



Internship Travel Insurance

Product Disclosure Statement
and Policy Wording

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Who are you dealing with?

You can rely on us

QBE Insurance (Australia) Limited is a member of the QBE Insurance Group (ASX QBE). QBE Insurance Group is Australia's largest international general insurer and reinsurance group, and one of the top 25 insurers and reinsurers worldwide. The company has been operating in Australia since 1886. QBE is a household name in Australian insurance, backed by sizeable assets and well known as a strong and financially secure organisation. QBE is exempt from the requirement to hold Professional Indemnity Insurance as we are regulated by the Australian Prudential Regulation Authority (APRA). These compensation arrangements comply with ASIC's requirements.

If you require further information in relation to these arrangements, please contact QBE.

About QBE travel insurance

QBE Insurance (Australia) Limited
ABN 78 003 191 035

A.F.S. Licence No. 239545

82 Pitt Street Sydney NSW 2000

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

Enquiries and assistance

For any enquiries and assistance please email
admin@guardme.com.au

PDS and Policy Wording

The PDS is designed to assist *you* in *your* decision to purchase travel insurance. It contains information about key benefits and significant features.

Any advice in this document is of a general nature only and has not considered *your* objectives, financial situation or needs. This booklet contains the following sections which provide:

- Part 1 – information about this travel insurance product (Important Information); and
- Part 2 - the detailed terms and conditions (Policy wording).

About guard.me

This Travel Insurance Policy is arranged by guard.me International Insurance Pty Ltd. ABN 67 155 329 338 trading as guard.me International Insurance Pty Ltd. In arranging this Travel Insurance Policy, guard.me is acting as a distributor of QBE.

guard.me can directly issue or vary QBE travel insurance under a binding authority in accordance with *our* underwriting guidelines. In some cases guard.me may need to arrange for *us* to do this if they are not able to act under the underwriting guidelines. *We*, as the insurer of the product, and guard.me, as *our* agent, do not act on *your* behalf. guard.me does not have any authority to give *you* any advice (i.e. recommendation or opinion about the financial product). They can provide *you* with factual information on the product to help *you* decide if it is right for *you*.

The choice is *yours*.

Remuneration arrangements

guard.me and the programme provider receive commission from *us* which is a percentage of the total *premium* paid by *you* to *us* for the product. The commission is paid monthly by *us* based on policies issued. *You* can request full details of the remuneration payable to guard.me and the programme provider for the issue of *your* policy by contacting guard.me at admin@guardme.com.au at any time until the end of *your* cooling off period. (refer Cooling off period).

Part 1 – Important Information

Throughout the booklet words highlighted in italic have specific meanings. These meanings are set out in the definitions section of the Policy wording. For example: *relative*.

Applying for travel insurance

To apply for insurance please complete the relevant forms and submit to *your* programme provider. If *your* application is approved guard.me will issue *your* policy and provide *you* with a Certificate of Insurance. *Your* Certificate of Insurance confirms the cover that *you* have chosen, the total amount paid by *you* and information about the terms of *your* policy.

Significant risks

This policy may not match your expectations

This policy may not match *your* expectations (for example, because an exclusion applies). *You* should therefore read this PDS and Policy wording carefully.

This policy does not meet the minimum health insurance standard as specified by the Australian Government under condition 8501 for a range of visa types, including Student visas. Please refer to <http://www.immi.gov.au> for the current minimum standard of specific visa subclasses.

Please ask guard.me if *you* are unsure about any aspect of the policy.

Are you sure you have the right level of cover?

You need to make sure the limits of cover are appropriate for *your* needs. Otherwise *you* may be under insured and have to bear part of any loss that exceeds the limits *yourself*. Please refer to the *applicable limits* as set out in the Schedule of benefits and the Policy wording.

A claim may be refused

We may refuse to pay or reduce the amount *we* pay under a claim if *you* do not comply with the policy conditions, if *you* do not comply with *your* Duty of Disclosure or make a misrepresentation, or if *you* make a fraudulent claim.

Unattended luggage and personal effects

There is no cover under this policy for luggage and personal effects that are left *unattended*. Please refer to the definition of *unattended* in the Policy wording and “What is not covered?” under Section E “Luggage and personal effects”.

Existing Medical Condition(s)

There is no cover under this policy for an *existing medical condition*.

The cost of this insurance

What you have to pay

The length of *your* *trip* will be taken into account when calculating the cost of *your* policy.

The *premium* paid by *you* will be shown on *your* Certificate of Insurance, including compulsory government charges (including Stamp Duty and GST where applicable). This policy is only valid when *you* pay the *premium* and guard.me issues a Certificate of Insurance to *you*.

Amendment of travel details

If *you* wish to change *your* personal details or travel dates after *your* Certificate of Insurance has been issued, please contact guard.me. They may ask *you* to complete and submit to guard.me a Policy Change Request Form which needs to be assessed and approved prior to any amendment to *your* policy. Also refer to section headed “Changing the *period of insurance*” in the Policy wording.

Updating this PDS

We will update the information in this PDS when necessary. A copy of any updated information is available to *you* at no cost by contacting *guard.me*. We will issue *you* with a new PDS or a supplementary PDS, where the update is to correct a misleading or deceptive statement or an omission which is materially adverse from the point of view of a reasonable person deciding whether to obtain this insurance.

Jurisdiction

The terms and conditions of the policy are subject to the laws of the Australian state or territory where the Certificate of Insurance is issued. *You* agree to the jurisdiction of the courts of that state or territory for any legal proceedings relating to this policy.

Cooling off period

If, having purchased the policy, *you* want to return it, *you* can do so within 21 days of the date of issue of the Certificate of Insurance and obtain a full refund, provided no right or power has been exercised under it by *you* (eg no claim has been made) and *your trip* has not commenced. The Cooling off period does not apply to policy or *trip* extensions. *guard.me* will arrange for a refund of any *premium* entitlement within 15 business days of *you* cancelling *your* policy.

Confirming transactions

A Certificate of Insurance must be issued once *you* have completed the application process and *you* have paid the appropriate *premium*. If *you* want to confirm a transaction, for example whether the Certificate of Insurance has been issued, *you* may contact *guard.me* at *admin@guardme.com.au*.

Duty of disclosure - what you must tell us

You have a Duty of Disclosure under the Insurance Contracts Act 1984 (Cth) that requires *you* to tell *us* certain things. Before *you* enter into a policy with *us*, we will ask *you* a series of questions. *You* must tell *us* everything *you* know or which a reasonable person in the circumstances would be expected to know in answer to the questions in the Application Form. Before *you* extend or vary a policy, *you* must tell *us* everything *you* know or which a reasonable person in the circumstances would be expected to know, for *us* to decide:

- whether *we* will insure *you*;
- the *premium* we will charge *you*; and
- whether any special conditions will apply to *your* policy.

You do not have to tell *us* about any matter:

- that diminishes the risk;
- that is of common knowledge;
- that *we* know or should know in the ordinary course of *our* business as an insurer; or
- which *we* indicate *we* do not want to know.

Everyone who is insured under the policy must comply with the Duty of Disclosure. If *you* provide information about another insured, *you* do this on their behalf. If *you* (or they) don't comply with the Duty of Disclosure, *we* may reduce the amount of any claim and/or cancel *your* insurance. If fraud is involved, *we* may treat *your* insurance as void from the beginning.

Privacy policy

All companies in the QBE Group are committed to safeguarding *your* privacy and the confidentiality of *your* personal information. QBE collects only that personal information from or about *you* for the purpose of assessing *your* application for insurance and administering *your* insurance policy, including any claim made by *you*. QBE will only use and disclose *your* personal information for a purpose *you* would reasonably expect. *We* will request *your* consent for any other purpose.

