



go
insurance
Award-Winning Travel Insurance



**Go Insurance Australia - Corporate Travel
Product Disclosure Statement and Policy Wording**

Contents

Product Disclosure Statement (PDS)	3		
I About Go Insurance	3	Section 5: Overseas Medical, Repatriation and Additional Expenses	17
I About Lloyd's	3	Section 6: Search and Rescue	18
I General Insurance Code of Practice	3	Section 7: Hospital Benefit	18
I General Advice	3	Section 8: Personal Accident	18
I Purpose of the Cover	3	Section 9: Personal Liability	21
I Significant Features and Benefits	3	Section 10: Legal Expenses	21
I Significant Risks	4	Section 11: Personal Baggage, Business Property and Money	22
I How We calculate the premium	4	Section 12: Delayed Personal Baggage	23
I Non payment of premium	4	Section 13: Hijack, Kidnap and Kidnap for Ransom	23
I Limits of cover	4	Section 14: Political and Natural Disaster Evacuation Expenses	24
I Currency Conversions	4	Section 15: Car Hire Excess Waiver	24
I Age Limits	4	Section 16: Extra Territorial Workers Compensation	25
I How to apply for cover	4	Section 17: Identity Theft Benefit	25
I How to make a claim	4	Section 18: Corporate Image Protection Benefit	25
I Your Duty to Us	4	Section 19: Court Attendance Benefit	25
I Privacy	5	Section 20: Corporate Transport Benefit	25
I Complaints	6	Section 21: Independent Financial Advice Benefit	26
I Service of Suit	7	Section 22: Trauma Counselling Benefit	26
I Policy Cancellation	7	Section 23: Accidental HIV Infection Benefit	26
I Cooling Off	7	Section 24: Coma Benefit	26
I Taxation	7	Section 25: Orphan Benefit	26
I Financial Compensation Scheme	8	Section 26: Dependent Child Benefit	26
I Updating this PDS	8	Section 27: Home Modification Benefit	27
I Date prepared	8	Section 28: Domestic Assistance Benefit	27
I Policy Wording	9	Section 29: Coronavirus COVID-19 Benefit	27
I Definitions	9		
I What the Policy Covers	15	I General Policy Exclusions	29
Section 1: Cancellation and Curtailment	15	I General Policy Conditions	31
Section 2: Travel Disruption Expenses	15	I Global Emergency Assistance	33
Section 3: Missed Transport Connection	15	I Claims Procedure	33
Section 4: Employee Replacement Expenses	16	I Financial Services Guide	34

Product Disclosure Statement (PDS)

This Product Disclosure Statement (PDS) has been prepared to help You decide whether this product will meet Your needs.

It sets out the significant features of the insurance Policy including its benefits, risks and information on how the insurance premium is calculated. It also contains important information about Your rights and obligations. You should read the Policy wording to ensure it meets Your needs before making a decision to purchase. We have not considered Your personal needs or financial situation in providing this statement, Policy wording and/or quotation. If necessary, You should seek separate professional advice to determine if this insurance suits Your requirements.

| About Go Insurance

YourCover Pty Ltd ABN 35 169 038 466 T/as Go Insurance (Go) is an Australian Financial Services Licensee (no. 461299) authorised by the Australian Securities and Investments Commission (ASIC) to deal in and provide general advice on insurance products. This insurance is underwritten by Certain Underwriters at Lloyd's. These underwriters have authorised Go to act on their behalf to arrange, issue, vary and cancel insurance products. Go is also authorised to handle claims on the Underwriters' behalf.

| About Lloyd's

Lloyd's is the world's specialist insurance and reinsurance market, bringing together an outstanding concentration of underwriting expertise and talent. It is often the first to insure emerging, unusual and complex risks. Around 80 syndicates are underwriting insurance at Lloyd's, covering all classes of business. Together they interact with thousands of brokers daily to create insurance solutions for businesses in over 200 countries and territories around the world.

| General Insurance Code of Practice

The Insurance Council of Australia Limited has developed the General Insurance Code of Practice ("the Code"), which is a voluntary self-regulatory code. The Code aims to raise the standards of practice and service in the insurance industry.

Lloyd's has adopted the Code on terms agreed with the Insurance Council of Australia. For further information on the Code please visit www.codeofpractice.com.au.

The Code Governance Committee (CGC) is an independent body that monitors and enforces insurers' compliance with the Code. For more information on the Code Governance Committee (CGC) go to www.insurancecode.org.au

| General Advice

Any advice contained in this PDS and Policy is of a general nature only and does not take into account the personal needs, objectives or financial situation of You or any Insured Person. If necessary, You should seek separate professional advice.

| Purpose of the cover

The purpose of this Policy is to provide insurance cover against certain unforeseen or unexpected events that may occur whilst You or the Insured Person are travelling. The Policy does not cover all possible events and expenses. The Policy is a contract between You and Certain Underwriters at Lloyd's. Please read the Policy to ensure it meets Your needs. If You require further information, please contact Us or Your broker.

| Significant Features and Benefits

This Policy offers a range of significant Benefits. For full details of the Benefits provided by this Policy, please refer to the Policy and Your Certificate of Insurance which outlines the sums insured and also notes which Policy sections You selected at the time of Policy purchase. Some significant benefits of the Policy include:

- Overseas medical expenses, evacuation, repatriation and additional travel expenses cover
- Cancellation, Curtailment and Travel Disruption benefits
- Personal Accident benefits
- Personal Liability and Legal Expenses cover
- Search and Rescue benefits
- Car Hire Excess Waiver protection

- Compensation for loss, theft or damage to Baggage, Money and Business Property
- Hijack, Kidnap and Kidnap for Ransom cover
- Political and Natural Disaster Evacuation benefits

| Significant Risks

Possible risks associated with You holding this Policy include:

- Whether the Policy provides the scope of cover You require. You should carefully read the Policy and take note of its terms, conditions and exclusions.
- Whether You can comply with the terms and conditions of the Policy. Failure to comply could result in Us not paying all or part of a claim.
- Your duty to Us is very important. If You have not disclosed relevant information, We may be entitled to decline a claim and this can have consequences on Your further insurance cover.

In certain circumstances, the Policy will not provide any cover to You. You must read the Policy for full details, including the exclusions which apply to each section and the General Exclusions which apply to all Policy sections. For instance, the Policy does not cover:

- Medical and dental treatment provided in Australia;
- Deliberate exposure to needless danger;
- Legal liability arising out of the use of firearms, mechanically propelled vehicles or animals.

| How We calculate the premium

We consider several issues to calculate the premium. Some of the factors that influence the premium include:

- the sums insured;
- the average duration of trips to be taken;
- the Insured Person's medical history, age and claims history; and
- activities to be undertaken whilst travelling.

The total premium includes all government charges which are shown separately on the certificate. If You change Your policy in any way after issue, You may be entitled to a premium refund or You may be asked to pay additional premium.

| Non payment of premium

You must pay the premium within the agreed credit terms or Your Policy may not be in force. When You take out the Policy, if You do not pay the premium by the due date or Your payment is dishonoured, then We may give You written notice to cancel the Policy and/or decline any claim/s You have made. When You renew Your Policy, if You don't pay the renewal premium by the due date, the Policy will end and We may decline any claim(s) You have made.

| Limits of cover

Our total liability for all claims is limited to the amounts specified in each section of the Policy. In the event of duplicate insurance, We may only be liable for Our proportion of the claim.

| Currency conversions

Settlement of claims for expenditure incurred overseas will be made at the official rate of conversion applicable at the date of the loss or expense. All Benefits are noted in Australian Dollars.

| Age limits

This Policy does not cover any person who is aged 76 years or more. Section 9 (Personal Accident) provides for reduced Benefits in respect of Insured Persons aged less than 18 years or more than 65 years. Please refer to the Policy for further details.

| How to apply for cover

To apply for cover, You will need to complete a proposal form which You can obtain from an insurance broker or distributor who has an agency agreement with Us. The broker/distributor can then approach Us to obtain a quotation on Your behalf. In some cases and at Our discretion, We may agree to provide a quotation and/or issue cover direct.

| How to make a claim

If You wish to make a claim, there are some important things You must do. For full details of how to make a claim, please refer to the Claims Procedure section of the Policy.

| Your Duty to Us

Before You enter into an insurance contract, You have a duty to take Reasonable care not to make a misrepresentation to Us when answering questions that We will ask You and providing Us with information. Before You enter into, vary or extend an insurance contract, We will ask You questions that are relevant to Our decision to insure You and on what terms.

