

**FINANCIAL SERVICES GUIDE (FSG)
FOR MONDIAL ASSISTANCE'S
AUTHORISED REPRESENTATIVE**

This Financial Services Guide (FSG) has been designed to help you make an informed decision about the financial services Mondial Assistance's Authorised Representative provides. It explains the financial services the Authorised Representative provides. It also contains information about who the Authorised Representative is (as detailed on the back of this combined FSG and Product Disclosure Statement (PDS)), how the Authorised Representative and others are remunerated for providing these financial services and how your complaints are dealt with.

The second part of this document is a Product Disclosure Statement (PDS), which sets out important information on the features benefits and risks of Aussietravelcover Australian Snow Holiday Insurance to assist you to make an informed decision on whether to buy this product or not. It may consist of more than one document.

ABOUT MONDIAL ASSISTANCE

Mondial Assistance, which is a trading name of ETI Australia Pty Ltd ABN 52 097 227 177, AFS Licence No 245631 of 74 High Street, Toowong QLD 4066 is an Australian Financial Services Licensee (AFS Licensee) authorised to deal in and provide general advice on general insurance products.

Mondial Assistance has been authorised by the insurer Allianz Australia Insurance Limited ABN 15 000 122 850, AFS Licence No 234708 (insurer) to act on its behalf in arranging, issuing, varying, cancelling, providing general advice and handling and settling claims in relation to, the insurer's Travel Insurance products. Mondial has a binding authority which means it can enter into, vary or cancel the products and handle and settle claims on the insurer's behalf without reference to the insurer provided it acts within the binding authority. Mondial Assistance acts for the insurer and not you.

**ABOUT MONDIAL ASSISTANCE'S
AUTHORISED REPRESENTATIVE**

The Authorised Representative has been appointed as an authorised representative of Mondial Assistance to act on its behalf. It does not act for you. The Authorised Representative is authorised by Mondial Assistance to deal in and provide general advice on certain travel insurance products, issued by Allianz, on behalf of Mondial Assistance.

Full details about the Authorised Representative are set out on the back cover of this Combined FSG and PDS in the space provided. If the space provided does not contain the Authorised Representative details, please ask the Authorised Representative.

Mondial Assistance's Authorised Representative may also be authorised by other AFS Licensees to provide financial services on their behalf. If so, the Authorised Representative will provide you with a FSG (or FSGs) in respect of the financial services they provide for those AFS Licensees, which sets out the name and contact details of each of the other authorising AFS Licensees.

The distribution of this FSG by the Authorised Representative has been authorised by Mondial Assistance.

GENERAL ADVICE WARNING

It is important you understand and are happy with the products that Mondial Assistance and the Authorised Representative can arrange. Any advice we provide you is general in nature and is not necessarily appropriate for your individual objectives or needs. Before you make any decision in relation to the product, you should read the PDS carefully to ensure that it is suitable for you.

REMUNERATION

The Authorised Representative receives a commission which is a percentage of the premium you pay for the product. It is only paid if you buy the policy.

The Authorised Representative's employees and representatives receive an annual salary including bonuses based on performance criteria which can include sales performance.

The Authorised Representative may also pay other persons who refer their customers to them a commission which is a percentage of the commission paid to the Authorised Representative or an agreed fee. This is only paid if the customer buys a policy.

Aussietravelcover Pty Ltd ABN 32 002 517 740 is also remunerated for marketing and administration services it provides. Mondial Assistance is also remunerated by Allianz for providing claims services on behalf of Allianz. If you would like more detail about the remuneration that the Authorised Representative receives please ask the Authorised Representative to provide it to you. If you would like more details about the remuneration that Aussietravelcover Pty Ltd or Mondial Assistance receives please ask the Authorised Representative who will arrange for it to be provided to you. This request should be made within a reasonable time after this FSG is provided by the Authorised Representative and before the financial services are provided by the Authorised Representative.

IF YOU HAVE A COMPLAINT

If your complaint is still not resolved to your satisfaction, you may contact the Insurance Ombudsman Service Limited (IOS) which is an independent external dispute resolution body. For more information or to access the IOS process please call 1300 780 808. The distribution of this FSG by the Authorised Representative has been authorised by Mondial Assistance.

HOW TO CONTACT US

If you would like to obtain further information, please contact us from the details provided on the back cover. Please retain this document for your future reference.

DATE PREPARED

This FSG was last prepared on 01 May 2006 and remains valid until a further FSG is issued to replace it.

OUR PRODUCT DISCLOSURE STATEMENT

This policy document is also a Product Disclosure Statement (PDS). A PDS is a document required by the Corporations Act 2001 (Cth) and contains information designed to help you decide whether to buy the policy.

ABOUT THE AVAILABLE COVERS

Cover is available for the following policy:

- Aussietravelcover Australian Snow Holiday Insurance (see Sections 1 to 5).

