduled transport because of riot, strike, civil commotion or hijack if there had been no warning prior to the purchase of the Policy that any such event was likely to occur;
2. loss of passport or travel documents, except involving government confiscation or articles sent through the mail;
3. a quarantine regulation You unknowingly breach;
4. a natural disaster;
5. a collision of a motor vehicle or Conveyance in which You are travelling; or
6. Your scheduled transport being delayed for at least twelve (12) hours due to severe weather conditions.

In relation to 6 above, We will pay or reimburse up to \$250 providing written confirmation of the delay has been obtained from the Transport Provider.

We will also pay or reimburse the additional cost of Your early return to Your Home if Your Home or Business Premises is destroyed by a natural disaster while You are on a Journey.

We will not pay under Section 4:

We will not pay any additional hotel accommodation or transport expenses if You have been able to claim under Section 3 Loss of Deposits and Cancellation Charges.

See also General Exclusions on pages 23-25 and General Conditions on page 26.

Section 5 - Resumption of Journey

Cover so you can resume Your Journey.

We will pay under Section 5:

If, during the Period of Insurance and while on a Journey, Your Journey is interrupted by Your return Home due to an Accidental Injury, Sickness or Disease or death of a Relative or Business Partner in Australia, We will pay or reimburse Your reasonable additional transport expenses actually and necessarily incurred (less any refund received for Your unused prepaid travel arrangements) for You to resume Your original Journey, up to the maximum amount specified in the Summary of Benefits Table.

Terms and conditions applicable to Resumption of Journey only:

We will pay under Section 5 provided:

1. Your Period of Insurance for a One Trip policy or Journey for an Annual Multi-Trip Policy was at least twenty-three (23) days in duration; and

2. no greater than 50% of the Period of Insurance for a One Trip Policy or Journey for an Annual Multi-Trip Policy had elapsed at the time of the onset of the Accidental Injury, Sickness or Disease or death of a Relative or Business Partner; and
3. the resumption of Your Journey occurs prior to the expiry date of Your Policy; and
4. no claim due to the same Event is made under Section 3 Loss of Deposits and Cancellation Charges of this Policy; and
5. the death or Accidental Injury of Your Relative or Business Partner in Australia, if relevant, did not occur prior to the commencement of Your Journey; and
6. the onset of the Sickness or Disease of a Relative or Business Partner in Australia, if relevant, did not occur prior to the commencement of Your Journey and You or a reasonable person in the circumstances would not have been aware of the onset of the Sickness or Disease prior to the commencement of Your Journey.

See also General Exclusions on pages 23-25 and General Conditions on page 26.

Section 6 - Special Events

Cover for delays which prevent You from attending specific events.

We will pay under Section 6:

If, during the Period of Insurance and while on a Journey, Your Journey is delayed due to an unforeseeable circumstance outside Your control, which would result in You being unable to arrive in time to attend a wedding, funeral, pre-paid conference or pre-paid commercial sporting event or 25th or 50th wedding anniversary, which cannot be delayed due to Your late arrival, or You are unable to make Your pre-paid tour at the original point of departure as noted on Your itinerary, We will pay or reimburse You for the reasonable additional cost of using alternative public transport to arrive at Your destination on time, up to the maximum amount specified in the Summary of Benefits Table.

See also General Exclusions on pages 23-25 and General Conditions on page 26.

Section 7 - Luggage, Personal Effects and Travel Documents

Cover for theft or loss of, or damage to, Your luggage, personal effects and travel documents.

We will pay under Section 7:

If, during the Period of Insurance and while on a Journey, Your luggage and/or personal effects and/or travel documents are lost, stolen or damaged, We will, at Our discretion, reimburse the value of the luggage and/or personal effects (after allowing for reasonable depreciation) or repair or replace the luggage and/or personal effects, up to the maximum amount specified in the Summary of Benefits Table.

A limit applies for any one (1) item, as set out in the relevant Summary of Benefits Table. A set or pair of items (including attached and unattached accessories) will be treated as one (1) item for the purpose of this limit.

We will not reimburse more than a proportionate amount of the value of any item which is a pair or set for any part of the item. No allowance is made for any special value which the item may have as a pair or set. For example, if only one (1) earring is lost or stolen from Your person, We will only pay for 50% of the cost to replace the pair of earrings, subject to the maximum benefit limit specified in the Summary of Benefits Table.

A Policy sub limit applies to Electronic Equipment.

For all jewellery, camera equipment and Electronic Equipment placed in the care of a Transport Provider, the maximum amount We will reimburse is \$1,000 in total, notwithstanding the benefit amounts listed in the relevant Summary of Benefits Table. Full cover will apply where the Transport Provider has specifically instructed. You that such items must be placed in the hold and no prior instruction or advice regarding this requirement was available to You prior to checking in.

Automatic Re-instatement of Sum Insured for Section 7:

In the event that a claimable loss or damage to Your luggage and/or personal effects is incurred, We will allow You one (1) automatic re-instatement of that maximum amount but only in respect of loss or damage to Your luggage and/or personal effects.

Travel Document Replacement

If, during the Period of Insurance, Your travel documents and/or credit cards are lost or stolen, We will reimburse You their replacement cost. We will also pay or reimburse You for Your legal liability arising from their illegal use. You must however comply with all the conditions of the issue of the travel documents and/or credit cards prior to and after their loss or theft.

We will not pay under Section 7:

1. for loss or theft which is not reported to the police or responsible Transport Provider within twenty-four (24) hours. All reports must be confirmed in writing by the police or Transport Provider at the time of making the report;
2. for items left unattended in any motor vehicle unless the vehicle is locked, the items are stored out of sight and forced entry is gained;
3. for items left unattended in any motor vehicle overnight (even if stored out of sight);
4. for jewellery, camera equipment or Electronic Equipment left unattended in any motor vehicle at any time (even if stored out of sight);
5. for jewellery, camera equipment or Electronic Equipment whilst carried in or on any Conveyance, unless they accompany You as personal cabin baggage. Cover will apply if the Transport Provider has specifically instructed You that such items must be placed in the hold and no prior instruction or advice regarding this requirement was available to You prior to checking in;
6. for items left unattended in a Public Place;
7. for sporting equipment & bicycles whilst in use;
8. for items sent under the provisions of any freight contract or any luggage forwarded in advance or which is unaccompanied;
9. for surfboards or waterborne craft of any description;
10. for damage to fragile or brittle articles unless caused by a fire or motor vehicle collision. This exclusion does not apply to spectacles or to lenses in cameras, video cameras or binoculars;
11. for damage caused by atmospheric or climatic conditions, wear and tear, vermin or any process of cleaning, repairing, restoring or alteration;
12. for electrical or mechanical breakdown;
13. for negotiable instruments or any cash, bank or currency notes, postal or money orders.