Without this personal information *we* may not be able to issue insurance cover, administer *your* insurance or process *your* claim. *Our* aim is to always have accurate and up-to-date information. When *you* receive a Certificate of Insurance or other document from *us*, *you* should contact *us* if the information is not correct. QBE uses the services of a related company located in the Philippines to provide Call Centre sales and claims handling, accounting and administration services to QBE in Australia. QBE or *our* authorised agent may collect or disclose *your* personal information from or to:

- any person authorised by *you*;
- a mail house, records management company or technology services provider (for printing and/or delivery of mail and email, including secure storage and management of *our* records). These companies may be located or the records stored using "Cloud" technology and overseas including in India, Ireland, USA or the Netherlands);
- an organisation that provides *you* with banking facilities (for the purpose of arranging direct debit or other payment transactions or confirming payments made by *you* to *us*);
- a financial services provider or *our* agent who is arranging *your* insurance (for the purpose of confirming *your* personal and insurance details);

- another person named as a co-insured on *your* policy (for the purpose of confirming if full disclosure has been made to *us*);
- another insurer (for the purpose of seeking recovery from them or to assess insurance risks or to assist with an investigation);
- an airline, medical practitioner, doctor or emergency assistance provider (for the purpose of establishing *your* medical status and fitness to travel);
- a family member in the event of a medical or other emergency;
- *our* reinsurer that may be located overseas (for the purpose of seeking recovery from them);
- a dispute resolution organisation such as the Financial Ombudsman Service (for the purpose of resolving disputes between QBE and *you* or between QBE and a third party);
- a company to conduct surveys on *our* behalf for the purpose of improved customer services; and
- an insurance reference bureau (to record any claims *you* may make upon *us*).

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

- to a repairer or supplier (for the purpose of repairing or replacing *your* insured items);
- to an investigator, assessor (for the purpose of investigating or assessing *your* claim);
- to a lawyer or recovery agent (for the purpose of defending an action by a third party against *you* or recovering *our* costs including *your* excess or seeking a legal opinion regarding the acceptance of a claim);
- to a witness to a claim (for the purpose of obtaining a witness statement);
- to another party to a claim (for the purpose of obtaining a statement from them or seeking recovery from them or to defend an action by a third party).

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

In addition *we* will:

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

To obtain further information about *our* Privacy Policy or to request access to or correct *your* personal information, please Email: compliance.manager@qbe.com. To make a complaint Email: complaints@qbe.com.

Our dispute resolution process

If a complaint arises during *your* dealings with *us* or *guard.me*, *you* should first discuss the matter with the person with whom *you* have been dealing. Where *your* complaint is not resolved to *your* satisfaction *you* should request that the matter be dealt with by *our* Internal Complaints Handling Process. *guard.me* can assist *you* to lodge *your* complaint. *You* will be provided with a copy of *our* brochure detailing *our* complaints handling process. *Your* complaint will be handled by a person with authority to resolve the matter. *Your* complaint should be dealt with within 15 business days unless *we* notify *you* of the reasons why it cannot be dealt with within that time. If the complaint remains unresolved to *your* satisfaction, *you* can request that it be reviewed by the Financial Ombudsman Service (FOS). FOS resolves certain insurance disputes between consumers and insurers and will provide an independent review at no cost to *you*. QBE Insurance is bound by the determination of FOS but the determination is not binding on *you*.

The General Insurance Code of Practice

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

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

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

Financial Claims Scheme

This policy is a protected policy under the Financial Claims Scheme (FCS), which protects certain insureds and claimants in the event of an insurer becoming insolvent. In the unlikely event of QBE becoming insolvent *you* may be entitled to access the FCS, provided *you* meet the eligibility criteria. More information may be obtained from APRA -www.apra.gov.au or 1300 55 88 49

Worldwide medical & emergency assistance 24 hours a day, 365 days a year, QBE Assist.

QBE Assist is a team of highly trained medical and insurance specialists, ready to help policyholders in the event of an accident, illness or mishap during their travel. The QBE Assist team has full authority to act in the event of a situation arising, thereby empowering them to act quickly and effectively in the event of an emergency

Hurt, sick and away

Requiring medical attention is stressful at the best of times when *you* are at home let alone being overseas.

The QBE Assist team of medical experts is on hand for:

- assessing and monitoring after an accident or illness;
- provision for medical *repatriation*, if required;
- making payment of hospital and medical bills.

Disrupted, lost and desperate

Airport closures; lost or stolen documents; missing luggage all add up to frustration and anxiety when travelling. QBE Assist also provides a range of non-medical support services, including:

- assistance with the rescheduling of travel arrangements;
- replacement of lost passports or travel documents;
- in the case of an emergency, providing emergency messages to *your* family, employers or *your* travel agent back home.

Resourced to respond, highly skilled and specially trained

QBE Assist is based in Melbourne and coordinates medical evacuation and *repatriation* for policyholders who become injured or ill whilst travelling abroad. Policyholders can rest assured knowing that QBE's emergency assistance is coordinated by QBE staff and systems and not outsourced, eliminating any unnecessary delays.

As a QBE policyholder *you* have complete access to *our* QBE Assist team, who work closely with numerous hospitals, health care groups and other service providers. In the event that *repatriation* is required, *our repatriation crew* are only a phone call away. The crew, made up of a Medical Director, Doctors, Paramedics and Critical Care Nurses are specially trained and qualified for air or land based medical patient transfers, offering immediate care.

Note: If *you* are in need of medical or dental treatment or need to cancel or rearrange *your trip* and *you* expect that the costs will be in excess of \$2,000 *you* must contact *us*.

Providing assistance is not in itself an admission of liability for a claim and where relevant, all services are subject to a claim being accepted under the policy.

Important information

Before you travel

- Place *your* QBE Assist contact details in a safe place so *you* can contact *us* if *you* require assistance.
- Subscribe to smartraveller.gov.au to receive up to date travel advice.

Whilst you're travelling

- Visit <http://www.qbe.com.au/travel/info> for travel insurance advice and useful tips while you're travelling.
- Ensure *you* have *your* Certificate of Insurance number and contact details with *you*.

Contact details

Phone: + 61 3 8523 2800 Fax: + 61 3 8523 2815
Within Australia: 1300 555 019 or 03 8523 2800
Email: qbeassist@qbe.com

If you're overseas – the below numbers are toll free from a landline. Calls from mobiles will be at *your* cost.

If *you* cannot use the toll free numbers below, please contact *our* Emergency Assistance team using the contact details above.

Austria	0800 291 702	Italy	800 875 100
Brazil	0800 891 8401	Japan	00531 616 441
Canada	1800 665 3870	Malaysia	1800 800 428
China North	10800 611 0133	Netherlands	08000 226 742
China South	10800 361 0151	New Zealand	0800 441 678
Fiji	00800 2149	Philippines	1800 1611 0045
France	0800 90 5097	Singapore	800 6161 051
Germany	0800 181 7694	South Africa	0800 99 3514
Greece	00800 6112 6195	Spain	900 996 167
Hong Kong	800 933 877	Sweden	0200 214 612
India	0008006101119	Switzerland	0800 838 533
Indonesia	001 803 61 683	Thailand	001 800 611 2885
Ireland	1800 552 636	Turkey	00 800 6190 3627
Israel	180 945 6589	United Kingdom	0800 899 813
		United States	1800 765 8631

Lost credit cards/travellers' cheques?

Due to privacy legislation *you* will need to call the Credit Card/ Travellers Cheque company directly in order to cancel the card/ cheques and arrange replacements.

Obtain the correct number by visiting *your* card provider's website.

This list is a summary of some of the benefits covered by this policy and the *applicable limits*.

Please refer to the relevant section of the Policy wording for full details of cover.

Other *applicable limits* may apply.