UNDERSTANDING YOUR POLICY AND ITS IMPORTANT TERMS AND CONDITIONS

To properly understand this policy's significant features, benefits and risks you need to carefully read:

About each of the available types of cover and benefits in the **"Summary of Benefits"** page 2 and the relevant Sections of the policy wording applicable to the cover you choose including any endorsements under.

- **"Words with Special Meanings"** page 4); When **"We Will Not Pay"** a claim under each Policy Section applicable to the cover you choose and **"General Exclusions Applicable to all Sections"** page 7 (this restricts the cover and benefits);
- **"Claims"** page 7 (these set out certain obligations that you and we have. If you do not meet them we may be able to refuse to pay a claim); and
- **"Important Matters"** page 3 (this contains important information on your duty of disclosure, how the duty applies to you and what happens if you breach the duty, your cooling off period/money back guarantee, confirmation of your cover, our privacy policy and our dispute resolution process, extension of your policy, your policy excess, when you can choose your own Doctor and when you should contact us concerning 24 hour medical assistance, overseas hospitalisation or medical evacuation.)

APPLYING FOR COVER

When you apply for the policy by completing our application we will confirm with you things such as the period of insurance, your premium, what cover options and excesses will apply and whether any standard terms need to be varied (this may be by way of an endorsement). These details are recorded in the Certificate of Insurance we issue to you.

This policy document sets out the cover we are able to provide you with. You need to decide if the benefit limits, type and level of cover are appropriate for you and will cover your potential loss. You should also read **"Claims"** page 7 to understand how GST is applied to a claim.

If you have any queries, want further information about the policy or want to confirm a transaction, please use the Mondial Assistance contact details on the back cover of this policy document.

RELATIONSHIP WITH YOUR INSURER

ETI Australia Pty Ltd, trading as Mondial Assistance, ABN 52 097 227 177, AFSL 245631, is authorised by your insurer Allianz Australia Insurance Limited (Allianz), ABN 15 000 122 850, AFSL 234708, to enter into and arrange the policy and deal with and settle any claims under it, as the agent of Allianz, not as your agent.

COOLING OFF PERIOD/ MONEY BACK GUARANTEE

Even after you have purchased your policy, you have cooling off period/money back guarantee rights (see **"Important Matters"** page 3 for details).

UPDATING THE PDS

We may need to update this PDS from time to time if certain changes occur where required and permitted by law. We will issue you with a new PDS to update the relevant information except in limited cases.

Where the information is not something that would be materially adverse from the point of view of a reasonable person considering whether to buy this product, we may issue you with notice of this information in other forms or keep an internal record of such changes (You can get a paper copy free of charge by calling us).

DATE PREPARED

This PDS was last updated on 01 May 2006 and remains valid until a further PDS is issued to replace it.

ABOUT THIS POLICY WORDING

This is your policy document. It sets out the cover available and the standard terms and conditions which apply. You need to read it carefully to make sure you understand it and that it meets your needs. In particular, read **"Important Matters"** on page 3.

SUMMARY OF BENEFITS AND PREMIUMS

| COVER | SINGLE | FAMILY |
|--|----------|-----------|
| Cancellation Fees, Lost Deposits and Additional Expenses | \$3,000 | \$5,000 |
| Damage or Permanent Loss of Luggage and Personal Effects | \$1,500 | \$3,000 |
| Accidental Death | \$5,000 | \$10,000 |
| Personal Liability | \$50,000 | \$100,000 |

Sub-limits may apply. Please refer to appropriate Section.

PREMIUM TABLE

Aussietravelcover Australian Snow Holiday Insurance

| MAXIMUM COVER | SINGLE | FAMILY |
|--------------------------------|--------|--------|
| Up to 3 days holiday duration | \$39 | \$78 |
| Up to 6 days holiday duration | \$45 | \$90 |
| Up to 9 days holiday duration | \$54 | \$108 |
| Up to 13 days holiday duration | \$63 | \$126 |
| Up to 15 days holiday duration | \$74 | \$148 |
| Up to 23 days holiday duration | \$86 | \$172 |

Warning: Cover available to 70 years of age. This policy does not provide cover for Pre-existing Medical Conditions. Please consult your Agent for alternative options to arrange cover for Pre-existing Medical Conditions, or if you are over 70 years of age.

This is only a summary of the benefits. Please read the policy document carefully for the complete details of **"What We Will Pay"** and **"What We Will Not Pay"** and which types of cover are provided under each Plan. Importantly, please note that exclusions do apply as well as limits to the cover and these are set out in the policy document.

All benefits and premiums are in Australian Dollars. Amount Payable (includes premium, stamp duty and GST where applicable).

HOW TO TAKE OUT YOUR POLICY

Once you have selected your Plan and level of cover, paid the premium shown and we agree to provide cover, we will give you a Certificate of Insurance, which will entitle you to claim under the policy up to the relevant amounts for which you are covered.