See also General Exclusions on pages 23-25 and General Conditions on page 26.

Section 8 - Money

Cover to replace Your lost or stolen money.

This benefit is not available under the Australia Only plans.

We will pay under Section 8:

If, during the Period of Insurance and while on a Journey, Your cash, bank or currency notes, or postal or money orders are accidentally lost or stolen from Your person, We will reimburse You for their value, up to the maximum limit specified in the Summary of Benefits table.

We will not pay under Section 8:

1. for loss or theft of Australian currency, including cash, bank or currency notes or postal or money orders in Australia;
2. for loss or theft which is not reported to the police or responsible Transport Provider within twenty-four (24) hours. In order to make a claim under Section 8 of the Policy, You must provide Us with a written record prepared by the police or Transport Provider at the time the loss or theft is reported;
3. for loss or theft of cash, bank or currency notes, or postal or money orders that are not carried on Your person;
4. for loss or theft of cash, bank or currency notes, or postal or money orders by or from a Child who is travelling with You.

The excess applicable to claims under this section is \$25 regardless of the Policy excess You have selected.

See also General Exclusions on pages 23-25 and General Conditions on page 26.

Section 9 - Delayed Luggage Allowance

Cover for luggage delayed by a Transport Provider.

We will pay under Section 9:

If, during the Period of Insurance and while on a Journey, all Your luggage is delayed by a Transport Provider for more than twenty-four (24) hours, We will reimburse You for essential emergency items of clothing and toiletries You purchase. This limit is doubled if You have still not received luggage after seventy-two (72) hours.

The original receipts for the items and written confirmation of the delay from the Transport Provider must be produced in support of Your claim. If Your luggage is not ultimately returned to You, any amount claimable under this benefit will be deducted from any entitlement under Section 7 Luggage, Personal Effects and Travel Documents.

We will not pay under Section 9:

1. for claims relating to items sent under the provisions of any freight contract or any luggage forwarded in advance of You or which is unaccompanied by You.

See also General Exclusions on pages 23-25 and General Conditions on page 26.

Section 10 - Travel Delay Accommodation

Cover to reimburse Your additional travel accommodation expenses if Your pre-booked transport is temporarily delayed.

We will pay under Section 10:

If, during the Period of Insurance and while on a Journey, Your pre-booked Transport Provider is temporarily delayed for at least six (6) hours due to an unforeseeable circumstance outside Your control, We will reimburse You for reasonable additional hotel accommodation expenses, up to the maximum limit specified in the Summary of Benefits table.

Terms and conditions applicable to Section 10:

You must claim from the Transport Provider first and provide Us with written confirmation from the Transport Provider of the cause and period of the delay and the amount of compensation offered by them. This amount will be deducted from any benefit amount payable by Us. You must also provide Us with receipts for the hotel accommodation expenses incurred.

See also General Exclusions on pages 23-25 and General Conditions on page 26.

Section 11 - Flight Delay

Cover if Your Scheduled Flight is delayed for more than 4 hours and no alternative transport is available.

This benefit is not available under the Australia Only plans.

We will not pay under Section 11:

If, during the Period of Insurance and while on a Journey, departure of Your Scheduled Flight is delayed for more than four (4) hours due to an unforeseeable circumstance outside Your control, and no alternative transportation is made available to You within four (4) hours of the scheduled departure time of such flight, We will reimburse You for restaurant meals and refreshments, up to the maximum limit specified in the Summary of Benefits table. This maximum amount is doubled if Your Scheduled Flight remains delayed for more than twelve (12) hours.

Terms and conditions applicable to Section 11:

1. You must claim from the Transport Provider first and provide Us with written confirmation from the Transport Provider of the cause and period of the delay and the amount of compensation offered by them. This amount will be deducted from any benefit amount payable by Us. You must also provide Us with receipts for the restaurant meals and refreshments expenses incurred.
2. Should more than one (1) Insured Person under Your Policy claim under this benefit in relation to the same Event, the maximum amount payable by Us in relation to those claims is the maximum benefit limit, as shown in the Summary of Benefits Table, multiplied by the number of Adults covered under the Policy. The maximum benefit limit still applies per Insured Person.

The excess applicable to claims under this section is \$25 regardless of the Policy Excess You have selected.

See also General Exclusions on pages 23-25 and General Conditions on page 26.

Section 12 - Accidental Loss of Life and Permanent Loss

Cover for Accidental Loss of Life or Permanent Loss as a result of an Accidental Injury.

We will pay under Section 12:

If, during the Period of Insurance and while on a Journey, You suffer an Accidental Injury:

1. that solely results in Your Accidental Loss of Life, We will pay Your estate the amount shown on Your Certificate of Insurance, provided Your Accidental Loss of Life occurs within twelve (12) months of the date of the Accidental Injury. The maximum amount We will pay in respect of Children is \$1,000 per Child payable to the parent or legal guardian if they are under 18 years of age, or to the estate of the Child aged between eighteen (18) and twenty-one (21) years;
2. that results in Your Permanent Loss within twelve (12) months of the date of the Accidental Injury, We will pay You the amount shown on Your Certificate of Insurance. The maximum amount We will pay in respect of Children is \$10,000 per Child, payable to the parent or legal guardian if they are under 18 years of age, or to the estate of the Dependent Child aged between eighteen (18) and twenty-one (21) years.

Terms and conditions applicable to Section 12:

1. You must obtain and follow advice and treatment given by a Doctor as soon as possible after suffering an Accidental Injury.