Schedule of benefits

	Section	Applicable Limit
Trip cancellation, interruption and disruption	Section A1	\$10,000
Emergency travel arrangements and accommodation expenses	Section A2	\$20,000
Medical and Dental Expenses	Section B1	Unlimited
Dental and injury limit		\$1000
Family Transportation and Accommodation expenses	Section B2	\$20,000
Dental expenses due to sudden and acute pain	Section B3	\$600
Medical Evacuation and Repatriation	Section C1	Unlimited
Non-medical Evacuation and Repatriation	Section C2	\$25,000
Travel Delay	Section D1	\$1,000
Luggage and personal effects maximum item limit total	Section E1	\$2,000
Personal computer individual item limit		\$2,000
Camera & video individual item limit		\$2,000
Other individual item limit		\$750
Emergency luggage	Section E2	\$300
Replacement Passport and Travel Documents	Section E3	\$1,000
Accidental Death	Section F1	\$50,000
Funeral Expenses or Repatriation	Section F2	\$20,000
Disablement (any occupation)	Section F3	\$50,000
Personal liability	Section G1	\$2,000,000
Legal expenses	Section G2	\$25,000

Guidelines

- This policy is available if *you* are travelling on an internship programme outside of *your home country* and are visiting Australia on a temporary basis.
- The Certificate of Insurance must be issued prior to the commencement of *your trip*.
- The *premium* payable is per person.
- This policy is not available to travellers 60 years of age or over at the time the Certificate of Insurance is to be issued.
- There is no cover under this policy for an *existing medical condition*.
- The policy can be purchased up to 24 months in advance.
- There is no provision to suspend this policy during the *period of insurance*.
- *Your* policy can be extended as many times as *you* like up to a maximum duration of 24 months from departure date. This is only available before the current policy expires. When applying for an extension *you* must tell guard.me if there is a claim made or pending, or *you* have seen a medical or dental practitioner, as an extension may not be available or special terms may be imposed. If *you* wish to extend *your* policy please go to www.guardme.com.au. The *premium* for an extension is calculated at the amount current at the time of the extension.

Excesses

The amount of the excess will be shown on *your* Certificate of Insurance. This excess will apply to each claim *you* make under this policy except on the applicable section of the policy wording listed as "No excess applies to claims under this benefit". The excess is an amount that will be subtracted from the amount paid to *you* if *you* should make a claim under a section of the policy where the excess is applicable. If *you* make more than one claim under *your* policy the excess will apply to each claim which arises as a result of each separate set of circumstances.

Part 2 - Policy wording

Terms and conditions

Definitions

Applicable limit(s) means the sum insured specified in the Schedule of benefits or Policy wording for the travel plan selected as shown on the Certificate of Insurance.

Carrier(s) means the scheduled airline, vessel, train, or motor coach transport in which *you* are to travel to or from *your* intended destination.

Electronic equipment means portable game consoles, portable media players, and satellite navigation units.

Existing medical condition(s) means:

- a. any chronic or ongoing (whether chronic or otherwise) medical or dental condition, illness or disease of which *you* were aware or should reasonably have been aware, or which is medically documented within the last 12 months or under investigation in the 12 months prior to the issue of the Certificate of Insurance; or
- b. any physical, *mental illness* or medical condition (including pregnancy), defect, illness or disease of which *you* were aware or should reasonably have been aware, or for which treatment, medication, preventative medication, advice, preventative advice or investigation have been received or prescribed by a medical or dental adviser in the 60 days prior to the issue of the Certificate of Insurance

Note:

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

Financial default means the insolvency, bankruptcy, provisional liquidation, financial collapse, appointment of receivers or any other form of insolvency administration of any person, company, or organisation.

Home country means the country where *you* permanently reside.

Injury means a bodily *injury* that is caused solely and directly by external and visible means as a result of an accident and which does not result from an illness or disease.

Medically necessary means treatment that's appropriate for *your* illness or *injury*, consistent with *your* symptoms, and that can be safely provided to *you*. It meets the standards of good medical practice and isn't for *your* convenience or the providers convenience.

Mental illness means a condition characterised by the presence of symptoms such as delusions, hallucinations, disorder of thought form, disturbance of mood, or sustained or repeated irrational behaviour, which impairs, either temporarily or permanently, the mental functioning of a person.

Period of insurance means the period of cover specified in the Certificate of Insurance.

Personal computer means laptops, notebooks, tablet PCs, personal digital assistants (PDA's), smartphones, and any other hand-held wireless devices that have the capacity to convey data or information.

Premium means the total amount payable for the insurance. It includes commission, stamp duty and GST if applicable.

Professional sporting activity means an activity for which *you* receive financial reward, sponsorship or benefits from participating in or training for that activity, regardless of whether or not *you* are a professional sportsperson.

Relative(s) is limited to a *relative of yours*, or of a member of the *travelling party*, who is resident in *your home country*. It means a spouse, defacto partner, parent, parent in-law, daughter, son, daughter-in-law, son-in-law, brother, sister, brother-in-law, sister-in-law, grandchildren, grandparent, stepparent, stepchildren, fiance or fiancée, or guardian.

Repatriate(d) or repatriation means travel arrangements made by *us* for *your* return to *your home country* or where we consider to be the nearest suitable alternative.

Scheduled public transport means a public transport system that runs to a timetable.

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

Total permanent disability means *you* have lost any part of *your* arm between the shoulder and wrist or any part of *your* leg between the hip and ankle or use of the above, or lost sight in one or both eyes for at least 12 months and after consultation with an appropriate medical specialist and, in *our* opinion, that loss will continue indefinitely.

Travelling party means *you* and any travelling companion who has made arrangements to accompany *you* for at least 50% of the *trip*.

Trip(s) means the period of travel stated in the Certificate of Insurance. The period begins on the date of departure, as stated in the Certificate of Insurance, from *your home country* and ends when *you* return to *your home country* or when the period of the *trip* set out in the Certificate of Insurance ends, whichever happens first. The period of travel cannot be altered without *our* consent.

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

We, our(s), us refers to QBE Insurance (Australia) Limited ABN 78 003 191 035.

You, your, yours, yourself means the person listed in the Certificate of Insurance.

Your policy is a contract of insurance

Your policy is a contract of insurance between *you* and *us*. *You* pay *us* the *premium*, and in return *we* provide *you* with cover.

Your contract consists of:

- these terms and conditions;
- the Schedule of benefits;
- *your* Certificate of Insurance; and
- any written endorsements *we* give *you*.

Together these documents make up *your* policy.

It is important that *you* read *your* policy carefully, and keep this booklet in a safe place for future reference.

If *you* have any questions regarding *your* policy, please contact guard.me at admin@guardme.com.au

You must co-operate with us

You must co-operate with *us* and give *us* all the information and assistance *we* need to deal with *your* claim. If *you* do not, *we* may not be able to settle *your* claim.

When does the policy begin and end?

Your policy will be valid for the *period of insurance* when *you* have paid the *premium* and *you* have been provided with a Certificate of Insurance. The *period of insurance* will start and end on the dates shown in *your* Certificate of Insurance or when *you* return to *your home country* whichever happens first.

When does the cover under each benefit begin and end?

This policy contains a number of different benefits. Cover under those benefits may begin and end at different times. Each section of the policy sets out when the cover begins and ends.

Changing the period of insurance

The *period of insurance* cannot be changed without *our* consent. If *you* wish to defer or alter the *period of insurance*, *we* may ask *you* to submit to guard.me, a Policy Change Request Form. *We* will decide whether or not to agree to alter the *period of insurance* based on the information *you* give *us*, together with any additional information *we* ask for. If *we* agree to defer or alter that *period of insurance* *you* will be issued with a new Certificate of Insurance which will show the change of the *period of insurance* and any *premium* adjustment.

Automatic Extensions

If the scheduled transport in which *you* are to travel is delayed, or *your trip* is delayed by an event that entitles *you* to make a claim under this policy, the *period of insurance* is automatically extended beyond the period of *your* original *trip*. This extension lasts until *you* are capable of travelling to *your* final destination via the most efficient and direct route, including the journey there, or for a period of 6 months beyond the *period of insurance*, whichever happens first.