You must take reasonable care not to make a misrepresentation to Us when answering those questions. For example, it is important that You answer Our questions fully and accurately, to the best of Your knowledge.

If You do not take reasonable care not to make a misrepresentation to Us, We may cancel Your contract, or deny or reduce the amount We will pay You for a claim, in accordance with Our rights at law.

If You make a misrepresentation to Us which is fraudulent, We can:

1. Treat Your policy as if it never existed (i.e. avoid the contract), unless We would have entered into the contract for the same premium and on the same terms anyway; or
2. If We are not entitled to avoid the contract or We decide not to avoid the contract, We can reduce the amount that We pay You for a claim so that We are put in the position We would have been in if You had not breached Your duty to Us, in accordance with Our rights at law.

| Your Privacy

We are committed to protecting the privacy of the personal information You provide to Us. We collect, hold, use and disclose Your personal information in accordance with the Australian Privacy Principles under the Privacy Act 1988 (Cth) and in accordance with other applicable privacy laws.

Collection of personal information

We only collect, hold, use and disclose personal information where it is necessary for legitimate business purposes, or where there is a legal requirement to do so. We collect personal information directly from You unless it is unreasonable or impracticable to do so. Where You provide personal information about other individuals, You must make them aware that You will provide this information to Us; the types of persons and entities to which the information will be available; and the purposes for which We and those to whom We disclose the information will use it. You must also make them aware that they can access the information We receive from You.

We collect and use personal information for a number of reasons which include but are not limited to:

- Evaluating Your application for insurance;
- Evaluating any request You make to vary, extend or amend Your policy;
- Issuing and managing the insurance cover We provide to You; and
- Investigating and managing any claims You make against Your policy.

If You do not provide Us with this information or any additional information We request, We may not be able to process Your application, offer You insurance cover or respond to any claim.

Use or disclosure of personal information

The personal information We collect can be used or disclosed for any purpose connected to Our activities but only where You would reasonably expect for this to occur. When necessary and in relation to the above noted activities, We may need to disclose the personal information We collect to:

- Our relevant employees and agents involved in delivering Our services;
- Medical emergency companies and service providers such as claims handlers, investigators, hospitals, medical and health professionals;
- facilitators such as legal firms, professional experts such as accountants, actuaries, engineers and technology experts;
- the insurance companies with whom We transact business;
- the Lloyd's Syndicates We represent (which are located in the United Kingdom);
- insurance reference bureau or credit reference bureau; and
- reinsurers or reinsurance brokers (which may include reinsurers located outside of Australia).

We may also use or disclose Your personal information if it is required by an Australian law or a court/tribunal order.

Disclosure of personal information to overseas recipients

If We are required to disclose personal information outside Australia, We will ensure that:

- a) the overseas recipient complies with the Australian Privacy Principles in relation to the information, or
- b) the overseas recipient of the information is subject to a law that has the effect of protecting the information in a substantially similar way to the way in which the Australian Privacy Principles protect the information.

Security of personal information

We are committed to protecting personal information We hold from misuse, interference and loss, as well as unauthorised access, modification or disclosure.

Access to and correction of personal information

You may request access to Your personal information, and where necessary, correct any errors in this information (some restrictions and costs may apply). In some circumstances We may not agree to provide access to some or all of the information We hold when We are legally entitled to do so. In such cases We will inform You of the reason for this circumstance. If You would like to access a copy of Your personal information or You wish to correct or update Your personal information, please also contact Us on Email - mail@goinsurance.com.au or phone + 61 (0) 7 3481 9888.

Use of personal information for marketing

We may use Your personal information to send You details of new insurance products or other insurance related information unless You have indicated to Us that You do not wish to receive such information. If You do not wish to receive future marketing material from Us, please contact Us on mail@goinsurance.com.au or phone + 61 (0) 7 3481 9888.

By completing Your application for this Policy, You agree to Us using and disclosing Your information as set out above. This consent to the use and disclosure of Your personal information remains valid unless You alter or revoke it by giving written notice by emailing mail@goinsurance.com.au. If You have any queries about Our privacy policy and how it affects You, please contact Us.

Privacy Complaints Advice:

Lloyd's and its agents are bound by the obligations of the Privacy Act 1988 as amended by the Privacy Amendment (Private Sector) Act 2000 (the Act) and will be covered by the General Insurance Information Privacy Code (the Code). These set down standards relating to the collection, use, disclosure and handling of personal information.

"Personal information" is essentially information or an opinion about a living individual whose identity is apparent or can reasonably be ascertained from the information or opinion.

An individual who believes their privacy may have been prejudiced has a right to make a complaint about the matter. In the first instance, Your complaint should be addressed to Go Insurance. This may be done either verbally or in writing to:

Post	PO Box 5964, Brendale Qld 4500
Telephone	+ 61 (0) 7 3481 9888
Facsimile	+ 61 (0) 7 3481 9899
Email	mail@goinsurance.com.au

If You are dissatisfied with the response, You may refer the matter to Lloyd's Australia Ltd, who has the appropriate authority to investigate and address matters of this nature. Lloyd's Australia can be contacted at:

Suite 1603 Level 16
1 Macquarie Place
Sydney NSW 2000

Telephone	+ 61 (0) 2 8298 0783
Facsimile	+ 61 (0) 2 8298 0788
Email	ldraustralia@lloyds.com

Lloyd's Australia will respond in writing within 15 working days, and if You remain dissatisfied with their response You will be provided at that time with the details of any other avenues for resolution that may be available to You.

| Complaints

If You have any concerns or wish to make a complaint in relation to this Policy or Our services, please let Us know and We will attempt to resolve Your concerns in accordance with Our internal dispute resolution procedure. Please contact Go Insurance in the first instance:

Post	PO Box 5964 Brendale Qld 4500
Telephone	+ 61 (0) 7 3481 9888
Facsimile	+ 61 (0) 7 3481 9899
Email	mail@goinsurance.com.au

We will acknowledge receipt of Your complaint and do Our utmost to resolve the complaint to Your satisfaction within 10 business days.

If We cannot resolve Your complaint to your satisfaction, We will escalate your matter to Lloyd's Australia who will determine whether it will be reviewed by their office or the Lloyd's UK Complaints team. Lloyd's contact details are:

| Email ldraustralia@lloyds.com
| Telephone + 61 (0) 2 8298 0783
| Post Suite 1603 Level 16
1 Macquarie Place, Sydney NSW 2000

A final decision will be provided to you within 30 calendar days of the date on which you first made the complaint unless certain exceptions apply.

You may refer Your complaint to the Australian Financial Complaints Authority (AFCA), if Your complaint is not resolved to Your satisfaction within 30 calendar days of the date on which You first made the complaint or at any time. AFCA can be contacted as follows:

| Telephone 1800 931 678
| Email info@afca.org.au
| Post GPO Box 3, Melbourne VIC 3001
| Website www.afca.org.au

Your complaint must be referred to AFCA within 2 years of the final decision, unless AFCA considers special circumstances apply. If Your complaint is not eligible for consideration by AFCA, You may be referred to the Financial Ombudsman Service (UK) or You can seek independent legal advice. You can also access any other external dispute resolution or other options that may be available to You.

| Service of Suit

The Underwriters accepting this Insurance agree that:

- (i) if a dispute arises under this Insurance, this Insurance will be subject to Australian law and practice and the Underwriters will submit to the jurisdiction of any competent Court in the Commonwealth of Australia;
- (ii) any summons notice or process to be served upon the Underwriters may be served upon:

Lloyd's Underwriters' General Representative in Australia
Suite 1603
Level 16
1 Macquarie Place
Sydney NSW 2000

who has authority to accept service on the Underwriters' behalf;

- (iii) if a suit is instituted against any of the Underwriters, all Underwriters participating in this insurance will abide by the final decision of such Court or any competent Appellate Court.

| Policy Cancellation

You may cancel this Policy at any time by providing notice to Us in writing.