2. The Accidental Loss of Life benefit payable as a result of a Disappearance will only be paid if the legal representatives of Your estate give Us a signed undertaking that these amounts will be repaid to Us if it is later found that You did not die or did not die as a result of an Accidental Injury.

See also General Exclusions on pages 23-25 and General Conditions on page 26.

Section 13 - Personal Liability

Cover if You become legally liable to pay compensation due to negligence.

We will pay under Section 13:

If, during the Period of Insurance and while on a Journey, You commit an act of negligence which results in You becoming legally liable to pay compensation for either physical damage caused to someone else's property or the bodily injury or death of someone else, We will pay or reimburse that compensation up to the maximum limit specified in the Summary of Benefits table.

We will not pay under Section 13:

1. for loss of or damage to property belonging to or held in trust by or in custody or control of You;
2. for injury, loss or damage caused by or arising from any mechanically propelled vehicle, aircraft or watercraft when You are the owner or driver or pilot thereof or have it in Your care, custody or control or where the pilot is Your employee or agent;
3. for injury, loss or damage to property caused by or arising from:
 - a) the nature of products sold by You;
 - b) advice furnished by You; or
 - c) the conduct of Your business, trade or profession;
4. for liability assumed under contract unless such liability would have arisen in the absence of such contract;
5. for aggravated, exemplary or punitive damages or the payment of any fine or penalty;
6. for liability arising out of any wilful or malicious act;
7. for liability arising out of the transmission of a sexually transmittable disease.

See also General Exclusions on pages 23-25 and General Conditions on page 26.

Section 14 - Public Transport Hijacking and Kidnapping

Cover if You are forcibly detained on public transport by hijackers or kidnappers.

This benefit is not available under the Australia Only plans.

We will pay under Section 14:

If, during the Period of Insurance and while on a Journey, You are detained on public transport due to it being hijacked by persons using violence or threat of violence, or if You are kidnapped, We will pay You the daily amount for Public Transport Hijacking and Kidnapping for each twenty-four (24) hours You are forcibly detained by the hijackers or kidnappers, up to the maximum limit specified in the Summary of Benefits table.

See also General Exclusions on pages 23-25 and General Conditions on page 26.

Section 15 - Additional Expenses following Accidental Injury or Sickness or Disease

Cover for You if You suffer an Accidental Injury or Sickness or Disease that prevents You from continuing Your Journey.

We will pay under Section 15:

If, during the Period of Insurance and while on a Journey, You suffer an Accidental Injury or Sickness or Disease that prevents You from continuing Your Journey, We will pay or reimburse, up to the maximum limit specified in the Summary of Benefits table:

1. reasonable additional hotel accommodation and transport expenses incurred by Your Travelling Companion who remains with or escorts You, until the completion of the Period of Insurance or until You are able to resume Your Journey or until You are able to travel Home, whichever occurs first. This benefit is only payable on the written advice of a Doctor that You cannot continue Your Journey solely by reason of the Accidental Injury or Sickness or Disease, and acceptance by Chubb Assistance of Your inability to continue Your Journey;
2. reasonable additional hotel accommodation and transport expenses incurred by Your Relative who travels to and remains with You following Your being hospitalised as an in-patient, until the completion of the Period of Insurance, or until You are able to continue Your Journey or until You are able to travel Home, whichever occurs first. This benefit is only payable on the written advice of a Doctor that You cannot continue Your Journey solely by reason of the Accidental Injury or Sickness or Disease and acceptance by Chubb Assistance of Your inability to continue Your Journey;
3. reasonable additional hotel accommodation and transport expenses incurred by You, at the same class/level as originally booked, if You are unable to complete the Journey on the written advice of a Doctor solely by reason of the Accidental Injury or, Sickness or Disease, and acceptance by Chubb Assistance of Your inability to continue Your Journey. An upgrade of class/level can be offered if it is deemed necessary by the Doctor and Chubb Assistance approved the upgrade;
4. reasonable expenses incurred in returning a Rental Vehicle to the nearest depot, provided that, on the written advice of a Doctor, You are unfit to drive it solely by reason of the Accidental Injury or Sickness or Disease, and acceptance by Chubb Assistance of Your inability to drive.

See also General Exclusions on pages 23-25 and General Conditions on page 26.

Section 16 - Mortal Remains Repatriation

Cover for funeral costs or to return Your remains Home if You die.

We will pay under Section 16:

If You die during the Period of Insurance and while on a Journey, We will pay or reimburse reasonable funeral or cremation expenses incurred overseas, or the cost of returning Your remains to Your Home.

We will not pay or reimburse any funeral or cremation expenses incurred in Australia. For cover under the Australia Only plans, We will only pay up to the maximum specified in the Summary of Benefits table to return Your remains to Your Home only.

See also General Exclusions on pages 23-25 and General Conditions on page 26.

Section 17 - Rental Vehicle Excess

Cover if You become liable to pay a Rental Vehicle excess while on Your Journey.

We will pay under Section 17:

If, during the Period of Insurance and while on a Journey, You become liable to pay a Rental Vehicle insurance excess as a result of a collision involving, or theft of, a Rental Vehicle whilst in Your control, We will reimburse You for the excess, up to the maximum amount specified on the Summary of Benefits Table.

We will not pay under Section 17:

1. for any damages unless, as part of the Rental Vehicle arrangement, You have accepted the motor insurance provided by the Rental Vehicle organisation, against loss or damage to the Rental Vehicle during the rental period;
2. for any collision or theft arising from the operation of a Rental Vehicle in violation of the terms of the rental agreement or applicable motor vehicle insurance Policy.

See also General Exclusions on pages 23-25 and General Conditions on page 26.

Premium

We take a number of factors into account when calculating Your premium which could include the cover and plan type You have selected, the geographical region to which You will be travelling, as well as other information You provide to Us when applying for this insurance.

Factors that increase the risk to Us generally increase the premium (e.g. where You apply to be covered under the Worldwide including the Americas and Africas geographical region under the plan with the highest cover options) and those that lower the risk reduce premium payable (e.g. where You are undertaking a short Journey). Your premium includes any amounts payable that take into account Our obligation (actual or estimated) to pay any relevant compulsory government charges, taxes or levies (including stamp duty and GST) in relation to the Policy.