The Certificate, this policy document and any written endorsements issued by us, make up your agreement (policy) with Allianz. If you are satisfied with the cover please retain these documents in a safe place.

WHO IS YOUR INSURER?

Aussietravelcover Australian Snow Holiday Insurance is issued and underwritten by Allianz Australia Insurance Limited (Allianz), ABN 15 000 122 850, AFSL 234708, 2 Market Street, Sydney NSW 2000. It is your insurer and it is referred to as **"We"**, **"Our"** and **"Us"** in this policy wording.

WHO IS ETI AUSTRALIA?

ETI Australia Pty Ltd trading as Mondial Assistance, ABN 52 097 227 177, AFSL 245631, is authorised by Allianz to enter into and arrange the policy and deal with and settle any claims under it, as agent of Allianz, not as your agent.

WHO IS MONDIAL ASSISTANCE?

Mondial Assistance has been appointed to administer all emergency assistance services and benefits of this insurance. You may contact Mondial Assistance in an emergency 24 hours a day, 7 days a week.

JURISDICTION AND CHOICE OF LAW

This contract of insurance is governed by and construed in accordance with the law of Queensland, Australia and you agree to submit to the exclusive jurisdiction of the courts of Queensland. You agree that it is your intention that this **"Jurisdiction and Choice of Law"** clause applies.

IMPORTANT MATTERS

CONFIRMATION OF COVER

To confirm any policy transaction, (if the Certificate of Insurance does not have all the information you require), call Aussietravelcover Australian Snow Holiday Insurance on 02 9979 8888 or 1800 888 448.

COVER TYPE

Single Plan – Covering you and your dependant children/grandchildren under 21 travelling with you listed as covered on your Certificate of Insurance.

Duo Plan – This Plan provides a 5% saving from family premium and covers you and your travelling companion listed as covered on your Certificate of Insurance and intending to travel with you on your journey. Duo cover does not provide cover for dependant children. We issue one Certificate of Insurance. You are both covered as if you are each insured under separate policies with single cover benefits per insured person.

Family Plan – Covering you and the members of your family who go with you on your journey listed as covered on your Certificate of Insurance. The only members of your family who can be included are your spouse, your legally recognised de facto, your children/grandchildren. However all children/grandchildren must be dependant and under 21. The limits on your cover for Family Plans apply to the total of all claims combined made by you and/or members of your family under the policy.

YOUR DUTY OF DISCLOSURE

Before you enter into this policy with us, the Insurance Contracts Act 1984 requires you to provide us with the information we need to enable us to decide whether and on what terms your proposal for insurance is acceptable and to calculate how much premium is required for your insurance.

You will be asked various questions when you first apply for your policy. When you answer these questions, you must:

- give us honest and complete answers;
- tell us everything you know; and
- tell us everything that a reasonable person in the circumstances could be expected to tell us.

If you vary, extend, reinstate or replace the policy your duty is to tell us before that time, every matter known to you which:

- you know; or
- a reasonable person in the circumstances could be expected to know, is relevant to our decision whether to insure you and whether any special conditions need to apply to your policy.

You do not need to tell us about any matter that:

- diminishes our risk;
- is of common knowledge;
- we know or should know as an insurer; or
- we tell you we do not need to know.

WHO DOES THE DUTY APPLY TO?

Everyone who is insured under the policy must comply with the relevant duty.

WHAT HAPPENS IF YOU OR THEY BREACH THE DUTY?

If you or they do not comply with the relevant duty, we may cancel the policy or reduce the amount we pay if you make a claim. If fraud is involved, we may treat the policy as if it never existed and pay nothing.

GENERAL INSURANCE CODE OF PRACTICE

We proudly support the General Insurance Code of Practice. The purpose of the Code is to raise standards of practice and service in the general insurance industry.

For more information on the Code, or if you have an enquiry or complaint relating to your policy contact Mondial Assistance on 1800 066 896. Please contact Mondial Assistance if you believe we have let you down in our service or in any other way.

DISPUTE RESOLUTION PROCESS

Our enquiries and complaints manager, who has an independent decision making authority, will normally consider any complaint within 15 business days. If this does not resolve the matter, or you are not satisfied with the way the complaint has been dealt with, you may contact the industry's independent external complaints scheme:

Insurance Enquiries and Complaints Ltd,
PO Box 561, Collins Street West, Melbourne VIC 8007.
Ph: 1300 780 808.

IN THE EVENT OF A CLAIM

IMMEDIATE NOTICE should be given to:

Mondial Assistance
Phone number within Australia 1800 010 075
PO Box 162, Toowong QLD 4066

Please note: For claims purposes, evidence of the value of the property insured or the amount of any loss must be kept.

PRIVACY NOTICE

To arrange and manage your travel insurance, we (in this Privacy Notice “**We**”, “**Our**” and “**Us**” includes the Authorised Representative) collect personal information from you and others (including those authorised by you such as your Doctors, hospitals and persons whom we consider necessary).