Cancellation of insurance cover

By you

Once the Certificate of Insurance has been issued *you* are not entitled to a refund of any part of the *premium* except as provided for in the section headed "Cooling off period". See the Cooling off period Section for further details.

By us

We can cancel *your* insurance in any way permitted by law, including if *you* have:

- failed to comply with *your* Duty of Disclosure; or
- made a misrepresentation to *us* before the policy was entered in to; or
- failed to comply with a provision of a policy, including failure to pay the *premium*; or
- made a fraudulent claim under this policy or any other current policy; or
- failed to notify *us* of a specific act or omission as required by the policy.

If *we* cancel *your* policy, *we* will do so by giving *you* written notice. *We* will deduct from the *premium* an amount to cover the shortened period for which *you* have been insured by *us*, and refund to *you* what is left.

General exclusions

These are the general exclusions which apply to all sections of this policy. *You* should read them, together with the cover and the specific exclusions referred to under each section of cover. There is no cover under any section of this policy for any claim arising directly or indirectly because of any of the following:

1. *you* travel:
 - (a) even though *you* know *you* are unfit to travel; or
 - (b) against medical advice; or
 - (c) when *you* know *you* will have to consult a medical practitioner; or
 - (d) for the purpose of obtaining medical advice or treatment.
2. *you* fail to maintain a course of treatment *you* were on at the time *your* trip commenced.
3. the illness, *injury* or death, is caused or exacerbated by, or consequential upon, an *existing medical condition* of *you*, a member of the *travelling party* or a non-travelling *relative* or business partner.
4. the illness, *injury* or death of *you*, a member of the *travelling party* or a non-travelling *relative* or business partner is caused or exacerbated by or consequential upon, any condition which has been the subject of a medical investigation within the period of 12 months prior to the issue of the Certificate of Insurance, in respect of which no diagnosis has been made.
5. any medical charges in excess of reasonable and necessary expenses, or charges caused directly or indirectly by an error of the medical provider.
6. *your* treatment in a health spa, convalescent or nursing home or any rehabilitation centre unless agreed by *us*.
7. any cover under this policy if *you* are 60 years of age or over at the time the Certificate of Insurance is to be issued.
8. a member of the *travelling party* decides to alter their plans or not to continue with the *trip*.
9. the illness, *injury* or death of a person who is not a member of *your travelling party* and is 80 years of age or over at the time the Certificate of Insurance is issued.
10. a member of the *travelling party*:
 - (a) intentionally and recklessly places themselves in circumstances, or undertakes activities, which pose a risk to their personal safety (except in an attempt to save a human life); or
 - (b) deliberately injures themselves; or

- (c) being under the influence of, or is addicted to, intoxicating liquor or a drug, except a drug taken in accordance with the advice of a registered medical practitioner; or
 - (d) suffers any *mental illness* including dementia, depression, anxiety, panic attack, stress, bipolar, mania, schizophrenia or other nervous disorder; or
 - (e) suffers HIV with AIDS related infection or illness; or
 - (f) takes part in a riot or civil commotion; or
 - (g) acts maliciously; or
 - (h) hunts, plays polo, races (except on foot), mountaineers using support ropes, rock climbs, abseils, participates in base jumping, running with the bulls, or pot holing; or
 - (i) travels in international waters in a private sail vessel or privately registered sail vessel; or
 - (j) participates in, or trains for, a *professional sporting activity*; or
 - (k) scuba dives unless *you* hold an open water diving licence or *you* were diving under licensed instruction; or
 - (l) without an unrestricted licence valid for the country *you* are travelling in, or with an engine capacity greater than 250cc, or rides a motor cycle without wearing a helmet; or
 - (m) rides a 4 wheel motor cycle even as a pillion passenger.
11. a loss which is recoverable under some other scheme that provides coverage for any medical treatment. For example, Medicare, a private health fund, national reciprocal health fund or scheme, workers' compensation scheme, travel compensation fund or accident compensation scheme.
 12. any consequential loss or loss of enjoyment.
 13. a loss caused by, or in any way connected with a criminal or dishonest act by *you* or by a person with whom *you* are in collusion.
 14. a loss caused by, or in any way connected with war, invasion, act of a foreign enemy, hostilities (whether war is declared or not), civil war, rebellion, revolution, military or usurped power or civil insurrection, except as provided for in event 2 under "What are the events that will be covered under Section A?".
 15. a loss caused by, or in any way connected with the use, existence or escape of nuclear weapons material, or ionising radiation from, or contamination by, radioactivity from any nuclear fuel, or nuclear waste from the combustion of nuclear fuel.

16. a loss caused by, or in any way connected with any government intervention, prohibition, or regulation except as provided for in event 6 under "What are the events that will be covered under Section A?".
17. a government authority seizing, withholding or destroying anything of *yours* or any prohibition by or regulation or intervention of any government or any government not allowing *you* to enter or to stay in that country.
18. an act or threat of terrorism. This exclusion does not apply to Section B1 "Medical and dental expenses", Section E1 "Luggage and personal effects" or under Section C1 "Medical evacuation and repatriation" for the cost of *repatriation* to, if the *carrier* requires *you* to be brought back with a medical escort.
19. the cancellation or delay of travel arrangements due to mechanical breakdown of transportation or failure of the *carrier* to operate the service. This exclusion does not apply to Section D1 "Travel delay".
20. *you* fail to take reasonable precautions to avoid a financial loss after a public warning of a strike, riot, civil commotion, or natural disaster.
21. the *financial default* of a travel agent, scheduled serviced airlines, hotel and resort operators, car and campervan hire companies, cruise lines, railway operators and theme park operators to the extent that *your* loss is covered by a scheme or fund (not a contract of insurance), or would be covered but for this insurance.
22. the *financial default* of any person, company or organisation involved in *your* travel arrangements and that *financial default* occurred prior to the issue of the Certificate of Insurance.
23. credit card conversion fees or any other bank charges.
24. *you* are not insured under any section of this policy where a claim payment breaches any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of Australia, the European Union, United Kingdom or United States of America.

SECTION A - CANCELLATION AND ADDITIONAL EXPENSES

Am I covered under Section A?

Section A is divided into different benefits.

SECTION A

Sections A1 - A2

You must read Section A together with the General exclusions, as these may affect *your* cover.

What are the events that will be covered under Section A?

We will cover *you* under Section A in respect of *your* planned *trip*, if one of the following events occurs after the issue of the Certificate of Insurance:

1. *you* are unable to start or finish the *trip* because of the death, sudden serious illness or serious *injury* arising before or during the *trip* of:
 - a member of *your travelling party*; or
 - a *relative* or business partner or person in the same employ as *you*, who is a resident in *your home country*.

But before we will cover *you*, *you* must provide *us* with proof that:

- the death has occurred or the illness or *injury* requires hospitalisation or confinement; or
 - *you* are certified medically unfit to travel by a General Practitioner; or
 - in the case of a business partner or person in the same employ as *you*, the person's absence made the cancellation or ending of the *trip* necessary, and *you* have written confirmation of that fact from a senior representative or director of the business.
2. *your* pre-paid *scheduled public transport* services or pre-paid tour have been cancelled or restricted because of severe weather, natural disaster, riot, strike or civil insurrection.
 3. *you* make reasonable additional travel arrangements within 48 hours of a public warning of severe weather, natural disaster, riot, strike or civil insurrection that could impact *your* travel arrangements. This cover is limited to \$1,000.
 4. *your* pre-paid accommodation has been destroyed or is uninhabitable due to severe weather or natural disaster and no alternative equivalent accommodation is available in the vicinity. *You* must have done everything reasonable to obtain alternative accommodation.
 5. a member of the *travelling party* is required to do jury service or has received a summons to give evidence in a court of law.

