



INTERNSHIPS DOWN UNDER

BENEFIT TABLE POLICY G200350L

BENEFIT TABLE

BENEFIT	SUM INSURED (AUD\$)
Section A – Excursion Emergency Healthcare	
MEDICAL EXPENSES Maximum In case of illness or accident	\$2,000,000
In-Patient Psychiatrist's Fees	Up to \$10,000 (lifetime)
Out-Patient Psychotherapy	Up to \$1,000
Private Duty Nursing Care	Up to \$15,000
Out-Patient Physiotherapy and Speech Therapy	Up to \$1,000
Emergency Transport by taxi to or from hospital or medical clinic	Up to \$100
Paramedical Services (chiropractor, osteopath, naturopath, acupuncturist, chiropodist, podiatrist)	Up to \$500
Accidental Dental Care	Up to \$4,000 for emergency dental treatment to repair or replace natural or permanently attached artificial teeth as the result of an Accidental Injury or; Up to \$500 for emergency repairs to artificial teeth including bridges and denture plates.
Emergency Dental Care	Up to \$600 dental expenses due to sudden and acute pain
EMERGENCY MEDICAL EVACUATION or repatriation home (must be pre-approved)	Up to \$250,000
EMERGENCY REUNION - Personal support and accompaniment	Up to \$6,500 when You are hospitalized for more than 7 days, includes round trip economy airfare (\$5,000), hotel expenses and meals (\$1,500) for close relative (Benefit allows up to 2 people)

REPATRIATION of REMAINS or BURIAL	Up to \$5,000
PERSONAL ACCIDENT Accidental Death, loss of sight, loss of limb(s), permanent total disablement	\$50,000
Security Evacuation	Up to \$100,000
Section B – Third Party Liability	
PERSONAL LIABILITY Physical injury and Property Damage	\$2,000,000
Host Family Homeowner/Other Applicable Insurance Coverage	Up to \$1,000
LEGAL EXPENSES	Up to \$50,000

This policy provides cover for unforeseen medical events only. No Pre-existing Medical Conditions are covered. You are not covered for any claims that you make that relates to a Pre-existing Medical Condition as defined herein.

GENERAL EXCLUSIONS APPLICABLE TO THE LIABILITY POLICY PLUS EXCURSION RIDER

Each Section of the Policy contains Exceptions. They must be read in conjunction with the following Exceptions which apply to all Sections unless otherwise stated.

We will not pay any expenses resulting indirectly or directly from:

- a) Your claim for any losses that are not directly covered by the terms and conditions of this Policy.
- b) Your claim 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.
- c) Your claim occurring because You act illegally or break any government prohibition, travel warning or regulation including visa requirements.
- d) Your claim occurring if You fail to be in compliance with all conditions and provisions of this insurance
- e) Your claim occurring from You being in control of or a motor cycle or vehicle with an engine capacity greater than 250cc without a current motorcycle or vehicle license valid for the country you are travelling in and without wearing a helmet.
- f) Your claim arising because You did not follow advice of Your Home Country government or Appropriate Authorities or other official body's warning against travel to a particular country or parts of a country unless this has been accepted by Us and the appropriate additional premium has been paid by You.
- g) Your claim arising from any act of war, whether war is declared or not, or from any rebellion, revolution, insurrection or taking of power by the military, any nuclear reaction or contamination from nuclear weapons or radioactivity, biological and or chemical materials, substances, compounds or the like used directly or indirectly for the purpose to harm or to destroy human life and or create public fear or as a result of your service in the military, naval or air service of any country or Acts of Terrorism (other than for Personal Accident, Medical Expenses, Emergency

Medical Evacuation, Repatriations, Repatriation of Remains and Burial and Emergency Reunion, Trip Interruption and Cancellation of Trip where You have no direct or indirect involvement in the Act of Terrorism).