We will tell You, when You apply what premium is payable, when it needs to be paid and how it can be paid.

If you have purchased an Annual Multi-Trip Policy, We may change Your premium from the Renewal Date if We notify You of the change prior to that date. If You do not receive a renewal notice then Your premium will not change.

General Exclusions

We will not (under any Section) pay for claims arising directly or indirectly from:

1. costs or expenses incurred outside the Period of Insurance;
2. air travel other than as a passenger on a fully licensed passenger carrying aircraft operated by an airline or an air charter company;
3. War, invasion, act of foreign enemy, hostilities (whether war be declared or not), Civil War, rebellion, revolution, insurrection or military or usurped power;
4. an act of Terrorism;
5. any loss or expense with respect to Cuba for US Citizens or a specially designated person, entity, group or company on the Specially Designated List or which if reimbursed or paid by Us would result in Us being in breach of trade or economic sanctions or other such similar laws or regulations;

6. any nuclear reaction or contamination, ionising rays or radioactivity;
7. loss or damage caused by detention, confiscation or destruction by customs or other officials or authorities;
8. any unlawful act committed by You or if You have not been honest and frank with all answers, statements and submissions made in connection with Your insurance application or claim;
9. any government prohibition, regulation or intervention;
10. Additional Expenses following Accidental Injury or Sickness or Disease or Loss of Deposits and Cancellation Charges in respect of any costs or expenses incurred prior to You being certified by a Doctor as unfit to travel;
11. travel booked or undertaken against the advice of any Doctor or after You or a Travelling Companion had been diagnosed with a Terminal Illness;
12. loss or theft or damage to property, or death, illness or bodily injury if You fail to take reasonable care;
13. any Pre-Existing Medical Condition You or Your Travelling Companion have;
14. pregnancy or childbirth involving You or any other person
 - a) if You are aware of the pregnancy prior to the Issue Date of the Policy and:
 - i. where complications of this pregnancy have occurred prior to this date, or
 - ii. where the conception was medically assisted; or
 - b) after the twenty-fourth (24th) week of pregnancy;
or
 - c) where the problem arising is not an unexpected serious medical complication;
15. Your suicide, attempted suicide, self-inflicted injury or condition, stress, travel exhaustion, the transmission of any sexually transmittable disease or virus, or alcohol or drug dependency unless prescribed by a Doctor and taken in accordance with the Doctor's advice;
16. any conduct engaged in by You whilst under the influence of alcohol or drugs, unless prescribed by a Doctor and taken in accordance with the Doctor's advice;
17. Your nervous, anxiety or stress disorders resulting in a disinclination to travel or complete Your Journey;
18. participation by You or Your Travelling Companion in hunting, racing (other than on foot), polo playing, hang gliding, Professional Sport, mountaineering or rock climbing using ropes or guides, bungee jumping or scuba diving unless You hold an Open Water Diving Certificate or are diving with a qualified diving instructor,
19. participation by You or Your Travelling Companion in motor cycling for any purpose except involving the use of a hired motorcycle with an engine capacity of 200cc or less, provided that the driver holds a current Australian Motor Cycle Licence;
20. participation by You or Your Travelling Companion in abseiling, ballooning, parachuting, paragliding or gliding;
21. consequential loss of any kind including loss of enjoyment or any financial loss not specifically covered in the Policy;
22. any Goods and Services Tax (GST) liability or any fine, charge or penalty You are liable for because of a failure to fully disclose to Us Your input tax credit entitlement for the premium;

23. the refusal, failure or inability of any person, company or organisation, including but not limited to a travel agent, tour operator, accommodation provider, airline or other carrier, vehicle rental agency or any other travel or tourism services provider to provide services or accommodation due to their Insolvency or the Insolvency of any person, company or organisation they deal with;
24. expenses which, if paid, would result in Us contravening the Health Insurance Act 1973 (Cth) or any succeeding legislation to that Act, including the payment of medical expenses in Australia in respect of the rendering of a professional service for which a Medicare benefit is payable;
25. expenses which, if paid, would constitute provision of “health insurance business” as defined under the Private Health Insurance Act 2007 (Cth) or otherwise result in Us contravening that Act or succeeding legislation to that Act;
26. Your failure to hold or obtain a valid passport, visa, or other required documentation prior to commencing Your Journey.

Cooling Off Period

You have fourteen (14) days from the date We confirmed, electronically or in writing, that You are covered under Your Policy to decide if this insurance meets Your needs. You may cancel Your Policy simply by advising Us in writing within those fourteen (14) days to cancel it. If You do this We will refund any premiums You have paid during this period.

These cooling off rights do not apply if You have commenced the Journey or You have made or You are entitled to make a claim during this period.

Cancellation of Your Policy

We may cancel Your Policy by giving You written notice to the address on file and in accordance with the Insurance Contracts Act 1984 (Cth), including where You have:

1. breached the Duty of Disclosure;
2. breached a provision of Your Policy;
3. made a fraudulent claim under any Policy of insurance;
4. not paid Your premium.

If We cancel, We will refund the premium for Your Policy less an amount to cover the period for which You were insured.

You may cancel Your Policy during the cooling off period by giving Us written notice.

You may cancel Your Annual Multi-Trip policy outside the cooling off period by giving Us written notice and any premium in respect of the unexpired Period of Insurance will be refunded.

General Conditions

Commencement and Period of Your Policy

Your Policy begins on the Issue Date of Your Policy as shown on Your Certificate of Insurance and continues until the expiry date of the Period of Insurance or until it is cancelled. Only the cover provided under Section 3 Loss of Deposits and Cancellation Charges is available from the Issue Date. The other covers all start from the commencement of the Period of Insurance.