6. a member of the *travelling party* is confined in compulsory quarantine.
7. *you* have been involved in, or *your* travel arrangements have been cancelled or delayed by, a motor vehicle, railway, air or marine accident or incident. *You* must have written confirmation of the accident or incident from an official body in the country where the accident or incident happened.
8. *your* passport, travel documents or credit cards are lost or damaged.
9. a member of *your travelling party*, who is a full time student, is required to sit supplementary examinations conducted by their educational institution.
10. a member of *your travelling party* has been made redundant from full-time permanent employment in *your home country*.
11. the cancellation of pre-arranged leave by an employer for a member of *your travelling party* who is a full-time permanent employee of the police, fire, ambulance or emergency services.
12. *you* are unable to start the *trip* because *your* employer cancels *your* pre-arranged leave and *you* are in full-time permanent employment. Cover is only available if *you* purchased this travel insurance no later than 7 days after paying final monies for *your* prepaid travel arrangements and is limited to \$1,000 per person.
13. *your* normal place of residence or business premises in *your home country* has been destroyed or rendered insecure due to a natural disaster, fire or malicious damage. Cover is limited to expenses incurred in returning *you* to the nearest practical accommodation to *your home country*.
14. a member of *your travelling party* has been affected by any form of insolvency, administration or bankruptcy of their employer.
15. the *financial default* of scheduled service airlines, hotel and resort operators, car and campervan hire companies, cruise lines, railways operators and theme park operators excluding travel agents or wholesalers. Cover is limited to the amount set out in the Schedule of benefits.
16. a member of the *travelling party* has their Visa Application rejected by the Australian Government, subject to the following -
 - *you* or *your* travelling companion were eligible to make such an application, and

- *you* or *your* travelling companion were not applying for an immigration or employment visa, and
- the non-issuance is due to reasons beyond *your* or *your* travelling companion's control, other than due to late application or a subsequent attempt for a visa that had already been refused in the past.

Section A1- Trip cancellation, interruption and disruption

When does the cover begin and end?

The cover under this benefit begins from the time the Certificate of Insurance is issued to *you*, and ends when *you* return to *your home country* or when the *period of insurance* ends, whichever happens first.

What is covered?

We will pay the value of unused pre-paid travel arrangements for anyone named on *your* policy, less any refunds *you* are entitled to, if *you* have to cancel these arrangements because of an event set out under "What are the events that will be covered under Section A?", or the reasonable cost of rearranging *your trip*, provided that this cost is not greater than the cancellation fees or lost deposits which would have been incurred had the *trip* been cancelled. *We* will also pay the value of pre-paid tuition fees and related school accommodation expenses that cannot be used, less any refunds *you* are entitled to, if *you* have to cancel these arrangements. If cancellation is due to an illness or *injury* *you* must provide *us* with documentation from *your* treating doctor to confirm *you* are medically unfit to commence or continue with *your trip*. *We* will not pay for cancellation or holiday deferment costs unless these costs are medically justified and if *you* have already commenced *your trip* *you* must have *our* consent.

What is not covered?

1. *We* will not pay for any event other than those listed under "What are the events that will be covered under Section A?"
2. *We* will not pay for the value of unused pre-paid transport costs where *we* have *repatriated you* a distance equivalent to, or greater than, the total distance remaining on *your* itinerary at the point of *repatriation*. Where the total distance of the *repatriation* is less than the unused travel arrangements *we* will calculate *your* entitlement on a pro rata basis, taking into account the cost of *your* original ticket.
3. Any cover where *you* have made a claim for the same costs under any other section of the policy.

- We will not pay for any non-refundable costs for anyone not named on *your* policy.

What is the most we will pay?

The most *we* will pay per person, is the *applicable limit* set out in the section in the Schedule of benefits. If *you* are claiming for prepaid theme park and event tickets, golf green fees or programme fees that cannot be used because of an event set out under “What are the events that will be covered under Section A?” the *applicable limit* is \$500 per person.

Section A2 - Emergency travel arrangements and accommodation expenses (Catastrophe)

When does the cover begin and end?

The cover under this benefit begins when *you* leave on *your trip*, and ends when *you* return to *your home country* or when the *period of insurance* ends, whichever happens first.

What is covered?

We will cover *you* for expenses *you* incur for reasonable additional travel, accommodation, meals and internet use and emergency telephone calls less any refunds *you* are entitled to, if *you* have to interrupt *your trip* after it has begun, because of an event set out under “What are the events that will be covered under Section A?”. We will pay the higher of the non refundable cancellation fees (Under Section A1) or the additional rearrangement costs that have been incurred as a result of the same event. If the interruption to *your trip* requires *repatriation* refer to Section C for details of cover. *You* must not organise any additional travel or accommodation in excess of \$2,000 without *our* prior consent.

What is not covered?

- We will not pay for any event other than those listed under “What are the events that will be covered under Section A?”
- Any additional travel *you* undertake must be at the fare class that *you* originally chose, except where we agree differently on the basis of a written recommendation from *your* treating doctor.
- If *you* return to *your home country* because of an event listed under “What are the events that will be covered under Section A?” and *you* do not have a return ticket at the time of the event that causes a claim under this section, we will deduct from the amount we pay *you* the cost of an economy class airfare at the *carrier’s* regular published rates for the return journey.

- We will not pay for any expenses *you* incur to resume *your trip* after *you* have returned to *your home country*.
- We will not pay for additional accommodation where *you* have claimed for cancelled accommodation expenses covering the same period of time or for additional transport costs in excess of the distance of the cancelled travel arrangements.
- We will not pay for accommodation expenses for periods where *you* have not forfeited pre-paid accommodation arrangements.
- Any cover where *you* have made a claim for the same event under any other section of the policy.

What is the most we will pay?

The most *we* will pay under this benefit for the reasonable cost of additional meals is \$75 per person, for each 24 hour period up to a maximum of \$500 per person. For additional travel and accommodation the most *we* will pay *you* under this benefit is the *applicable limit* set out in the Schedule of benefits. We will also pay *you* for necessary emergency internet use and telephone calls up to a maximum of \$250.

SECTION B - MEDICAL AND DENTAL EXPENSES

Am I covered under Section B?

Section B is divided into different benefits.

SECTION B

Sections B1 - B3

You must read Section B together with the General exclusions, as these may affect *your* cover.

Section B1 - Medical and dental expenses

When does the cover begin and end?

The cover under this benefit, begins when *you* leave on *your trip* and ends when *you* return to *your home country* or when the *period of insurance* ends, whichever happens first.

What is covered?

We will cover *you* for:

- medical, hospital and ambulance expenses *you* incur as a result of an illness, *injury* or death; or
- dental treatment expenses *you* incur as a result of an *injury* to healthy natural teeth;

that *you* suffer while *you* are on *your trip*.

We will pay medical and dental expenses which we believe are *medically necessary* to treat the illness or *injury*. Any treatment *you* receive must be given by a medical practitioner,

physiotherapist, chiropractor, osteopath, dentist or oral surgeon who is registered to practice in the country or jurisdiction where *you* receive treatment. Where *you* need treatment for an *injury* by a physiotherapist, chiropractor, osteopath or emergency dental treatment, *you* may have the first 6 treatments without asking *us*. Any treatments after that must be with *our* consent.

To determine if expenses are reasonable and necessary, we may consider all relevant factors, including the average reimbursement received by the provider for similar treatment. All expenses under this section must be incurred within 12 months of the date of the illness or *injury*.

What is not covered?

1. There is no cover under this benefit because of an illness or *injury*, the signs and symptoms of which *you* first became aware of before *you* went on *your* trip.
2. There is no cover for any person whose date of birth is after the date that the Certificate of Insurance was issued.
3. There is no cover for ongoing payments under this benefit if we decide on the advice of a doctor appointed by *us* that *you* are capable of being *repatriated* to *your* home country. If *you* do not agree to return to *your* home country we may choose not to make any further payment for medical expenses and associated costs as determined by *us*.
4. Any cover where *you* have made a claim for the same costs under any other section of the policy.

What is the most we will pay?