- h) Your claim arising from Your participation in any Sporting or Athletic Activity on a professional, semi-professional or intercollegiate basis.
- i) Your claim arising from Your participation in any activity or sport not engaged in solely for leisure, recreation, entertainment or fitness purposes.
- j) Your claim arising from any of the following:
 - i. You intentionally and recklessly placing yourself in circumstances, or undertaking activities, which pose a risk to Your personal safety (except in an attempt to save a human life)
 - ii. Your participation in the following sport or activities: hunting, polo, racing (except on foot), mountaineering, rock climbing, abseiling, base jumping, running with bulls, or pot holing
 - iii. Travelling in international waters in a private sail vessel or privately registered sail vessel
 - iv. Your participation in, or training for, a professional sporting activity
 - v. Riding a 4 wheel motor cycle, even as a pillion passenger
- k) Your claim arising because You dive underwater using an artificial breathing apparatus, unless you are PADI or NAUI certified or hold an open water diving license issued in the Australia or you were diving under licensed instruction.
- l) Your claim arising from Your use of drugs, narcotic agents or Substance Abuse, other than for drugs taken in accordance with treatment prescribed and directed by a Physician but not for the treatment of drug, narcotic agents or Substance Abuse. This exclusion does not apply in respect of Benefit 35 as detailed in the Benefits Table, provided cover has been accepted by Us and the appropriate additional premium has been paid by You.
- m) Your claim arising whilst You are under the influence of alcohol as defined by the motor vehicle laws at Your Trip destination.
- n) Your claim arising as a result of or in connection with intentionally self-inflicted Injury or Illness, suicide or attempted suicide.
- o) Your claim occurring out of You flying other than as a passenger in a licensed passenger carrying aircraft or charter company.
- p) Your claim if You had attained the age of 41.
- q) Your claims arising from Your failure to comply with the current safety rules and regulations in place for the sport or activity You are undertaking.
- r) Your claim arising from Your engaging in any form of Physical Manual Labour.
- s) Any expenses incurred within Your Home Country.

The following Exclusions apply to Medical Expenses, Emergency Medical Evacuation, Repatriation of Remains or Burial and Emergency Reunion. Please also refer to the Policy Exclusions at the front of the Policy Document.

We will not be liable for any expense arising directly or indirectly from:

- a) Charges resulting directly or indirectly from any Pre-existing Medical Condition.
- b) Pregnancy other than Complications of Pregnancy up to a maximum of \$25,000.
- c) Treatment for or related to any congenital condition or Mental Health Disorders, as defined herein, in excess of \$10,000 for In-Patient and \$1,000 for Out-Patient
- d) Surgeries, treatments, services or supplies which are Investigational, Experimental or for Research purposes.
- e) Weight modification or surgical treatment of obesity, including wiring of the teeth and all forms of intestinal bypass Surgery, modifications of the physical body in order to improve Your psychological, mental or emotional well-being such as sex-change Surgery, Surgeries, treatments, services or supplies for cosmetic or aesthetic reasons, except for reconstructive Surgery when such Surgery is directly related to and follows a Surgery which was covered hereunder.
- f) Treatment for HIV+, AIDS or ARC and conditions or procedure that either promotes or prevents

conception or procedure that either promotes, enhances or corrects impotency or sexual dysfunction.

- g) Dental Treatment, except for Emergency Dental Treatment necessary to replace sound natural teeth lost or damaged in an Accident covered hereunder or for the Emergency relief of Acute Onset of Pain.
- h) Eyeglasses, contact lenses, hearing aids, hearing implants, eye refraction, visual therapy, and any examination or fitting related to these devices, and all vision and hearing tests and examinations for eye surgery, such as radial keratotomy, when the primary purpose is to correct near-sightedness, farsightedness or astigmatism, Immunizations and Routine Physical Exams.
- i) Any services or supplies performed or provided by a Close Relative of Yours or any other family member of Yours or any person who ordinarily resides with You
- j) The supply of medications commonly available without prescription.

Pre-authorization requirements for treatments, costs charges or expenses.