Any personal information you provide is used by us to evaluate and arrange your travel insurance. We also use it to administer and provide the insurance services and manage your and our rights and obligations in relation to the insurance services, including managing, processing and investigating claims. We may also collect, use and disclose it for product development, marketing, research, IT systems maintenance and development, and for any other purposes with your consent.

This personal information may be disclosed to (and received from) third parties in Australia or overseas involved in the above process, such as travel consultants, travel insurance providers and intermediaries, authorised representatives, reinsurers, claims handlers and investigators, cost containment providers, medical and health service providers, legal and other professional advisers, your agents and our related companies. The use and disclosure of such personal information will be provided to third parties for the primary purposes stated above. The personal information (but not sensitive information) may also be used for a secondary purpose, but only if you would reasonably expect us to use that information for such secondary purpose.

When you give personal information about other individuals, we and our agents rely on you to have made or make them aware:

- that you will or may provide their information to us;
- the types of third parties to whom the information may be provided;
- the relevant purposes we and the third parties will disclose it to, will use it for; and
- how they can access it.

We rely on you to have obtained their consent on these matters. If you have not done or will not do either of these things, you must tell us or our agents before you provide the relevant information.

You can seek access to and correct your personal information by contacting us. You may not access or correct personal information of others unless you have been authorised by their express consent or otherwise under law, or unless they are your Dependants under 16 years.

If you do not agree to the above or will not provide us with personal information, we may not be able to provide you with our services or products or may not be able to process your application nor issue you with a policy. In cases where we do not agree to give you access to some personal information, we will give you reasons why.

WORDS WITH SPECIAL MEANINGS

SOME WORDS IN YOUR POLICY THAT HAVE SPECIAL MEANINGS ARE DEFINED HERE.

“**Arises**” or “**Arising**” means directly or indirectly arising or in any way connected with.

“**Dependant**” means your children/grandchildren not in full time employment who are under the age of 21 and travelling with you on the journey.

“**Excess**” means the amount which you must pay for each claim arising from the one event when you make a claim under your policy.

“**Home**” means the place where you normally live in Australia.

“**Injure**” or “**Injured**” or “**Injury**” means bodily injury caused solely and directly by violent, accidental, visible and external means, which happens at a definite time and place during your period of cover and does not result from any illness, sickness or disease.

“**Journey**” means the time from when you leave your home to go directly to the place you depart from on your travels, and ends when you return to your home.

“**Locked storage compartment**” means a boot, trunk, glove box, enclosed centre console, or concealed cargo area of a station wagon, hatchback, van or motor home.

“**Luggage and Personal Effects**” means any personal items owned by you and that you take with you, or buy, on your journey and which are designed to be worn or carried about with you. This includes items of clothing, personal jewellery, photographic and video equipment or personal computers, or electrical devices or portable equipment. However, it does not mean any business samples or items that you intend to trade.

“**Open water sailing**” means sailing more than 10 nautical miles off any land mass.

“**Pre-existing Medical Condition**” is:

A Pre-existing Medical Condition (“PE Condition”) means:

- (a) An ongoing medical or dental condition of which you are aware, or related complication you have, or the symptoms of which you are aware; or
- (b) A medical or dental condition that is currently being, or has been investigated, or treated by a health professional (including Dentist or Chiropractor); or
- (c) Any condition for which you take prescribed medicine; or
- (d) Any condition for which you had surgery; or
- (e) Pregnancy.

“**Public place**” means any place that the public has access to, including but not limited to planes, taxis, buses, shops, airports, railway stations, streets, museums, galleries, hotel foyers and general access areas, beaches, restaurants and public toilets.

“**Relative**” means any of the following who are under the age of 85 years and who are resident in Australia: fiancé, fiancée, spouse, legally recognised de facto, parent, parent-in-law, son, daughter, daughter-in-law, son-in-law, stepson, stepdaughter, sister, sister-in-law, brother, brother-in-law, grandchild, grandparent, step-parent, or guardian.

“**Sick**” or “**Sickness**” means a medical condition, not being an injury, which first occurs during your period of cover.

“**Travelling companion**” means a person who made arrangements to travel with you for at least 75% of your journey before you entered into your policy.

“**Unsupervised**” means:

- leaving your luggage with a person you have not previously met;
- leaving it in a position where it can be taken without your knowledge; or
- leaving it at such a distance from you that you are unable to prevent it being taken.

“**We**”, “**Our**” and “**Us**” means the insurer of your policy, Allianz Australia Insurance Limited, or it’s agent ETI Australia Pty Ltd, trading as Mondial Assistance.

“**You**” and “**Your**” in your policy means the person(s) whose name(s) are set out on your Certificate of Insurance and everyone else who is covered under your policy.