The most we will pay per person under this benefit, is the *applicable limit* set out in the Schedule of benefits.

Section B2 - Family transportation and accommodation Benefit

When does the cover begin and end?

The cover under this benefit begins when *you* are hospitalised overseas and ends when *you* are discharged from hospital.

What is covered?

We will cover *you* if *you* have no family members within 500 kilometres of *your* location while *you* are outside *your* home country and *you* are hospitalised, and *your* hospitalisation is expected to last a minimum of 7 days. We will pay for the cost of round-trip transportation based on the lowest available fare for the most direct route for up to two persons nominated by *you* or *your* next of kin, to travel to *your* bedside. We will also pay for reasonable accommodation and meals up to \$250 per day per person for a maximum period of 14 days.

What is not covered?

1. Any cover where *you* have made a claim for the same costs under any other section of the policy.

What is the most we will pay?

The most we will pay per person is \$10,000 up to a maximum of \$20,000.

Section B3 - Dental expenses due to sudden and acute pain

When does the cover begin and end?

The cover under this benefit, begins when *you* leave on *your* trip and ends when *you* return to *your* home country or when the *period of insurance* ends, whichever happens first.

What is covered?

We will cover *you* for dental treatment expenses *you* incur overseas to relieve sudden and acute pain. We will pay expenses which we believe are reasonable and necessary to treat the pain. Before we will pay this *you* must give *us* written certification from *your* treating dentist that treatment is necessary to alleviate *your* pain. Any treatment *you* receive must be given by a dentist or oral surgeon who is registered to practice in the country where *you* receive treatment.

What is not covered?

1. There is no cover for expenses incurred for dental treatment due to normal wear and tear or the normal maintenance of dental health.
2. There is also no cover for any dental expenses *you* incur in *your* home country.
3. Any cover where *you* have made a claim for the same costs under any other section of the policy.

What is the most we will pay?

The most we will pay per person, under this benefit, is the *applicable limit* set out in the Schedule of benefits.

SECTION C - EVACUATION AND REPATRIATION

Am I covered under Section C?

Section C is divided into different benefits.

SECTION C

Sections C1 - C2

You must read Section C together with the General Exclusions as these may affect *your* cover.

Section C1 - Medical evacuation and repatriation

When does the cover begin and end?

The cover under this benefit begins when *you* leave on *your trip*, and ends when *you* return to *your home country* or when the *period of insurance* ends, whichever happens first.

What is covered?

We will cover *you* if *you* have to interrupt *your trip* after it has begun because *you* have suffered an illness or *injury* while *you* are on *your trip*, and in *our* opinion *you* need to be evacuated or *repatriated*. We will pay expenses which we believe are reasonable and necessary to bring *you* back to *your home country* or to another destination of *our* choice. Before we will pay this *you* must give us written certification from *your* treating doctor that *your* evacuation or *repatriation* is necessary and that *you* cannot continue *your trip*. The decision to evacuate or *repatriate you* is *ours*, and we will not pay for any evacuation or *repatriation* expenses unless it is medically justified and *you* have received *our* consent. Based on the advice of *your* treating doctor we will either;

- return *you* to *your home country* with a medical attendant; or
- pay for a return economy class airfare, reasonable accommodation and additional expenses for a friend or *relative* to fly to, remain with and escort *you* in place of a medical attendant; or
- return *you* to *your home country* without an attendant.

What is not covered?

1. We will not cover *you* if *you* evacuate or *repatriate* when it is not *medically necessary* or without *our* consent.
2. We will not pay for any expenses *you* incur to resume *your trip* after *you* have returned to *your home country*.
3. For *repatriation*, we will not pay more than the cost of *repatriation* to *your home country*.
4. There is no cover under this benefit because of an illness or *injury*, the signs and symptoms of which *you* first became aware of before *you* went on *your trip*.
5. Any additional costs for travel *you* undertake that is not at the fare class that *you* originally chose, unless it is medically justified, based on the written recommendation from *your* treating doctor and *you* have *our* consent.
6. If *you* do not have a return ticket at the time of the event that causes a claim under this section, we will deduct from the amount we pay *you* the cost of an economy class airfare at the *carrier's* regular published rates for the return journey.

7. Any cover where *you* have made a claim for the same costs under any other section of the policy.

What is the most we will pay?

The most we will pay per person under this benefit, is the *applicable limit* set out in the Schedule of benefits.

Section C2 - Non-medical evacuation and repatriation

When does the cover begin and end?

The cover under this benefit begins when *you* leave on *your trip* and ends when *you* return to *your home country* or when the *period of insurance* ends, whichever happens first.

What is covered?

We will cover *you* if *you* have to interrupt *your trip* after it has begun because of one of the events listed in "What are the events that will be covered under Section A?", while *you* are on *your trip*, and in *our* opinion *you* need to be evacuated or *repatriated*. We will pay expenses which we believe are reasonable and necessary to bring *you* back to *your home country* or to another destination of *our* choice. The decision to evacuate or *repatriate you* is *ours*, and we will not pay for any evacuation or *repatriation* expenses unless *you* have received *our* prior consent.

What is not covered?

1. We will not cover *you* if *you* evacuate or *repatriate* without *our* consent.
2. We will not pay for any expenses *you* incur to resume *your trip* after *you* have returned to *your home country*.
3. For *repatriation*, we will not pay more than the cost of *repatriation* to *your home country*.
4. Any additional travel *you* undertake must be at the fare class that *you* originally chose unless *you* have *our* consent.
5. If *you* do not have a return ticket at the time of the event that causes a claim under this section, we will deduct from the amount we pay *you* the cost of an economy class airfare at the *carrier's* regular published rates for the return journey.
6. Any cover where *you* have made a claim for the same costs under any other section of the policy.

What is the most we will pay?

The most we will pay per person under this benefit, is the *applicable limit* set out in the Schedule of benefits.

SECTION D - TRAVEL DELAY

Am I covered under Section D?

SECTION D

Section D1

You must read Section D together with the General exclusions, as these may affect *your cover*.

Section D1 - Travel delay

No excess applies to claims under this benefit.

When does the cover begin and end?

The cover under this benefit begins when *you* leave on *your trip*, and ends when *you* return to *your home country* or when the *period of insurance* ends, whichever happens first.

What is covered?

We will cover *you* if *your scheduled public transport* from or within Australia or overseas in respect of any individual leg of *your trip* is delayed for at least 6 hours for a reason outside *your control*, and for each subsequent 24 hours (or part of that time) from the original departure time.

What is not covered?

1. Any cover where *you* have made a claim for the same costs under any other section of the policy.

What is the most we will pay?

The most *we* will pay under this benefit, is the *applicable limit* which is the total of:

- (a) the reasonable cost of rearranging *your* travel arrangements, including additional accommodation and travel arrangements to resume *your* pre-paid arrangements; and
- (b) up to a maximum of \$250 per day for the cost of reasonable additional accommodation and \$50 per day for meals.

SECTION E - LUGGAGE AND PERSONAL EFFECTS

Am I covered under Section E?

Section E is divided into different benefits.

SECTION E

Sections E1 - E3

You must read Section E together with the General exclusions, as these may affect *your cover*.

Section E1 - Luggage and personal effects

When does the cover begin and end?

The cover under this benefit begins when *you* leave on *your trip*, and ends when *you* return to *your home country* or when the *period of insurance* ends, whichever happens first.

What is covered?

We will cover *you* for each of the following:

1. accidental loss, theft of, or damage to, *your* luggage or personal effects including things *you* buy during the *trip*, while they are accompanying *you* during *your trip*.
2. loss of, or damage to, dentures or dental prostheses whilst not on *your* person during *your trip*.
3. the cost of medical consultation fees *you* incur to replace prescription medication which is accidentally lost, stolen or damaged, together with the cost of the medication itself.
4. theft of, or damage to, *your* luggage or personal effects while they are left in a locked motor vehicle or a motor home during daylight hours and there is forced entry into the vehicle.
5. theft of, or damage to, *your* luggage or personal effects while they are left in a locked storage facility and there is forced entry into the facility.