All Inpatient Hospital treatments or care, Surgery or Surgical Procedure, computerized tomography (CAT Scan) and Magnetic Resonance Imaging (MRI), Emergency Medical Evacuations and Repatriations, Repatriation of Remains and Burial, Emergency Reunions and Trip Interruption must be pre-authorized by Our Assistance Company, If You do not comply with this pre-authorization requirement We will be unable to pay for Your treatments or costs, charges or expenses that You incur. To comply with the pre-authorization requirements, You or a third party must: 1. Contact the Assistance Company at the telephone number contained in Your Certificate as soon as possible before the expense is to be incurred; and 2. Comply with the reasonable instructions of the Assistance Company and submit any information or documents they may reasonably require; and 3. Take reasonable steps to notify your treating Physicians, Hospitals and other providers that this Policy contains pre-authorization requirements and ask them to fully cooperate with Our Assistance Company. If in an emergency it is not reasonably possible for You to obtain pre-authorization from Our Assistance Company for Inpatient Hospital treatments or care, Surgery or Surgical Procedure or Emergency Medical Evacuations and Repatriations. You or a third party must notify them as soon as reasonably practicable of admission as an In-patient in which case all Your charges will be paid by Us subject to the terms and conditions, benefit limits, restrictions and exclusions contained in this Policy.

This is only a summary. Please refer to the policy document for a complete list of definitions, exclusions, provisions, and covered expenses.

CONTRACT ENDORSEMENT

Unique Market Reference: B0755G200002
Endorsement Reference: 003
Lloyds Broker: Bannerman Rendell Limited
Intermediary: Global Secutive LLC

SCHEDULE CHANGES

This Binding Authority is amended as follows:

ENDORSEMENT EFFECTIVE DATE: 00.01 hours 20th August 2020

Sub-section 20.1 is amended to include:

Sub-section 20.1 WORDINGS, CONDITIONS, CALUSES, ENDORSEMENTS, WARRANTIES AND EXCLUSIONS APPLICABLE TO INSURANCES BOUND:

GENERAL CONDITIONS APPLICABLE TO THE POLICY AS WHOLE

(The following is added to the above section)

PUBLIC HEALTH EMERGENCY: Subject to all other Terms of this insurance, in the event of a Public Health Emergency of International Concern, Epidemic, Pandemic, other disease outbreak, or Natural Disaster, that may affect an Insured Person's health, the Company will cover an Illness or Injury incurred during the Period of Coverage and caused by the Public Health Emergency of International Concern, Epidemic, Pandemic, other disease outbreak, or Natural Disaster when, prior to the issuance of a Travel Warning for the Host Country/Destination Country or a Global Travel Warning:

- 1) the Effective Date of Coverage has occurred; and
- 2) the Insured Person has arrived in the Host Country/Destination Country or Affected Area.

In the event that the applicable Travel Warning is removed for the Host Country/Destination Country or Affected Area, coverage for an Illness or Injury incurred during the Period of Coverage after the Travel Warning is removed, which was caused by the Public Health Emergency of International Concern, Epidemic, Pandemic, other disease outbreak, or Natural Disaster will be considered by the Company the same as any other Illness or Injury, subject to all other Terms and conditions of this insurance.

COVID-19/SARS-CoV-2 is not applicable to this provision.

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GENERAL DEFINITIONS APPLICABLE TO THE POLICY AS A WHOLE

(The following is added to the above section)

Affected Area(s): Any and all countries, states, provinces, territories, cities or other areas experiencing ongoing transmission of an Epidemic, Pandemic or other disease outbreak, or Natural Disaster.

Epidemic: The occurrence of more cases of disease than expected in a given area or among a specific group of people over a particular period of time.

Global Travel Warning: A published statement, warning or advisory, including any website document, issued by the World Health Organization (WHO), United States Centers for Disease Control & Prevention (CDC), United States Department of State, United States Bureau of Consular Affairs, or similar government or non-governmental agency of the Insured Person's Home Country/Country of Residence or Host Country/Destination Country, warning that any global travel (travel anywhere) poses serious risks to health, safety and security or exposes the Insured Person to a greater likelihood of life-threatening risks, including all United States Department of State global advisories or global warnings Levels "3 - reconsider travel" and "4 -do not travel" and CDC global advisories or global warnings Level "3 - avoid nonessential travel" or any higher level. For the avoidance of doubt, a Global Travel Warning covers all Affected Areas, including the United States of America and all of its territories.