SAFEGUARDING YOUR LUGGAGE AND PERSONAL EFFECTS

You must take all reasonable precautions to safeguard your Luggage and Personal Effects. If you leave your Luggage and Personal Effects unsupervised in a public place we will not pay your claim. (For an explanation of what we mean by “**Luggage and Personal Effects**”, “**Unsupervised**” and “**Public Place**” – see page 4).

SECTION 1: CANCELLATION FEES AND LOST DEPOSITS

1.1 WE WILL PAY

- (a) We will pay your cancellation fees and lost deposits on tickets and bookings that you have paid in advance and cannot recover in any other way if your journey is cancelled or shortened at any time through circumstances neither expected nor intended by you or outside your control.

The most we will pay is the respective sum insured shown for the type of cover selected (Single or Family) and the Plan you have selected on the attached Table of Benefits.

1.2 WE WILL NOT PAY

We will not pay if you were aware of any reason, before your period of cover commenced, that may cause your journey to be cancelled, abandoned or shortened. Nor will we pay if your cancellation fees or lost deposits arise because of:

- (a) The Death or sickness of your travelling companion or relative if the death or sickness is as a result of a Pre-existing Medical Condition.
- (b) You or your travelling companion changing Plans.
- (c) Any business, financial or contractual obligations. This exclusion does not apply to claims where:
 - You or a member of your travelling party are made redundant from full-time employment in Australia provided you or they were not aware that the redundancy was to occur before you purchased your policy.
- (d) Prohibition or regulation by any Government.
- (e) A tour operator or wholesaler being unable to complete arrangements for any tour because there were not enough people to go on the tour.
- (f) Delays or rescheduling by a bus line, airline, shipping line or rail authority.
- (g) The financial collapse of any transport, tour or accommodation provider.
- (h) The mechanical breakdown of any means of transport.
- (i) If your claim arises directly or indirectly from an act or threat of terrorism.
- (j) The death, injury or sickness of any person who resides outside of Australia.
- (k) Where you are a full-time permanent employee and prearranged leave is cancelled by your employer.

You must check General Exclusions Applicable to all Sections on page 7 for other reasons why we will not pay.

SECTION 2: ADDITIONAL EXPENSES

2.1 WE WILL PAY

- (a) If you are prevented from skiing at a pre-booked ski resort for more than 24 continuous hours during Your Trip, because adverse snow conditions cause a total closure of the lift system. We will pay a daily benefit of \$100 for the Single Plan or \$200 for the Family Plan, up to a maximum of \$500 for the Single Plan or \$1,000 for the Family Plan.
- (b) We will reimburse any reasonable additional accommodation and travel expenses if you cannot travel because of an injury or sickness which needs immediate treatment from a Medical Adviser who certifies that you are unfit to travel.

2.2 WE WILL NOT PAY

- (a) We will not pay if you were aware of any reason, before your period of cover commenced, that may cause your journey to be cancelled or disrupted or delayed.
- (b) We will not pay if the death, injury or sickness of a relative is a result of a Pre-existing Medical Condition.
- (c) We will not pay if you can claim your additional travel and accommodation expenses from anyone else.
- (d) We will not pay if your claim relates to the financial collapse of any transport, tour or accommodation provider.
- (e) We will not pay for delays or rescheduling by a bus line, airline, shipping line or rail authority.
- (f) We will not pay as a result of you or your travelling companion changing Plans.
- (g) We will not pay for claims in respect of ski resorts that do not have skiing facilities at least 1,000 metres above sea level.
- (h) We will not pay for claims that arise due to insufficient snow in Southern Hemisphere ski resorts outside the period 1 July to 30 September.

SECTION 3: DAMAGE OR PERMANENT LOSS OF LUGGAGE AND PERSONAL EFFECTS

3.1 WE WILL PAY

- (a) We will pay the repair cost, or value of any Luggage and Personal Effects which is stolen or accidentally damaged or is permanently lost. When calculating the amount payable we will apply the depreciation due to age, wear and tear for each item. The amount of such depreciation will be determined by us. No depreciation will be applied to goods purchased duty free prior to your departure or foods purchased during your journey. We will not pay more than the original purchase price of any item. We also have the option to repair or replace the Luggage and Personal Effects instead of paying you.
- (b) For any item, pair or related set of items, for example but not limited to:
 - A camera, lenses (attached or not), tripod and accessories; or
 - A matched or unmatched set of skis and stocks are considered as only one item for this purpose.

We will pay up to:

- Our maximum liability for any one article, pair of articles or set, shall not exceed \$500.
- Our liability for loss or damage to skiing equipment is \$500 for all claims combined.

- (c) Luggage and Personal Effects left in a motor vehicle is only covered during daylight hours and must have been locked in the boot or a locked compartment and forced entry must have been made. No cover applies if Luggage and Personal Effects is left unattended in the passenger compartment of the motor vehicle or if the Luggage and Personal Effects have been left in the motor vehicle overnight. The most we will pay if your Luggage and Personal Effects is stolen from the Locked Storage Compartment of an unoccupied vehicle is \$200 for each item and \$1,000 in total for all stolen items.