In the event of a claim under this section *we* will reinstate the *applicable limit* for an event that arises from any other set of circumstances.

What is not covered?

1. accidental loss or damage to or theft of:
 - (a) cash, bank or currency notes, cheques or negotiable instruments;
 - (b) fragile or brittle items (eg. glass or china), except loss or damage caused by fire, or by accident to the transport carrying them;
 - (c) damage to computer screens at any time, computer software or applications;
 - (d) luggage or personal effects that are being transported independently of *you*;
 - (e) property that *you* leave *unattended* or that occurs because *you* do not take reasonable care to protect it;
 - (f) luggage or personal effects for which *you* are entitled to compensation from the *carrier*;
 - (g) *personal computer*, communication or photographic equipment, *electronic equipment*, jewellery or watches left *unattended* by *you* in a motor vehicle or a motor home for any length of time, even if they are locked in the motor vehicle or motor home;
 - (h) luggage or personal effects left *unattended* by *you* during non daylight hours in a motor vehicle or a motor home for any length of time;
 - (i) luggage or personal effects left *unattended* by *you* in a tent or caravan for any length of time;

- (j) *personal computer*, communication or photographic equipment, *electronic equipment*, jewellery or watches checked in as luggage;
 - (k) trade items, trade samples or *your* tools of trade or profession;
 - (l) gold or precious metals, precious unset or uncut gemstones;
 - (m) watercraft of any type;
 - (n) sporting equipment whilst in use; or
 - (o) luggage or personal effects that have been left in a locked storage facility for greater than 48 hours.
2. wear and tear or depreciation of property or damage by the action of insects or vermin, mildew, rust or corrosion.
 3. mechanical or electrical breakdown, or malfunction repair costs.
 4. any cover where *you* have made a claim for the same costs under any other section of the policy.

What is the most we will pay?

The most *we* will pay per person, under this benefit, is the *applicable limit* set out in the Schedule of benefits. *We* will not pay more than the original price *you* paid for an item, even if the *applicable limit* set out in the Schedule of benefits is higher.

We will choose between:

- repairing or replacing *your* items to a condition no better than their condition at the time of loss, damage or theft; or
- paying *you* their value in cash, taking into account an allowance for age, wear and tear. The way in which *we* depreciate is set out in the Depreciation Schedule under Section H “Making a Claim”.

The limits in total, for a camera, video camera or *personal computer*, set of golf clubs, watches, jewellery and for any other item are set out in the Schedule of benefits.

A pair or related set of items - for example, a camera, lenses (attached or not), tripod and accessories or a chain and pendant - are only one item for this purpose.

Section E2 - Emergency luggage

No excess applies to claims under this benefit.

When does the cover begin and end?

The cover under this benefit begins when *you* leave on *your trip*, and ends when *you* return to *your home country* or when the *period of insurance* ends, whichever happens first.

What is covered?

We will cover *you* towards the cost of purchasing essential articles such as clothing, toiletries and personal requisites if *your* accompanied luggage is delayed, misdirected or temporarily misplaced by the *carrier* for a period in excess of 10 hours during *your trip*. If *your* luggage is not recovered, the amount paid by *us* for the loss will be reduced by the total of any amounts paid for under this section.

What is not covered?

1. Any cover where *you* have made a claim for the same costs under any other section of the policy.
2. Any cover for purchase of jewellery, perfume, fragrances or alcohol.
3. This benefit does not apply on the leg of *your trip* that returns *you* to *your home country*.

What is the most we will pay?

The most *we* will pay per person under this benefit, is the *applicable limit* set out in the section in the Schedule of benefits. If after 72 hours *your* accompanied luggage is still missing, the *applicable limit* for this benefit are doubled.

Section E3 - Replacement passports and travel Documents

When does the cover begin and end?

The cover under this benefit begins when *you* leave on *your trip*, and ends when *you* return to *your home country* or when the *period of insurance* ends, whichever happens first.

What is covered?

We will pay for the cost of reissuing or replacing *your* travel or personal documents, drivers licence, travellers' cheques, passport, or debit or credit cards, after they have been stolen, accidentally lost or damaged during *your trip*. *We* will also cover the reasonable cost of *you* travelling to the nearest location where the documents can be replaced. *You* must comply with any conditions of the issuing body of the travel documents, travellers' cheques, passport, or debit or credit cards.

What is not covered?

1. Any cover where *you* have made a claim for the same costs under any other section of the policy.

What is the most we will pay?

The most *we* will pay per person under this benefit, is the *applicable limit* set out in the Schedule of benefits.

SECTION F - DEATH EXPENSES AND PERMANENT DISABILITY

No excess applies to claims under this section.

Am I covered under Section F?

Section F is divided into different benefits.

SECTION F

Sections F1 - F3

You must read Section F together with the General exclusions, as these may affect *your* cover.

Section F1 - Accidental death

When does the cover begin and end?

The cover under this benefit begins when *you* leave on *your trip*, and ends when *you* return to *your home country* or when the *period of insurance* ends, whichever happens first.

What is covered?

We will pay *your* Estate if during *your trip*:

- *you* suffer an *injury* which results in *your* death within 12 months of the *injury* being sustained; or
- *you* disappear because *your* means of transport disappeared, sank or was wrecked, and *your* body has still not been found 12 months after *your* disappearance.

What is not covered?

1. There is no cover if *your* death is due to an illness or *your* suicide.
2. Any cover where *you* have made a claim for the same costs under any other section of the policy.

What is the most we will pay?

The most *we* will pay per person under this benefit, is the *applicable limit* set out in the Schedule of benefits.

Section F2 - Funeral expenses overseas or repatriation of remains

When does the cover begin and end?

The cover under this benefit begins when *you* leave on *your trip*, and ends when *you* return to *your home country* or when the *period of insurance* ends, whichever happens first.

What is covered?

We will pay for expenses for *your* burial or cremation overseas or the transporting of *your* remains to a funeral home in *your home country* if *you* die during the *trip*.

What is not covered?

1. Any cover where *you* have made a claim for the same costs under any other section of the policy.

What is the most we will pay?

The most *we* will pay per person under this benefit, is the *applicable limit* set out in the Schedule of benefits.

Section F3 - Total permanent disability

When does the cover begin and end?

The cover under this benefit begins when *you* leave on *your trip*, and ends when *you* return to *your home country* or when the *period of insurance* ends, whichever happens first.

What is covered?

We will cover *you* if during *your trip* *you* suffer an *injury* and as a result of that *injury* *you* suffer *total permanent disability* within 12 months of sustaining the *injury*.

What is not covered?

1. There is no cover if *you* suffer *total permanent disability* as a result of illness or disease.
2. Any cover where *you* have made a claim for the same costs under any other section of the policy.

What is the most we will pay?

The most *we* will pay per person under this benefit, is the *applicable limit* set out in the Schedule of benefits.

SECTION G - PERSONAL LIABILITY AND LEGAL EXPENSES

Am I covered under Section G?

Section G is divided into different benefits.

SECTION G

Sections G1 - G2

You must read Section G together with the General exclusions, as these may affect *your* cover.

Section G1 - Personal liability

When does the cover begin and end?

The cover under this benefit begins when *you* leave on *your trip*, and ends when *you* return to *your home country* or when the *period of insurance* ends, whichever happens first.

What is covered?

We will pay *you* for *your* legal liability to pay damages or compensation because *your* negligence during the *trip* causes:

- (a) *injury* to a person who is not a member of *your* family or *travelling party*; or
- (b) loss or damage to property that is not owned by *you* or a member of *your* family or *travelling party*, or which is not in *your* or their custody or control; or

(c) loss or damage to property belonging to *your* employer.