Renewal of an Annual Multi-Trip Policy

This insurance may be renewed for further consecutive yearly periods upon payment of the premium. Payment of Your premium is deemed to be acceptance of an offer of renewal for a further Period of Insurance. If You continue to pay Your premium then, unless Your Policy is cancelled or We advise You prior to the Renewal Date that We will not be renewing, a Policy on the same terms and conditions automatically comes in to existence for one (1) year from the Renewal Date. For clarity, at each renewal You will be issued a new contract of insurance. It will not be an extension of this Policy. Renewal will not be offered once You have exceeded the Maximum Age.

Expiry of an Annual Multi-Trip Policy

Your Policy expires at the end of the Period of Insurance. We may decide not to renew Your Policy. If We decide not to renew Your Policy, We will send You an expiry notice at least fourteen (14) days before the expiry of Your Policy.

If Your Policy is cancelled or otherwise terminated, the Period of Insurance will be from the Issue Date or Renewal Date, whichever is the later, up to and including the date of cancellation or termination.

Significant Tax Implications

Generally, Your premiums are not tax deductible and claims payments are not assessable income for tax purposes unless You purchase Your Policy for business purposes. This tax information is a general statement only. See Your tax adviser for information about Your personal circumstances.

Goods and Services Tax

1. Where You are a registered entity You may be entitled to an input tax credit for Your premium and/or for things covered by this Policy. You must disclose these entitlements to Us if You make a claim under Your Policy.
2. If We agree to pay a claim under Your Policy, We will base any claim payment on the Goods and Services Tax (G.S.T.) inclusive costs (up to the relevant policy limit). However, We will reduce any claim payment by an input tax credit You are, or would be, entitled to for the repair or replacement of insured property or for other things covered by this Policy.

Australian Law

You must be an Australian resident to be covered by this Policy.

Your Policy is governed by the laws of the State or Territory of Australia in which You normally reside. Any dispute or action in connection with Your Policy shall be conducted and determined in the courts of the State or Territory of Australia in which You normally reside.

Australia Currency

All payments by You to Us and Us to You or someone else under Your Policy must be in Australian currency.

If expenses are incurred in a foreign currency, then the rate of currency exchange used to calculate the amount payable in Australian Dollars (AUD) will be the rate at the time You incur the expense or suffer the loss.

How do I make a Claim under my Policy?

Overseas emergency – Call Chubb Assistance on +61 2 8907 5666.

If You are admitted to hospital or You anticipate medical or additional accommodation or travel expenses, which may be covered under this Policy are likely to exceed \$2,000, You should advise Chubb Assistance as soon as practically possible.

Non-emergency – Making a claim is quick and easy; in 5 steps You can submit Your claim online by visiting the Chubb Claims Centre www.chubbclaims.com.au

What will I need to submit a claim online?

You (or Your legal representative) will need to provide:

1. Your Policy number as shown on Your Certificate of Insurance, which enables Us to verify Your Policy details. If You cannot locate Your Policy number, please call 1800 803 548.
2. Your email address.
3. Your contact information, which allows Us to give You real-time updates on Your claim status or contact You for additional information.
4. Supporting documents. The documents required vary based on claim type, but may include any relevant:
 - receipts or other proof of expenses;
 - proof of earnings that are being claimed;
 - reports that have been obtained from the police, accommodation provider or Transport Provider (including an airline) about the loss, theft or damage
 - photographs or quotes. Please attach these to Your online submission to expedite assessment.
 - additional evidence that We may request to enable Us to assess Your claim.
 - Intended payee information, which allows Us to quickly make approved payments.

What should I do before I submit a claim?

1. Take all reasonable steps to mitigate any further losses or unnecessary expenses, including notifying Chubb Assistance as soon as practically possible, if You are admitted to hospital or You anticipate medical or additional accommodation or travel expenses which may be covered under this Policy are likely to exceed \$2,000;
2. Within twenty-four (24) hours of any loss, theft or damage to luggage or personal effects You must report the Event to the police as well as any other appropriate authority in the circumstances, such as an accommodation provider, Transport Provider (including airline as in some instances the airline may be responsible for the loss, theft and/or damage) and written acknowledgment obtained;
3. In respect of overseas medical claims, You should submit claims to Your private health insurance provider prior to lodgement of a claim with Us.

When should I notify Chubb of my claim?

You should advise Us as soon as possible of an occurrence or an Event which could lead to a claim, or within thirty (30) days of the Event taking place which gives rise to a claim, or as soon as reasonably practical.

Will I need to undertake a medical examination?

If required and to enable Us to confirm if some of the benefits sections within the Policy respond or continue to respond to an Event, We may need to arrange for You to undertake a medical examination at Our expense when and as often as We may reasonably require. We may also arrange an autopsy if We reasonably require one.

Is depreciation applied to any claimable amount?

Unless Your Policy states otherwise, We will deduct an amount for depreciation when calculating the amount payable for loss, theft or damage to Your luggage or personal effects. The depreciation rate is determined by Us by taking into consideration factors such as the age of the item and reasonable wear and tear, the value on the second hand market and advances in technology which reflect in the price of the item if You were to purchase it now.

Can I claim under this Policy if I can claim for the same expense under another insurance policy e.g. my private health insurance?

If You wish to submit Your claim under this Policy, please advise Us if You have already made a claim under any other insurance policies, or tell Us if You have any insurance policies in place which might respond to Your loss. As a general rule, the amount You can recover for Your expenses under this Policy or any other policies cannot exceed Your expenses.

Can I claim expenses that I have incurred in obtaining evidence to submit with my claim?

No, expenses (other than medical examination expenses) incurred by You in obtaining evidence for Us to assess Your claim cannot be claimed as an expense under this Policy. These expenses are payable by You.

Can I admit liability if an Event occurs which may give rise to a claim?

No, You (or Your legal representative) should not make any offer, promise of payment or admit any liability without written consent from Us. You should request the claim against You be put in writing.

Do I need to help Chubb make recoveries for any amounts paid under the Policy?

Yes, You may need to help Us to make recoveries of any amounts that We pay You under Your Policy. We have the right to sue under any other party in Your name to recover money payable or paid under the Policy, or to choose to defend any action brought against You. You must provide reasonable assistance to Us in this regard.

How long will it take for my claim to be assessed?

Once all evidence to support Your claim has been submitted, if We approve Your claim, We will settle Your claim within five (5) business days.