We may cancel the Policy in any way permitted by law. For instance, We may cancel the Policy if You have

- Failed to comply with Your duty to Us;
- Made a misrepresentation to Us before the Policy was entered into;
- Failed to comply with a Policy provision including failure to pay the applicable premium;
- 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 this Policy.

If We cancel the Policy, We will give You written notice. If the Policy is cancelled, We will deduct from the premium, an amount to cover the shortened period for which You were insured by Us and refund the balance to You provided no claim has been paid or is payable and no incident has occurred which could give rise to a claim under this Policy.

| Cooling Off Period

If You decide that You no longer want this Policy, You are entitled to a refund of the total amount paid provided Your request to cancel the Policy occurs within fourteen (14) days of issue and before any insured travel begins and no claim has been made against Your Policy. We may not provide a refund if You cancel Your Policy outside of the Cooling Off Period. If We do provide a premium refund following Your request to cancel the Policy outside the Cooling Off Period, We may choose to charge an administration fee.

If You have purchased this Policy via an insurance broker, You should ask the insurance broker what arrangements apply.

| Taxation

Depending on Your entitlement to claim Input Tax Credits under the Policy, We may reduce the amount paid in the event of a claim by the amount of any Input Tax Credit. In the event of any payment to an Insured Person under Section 8B, it is the Insured Person's responsibility to declare this payment when completing their usual tax return. If necessary, You or the Insured Person should seek appropriate taxation advice.

| Financial Claims Scheme

This Policy may be protected under the Financial Claims Scheme which protects certain Insured Persons and third parties in the event of an insurer becoming insolvent. In the unlikely event this occurs, You may be entitled to access the Financial Claims Scheme provided You meet the eligibility criteria. APRA is responsible for the administration of the Financial Claims Scheme and You can contact APRA on 1300 558 849 or by visiting www.apra.gov.au.

| Updating the Product Disclosure Statement

We may need to amend this PDS at a later date. A paper copy of any updated information is available free of charge by contacting Us or Your insurance broker. 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 viewpoint of a reasonable person deciding whether to purchase this insurance.

| Date Prepared

This PDS was authorised on 1 June 2022 and remains valid until superseded by a new or supplementary PDS. Claims are assessed in accordance with the PDS/Policy wording effective at the time of purchase.

Policy Wording

Definitions: Words That Have Special Meaning

Some words in this Policy have special meanings. Where this is the case, the word(s) will commence with a capital letter. In such cases, the word(s) relate to the following definitions.

Throughout this Policy, words in the singular include the plural and vice versa. The male gender includes the female and neuter.

The following definitions apply to all sections of the Policy and all clauses, extensions and endorsements unless otherwise stated.

| Accident/Accidental

A sudden, unexpected, unusual, specific, external event which occurs at a single identifiable time and place during the Period of Insurance.

| Act of Terrorism

An act, including but not limited to, the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or governments, committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public or any member of the public in fear.

| Adverse Weather Conditions

Weather of such severity that the police or other relevant authority warn by means of public communication facilities (including but not limited to television or radio) that it is unsafe for individuals to attempt to travel via the route on which the Insured Person is scheduled to travel or any reasonable alternative route.

| Aggregate Limit of Liability

The maximum amount of all Benefits payable under this Policy (excluding Personal Liability). If the aggregate amount of all Benefits payable under this Policy exceeds the Aggregate Limit of Liability, the Benefit payable for each Insured Person shall be proportionately reduced until the total of all Benefits does not exceed the Aggregate Limit of Liability.

| Benefit(s)

Any benefit to which an Insured Person is entitled under the terms of this Policy.

| Benefit Period

The maximum period from the date of Temporary Total Disablement or Temporary Partial Disablement for which compensation is payable. This period starts at the end of the Excess Period.

| Business Property

General office supplies, business documentation, stationery, manuscripts and plans belonging to You or the Insured Person and which are used for business purposes.

| Bodily Injury

Identifiable physical injury which:

- (a) is sustained by the Insured Person, and
- (b) is caused by an Accident that occurs during the Period of Insurance (for claims against section 1) or the Period of Travel, and
- (c) solely and independently of any other cause, except illness directly resulting from or medical or surgical treatment rendered necessary by such injury, occasions the death or disablement of the Insured Person within 12 months from the date of the Accident (for claims against section 8).

| Certificate of Insurance

Certificate of insurance attaching to and forming part of the Policy or any subsequently substituted certificate of insurance. The certificate of insurance is part of the contract of insurance and sets out Your details, the Policy sections that apply, the Period of Insurance and any amendments to the Policy.

| Close Relative

Any of the following who is aged under 85 years and resident in the Insured Person's Country of Residence – Your mother, father, legal guardian, sister, brother, husband, wife, fiancé(e), common law cohabitating domestic partner, daughter, son, grandparent, grandchild, parent-in-law, son-in-law, daughter-in-law, sister-in-law, brother-in-law.

| Computer Systems

Any computer, hardware, software, communications system, electronic device (including, but not limited to, smart phone, laptop, tablet, wearable device), server, cloud or microcontroller including any similar system or any configuration of the aforementioned and including any associated input, output, data storage device, networking equipment or back up facility, owned or operated by the Insured or any other party.

| Consequential Loss

Any other loss, damage or additional expense following on from an event for which You are claiming.

| Consultant

A person or company appointed by Us that specialises in the negotiations of Kidnap and Kidnap for Ransom release.

| Coronavirus COVID-19

Any contagious or infectious disease or illness or any illness or disease directly or indirectly resulting from any of the following:

- a) Coronavirus disease (Coronavirus COVID-19);
- b) Any mutation or variation of Coronavirus COVID-19;
- c) Severe acute respiratory syndrome coronavirus 2 (SARS-CoV-2);
- d) Any mutation or variations of SARS-CoV-2;
- e) Any fear or threat of a), b), c), or d) above.

| Country of Residence

The country in which the Insured Person permanently resides and where they will be repatriated if medically necessary during the Period of Travel.

| Cyber Loss

Any loss, damage, liability, claim, cost or expense of whatsoever nature directly or indirectly caused by, contributed to by, resulting from, arising out of or in connection with any Cyber Act or Cyber Incident including, but not limited to, any action taken in controlling, preventing, suppressing or remediating any Cyber Act or Cyber Incident.

| Cyber Act

An unauthorised, malicious or criminal act or series of related unauthorised, malicious or criminal acts, regardless of time and place, or the threat or hoax thereof involving access to, processing of, use of or operation of any Computer System.

| Cyber Incident

Any error or omission or series of related errors or omissions involving access to, processing of, use of or operation of any Computer System; or any partial or total unavailability or failure or series of related partial or total unavailability or failures to access, process, use or operate any Computer System.

| Data

Information, facts, concepts, code or any other information of any kind that is recorded or transmitted in a form to be used, accessed, processed, transmitted or stored by a Computer System.

| Dependent Child

An unmarried child of the Insured Person or the Insured Person's spouse who lives with the Insured Person and is under the age of 18 years or up to the age of 23 years if in full time education and primarily dependant on the Insured Person for financial maintenance and support.

| Director

An appointed or elected member of the board of directors of a company.

| Electronic Equipment

Electronic items such as personal or business computer, laptop, computer tablet, mobile telephone, GPS device, personal music device, digital camera, video camera and any other item We deem to be electronic for which the Insured Person is legally responsible and is taken on or acquired during the Period of Travel.

| Employee

Any person in Your service including Directors (executive and non-executive), consultants, contractors, sub-contractors and/or self-employed persons engaged to undertake work on Your behalf.

| Epidemic

Fast spreading contagious or infectious disease or illness in an area as documented by a recognised public health authority.

| Excess

Your financial contribution towards any valid claim. The Excess is that amount of the claim which You must bear and will be applied per Insured Person for each incident that results in a valid claim.

| Excess Period

The period prior to the commencement of the Benefit Period for which no Benefit is payable.