The most we will pay is the respective sum insured shown for the type of cover selected (Single or Family) and the Plan you have selected on the attached Table of Benefits. We will also pay up to the limits for any specified personal belongings cover purchased.

3.2 WE WILL NOT PAY

- (a) You do not report the loss, theft or misplacement within 24 hours to the police or an office of the bus line, airline, shipping line or rail authority you were travelling on when the loss, theft or misplacement occurred. You can prove that you made a report by providing us with a written statement from whoever you reported it to.
- (b) Your jewellery, mobile phone, camera, video camera, computer equipment or their accessories are transported in the cargo hold of any aircraft, ship, train or bus.
- (c) The loss, theft or damage is to or of bicycles.
- (d) The loss, theft or damage is to items left behind in any hotel or motel room after you have checked out or items left behind in any aircraft, ship, train, taxi, chauffeur driven hire car or bus.
- (e) The loss, theft or damage is to watercraft of any type (excluding surfboards).
- (f) The Luggage and Personal Effects was being sent unaccompanied or under a freight contract.
- (g) The loss of, or damage arises from any process of cleaning, repair or alteration.
- (h) The loss of or damage arises from ordinary wear and tear, deterioration, atmospheric or weather conditions, insects, rodents or vermin.
- (i) The Luggage and Personal Effects was left unsupervised in a public place or left unattended in a motor vehicle unless it was locked in the boot or locked storage compartment, or any luggage left overnight in a motor vehicle even if it was in the locked storage compartment.
- (j) The Luggage and Personal Effects have an electrical or mechanical breakdown.
- (k) The luggage is fragile, brittle or an electronic component is broken or scratched – unless either:
 - it is the lens of spectacles, binoculars or photographic or video equipment; or
 - the breakage or scratch was caused by a crash involving a vehicle in which you are travelling.
- (l) You are entitled to be reimbursed by the bus line, airline, shipping line or rail authority you were travelling on when the loss, theft, misplacement or damage occurred. However, if you are not reimbursed the full amount of your claim, we will pay the difference between the amount of your loss and what you were reimbursed, up to the limit of your cover (allowing for depreciation and fair wear and tear). Damage to sporting equipment whilst in use (including surfboards).

You must check General Exclusions Applicable to all Sections on page 7 for other reasons why we will not pay.

SECTION 4: ACCIDENTAL DEATH

4.1 WE WILL PAY

We will pay the death benefit, to the estate of the deceased, if:

- (a) You are injured during your journey and you die because of that injury within 12 months of the injury, or
- (b) During your journey, something you are travelling on disappears, sinks or crashes and you are presumed dead and your body is not found within a year.

The limit we will pay for the death of any one accompanying dependant child who is under 21 years of age is \$2,000.

The limit for the death of one person, under the Family Plan who is not an accompanying dependant child under 21 years of age is the sum insured for the single benefit as per the Plan selected.

The most we will pay is the respective sum insured shown for the type of cover selected (Single or Family) and the Plan you have selected on the attached Table of Benefits.

4.2 WE WILL NOT PAY

We will not pay for death caused by suicide or for any other reason other than caused by accidental bodily injury as defined.

You must check General Exclusions Applicable to all Sections on page 7 for other reasons why we will not pay.

SECTION 5: PERSONAL LIABILITY

5.1 WE WILL PAY

We will cover your legal liability for payment of compensation in respect of:

- death, bodily injury or illness, and/or
- physical loss of damage to property, occurring during your journey which is caused by an accident or a series of accidents attributable to one source or originating cause.

We will also reimburse your reasonable legal costs and legal expenses for settling or defending the claim made against you. We decide whether the costs were reasonable.

The most we will pay is the limit of liability shown for the type of cover selected (Single or Family) and the Plan you have selected on the attached Table of Benefits.

5.2 WE WILL NOT PAY

We will not reimburse you for anything you have to pay because of a legal claim against you for causing injury, death or damage to property, if the claim arises out of or is for:

- (a) Bodily injury to you, your travelling companion, or to a relative or employee of either of you;
- (b) Damage to property belonging to you, or in your care or control, or belonging to, or in the care or control of, a relative of yours, or your travelling companion, or to an employee of either of you;
- (c) Something arising out of the ownership, custody or use of any aerial device, watercraft or mechanically propelled vehicle;
- (d) Something arising out of the conduct of a business, profession or trade;
- (e) Any loss, damage or expenses which are covered or should have been covered under a statutory or compulsory insurance policy, statutory or compulsory insurance or compensation scheme or fund, or under workers' compensation legislation, an industrial award or agreement, or accident compensation legislation;
- (f) Any fine, penalty or aggravated, punitive or exemplary or liquidated damages;
- (g) Disease that is transmitted by you;
- (h) Any relief or recovery other than monetary amounts;
- (i) Liability arising from a contract that imposes on you a liability which you would not otherwise have;
- (j) Anything that is covered under any other policy. We will be liable only for the amount your liability exceeds the limits of cover under any other policy;
- (k) Assault and/or battery committed by you or at your direction; or
- (l) Conduct intended to cause personal injury, property damage or liability with reckless disregard for the consequences of you or any person acting with your knowledge, consent or connivance.