Pandemic: A global outbreak of a disease.

Public Health Emergency of International Concern: A formal declaration by the World Health Organization (WHO) of an extraordinary event which is determined to constitute a public health risk through the international spread of disease, Epidemic, Pandemic and potentially requires a coordinated international response.

Travel Warning; Emergency Travel Advisory: A published statement, warning or advisory, including any website document, issued by the World Health Organization (WHO), United States Centres for Disease Control & Prevention (CDC), United States Department of State, United States Bureau of Consular Affairs, or similar government or non-governmental agency of the Insured Person's Home Country/Country of Residence or Host Country/Destination Country, warning that travel to Affected Areas poses serious risks to health, safety and security or exposes the Insured Person to a greater likelihood of life-threatening risks, including all United States Department of State Travel Advisories or Warnings Levels "3 - reconsider travel" and "4 -do not travel" and CDC Travel Advisories or Warnings Level "3 - avoid nonessential travel" or any higher level. For the avoidance of doubt, a Travel Warning covers all specified Affected Areas, including the United States of America as applicable.

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MAIN POLICY BENEFITS

(The following is added to the above section)

MEDICAL EXPENSES AND HOSPITALIZATION

Charges for Treatment resulting from COVID-19/SARS-CoV-2 covered as any other medical condition

GENERAL EXCLUSIONS APPLICABLE TO THE POLICY AS A WHOLE

Exclusion c) is replaced as follows:

c. Your claim occurring because you act illegally or break any government prohibition or regulation including visa requirements.

Exclusion f) is replaced as follows:

Exclusion f) (i) and (ii) to be attached to the benefits as listed below where applicable

f) (i) Political, Security and Natural Disaster Evacuation:

Your claim arising because You did not follow advice of Your Home Country government or Appropriate Authorities or other official body's warning (United States Department of State Travel Advisories or Warnings Levels "3 - reconsider travel" and "4 -do not travel" , UK Government Foreign & Commonwealth Office Warning '-do not travel' and CDC Travel Advisories or Warnings Level "3 - avoid nonessential travel" or any higher level) against travel to a particular country or parts of a country unless this has been accepted by Us and the appropriate additional premium has been paid by You.

This exclusion DOES NOT apply to Charges resulting from COVID-19/SARS-CoV-2.

f) (ii) Medical Expenses, Emergency Medical Evacuation, Repatriation of Remains or Burial, Emergency Reunion or any Extensions provision.

Your claim arising from any Illness or Injury incurred in the Host Country/Destination Country, Affected Area or Home Country/Country of Residence as a result of a Public Health Emergency of International Concern, Epidemic, Pandemic, or other disease outbreak, that may affect an Insured Person's health, unless coverage is expressly provided under the PUBLIC HEALTH EMERGENCY provision of this insurance

CONTRACT ENDORSEMENT

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Intermediary: Global Secutive LLC

This exclusion DOES NOT apply to Charges resulting from COVID-19/SARS-CoV-2.

All other terms and conditions remain unaltered.



SIGNATURE OF INTERMEDIARY

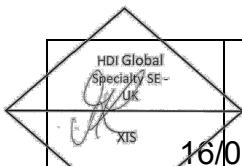
In accordance with Section 1 of LMA3113A, this Endorsement is signed on behalf of the Intermediary as acceptance of the change to the terms and conditions of the Agreement inclusive of any attachments identified in the Endorsement.