| Express Kidnapping

The unlawful seizure, abduction and detention by force or fraud of the Insured Person against their will by an individual or group for the purpose of obtaining cash directly from the Insured Person by way of fraudulent or coercive use of a financial card.

| Fraud

An intentional deception made for personal gain or to damage You or the Insured Person.

| Hijack

The unlawful seizure or wrongful exercise of control of an aircraft or conveyance, or the crew thereof, in which the Insured Person is travelling as a passenger.

| Illness

Any disease, sickness, malady or infection which is unexpectedly contracted during the Period of Insurance and/or first manifests itself after the Insured Person departs on the Period of Travel and which requires treatment by a Medical Practitioner. In respect of claims against section 1, such treatment must result in the Medical Practitioner certifying that the condition prevents commencement or continuation of the Insured Person's Period of Travel.

| Incidental Holiday

A non-business related trip taken immediately before, during and/or immediately after a business-related Period of Travel.

| Insured Person

Any person shown or described in the Certificate of Insurance as being an Insured Person. For each Insured Person, cover applies until the end of the Period of Insurance or the date upon which the Insured Person ceases their employment or association with You, whichever is the sooner.

| Kidnap

The unlawful seizure, abduction and detention by force or fraud of the Insured Person against their will by an individual or group.

| Kidnap for Ransom

The unlawful seizure, abduction and detention by force or fraud of the Insured Person against their will by an individual or group for the purpose of obtaining a form of payment for their release.

| Left Behind

Not taken by the Insured Person when vacating or leaving any hotel or hostel accommodation, restaurant, café, bar or any other Public Place including public transport.

| Limb, Limbs

The entire arm (between the shoulder and the wrist) or the entire leg (between the hip and the ankle).

| Medical Practitioner

A registered practising member of the medical profession recognised by the law of the country in which they are practising and who is not related to You, the Insured Person or any person with whom the Insured Person is travelling.

| Money

Bank notes, coins, postal and money orders, travellers cheques, bank cheques, prepaid travel money cards, credit and debit cards and any other negotiable instrument.

| Moped / Scooter

Any two-wheeled or three-wheeled motor vehicle with an engine capacity no greater than 100cc.

| Motorcycle

Any two-wheeled or three-wheeled motor vehicle with an engine capacity no greater than 250cc.

| Natural Disaster

An event or force of nature that has catastrophic consequences such as earthquake, flood, tsunami, volcanic eruption, bushfire or cyclone but not an Epidemic or Pandemic.

| Our, Us, We, Underwriters

Certain Underwriters at Lloyd's.

| Pandemic

Form of an epidemic that extends throughout an entire continent, even the entire human race.

| Partner

The Insured Person's spouse, civil partner, or the person with whom they are co-habiting as a couple.

| Period of Insurance

The period beginning at the effective time and date and ending at the expiry time and date as shown in the Certificate of Insurance and any other period for which We have accepted Your premium.

Where the Insured Person's Period of Travel extends past the expiry of the Period of Insurance, cover will remain in force until they return to their home or place of employment (whichever occurs first).

If a Period of Travel is declared but does not commence in the Period of Insurance, cover ceases at the expiry time and date as shown in the Certificate of Insurance.

| Period of Travel

The time during the Period of Insurance when the Insured Person leaves their home or place of employment (whichever occurs last) during the whole time away and until their return to their home or place of employment (whichever occurs first).

| Permanent Partial Disablement

Disablement which forever prevents the Insured Person from attending to more than 50% of the duties of his business or occupation whilst he is under the regular care of and acting in accordance with the instructions or advice of a Medical Practitioner.

| Permanent Total Disablement

Disablement which continues for more than 12 consecutive months and at that time is certified by a Medical Practitioner to be beyond hope of improvement and entirely prevents the Insured Person from engaging in any business, profession, occupation or employment for which he is qualified by training, education or experience.

| Permanent Total Loss of Hearing

Permanent total and irrecoverable loss of hearing which lasts 12 consecutive months and at the expiry of that period is medically certified as beyond hope of improvement.

| Permanent Total Loss of Sight

Permanent total and irrecoverable loss of sight which lasts 12 consecutive months and at the expiry of that period is medically certified as beyond hope of improvement.

| Personal Baggage

Personal property, Electronic Equipment, and/or Valuables belonging to the Insured Person or for which they are legally responsible and taken on or acquired during the Period of Travel.

| Policy

The Policy consists of:

- a. Your proposal for insurance (application);
- b. The quotation You have been given either in writing or electronically;

- c. This document (Policy wording including the Schedule of Benefits);
- d. Your Certificate of Insurance;
- e. Any additional information/declarations supplied to Us by You or on Your behalf in relation to the Policy or variation thereto; and
- f. Any written endorsements We issue to You.

| Pollution

Pollution or contamination by naturally occurring or man-made substances, forces, organisms or any combination of them whether permanent or transitory.

| Pre-Booked

Either booked by You or by the Insured Person prior to commencement of the Period of Travel and for which payment has been or will be made.

| Pre-existing Medical Condition

Any injury, sickness, disease, disability or condition for which treatment, medication or advice has been received or prescribed by a doctor, dentist or allied health professional in the twelve (12) months immediately prior to the Insured Person's Period of Travel; and/or a condition for which symptoms have manifest and a reasonable person in the circumstances would be expected to be aware of at the time of booking a trip or commencing a Period of Travel.

| Public Place

Any place to which the public has access except a place where only You, the Insured Person or accommodation providers have access. Such places include but are not limited to buses, trains, planes, taxis, airports, railway stations, bus terminals, shops, streets, galleries, museums, markets, accommodation foyers and common areas, beaches, carparks, restaurants and public toilets.

| Public Transport

Any aircraft, ship, train, coach or similar mode of transport operated under licence for the purpose of carrying passengers for which a fee is payable and on which the Insured Person is booked to travel.

| Radiation

The emission, discharge, dispersal, release or escape of fissile material emitting a level of radioactivity capable of causing incapacitating disablement or death.

| Ransom Monies

Cash, bullion, securities, property or services.

| Reasonable (for the purpose of Sections 1, 2, 3, 4, 5, 6, 7, 12, 15 and 29)

For medical/dental treatment - a comparable level of care which would be expected in Australia;

For travel, accommodation and similar expenses - the standard mode or level in the country the Insured Person is in but not better than the travel class or accommodation rating comparable to the level You or the Insured Person booked for the Period of Travel.

| Reasonable Care

The Insured Person's responsibility to exercise an appropriate degree of care which a reasonable person in the circumstances would do to minimise the potential of suffering any Bodily Injury / Illness or any loss/damage and to safeguard insured property.

| Salary

1. For an Insured Person employed by You, the average weekly value of their income package earned from personal exertion (including wages, motor vehicle and travelling allowances, subscriptions, fees, subsidies, meal and clothing allowances) before deductions and income tax but excluding bonuses, commissions, overtime and other allowances.
2. For a self-employed Insured Person, their average gross weekly income earned from personal exertion after deduction of all business expenses incurred to earn that income.