If my claim is approved, how long will it take for me to receive payment?

Once We have approved Your claim, if there is an associated payment due to You, We will issue the payment within five (5) business days.

If I die, will my estate be able to claim under the Policy?

Yes, if Your Policy provides cover in the event of Your death, Your estate will be able to make a claim under the policy.

I don't have internet access / an email address to submit my claim online; can I still submit a claim?

Yes, however this may increase the time taken to assess Your claim. You can call Us on 1800 803 548 to request a claim form to be mailed out to you which can then be mailed back to Us.

Updating Our PDS

We may update the information contained in Our PDS when necessary. A paper copy of any updated information is available to You at no cost by calling Us or accessed on Our website at www.chubb.com/au.

We will issue You with a new PDS or a supplementary PDS where the update is to rectify a misleading or deceptive statement or when an omission is materially adverse from the point of view of a reasonable person deciding whether to buy this product.

Your Privacy

Chubb Insurance Australia Limited (Chubb) is committed to protecting your privacy. This document provides you with an overview of how we handle your personal information. Our Privacy Policy can be accessed on our website at www.chubb.com/au.

Personal Information Handling Practices

Collection, Use and Disclosure

We collect your personal information (which may include sensitive information) when you are applying for, changing or renewing an insurance policy with us or when we are processing a claim in order to help us properly administrate your insurance proposal, policy or claim.

Personal information may be obtained by us directly from you or via a third party such as your insurance intermediary or employer (e.g. in the case of a group insurance policy).

When information is provided to us via a third party we use that information on the basis that you have consented or would reasonably expect us to collect your personal information in this way and we take reasonable steps to ensure that you have been made aware of how we handle your personal information.

The primary purpose for our collection and use of your personal information is to enable us to provide insurance services to you. Sometimes, we may use your personal information for our marketing campaigns, in relation to new products, services or information that may be of interest to you.

We may disclose the information we collect to third parties, including service providers engaged by us to carry out certain business activities on our behalf (such as assessors and call centres in Australia). In some circumstances, in order to provide our services to you, we may need to transfer personal information to other entities within the Chubb Group of companies (such as the regional head offices of Chubb located in Singapore, UK or USA), or third parties with whom we or those other Chubb Group entities have sub-contracted to provide a specific service for us, which may be located outside of Australia (such as in the Philippines or USA). Please note that no personal information is disclosed by us to any overseas entity for marketing purposes.

In all instances where personal information may be disclosed overseas, in addition to any local data privacy laws, we have measures in place to ensure that those parties hold and use that information in accordance with the consent you have provided and in accordance with our obligations to you under the Privacy Act 1988 (Cth).

Your Choices

In dealing with us, you agree to us using and disclosing your personal information as set out in this statement and our Privacy Policy. This consent remains valid unless you alter or revoke it by giving written notice to our Privacy Officer. However, should you choose to withdraw your consent it is important for you to understand that this may mean we may not be able to provide you or your organisation with insurance or to respond to any claim.

How to Contact Us

If you would like a copy of your personal information, or to correct or update it, please contact our customer relations team on 1800 803 548 or email travel.au@chubb.com.

If you have a complaint or would like more information about how we manage your personal information, please review our Privacy Policy for more details or contact the Privacy Officer, Chubb Insurance Australia Limited, GPO Box 4907, Sydney NSW 2001, Tel: +61 2 9335 3200 or email Privacy.AU@chubb.com.

Financial Claims Scheme

We are an insurance company authorised under the Insurance Act 1973 (Cth) (Insurance Act) to carry on general insurance business in Australia by the Australian Prudential Regulation Authority (APRA) and are subject to the prudential requirements of the Insurance Act.

The Insurance Act is designed to ensure that, under all reasonable circumstances, financial promises made by Us are met within a stable, efficient and competitive financial system.

Because of this We are exempted from the requirement to meet the compensation arrangements Australian financial services licensees must have in place to compensate retail clients for loss or damage suffered because of breaches by the licensee or its representatives of Chapter 7 of the Corporations Act 2001 (Cth). We have compensation arrangements in place that are in accordance with the Insurance Act.

In the unlikely event that We were to become insolvent and were unable to meet Our obligations under the Policy, a person entitled to claim may be entitled to payment under the Financial Claims Scheme. Access to the Scheme is subject to eligibility criteria. Please refer to <https://www.fcs.gov.au> for more information.

Complaints and Disputes Resolution

We take the concerns of our customers very seriously and have detailed complaint handling and internal dispute resolution procedures that you can access. Please note that if we have resolved your initial complaint to your satisfaction by the end of the 5th business day after we have received it, and you have not requested that we provide you a response in writing, the following complaint handling and internal dispute resolution process does not apply. This exemption to the complaints process does not apply to complaints regarding a declined claim, the value of a claim, or about financial hardship.

Stage 1 - Complaint Handling Procedure

If you are dissatisfied with any aspect of your relationship with Chubb including our products or services and wish to make a complaint, please contact us at:

The Complaints Officer
Chubb Insurance Australia Limited
GPO Box 4065
Sydney NSW 2001
O 1800 803 548
E Complaints.AU@chubb.com

The members of our complaint handling team are trained to handle complaints fairly and efficiently.

Please provide us with your claim or policy number (if applicable) and as much information as you can about the reason for your complaint.

We will investigate your complaint and keep you informed of the progress of our investigation. We will respond to your complaint in writing within fifteen (15) business days provided we have all necessary information and have completed any investigation required. In cases where further information or investigation is required, we will work with you to agree reasonable alternative time frames and, if We cannot agree, you may request that your complaint is taken to Stage 2 and referred to Our internal dispute resolution team. We will otherwise keep you informed about the progress of our response at least every ten (10) business days, unless you agree otherwise.

Please note if your complaint relates to Wholesale Insurance (as defined in the General Insurance Code of Practice), we may elect to refer it straight to Stage 2 for review by our Internal Dispute Resolution team.

Stage 2 – Internal Dispute Resolution Procedure

If you advise us that you wish to take your complaint to Stage 2, your complaint will be reviewed by members of our internal dispute resolution team, who are independent to our complaint handling team and are committed to reviewing disputes objectively, fairly and efficiently.