You must check General Exclusions Applicable to all Sections on page 7 for other reasons why we will not pay.

GENERAL EXCLUSIONS APPLICABLE TO ALL SECTIONS

We will not pay under any circumstances if:

GENERAL

1. You do not act in a responsible way to protect yourself and your property and to avoid making a claim.
2. You do not do everything you can to reduce your loss as much as possible.
3. Your claim arises from consequential loss of any kind.
4. At the time of purchasing the policy, you were aware of something that would give rise to you making a claim under this policy.
5. Your claim is for a loss which is recoverable by compensation under any workers compensation or transport accident laws or by any government sponsored Fund, Plan, or Medical Benefit Scheme, or any other similar type legislation required to be effected by or under a law.
6. Your claim is for additional expenses or fees arising from errors or omissions in your booking arrangements.
7. Your claim arises because you act illegally or break any government prohibition or regulation including visa requirements.
8. Your claim arises from a government authority confiscating, detaining or destroying anything.
9. Your claim arises from any act of war, whether war is declared or not, or from any rebellion, revolution, insurrection or taking of power by the military.
10. Your claim arises from a nuclear reaction or contamination from nuclear weapons or radioactivity.
11. Your claim arises from 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.

MEDICAL

12. Your claim arises from Pre-existing Medical Conditions.
13. Your claim is in respect of travel booked or undertaken against the advice of any Medical Adviser.
14. Your claim arises directly or indirectly from any terminal illness that was diagnosed prior to the policy being issued.
15. Your claim involved a hospital where you are being treated for addiction to drugs or alcohol, or are using it as a nursing, convalescent or rehabilitation place.
16. Your claim involves the cost of medication in use at the time the journey began or the cost for maintaining a course of treatment you were on prior to the journey.
17. Your claim arises from or is in any way related to depression, anxiety, stress, mental or nervous conditions.
18. Your claim arises from suicide or attempted suicide.
19. Your claim arises directly or indirectly from Human Immunodeficiency Virus (HIV) infection, Acquired Immune Deficiency Syndrome (AIDS) or a sexually transmitted disease.
20. You were affected by alcohol or drugs, unless the drugs were prescribed by a Medical Adviser, at the time when the thing about which you are making the claim happened.

SPORTS AND LEISURE

21. Your claim arises because you hunt, race (other than on foot), engage in Open Water Sailing, play polo, go mountaineering or rock climbing using ropes or climbing equipment (other than for hiking) or from professional sport of any kind, or from parachuting or hang gliding.
22. Your claim arises from travel in any air supported device other than as a passenger in a fully licensed aircraft operated by an airline or charter company. This exclusion does not apply to regulated or licensed ballooning.

CLAIMS

HOW TO MAKE A CLAIM

You must give us notice of your claim as soon as possible by completing the claim form supplied by Mondial Assistance and posting to the address shown on the claim form. If you do not, we can reduce your claim by the amount of prejudice we have suffered because of the delay.

You must give us any information we reasonably ask for to support your claim at your expense, such as but not limited to police reports, valuations, medical reports, original receipts or proof of ownership. In some circumstances we may require you to provide us with translations into English of such documents to enable us to carry out our assessment of your claim.

You must co-operate with us at all times in relation to the provision of supporting evidence and such other information as we may reasonably require.

- (a) For medical, hospital or dental claims, contact Mondial Assistance as soon as practical.
- (b) For damage or permanent loss of your Luggage and Personal Effects, report it immediately to the police and obtain a written notice of your report.
- (c) For damage or misplacement of your Luggage and Personal Effects, caused by the airline or any other operator or accommodation provider, report the damage or misplacement to an appropriate official and obtain a written report, including any offer of settlement that they may make.
- (d) Submit full details of any claim in writing within 30 days of your return.

CLAIMS ARE PAYABLE IN AUSTRALIAN DOLLARS TO YOU

We will pay all claims in Australian dollars. We will pay you unless you tell us to pay someone else. The rate of currency exchange that will apply is the rate at the time you incurred the expense.

DEPRECIATION

Depreciation will be applied to claims for lost Luggage and Personal Effects at such rates as reasonably determined by us.

YOU MUST NOT ADMIT FAULT OR LIABILITY

In relation to any claim under this policy you must not admit that you are at fault, and you must not offer or promise to pay any money, or become involved in litigation, without our approval.

YOU MUST HELP US TO RECOVER ANY MONEY WE HAVE PAID

If we have a claim against someone in relation to the money we have to pay under this policy, you must do everything you can to help us do that in legal proceedings.