In all cases, the Insured Person's average gross weekly income will be calculated by reference to his earnings in the 6 months prior to the Bodily Injury giving rise to the claim (or any shorter period if they have not been employed by You for a period of 6 months).

| Temporary Total Disablement

Disablement which temporarily and totally prevents the Insured Person from attending to any part of his usual business or occupation whilst he is under the regular care of and acting in accordance with the instructions or advice of a Medical Practitioner.

| Temporary Partial Disablement

Disablement which temporarily prevents the Insured Person from attending to more than 50% of the duties of his business or occupation whilst he is under the regular care of and acting in accordance with the instructions or advice of a Medical Practitioner.

| Tooth, Teeth

Sound and natural permanent tooth (teeth) but not first or baby teeth, implants, prostheses or other dental restorations.

| Total Loss

Complete and permanent physical loss or loss of use of the relevant body part.

| Travel Documents

Passports, visas, entry permits, travel tickets, driving licences or other similar documents in possession and control of the Insured Person.

| Travel Service Provider

Any commercial airline, hotel, accommodation provider, car hire company, bus line, shipping line or railway company.

| Unattended

Leaving Your or the Insured Person's property with a person the Insured Person did not know prior to commencing the Period of Travel; leaving it in a position where it can be taken without the Insured Person's knowledge (including a Public Place); or leaving it at such a distance that the Insured Person is unable to prevent it from being taken.

| War

Any activity or conflict where military force is used and includes one of the following:

1. Hostilities or warlike operations (whether War be declared or not)
2. Invasion, civil War, rebellion, insurrection, revolution
3. Act of an enemy foreign to the nationality of the Insured Person or the country in or over which the act occurs
4. Civil commotion assuming the proportions of, or amounting to, an uprising
5. Overthrow of the legally constituted government
6. Military or usurped power
7. Explosions of War weapons
8. Murder or assault subsequently proved beyond reasonable doubt to have been the act of agents of a state foreign to the nationality of the Insured Person whether war be declared with that state or not.

| Valuables

Jewellery, watches, spectacles, sunglasses, hearing aids, headphones, items made of or containing gold, silver or other precious metals or (semi) precious stones, CDs, DVDs, leather goods, animal skins / furs, antiques, binoculars, telescopes, works of art and musical instruments.

| You, Your, Yours, Policyholder

The insured entity and/or Insured Person as stated in the Certificate of Insurance.

What the Policy Covers

| The Policy

We will cover the Insured Person against the circumstances outlined in sections 1 to 29 below happening whilst the Insured Person is travelling on behalf of the Policyholder (including Incidental Holiday travel) having a destination outside their usual Country of Residence or within their usual Country of Residence if such trips involve an overnight stay or air travel. Cover also extends to declared private travel undertaken by the Policyholder's Director(s), their accompanying Partner and Dependent Children.

| Section 1 - Cancellation or Curtailment

The cancellation section is operative from the date of booking a Period of Travel or the commencement date of the Period of Insurance whichever is the later.

We will pay up to the amount shown in the Certificate of Insurance for all deposits and advance payments that have been paid or contracted to be paid for transport and accommodation costs (including Reasonable additional transport and accommodation expenses incurred for the Insured Person to return to their Country of Residence) if a Pre-Booked Period of Travel has to be cancelled, cut short or rearranged directly and necessarily as a result of:-

1. The unexpected death, Bodily Injury, Illness or compulsory quarantine of:
 - (a) The Insured Person;
 - (b) Any member of the travel party;
 - (c) Any person with whom the Insured Person intends to reside or conduct business during the Period of Travel; or
 - (d) A Close Relative or business associate of the Insured Person.
2. Summoning to jury service or witness attendance in a court of their Country of Residence or unavoidable requirement to be present in their Country of Residence for service in any military or civil emergency of:
 - (a) The Insured Person; or
 - (b) Any member of the travel party.
3. Major damage or burglary at the home or place of business of:
 - (a) The Insured Person;
 - (b) Any member of the travel party; or
 - (c) Any person with whom the Insured Person intends to reside or conduct business during the Period of Travel.
4. Adverse Weather Conditions or Natural Disaster.
5. Strike, labour dispute, mechanical breakdown or failure of the means of transport where the departure of such means of transport on which the Insured Person is booked to travel is delayed by at least 24 hours.
6. Any other unforeseen circumstances (not listed in this section) which are outside Your control or the control of the Insured Person.

| Section 2 – Travel Disruption Expenses

We will pay up to the amount shown in the Certificate of Insurance for Reasonable additional travel, accommodation and meal expenses necessarily incurred for the Insured Person to continue a Period of Travel if the Insured Person is forced to alter their Pre-Booked travel arrangements as a direct result of:

1. Strike, locked out workers or industrial action.
2. Riot or civil unrest.
3. Bomb scare, criminal action, an Act of Terrorism or Hijack.
4. Natural Disaster or Adverse Weather Conditions.
5. Accident to or mechanical breakdown of Public Transport.
6. The death, Bodily Injury or Illness of a fellow passenger or crew member.
7. Any other unforeseen circumstances (not listed in this section) which are outside Your control or the control of the Insured Person.

| Section 3 – Missed Transport Connection

We will pay up to the amount shown in the Certificate of Insurance for Reasonable additional travel and accommodation expenses incurred if the Insured Person is scheduled to attend a business meeting or conference which cannot be delayed or rescheduled and they fail to meet a Pre-Booked connection due to:

1. Strike, locked out workers or industrial action.
2. Riot or civil unrest.
3. Bomb scare, criminal action, an Act of Terrorism or Hijack.

4. Natural Disaster or Adverse Weather Conditions.
5. Accident to or mechanical breakdown of Public Transport.
6. Any other unforeseen circumstances (not listed in this section) which are outside Your control or the control of the Insured Person.

Conditions applicable to Cancellation or Curtailment, Travel Disruption and Missed Transport Connection

1. Claims for points lost under frequent flyer or similar loyalty reward programs will be reimbursed based on the cash value of those points nominated by the program provider if the points cannot be credited back to Your account.
2. In selecting the route, mode of transport and time of departure for the Period of Travel, the Insured Person must do all things reasonable and practical to minimise the possibility of late arrival at the departure point(s).
3. Any claim attributable to accident or mechanical breakdown of non-scheduled transport must be supported by a police, garage or motoring organisation report confirming the date, time and cause of the accident or mechanical breakdown.
4. In the event of a claim due to failure or delay of Public Transport, You must provide written confirmation from the carrier, transport company or relevant authority confirming the duration of the delay and its cause.
5. If You or the Insured Person become aware of circumstances which make it necessary for the Period of Travel to be cancelled prior to departure, You or the Insured Person must advise Your travel providers in writing within 48 hours. The maximum amount We will pay will be limited to the applicable cancellation charges at that time.
6. If You or the Insured Person wish to curtail the Period of Travel and claim additional costs thereby incurred, You must obtain Our consent. Failure to obtain Our agreement to the proposed arrangements may result in Your claim being limited or declined.
7. The Benefits provided under sections 1-3 are not cumulative. You cannot claim against more than one Policy section in respect of the same event. If You make a claim for disruption to pre-booked travel arrangements, We retain the right to decide which Policy section will be considered to determine policy response.

| Section 4 - Employee Replacement Expenses

If during the Period of Travel the Insured Person is victim of a Hijack, dies or must return home due to:

1. Their Bodily Injury, Illness or compulsory quarantine;
2. The death, Bodily Injury or Illness of their Close Relative which necessitates the Insured Person's return to their Country of Residence; or
3. Any other unforeseen circumstances (not listed in this section) which are outside Your control or the control of the Insured Person,

We will pay up to the amount shown in the Certificate of Insurance for any Reasonable additional expenses necessarily incurred in:

- (a) Returning the Insured Person to their Country of Residence; and
- (b) Sending another Employee to complete the original business of the Insured Person.

Exclusions applicable to Cancellation or Curtailment, Travel Disruption Expenses, Missed Transport Connection and Employee Replacement Expenses

We will not pay any claim for:

1. Any amount which is refundable or otherwise recoverable or offered as credit (regardless of whether You accept the refund or credit) from any source including tour operators, travel agents or Travel Service Provider(s).
2. Losses or costs arising from the failure of any travel agent, tour operator, transport or accommodation provider, person or agency to pass on monies paid by You or on Your behalf to Travel Service Provider(s).
3. Losses arising from the failure of any travel agent, tour operator, transport or accommodation provider, person or agency to deliver promised or contracted services.
4. Travel agent cancellation fees above the level of commission and/or service fees normally earned by the agent if the Insured Person's Period of Travel had not been cancelled.
5. Any amount that exceeds the Insured Person's or Your contractual liability.
6. Loss arising from the Insured Person's disinclination/reluctance to travel, deciding to curtail the Period of Travel, changing their travel plans and/or loss of enjoyment.
7. Loss arising from or related to the Insured Person being made redundant, resigning or having his contract of employment terminated within 31 days prior to a Period of Travel or once the Period of Travel has commenced.
8. Loss arising from or related to errors or omissions in the Insured Person's booking arrangements, failure to obtain vaccinations/inoculations or prevention of access by the government of a country into which the Insured Person wishes to enter (other than as provided for under this Policy).
9. The failure of any travel agent, tour operator, accommodation provider, hire company or travel carrier to provide advertised services and/or facilities.
10. Your or the Insured Person's personal circumstances, business commitments, financial and/or contractual obligations.
11. Loss arising from any regulations made by any public authority or government.