You may contact our internal dispute resolution team by phone, fax or post (as below), or email at:

Internal Dispute Resolution Service
Chubb Insurance Australia Limited
GPO Box 4065
Sydney NSW 2001
O +61 2 9335 3200
F +61 2 9335 3411
E DisputeResolution.AU@chubb.com

Please provide us with your claim or policy number (if applicable) and as much information as you can about the reason for your dispute.

We will keep you informed of the progress of our review of your dispute at least every ten (10) business days and will respond to your dispute in writing within fifteen (15) business days, provided we have all necessary information and have completed any investigation required. In cases where further information or investigation is required, we will work with you to agree reasonable alternative time frames. If we cannot agree, you may refer your dispute to the Financial Ombudsman Service Australia (FOS) as detailed under Stage 3 below, subject to its Terms of Reference. If your complaint or dispute falls outside the FOS Terms of Reference, you can seek independent legal advice or access any other external dispute resolution options that may be available to you.

Stage 3 - External Dispute Resolution

If you are dissatisfied with our internal dispute determination, or we are unable to resolve your complaint or dispute to your satisfaction within forty-five (45) days, you may refer your complaint or dispute to FOS, subject to its Terms of Reference.

FOS is an independent external dispute resolution scheme approved by the Australian Securities and Investments Commission. We are a member of this scheme and we agree to be bound by its determinations about a dispute. Where a dispute is covered by the FOS Terms of Reference, the General Insurance Division of FOS offers a free and accessible dispute resolution service to consumers.

You may contact FOS at any time at:

Financial Ombudsman Service Australia
GPO Box 3
Melbourne VIC 3001
O 1800 367 287
F +61 3 9613 6399
E info@fos.org.au
www.fos.org.au

If you would like to refer your dispute to FOS you must do so within 2 years of the date of our internal dispute determination. FOS may still consider a dispute lodged after this time if FOS considers that exceptional circumstances apply.

Definitions

Please use this definitions section to find the meaning of these words throughout this booklet.

Accidental Injury means a bodily injury resulting from an accident and which:

- a) is caused by violent, external and visible means; and
- b) occurs as a result of an accident occurring during Your Period of Insurance; and
- c) results within twelve (12) months of the accident; and
- d) is not an illness other than sickness directly resulting from medical or surgical treatment rendered necessary by the accident; and
- e) may include a bodily injury caused by You being directly and unavoidably exposed to the elements as a result of an accident.

Accidental Loss of Life means death occurring as a result of an Accidental Injury and includes Disappearance. Adult means an Insured Person who is not a Child.

Business Partner means a person with whom You own a registered Australian business which has an Australian Business Number.

Business Premises means, in relation to Your registered Australian business that has an Australian Business Number, trading premises or headquarter premises You own or occupy.

Certificate of Insurance means the document We send You which contains details of the cover provided to You by Us.

Children means:

- a) any unmarried child or children up to and including eighteen (18) years of age; and/or
- b) Your dependent child or dependent children aged over eighteen (18) years of age and up to and including twenty-one (21) years of age, whilst they are full-time students at an accredited institution of higher learning and primarily dependent upon You for maintenance and support.

Civil War means any of the following, whether declared or not: armed opposition, insurrection, revolution, armed rebellion or sedition, in each case between two or more parties belonging to the same country where the opposing parties are of different ethnic, religious or idealistic groups.

Conveyance means any aircraft, bus, coach, train or watercraft provided and operated by a carrier duly licensed or authorised for the regular transportation of fare-paying passengers.

Disappearance means if Your body has not been found within twelve (12) months from the date of the disappearance, sinking or wrecking of a Conveyance in which You were travelling on that date, We will presume, subject to there being no evidence to the contrary, You have died as a result of an Accidental Injury.

Doctor means a legally registered medical practitioner who is not You or Your Relative.

Electronic Equipment means personal/business computers, palm pilots, mobile phones, portable music playing devices, video equipment and other items deemed by Us to be Electronic Equipment.

Event(s) means an occurrence that could give rise to a claim for a benefit under Your Policy. Any one occurrence or series of occurrences attributable to one source or originating cause is deemed to be one Event.

Foot means the entire Foot below the ankle.

Hand means the entire Hand below the wrist.

Home means Your usual place of residence in Australia.

Insolvency means bankruptcy, provisional liquidation, liquidation, Insolvency, appointment of a receiver or administrator, entry into a scheme of arrangement, statutory protection stopping the payment of debts, or the happening of anything of a similar nature under the laws of any jurisdiction.

Insured Person means any person who is named as an Insured Person on Your Certificate of Insurance and with respect to whom premium has been paid or agreed to be paid.

Issue Date means the date We agree to provide insurance under the Policy as shown on Your Certificate of Insurance.

Journey means the period commencing at the time You leave Your Home to start Your journey to which this Policy applies and ceasing at the time You return to Your Home, provided the journey:

- a) commences and ends while this Policy is in force;
- b) has an overseas destination or a destination within Australia that involves You travelling more than one hundred (100) kilometres from Your Home; and
- c) for an Annual Multi-Trip Policy, is for a period not greater than ninety (90) consecutive days under an International Policy or forty-five (45) consecutive days under an Australia Only Policy.

Limb means the entire Limb between the shoulder and the wrist and includes the whole Hand, or between the hip and the ankle and includes the whole Foot.

Maximum Age means:

- a) up to and including sixty-nine (69) years of age for an Annual Multi-Trip Policy; and
- b) up to and including eighty (80) years of age for the International One Trip Policies.

Period of Insurance means

- a) For a One Trip Policy:
 - i. in respect of claims arising from Loss of Deposits and Cancellation Charges under Section 3, the period starting from the Issue Date and ending at the time You complete the Journey as shown on Your Certificate of Insurance; and
 - ii. in respect of all other cover, the period starting from the Start Date and ending at the time You complete the Journey, as shown on Your Certificate of Insurance;
- b) For an Annual Multi-Trip Policy:
 - i. in respect of claims arising from Loss of Deposits and Cancellation Charges under Section 3, the period starting from the Issue Date or the latest Renewal Date of Your Annual Multi-Trip Policy, whichever is the later, and ending one (1) calendar year from the Start Date or the latest Renewal Date, whichever is the later; and
 - ii. in respect of all other cover, one (1) calendar year from the Start Date or the latest Renewal Date of Your Annual Multi-Trip Policy, whichever is the later.