IF YOU CAN CLAIM FROM ANYONE ELSE, WE WILL ONLY MAKE UP THE DIFFERENCE

If you can make a claim against someone in relation to a loss or expense covered under this policy and you do not get paid the full amount of your claim, we will make up the difference. You must claim from them first.

BUSINESS TRAVELLERS – HOW GST AFFECTS YOUR CLAIM

If you are entitled to claim an input tax credit in respect of a cost for which a claim is made, or would be entitled to an input tax credit if you were to incur the relevant cost (i.e. in replacing a lost or stolen item), the amount we would otherwise pay will be reduced by the amount of that input tax credit.

TRAVEL WITHIN AUSTRALIA ONLY

If you are entitled to claim an input tax credit in respect of your premium you must inform us of the amount of that input tax credit (as a percentage) at the time you first make a claim. If you fail to do so, you may have a liability for GST if we pay you an amount under this policy.

Aussietravelcover Pty. Ltd.

(Incorporated in NSW 1982) ABN 32 002 517 740



PO Box 495
(10/9 Bungan Street)
Mona Vale NSW 2103

Ph: (02) 9979 8888 or 1800 888 448

Fax: (02) 9997 1529

sales@aussietravelcover.com.au

www.aussietravelcover.com.au

CLAIMS ENQUIRIES

1800 066 896 (within Australia)

Authorised Representatives Details

Name/Company:

ABN (if applicable):

AR Number:

Agent Stamp:

24 HOUR EMERGENCY ASSISTANCE CALL

Mondial Assistance

61 7 3305 7499 (reverse charge)

1800 010 075 (within Australia)

This insurance is arranged and managed by
ETI Australia Pty Ltd, trading as Mondial Assistance

ABN 52 097 227 177, AFSL 245631

PO Box 162, Toowong QLD 4066

This insurance is underwritten by
Allianz Australia Insurance Limited (Allianz)

ABN 15 000 122 850, AFSL 234708

of 2 Market Street, Sydney NSW 2000

PLEASE COMPLETE AND RETURN TO YOUR AGENT

Traveller's details

| | | | |
|-------------------|------------|-------|---------------|
| | | | / / |
| INSURED'S SURNAME | FIRST NAME | TITLE | DATE OF BIRTH |

| | | | |
|-------------------|------------|-------|---------------|
| | | | / / |
| INSURED'S SURNAME | FIRST NAME | TITLE | DATE OF BIRTH |

Children's details

| | | | |
|-------------------|------------|-------|---------------|
| | | | / / |
| INSURED'S SURNAME | FIRST NAME | TITLE | DATE OF BIRTH |

| | | | |
|-------------------|------------|-------|---------------|
| | | | / / |
| INSURED'S SURNAME | FIRST NAME | TITLE | DATE OF BIRTH |

| | | | |
|-------------------|------------|-------|---------------|
| | | | / / |
| INSURED'S SURNAME | FIRST NAME | TITLE | DATE OF BIRTH |

| | | | |
|-------------------|------------|-------|---------------|
| | | | / / |
| INSURED'S SURNAME | FIRST NAME | TITLE | DATE OF BIRTH |

Traveller's contact details

| | | | |
|---------------------|--------|-------|----------|
| | | | |
| RESIDENTIAL ADDRESS | SUBURB | STATE | POSTCODE |

| | | | |
|-------|--|--|--|
| | | | |
| EMAIL | | | |

| | | |
|---------------------|------------------|----------------|
| () | () | () |
| PHONE (AFTER HOURS) | PHONE (BUSINESS) | PHONE (MOBILE) |

Travel details

| | |
|----------------|-------------------------|
| / / | / / |
| DEPARTURE DATE | RETURN DATE/EXPIRY DATE |

| | | |
|------------------------------|--------------------|-------------|
| | | |
| PERIOD OF TRAVEL (DAYS/MTHS) | MAJOR DESTINATIONS | BOOKING NO. |

Declaration

- I/we acknowledge that a copy of the combined Financial Services Guide (FSG), Product Disclosure Statement (PDS) and Policy Wording, which contains the Duty of Disclosure and consequences of non-disclosure, was given to me before I/we applied for this policy and that I/we have made the decision to purchase this after carefully reading the terms of the policy and decided that this policy is suitable for my/our needs.
- I/we authorise any doctor or clinic to provide Mondial Assistance with information concerning my current or past medical history. I/we have read the Privacy Notice and I/we consent to the collection, use and disclosure of my personal information by Mondial Assistance or the insurer to such person and for such purposes stated in the Privacy Notice.
- I/we acknowledge that this policy does not provide cover for Pre-existing Medical Conditions.
- I/we agree to abide with the terms and conditions of this policy and confirm that the above information is correct.

Insured/Sponsor Signature _____ Date _____ / _____ / _____

Insured/Sponsor Signature _____ Date _____ / _____ / _____

If duo has been selected, both insured's must sign.