12. Delay of, or for cancellation following the delay of, a ship, aircraft or train, if:
 - (a) The Insured Person fails to check in according to their itinerary unless the failure was itself due to strike or industrial action; and/or
 - (b) The delay is due to the withdrawal from service temporarily or permanently of Public Transport on the orders or recommendation of any Port Authority or Civil Aviation or any similar body in any country.
13. Loss arising out of any of the contingencies specified above in exclusion 11 if such contingencies had already started or been forecast before the Period of Travel was booked or the Policy was effected, whichever is the later.
14. Loss resulting from the inability of any tour operator, carrier or wholesaler to fulfil any travel arrangements due to a deficiency in the required number of travellers to commence any travel or tour.
15. Your or the Insured Person's failure to obtain the necessary travel permits, visas or documents that result in refusal of entry to the destination.
16. Loss arising from circumstances known to You or the Insured Person prior to booking the Period of Travel and/or purchasing the Policy and which could reasonably be expected to give rise to the cancellation, curtailment or rearrangement of the Period of Travel.
17. Loss of pre-paid travel and/or accommodation arrangements which were unused where We have also paid additional travel and/or accommodation expenses for the same period.
18. Loss, damage, liability, cost or expense arising directly or indirectly out of a Cyber Act or Cyber Incident.
19. Loss and/or costs arising directly or indirectly from Coronavirus COVID-19. Please see Section 29 for details of the limited cover provided for claims arising from Coronavirus COVID-19.
20. Any event or loss which is excluded by the General Exclusions applicable to this Policy.

| Section 5 – Overseas Medical, Repatriation and Additional Expenses

If the Insured Person suffers Bodily Injury or Illness whilst overseas during the Period of Travel, We will pay up to the amount shown in the Certificate of Insurance for the following:

1. The Reasonable cost of medical and surgical treatment including specialists' fees, hospital, nursing home and nursing attendance charges, massage and manipulative treatment, surgical and medical requisites and ambulance charges necessarily incurred outside the Insured Person's Country of Residence.
2. The Reasonable cost of emergency dental treatment to natural teeth incurred outside the Insured Person's Country of Residence for the immediate relief of pain and suffering. The most We will pay for emergency dental treatment in any one Period of Travel is \$2,000 per Insured Person.
3. The Reasonable cost of repatriation (including medical escort if required) to the Insured Person's Country of Residence by whatever means deemed medically necessary. We reserve the right to either repatriate or evacuate the Insured Person to another region or country where medical facilities comparable to those available in Australia exist where in the opinion of the treating Medical Practitioner and Our medical advisers the Insured Person is fit to travel. In these circumstances We reserve the right to determine the manner in which repatriation or evacuation will occur.
4. The Reasonable cost of repatriating the Insured Person's mortal remains and personal effects to their Country of Residence or the Reasonable cost of a funeral in the country where death occurs.
5. The Reasonable cost of additional travel and accommodation expenses incurred for the Insured Person and one member of the travelling party to remain if necessary on medical grounds when, in the opinion of the Insured Person's treating Medical Practitioner and Our medical advisers that the Pre-Booked onward travel or return journey is impossible on medical grounds.
6. The Reasonable cost of travel and accommodation for a Close Relative to travel to the Insured Person where in the opinion of the treating Medical Practitioner and Our medical advisers, their presence is necessary on medical grounds.

Conditions applicable to Overseas Medical, Repatriation and Additional Expenses

1. If the Insured Person is admitted to hospital as an inpatient or is likely to incur medical costs which exceed \$5,000, You must contact Us. Failure to do so may result in Your claim being limited or declined.
2. If the Insured Person wishes to return to their Country of Residence other than as scheduled and claim additional costs incurred, You must obtain Our consent. Failure to obtain Our agreement to the proposed arrangements may result in Your claim being limited or declined. The Insured Person must use medical facilities covered by any Reciprocal Health Agreements where possible. Where the Insured Person wishes to obtain treatment outside the facilities covered by applicable Reciprocal Health Agreements, We must authorise this.
3. If We agree to repatriate the Insured Person to their Country of Residence, We may use their Pre-Booked return ticket towards Our costs.
4. If We determine that the Insured Person should return to their Country of Residence but You and/or the Insured Person do not agree, We will pay the equivalent amount that would have been incurred in respect of Your claim if You and/or the Insured Person had agreed with Our recommendation. You will then be responsible for any ongoing or additional costs relating to or arising from the event and/or medical condition for which You have claimed. Where We do not require the Insured Person to return to their Country of Residence for treatment, We will only pay for necessary and Reasonable treatment received overseas as provided for under this section for up to 12 months after the Bodily Injury or Illness giving rise to Your claim first occurred.

| Section 6 - Search and Rescue Expenses

We will pay up to the amount shown in the Certificate of Insurance for Reasonable additional costs that are necessarily incurred to conduct a search and rescue operation to locate the Insured Person reported as missing to the police, coastguard or other authority responsible for rescue service where:

- (a) It is known or suspected that the Insured Person may have sustained Bodily Injury or become ill; or
- (b) Weather or safety conditions are such that it becomes necessary to do so to prevent the Insured Person from sustaining Bodily Injury or becoming ill.

In the event of a claim under this section, a written statement must be obtained from the police, coastguard or other authority that was responsible for the search and rescue operation.

| Section 7 - Hospital Benefit

In the event of the Insured Person suffering Bodily Injury or Illness during the Period of Travel and being admitted as a hospital inpatient for a continuous period of 24 hours or more, We will pay to the Insured Person \$100 per day or part thereof up to the amount shown in the Certificate of Insurance.

Exclusions applicable to Overseas Medical, Repatriation and Additional Expenses, Search and Rescue Expenses and Hospital Benefit

We will not pay any claim for:

1. The cost of ongoing treatment, investigation and/or medication for a Pre-existing Medical Condition.
3. Expenses incurred more than 12 months after the date of the incident which gave rise to the claim.
4. Expenses incurred in the Insured Person's Country of Residence.
5. Expenses which We are prohibited from paying by law. We will not pay any expenses which are recoverable from any other source including Medicare or private health insurance.
6. The cost of medical treatment where such payment would contravene Australian law (including the National Health Act 1953, Australian Health Insurance Act 1973 and Private Health Insurance Act 2007, amendments thereto and any other legislation yet to be enacted).
7. Medical treatment which is cosmetic, routine, experimental, preventive or elective and/or can reasonably be delayed until the Insured Person returns to their Country of Residence.
8. Medical treatment not verified by a report obtained from the treating Medical Practitioner and/or the cost of over-the-counter medication/consumables unless the Insured Person has consulted a Medical Practitioner in respect of the Bodily Injury or Illness giving rise to the claim.
9. Additional accommodation expenses where We have also paid a claim for the value of cancelled / forfeited accommodation in respect of the same period.
10. Private hospital or medical treatment where public funded services or care is available, including but not limited to under any Reciprocal Health Agreement (RHA) between the Australian government and the government of any other country.
11. Medical treatment of any kind after the Insured Person has refused the offer of repatriation when in the opinion of the treating Medical Practitioner and Our medical advisers the Insured Person is fit to travel.
12. Expenses incurred for search and rescue without Our prior approval except in any situation or circumstance where it is not reasonably practicable to do so.
13. Costs incurred for search and rescue expenses where the police, coastguard or other authority responsible for rescue service advise that continuing the search and rescue operation is no longer viable.
14. Loss and/or cost arising directly or indirectly from Coronavirus COVID-19. Please see Section 29 for details of the limited cover provided for claims arising from Coronavirus COVID-19.
15. Any event or loss which is excluded by the General Exclusions applicable to this Policy.

| Section 8 - Personal Accident - 8A – Capital Benefits

If the Insured Person suffers Bodily Injury during the Period of Travel which results in their death or disablement within 12 months of the Accident giving rise to the claim, We will pay to the Insured Person (or their estate in the event of their death), the corresponding Benefit listed in the table below.