Permanent Loss means, in respect of an Accidental Injury:

- a) physical severance or total loss of the use of a Limb having lasted twelve (12) consecutive months where, at the expiry of that period, in the opinion of a Doctor, it is beyond hope of improvement; or
- b) irrecoverable loss of all sight in an eye.

Policy means Your Policy Wording and Product Disclosure Statement (PDS) and Certificate of Insurance and any other document that We tell You forms part of Your Policy describing the insurance contract between You and Us.

Pre-Existing Medical Condition means:

- a) any physical defect, condition, illness or disease for which treatment, medication or advice (including investigation) has been received or prescribed by a Doctor or dentist prior to the Issue Date; or

- b) a condition, the manifestation or symptoms of which a reasonable person in the circumstances would be expected to be aware at the Issue Date.

Policy Wording and Product Disclosure Statement (PDS) means this document.

Professional Sport means any sport for which You receive any fee or monetary reward as a result of Your participation.

Public Place means shops, airports, streets, hotel foyers and grounds, restaurants, beaches, private car parks and any place the public can access.

Relative means Your 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, fiancé(e), niece, nephew, uncle, aunt, step-child, greatgrandparent, grandparent or grandchild.

Renewal Date means one (1) year from the Start Date and subsequent anniversaries of that date. This term applies to Annual Multi-Trip Policies only. Renewal will not be offered when You have exceeded the Maximum Age.

Rental Vehicle means a rented sedan, campervan, hatchback, station-wagon, campervan, motorcycle with an engine capacity of less than 200cc or other non-commercial vehicle rented from a licensed motor vehicle rental/hire company for the sole purpose of carrying an Insured Person on public roadways and shall not include any other vehicle or use.

Scheduled Airline means an airline listed in the official airline guide or equivalent and the air carrier holds a certificate, licence or similar authorisation for scheduled air transportation issued by the relevant authorities in the country in which the aircraft is registered and, in accordance with such authorisation, maintains and publishes schedules and tariffs for passenger service between named airports at regular and specific times. Scheduled Airline does not include private charter.

Scheduled Flight means a flight on a Scheduled Airline.

Sickness or Disease means a sickness or disease which requires immediate treatment by a Doctor and which is not an Accidental Injury.

Specially Designated List means names of a person, entities, groups or corporate specified on a list who are subject to trade or economic sanctions or other such similar laws or regulations of the United States of America, Australia, United Nations, European Union or United Kingdom.

Spouse/Partner means Your husband or wife, de-facto or life partner (including a same sex partner) with whom You have continuously cohabited for a period of three (3) months or more.

Start Date means the date You commence Your Journey under a One Trip Policy, or the date You commence Your first Journey under an Annual Multi-Trip Policy.

Terminal Illness means any medical condition, which is likely to result in death & which has been diagnosed by a Doctor prior to purchasing the Policy.

Terrorism means activities against persons, organisations or property of any nature:

- a) that involves the following or preparation for the following:
- i. use of, or threat of, force or violence; or
 - ii. commission of, or threat of, force or violence; or
 - iii. commission of, or threat of, an act that interferes with or disrupts an electronic, communication, information, or mechanical system; and
- b) when one (1) or both of the following applies:
- i. the effect is to intimidate or coerce a government of the civilian population or any segment thereof, or to disrupt any segment of the economy; and/or

- ii. it appears that the intent is to intimidate or coerce a government, or to further political, ideological, religious, social or economic objectives or to express (or express opposition to) a philosophy or ideology.

Transport Provider means a properly licensed coach operator, airline, shipping line or railway company.

Travelling Companion means a person travelling with the Insured Persons on the Journey.

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,

We, Our, Us means the insurer Chubb Insurance Australia Limited (ABN 23 001 642 020, AFS Licence No. 239687).

You, Your means the person/s named as the Insured Persons on Your Certificate of Insurance with respect to whom premium has been paid or agreed to be paid.

About Chubb in Australia

Chubb is the world's largest publicly traded property and casualty insurance company. With operations in 54 countries, Chubb provides commercial and personal property and casualty insurance, personal accident and supplemental health insurance, reinsurance and life insurance to a diverse group of clients. As an underwriting company, we assess, assume and manage risk with insight and discipline. We service and pay our claims fairly and promptly. The company is also defined by its extensive product and service offerings, broad distribution capabilities, exceptional financial strength and local operations globally. Parent company Chubb Limited is listed on the New York Stock Exchange (NYSE: CB) and is a component of the S&P 500 index. Chubb maintains executive offices in Zurich, New York, London and other locations, and employs approximately 31,000 people worldwide.

Chubb, via acquisitions by its predecessor companies, has been present in Australia for over 50 years. Its operation in Australia (Chubb Insurance Australia Limited) provides specialised and customised coverages, including Marine, Property, Liability, Energy, Professional Indemnity, Directors & Officers, Financial Lines, Utilities, as well as Accident & Health insurance, to a broad client base. Chubb is a major insurer of many of the country's largest companies. With five branches and over 500 staff in Australia, it has a wealth of local expertise backed by its global reach and breadth of resources.

More information can be found at www.chubb.com/au

Chubb. Insured.SM

Smart Traveller Travel Insurance Policy Wording and Product Disclosure Statement, Australia. Published 11/2016. ©2016 Chubb Insurance Australia Limited. Chubb®, its logos, and Chubb. Insured.SM are protected trademarks of Chubb.

Chubb07-53-1116

Contact Us

Chubb Insurance Australia Limited
ABN: 23 001 642 020 AFSL: 239687

Grosvenor Place
Level 38, 225 George Street
Sydney NSW 2000
O +61 2 9335 3200
F +61 2 9335 3411
www.chubb.com/au