.....
Signed and accepted on behalf of the Intermediary

Beth Hamilton
.....
Name and Position of Signatory

09/16/2020
.....
Date of Signature

AGREEMENT

							
16/09/2020							
HDI Global Specialty SE - UK							
CA0720720000							

Bannerman Rendell Limited
5 – 10 Bury Street, London EC3A 5AT
Tel: 020 7929 3400 Fax: 020 7929 3600
www.bannermanrendell.com

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

About HDI Global Specialty

This Travel Insurance Policy is arranged by HDI Global Specialty SE (also known herein as Us, We or Our) trading as HDI. In arranging this Travel Insurance Policy, we have appointed the Plan Administrator-Bannerman Rendell Ltd to directly issue or supply HDI travel insurance under a delegated authority in accordance with our underwriting guidelines. In some cases Bannerman Rendell Ltd 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 Bannerman Rendell Ltd, as our agent, do not act on Your behalf. Bannerman Rendell 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

Bannerman Rendell Ltd receives 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 Bannerman Rendell Ltd for the issue of Your policy by contacting Bannerman Rendell Ltd at info@bannermanrendell.com at any time until the end of Your cooling off period. (refer cooling off period).

Part 1 – Important Information

Throughout the booklet words that have specific meanings. These meanings are set out in the definitions section of the Policy wording.

Applying for travel insurance

To apply for insurance please complete the relevant forms and submit to Your programme provider. If Your application is approved Bannerman Rendell Ltd 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 (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 Bannerman Rendell Ltd 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 under the Personal Belongings benefit.

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 Personal Belongings.

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 Bannerman Rendell Ltd 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 Bannerman Rendell Ltd. 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"

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 Bannerman Rendell Ltd. 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 14 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 (e.g. no claim has been made) and Your trip has not commenced. The Cooling off period does not apply to policy or trip extensions. Bannerman Rendell Ltd will arrange for a refund of any premium entitlement within 14 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 Bannerman Rendell Ltd at info@bannermanrendell.com.

Duty of disclosure - what You must tell Us

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:

- If You continue to meet the Eligibility Criteria and have not become a Legal Permanent Resident or citizen of the Host Country, and
- whether You remain in good health and have not made or intend making any claim, and
- 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.

Our Service to You

Our goal is to give excellent service to all Our customers but We recognize that things do go wrong occasionally. We take all complaints We receive seriously and aim to resolve all of Our customers' problems promptly. To ensure that We provide the kind of service You expect We welcome Your feedback. We will record and analyze Your comments to make sure We continually improve the service We offer.

What is a complaint?

A Complaint is an expression of dissatisfaction not resolved to Your satisfaction within 48 hours. This does not include normal claims negotiation where offers are rejected/discussed unless You specifically state the matter is to be treated as a complaint or if negotiations have reached deadlock. A complaint does include the rejection of a claim or the settlement amount for a claim where the parties have reached deadlock in negotiations and where You believe You have been offered a poor service.

Who to tell

In the event of You having a complaint please contact Us by addressing Your complaint to Our "Complaints Department" at Our registered address, set out above. We will acknowledge Your complaint promptly.

What happens next

We will write directly to You to acknowledge receipt of the complaint and explain the complaints process. We will investigate by requesting information / evidence where needed from the parties involved and will write directly to You with any updates. We will then issue You with Our final response to Your complaint.

If You remain dissatisfied with the Our final response, You may be entitled to refer the matter to the Financial Ombudsman Service (FOS). Following this complaints procedure, does not affect Your right to take legal action.

Please note, the FOS will only consider a complaint if We have issued Our final response to Your complaint or eight weeks have elapsed since We received the complaint.

The FOS's contact details are:

Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London, E14 9SR
 website: www.financial-ombudsman.org.uk
 email: complaint.info@financial-ombudsman.org.uk
 phone: 0800 023 4567 or 0300 123 9123

Financial Services Compensation Scheme (FSCS)

The Insurer is a member of the FSCS. You may be entitled to compensation from FSCS in the event We are unable to meet Our obligations.

The FSCS's contact details are:

Financial Services Compensation Scheme, 10th Floor, Beaufort House, 15 St Botolph Street, London,
EC3A 7QU

website: www.fscs.org.uk

phone: 0800 678 1100 or 020 7741 4100