If the Insured Person disappears and after 12 calendar months it is reasonable for Us to consider they have died because of a Bodily Injury, We will pay the death Benefit. This undertaking is conditional upon You agreeing to repay the death Benefit if it is subsequently found that the Insured Person did not die as a result of a Bodily Injury.

Cover under this section applies only if nominated in the Certificate of Insurance. The amount payable shall be the percentage listed in the table below of the amount shown against Section 8A in the Certificate of Insurance.

	Bodily Injury resulting in:	Percentage of Benefit payable
1.	Death	100%
2.	Permanent Total Disablement	100%
3.	Permanent paraplegia or quadriplegia	100%
4.	Permanent Total Loss of Sight in both eyes	100%
5.	Permanent Total Loss of Sight in one eye	60%
6.	Permanent Total Loss of use of two Limbs	100%
7.	Permanent Total Loss of use of one Limb	80%
8.	Permanent Total Loss of Hearing in both ears	75%
9.	Permanent Total Loss of Hearing in one ear	15%
10.	Third degree burns and / or resultant disfigurement covering more than 40% of the external body	50%
11.	Permanent Total Loss of use of four fingers and thumb on one hand	70%
12.	Permanent Total Loss of use of four fingers on one hand	40%
13.	Permanent Total Loss of use of one finger	10%
14.	Loss of at least 50% of sound, natural teeth (per tooth to a maximum of \$10,000)	1%

In the event of Permanent Partial Disablement not otherwise provided for in the above table, the amount payable will be a percentage of the Sum Insured shown in the Certificate of Insurance that We, at Our absolute discretion, determine as being commensurate with the degree of disability arising from the Bodily Injury which has given rise to the claim, but subject to a maximum not exceeding \$50,000.

In the event the Insured Person suffers a broken bone as a result of an Accident during the Period of Travel, We will pay the following Benefits to the Insured Person.

	Bodily Injury resulting in:	Benefit payable
15.	Broken neck or spine	\$5,000
16.	Broken skull, hip or pelvis	\$2,500
17.	Broken jaw, collar bone or shoulder blade	\$1,000
18.	Broken upper leg, upper arm, kneecap, elbow or nose	\$750
19.	Broken lower arm, lower leg, wrist, ankle, hand or foot	\$500
20.	Broken ribs (per rib)	\$200
21.	Broken finger, thumb, toe (per digit)	\$100

8B – Weekly Injury Benefits

This section applies if included in the Certificate of Insurance.

If the Insured Person suffers Temporary Total Disablement as a result of Bodily Injury sustained during the Period of Travel and the Temporary Total Disablement persists after the Excess Period, We will pay to the Insured Person the lesser of 85% of the Insured Person's Salary or \$1,000 per week but such payment shall not exceed the amount shown in the Certificate of Insurance.

If the Insured Person suffers Temporary Partial Disablement as a result of Bodily Injury sustained during the Period of Travel and the Temporary Partial Disablement persists after the Excess Period, We will pay to the Insured Person the lesser of 85% of the Insured Person's Salary or \$1,000 per week but less any current earnings which result from the Insured Person working in a reduced capacity (but not exceeding the amount shown in the Certificate of Insurance). If the Insured Person can work in a reduced capacity but chooses not to do so, the maximum amount payable under this section is 25% of the amount shown in the Certificate of Insurance for this Benefit (but not exceeding the amount shown in the Certificate of Insurance).

8C – Bodily Injury resulting in surgery outside Australia

This section applies if included in the Certificate of Insurance. If the Insured Person receives surgery whilst overseas to treat a Bodily Injury sustained during the Period of Travel, We will pay the following Benefits to the Insured Person.

	Bodily Injury necessitating:	Benefit payable
1.	Brain surgery	\$20,000
2.	Amputation of a Limb	\$20,000
3.	Fracture of a Limb or dislocation of a joint requiring open reduction	\$5,000
4.	Any other surgical procedure performed under general anaesthesia	\$2,500

Conditions applicable to Personal Accident

- We will not pay more than one of the Benefits covered under sections 8A and/or 8C in respect of the same Accident. If a Benefit is payable under section 8A and 8C in respect of the same Accident, the highest Benefit amount will be paid.
- If payment of a claim is made under section 8B and subsequently a Benefit is claimable under section 8A from the same Accident, then any amount already paid shall be deducted from any lump sum payment due.
- Benefits payable under section 8B will not be payable after the expiry of the Benefit Period, during the Excess Period, after the Insured Person is deemed fit to return to work by a Medical Practitioner and/or after the Insured Person's death.
- The Insured Person must follow the advice of or submit to treatment recommended by the treating Medical Practitioner for the Bodily Injury or Illness which gave rise to the claim. Failure to do so may result in Your claim being limited or declined.
- If the Insured Person suffers a recurrence of Temporary Total Disablement or Temporary Partial Disablement from the same or related cause within six months, the subsequent period of disablement will be deemed a continuation of the prior disablement. A new Excess Period will not apply and the total Benefit Period shall not exceed the maximum Benefit Period as specified in the Certificate of Insurance inclusive of the Benefits already paid.
- If the Insured Person returns to work for more than five days during the Excess Period and suffers a recurrence of the Bodily Injury or Illness which gave rise to the claim, then the Excess Period shall recommence from the day that the Insured Person suffered Temporary Total Disablement after returning to work.
- In the event of an Accident involving more than one Insured Person, where the total value of the claims exceeds the Aggregate Limit of Liability, the amount payable in respect of each Insured Person shall be proportionally reduced until the total does not exceed that limit.
- Where the Insured Person is a Dependent Child
 - The death Benefit under section 8A shall be limited to \$10,000; and
 - The definition of Permanent Total Disablement shall be amended to read as follows:

“Disablement which entirely prevents the Insured Person from attending to full time education for a period of 12 consecutive months and at the end of that period is beyond hope of improvement and without prospect of being able to undertake any gainful occupation or of being able to support him/herself financially”
- Where the Insured Person is one of Your Employees and is over the age of 65 years at the effective date of this Policy, the definition for Permanent Total Disablement shall be amended to read as follows:

“Disablement which entirely prevents the Insured Person from attending to any business or occupation of any and every kind and which lasts 12 months and at the end of that period is beyond hope of improvement”.
- Where the Insured Person is over the age of 70 years at the date of this Policy, the death Benefit under section 8A shall be limited to \$10,000.
- The maximum amount payable for any claim against section 8A in respect of an Insured Person aged less than 18 years or more than 66 years at the date of the Accident shall not exceed the lesser of \$100,000 or the amount shown in the Certificate of Insurance.
- Benefits payable under section 8B will be made monthly in arrears.
- The amount of any Benefit payable for Temporary Total Disablement and Temporary Partial Disablement will be reduced by the amount of any compensation benefits payable under any workers' compensation or accident compensation scheme and the amount of any sick pay received or any disability entitlement so that the total amount of any such Benefit payable under the Policy shall not exceed the percentage of Salary of the Insured Person shown in the Certificate of Insurance and/or the Salary of the Insured Person.
- If a Benefit is payable under this section and it is also payable under any other policy issued by Us, the claim will only be payable under one policy and in which case, We will pay the claim under the policy which carries the highest Benefit amount to which the claim relates.

Exclusions applicable to Personal Accident

We will not pay any claim:

- Arising from or attributable to disease, natural causes or surgical treatment (unless rendered necessary by Bodily Injury covered hereunder).

2. For any type of illness, disease and/or infection unless medically acquired during treatment of the Bodily Injury.
3. Arising directly or indirectly from any Pre-existing Medical Condition.
4. Where the Insured Person does not follow the advice and instructions of the treating Medical Practitioner.
5. Which is excluded by the General Exclusions applicable to this Policy.

| Section 9 - Personal Liability

We will pay up to the amount shown in the Certificate of Insurance, for any one event or series of events (including legal expenses), if the Insured Person becomes legally liable to pay compensation for death, bodily injury to another person or for Accidental loss of or damage to property belonging to another person, which occurs during the Period of Travel.