We will also pay *your* legal costs in relation to that liability, but only if *you* get *our* consent before *you* take or are involved in any legal action.

What is not covered?

1. There is no cover for any liability:
 - (a) for any *injury* arising out of *your* trade, business, employment; or
 - (b) arising out of *your* unlawful, wilful or malicious act; or
 - (c) arising out of *your* ownership, possession or use (including as a passenger) of a mechanically propelled vehicle, for example; motor vehicle, motor cycle or any aircraft or watercraft, or firearm; or
 - (d) arising out of *you* passing on an illness or disease to another person.
2. Any cover where *you* have made a claim for the same costs under any other section of the policy.

What is the most we will pay?

The most *we* will pay per person under this benefit, is the *applicable limit* set out in the Schedule of benefits. The *applicable limit* is a combined total for *your* liability and *your* costs.

Section G2 – Legal Expenses

When does the cover begin and end?

The cover under this benefit begins from the time *you* leave on *your trip*, and ends when *you* return to *your home country* or the *period of insurance* ends, whichever happens first.

What is covered?

We will cover *you* for legal costs and expenses incurred in pursuit of compensation and/or damages arising from, or out of personal *injury* or *your* death occurring during the *trip*.

Before *we* will cover *you* for any legal costs and expenses under this benefit *you* or *your* Estate must obtain *our* express consent in writing and *we* will have complete control over the selection and appointment of *your* lawyers and the conduct of the proceedings.

What is not covered?

1. There is no cover for:
 - (a) any claims against a travel agent, tour operator, accommodation provider or *carrier* involved in the arrangement or provision of *your* travel or accommodation;
 - (b) any legal expenses incurred without *our* written consent;

- (c) any claims reported in excess of 180 days after the commencement of the incident giving rise to such a claim;
 - (d) any claim in which *we* consider that no benefit would be achieved in pursuing such claim; or
 - (e) any claim against any insurance company.
2. Any cover where *you* have made a claim for the same costs under any other section of the policy.

What is the most we will pay?

The most *we* will pay per person under this benefit is the *applicable limit* set out in the Schedule of benefits.

SECTION H - MAKING A CLAIM

You must do everything reasonable to prevent a loss from occurring or, when a loss has occurred, from making the loss worse. In the event of a claim *you* must:

- (a) notify *us* promptly of a claim and complete a Claim Form;
- (b) give *us* any documents, letters or notices relating to a claim or possible claim, medical certificates, itemised medical accounts, original receipts, rental agreements, repair quotes, ticket and luggage checks or information that *we* reasonably ask for. This will be at *your* expense;
- (c) forward immediately any letters or documents *you* receive from anyone else relating to a potential claim;
- (d) not make any promise or offer of payment, or admit fault to anyone, or become involved in any litigation in respect of an event that may result in a claim under this policy, without *our* consent;
- (e) in the event of a claim caused by any medical condition, obtain evidence from the treating doctor as soon as *you* are aware of signs or symptoms of the condition;
- (f) in cases of theft, damage or loss, report the matter to the police, transport provider, hotel or other authority within 24 hours and obtain a copy of that report; and
- (g) report any loss or damage to *your* accompanying luggage in writing to the *carrier* within 3 days and send to *us* a property irregularity report, along with details of any settlement that they make in relation to the loss or damage.
 - *we* may, at *our* expense, take proceedings in *your* name to recover compensation or enforce an indemnity against someone else in respect of a loss covered by this insurance in accordance with the law.

- we may refuse to pay a claim under this policy if *you* do not comply with any condition of this policy.
- we may refuse to pay all or part of a claim if *your* claim is fraudulent.
- if anyone else is legally responsible for *your* illness, *injury* or death we may seek compensation from them to recover any costs we have paid or seek reimbursement from *you* if *you* receive any payment from any other source for these expenses.

Proof of loss

If *you* make a claim under *your* policy we will ask *you* for evidence of the circumstances which gave rise to the claim and proof that *you* have suffered a loss. If *you* are claiming for loss of, or damage to any item we will ask *you* to provide:

- proof that *you* owned the item; and
- proof of its value and age.

Therefore *you* should keep all relevant receipts, accounts, valuations and police or medical reports. We will not pay any claim when the only proof of ownership is:

- a photograph; or
- a photocopy of any documentation; or
- a copy of the user's manual downloaded from the internet unless *you* also submit a Statutory Declaration.

If *you* cannot provide the evidence or proof that we ask for *we* may not pay *you*.

Paying the claim

1. An excess may apply to a claim *you* make under this policy. The amount of the excess is shown on *your* Certificate of Insurance. This excess will apply to each event that results in a claim. Where applicable we will deduct the excess from any payment we make to *you*. This excess will be reimbursed to *you* if we successfully recover an amount exceeding the amount of the excess.
2. Claims will be paid to *you* or *your* personal representative in Australian dollars on the basis of the exchange rate that applied at the time of the event that gave rise to the claim. We will not pay more than *your* actual loss.
3. *You* must tell *us* if *you* are entitled to claim an input tax credit at the time of making the claim. If *you* do not provide *us* with this information we may deduct up to 1/11th of the amount otherwise payable in settlement of *your* claim.
4. If we agree to pay a claim under *your* policy, this policy covers GST inclusive costs (up to the relevant travel plan limit). However, we will reduce any claim payment by any

input tax credit *you* are or would be entitled to for the repair or replacement of insured property or for other things covered by the policy.

5. At the time *you* make a claim *you* must tell *us* if *your* entitlement to an input tax credit which *you* have told *us*:
 - (a) is incorrect; or
 - (b) changes from what *you* have told *us*, when *you* extend or vary *your* policy.

Depreciation

The nominated depreciation rate will apply to each year of age up to a maximum of 80% of the original purchase price of that item.

10%	Camping, sporting and leisure equipment (not leisure clothing), and musical instruments.
15%	Clothing, footwear, personal effects, luggage, prescription glasses, sunglasses, costume jewellery and books.
20%	Personal and or laptop computers, communication or photographic equipment, <i>electronic equipment</i> , ipods, mobile phones, CDs and DVDs.
50%	Toiletries including skin care, makeup, perfume, medication.

Claims Lodgement

Simply go to www.guardme.com.au, select "Making a Claim" and follow the easy instructions. To help *us* speed up the processing of *your* claim, follow the instructions and provide all requested documentation to support *your* claim. Alternatively, *you* can contact *us* for a claim form on 1300 555 017 and send *your* claim form and supporting documentation to:

QBE Travel Insurance
PO Box 12090,
Melbourne VIC 8006
Claims Enquiries: 1300 555 017 or (03) 8523 2777
Email: travel.claims@qbe.com

Claims service standard

Our claims service standard is to settle *your* claims within 10 working days upon the receipt of a completed Claim Form and all necessary supporting information. If more information is required we will contact *you* within 10 working days.

Travel Insurance Application Form

This form must be completed in English for your application to be processed.

Departure Date

Return Date

Your home country

Personal details

Internship Number

Title Given Name

Surname

Date Of Birth

Name of programme provider

Address in
Australia

City/Suburb

State

Post Code

Phone No.

Email

Total Premium \$

Declaration

I am not travelling to obtain medical or surgical advice and/or treatment. I understand that there is no cover under this policy for an existing medical condition. The insured person(s) authorise QBE Insurance or guard.me to give or obtain from other insurers, an insurance reference bureau, any information relating to any insurance held or claim made. I have received a copy of the combined PDS and Policy wording before being offered insurance. I have read those documents carefully. I have read our Duty of Disclosure, as set out in the PDS. I agree to abide by the terms and conditions of the policy and all the above information is correct.

YOU APPLICATION FOR INSURANCE REQUIRES YOUR SIGNATURE HERE

Signature

Date

(The signatory must be 18 years of age or over and is authorised to sign on behalf of all named persons.)

**Insurance underwritten by
QBE Insurance (Australia) Limited
ABN 78 003 191 AFSL 239545.**

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