Conditions applicable to Personal Liability - (see also General Conditions)

1. You and the Insured Person must not make any admission of liability whatsoever, or make any arrangements, offer or promise of payment without Our written consent.
2. We shall be entitled to take over and conduct, in the name of the Insured Person, a defence of any claim or to prosecute in his name any claims for indemnity, contribution, or damages or otherwise against any third party. In such case, We will have discretion over the conduct of any negotiations or proceedings or the settlement of any claim. The Insured Person shall, whenever possible, give Us all such information and assistance as We may reasonably require.
3. In the conduct of any claim, You and the Insured Person shall comply with all rules of court and orders made by the court, shall attend any hearings, meetings or conferences and sign any documents, as may be reasonably required.

Exclusions applicable to Personal Liability

We will not pay any claim for:

1. Bodily Injury to any member of the Insured Person's family or household, or to any of Your Employees.
2. Accidental loss or damage to property owned by You, the Insured Person, the Insured Person's family or Your Employees.
3. Liability which has been assumed by You or the Insured Person under agreement unless the liability would have attached in the absence of such agreement.
4. Liability arising from the pursuit of any business, trade, profession, occupation or supply of goods and services.
5. Liability arising out of the ownership, possession or use of any horse drawn or mechanically propelled vehicle (other than golf buggies), aircraft, waterborne craft (other than sailboards, surfboards, canoes, rowing dinghies, foot or hand propelled paddle boats, and inflatable dinghies).
6. Liability arising from ownership or occupation of land or buildings (other than occupation of any rented holiday accommodation).
7. Liability resulting from a wilful or malicious act.
8. Liability arising from the ownership or use of any firearm or weapon.
9. Liability arising from animals belonging to or in the Insured Person's care or custody.
10. Any event or loss which is excluded by the General Exclusions applicable to this Policy.

| Section 10 - Legal Expenses

We will pay up to the amount shown in the Certificate of Insurance, for legal expenses incurred by or on behalf of the Insured Person in the pursuit of a claim for damages against a third party who has caused death, Bodily Injury or Illness of the Insured Person during the Period of Travel.

Conditions applicable to Legal Expenses

1. We shall be entitled to nominate and appoint a legal representative to act on behalf of the Insured Person (or their estate) and to always have direct access to that legal representative.
2. We reserve the right to withdraw at any stage and thereafter shall not be liable for any further expenses after the appointed legal representative or claims administrator has obtained the opinion that a reasonably prudent uninsured would not incur further costs in pursuing the matter.
3. In the conduct of any claim, You and the Insured Person shall comply with all rules of court and orders made by the court, shall attend any hearings, meetings or conferences and sign any documents, as may be reasonably required.

Exclusions applicable to Legal Expenses

We will not pay any claim for:

1. Legal expenses incurred without Our written consent (which shall not be unreasonably withheld).
2. Legal action against travel agents, tour operators, Us, the Insured Person's Close Relative, You and/or Your Employees.
3. The continued pursuit of any claim where We consider You or the Insured Person do not have a likely prospect of establishing a legal liability against the party being pursued and/or of recovering charges from such party.
4. Punitive and exemplary damages.
5. Loss, damage, death, Bodily Injury or Illness directly or indirectly caused by Pollution.
6. Any event or loss is excluded by the General Exclusions applicable to this Policy.

| Section 11 - Personal Baggage, Business Property and Money

We will pay up to the amounts shown in the Certificate of Insurance for loss, theft or damage to accompanied Personal Baggage, Business Property, Electronic Equipment, Money and Valuables which occurs during the Period of Travel. The most We will pay for any one item or set of items under this section is limited to the corresponding amount noted on the Certificate of Insurance.

Extensions applicable to Personal Baggage, Business Property and Money

| Loss of Keys

If during the Period of Travel, the Insured Person loses their house keys to their main permanent residence in their Country of Residence, We will pay for the parts and labour costs of replacing the locks up to the amount shown in the Certificate of Insurance.

| Loss of Travel Documents

In the event of loss, theft or damage to Travel Documents, We will pay up to the amount shown in the Certificate of Insurance for Reasonable additional expenses incurred for travel, accommodation and other associated costs, to enable the Insured Person to obtain essential replacement Travel Documents.

Conditions applicable to Personal Baggage, Business Property and Money

1. The Insured Person shall always take Reasonable Care in the supervision of the insured property.
2. The Insured Person shall in the event of any loss, take all reasonable steps to recover such item(s).
3. In the event of a total loss or irreparable damage to an item, We will, at our option, pay the original cost price or the replacement cost of that article without deduction for wear and tear or depreciation providing that evidence of the original purchase is provided. Where such evidence is not provided, We will, at our option, pay the original cost price or the replacement cost of that article with deduction for wear and tear or depreciation.
4. The Insured Person must report any loss and/or theft of Personal Baggage, Business Property, Travel Documents and/or Money to the police or similar authority within 24 hours of discovery, and a written statement must be obtained.
5. Money shall be covered from the time of collection from a bank or travel agent or from 72 hours prior to commencement of the Period of Travel, whichever is the later, and up to 48 hours after completion of the Period of Travel, or time of conversion or encashment, whichever is the earlier.
6. Claims for loss, theft or damage under this section must be substantiated by receipts or proof of purchase of claimed articles and withdrawal confirmation for any money lost or stolen.

Exclusions applicable to Personal Baggage, Business Property and Money

We will not pay any claim for:

1. Damage caused by atmospheric or weather conditions, mould, fungus, insects, birds, moth, vermin, rust, corrosion, wear and tear or gradual deterioration.
2. Loss, theft or damage to items sent by post, freight or other form of unaccompanied transit.
3. Loss or damage caused by any form of cleaning, repair, restoration or alteration.
4. Damage due to leakage of liquid, powder or other substances from containers carried in the Insured Person's luggage.
5. Money shortages due to accounting or similar error, omission, depreciation in value or failure of automatic teller machines to issue the correct amount of cash.
6. Loss and/or theft of Personal Baggage, Electronic Equipment, Valuables, Business Property, Travel Documents and/or Money not reported to the police or similar authority within 24 hours of discovery, and a written statement obtained.
7. Loss arising from confiscation or destruction by customs or any other authority.
8. Personal Baggage, Electronic Equipment, Valuables, Business Property, Travel Documents or Money which are insured elsewhere (except for any part of the loss that is not covered by the other policy).
9. Loss or damage to items whilst in the custody of a Travel Service Provider, unless reported to the relevant company within 24 hours of discovery and a report obtained.
10. Loss, theft or damage to Electronic Equipment, Valuables, Travel Documents and/or Money which have been checked-in and/or transported in the cargo hold of any aircraft, bus, train, ship, ferry or similar transport.
11. Loss, theft or damage to Electronic Equipment, Valuables, Travel Documents and/or Money from a tent, an unattended motor vehicle or where they have been Left Behind or Unattended in a Public Place.
12. Loss of more than \$1000 for all non-defined items of property lost, stolen or damaged from a tent, an unattended motor vehicle or where they have been Left Behind or Unattended in a Public Place.
13. Electrical and/or mechanical breakdown.
14. The fraudulent use of credit cards, debit cards or cheques, if the Insured Person has not reported the loss of the card to the issuing bank or company and has not complied with the terms and conditions under which the card was issued. Our liability shall be limited to any loss not covered by any guarantee given by the issuing bank or company to the Insured Person.
15. Loss of or damage to fragile articles unless caused by fire or by an Accident to the aircraft, ship or vehicle in which they are

being carried.

16. Loss, theft or damage to contact or corneal lenses, dentures, bonds, coupons, securities, antiques, pictures, motor vehicles, (including spare parts and accessories), boats and/or ancillary equipment including windsurfing equipment and sailboards.
16. Loss, theft or damage to household effects, furniture, furnishings and perishable items.
17. Loss, theft or damage to sports clothing or sporting equipment whilst in use.
18. Loss, theft or damage occasioned by persons the Insured Person has invited into their private accommodation or hire car.
19. Which is excluded by the General Exclusions applicable to this Policy.

| Section 12 - Delayed Personal Baggage

If the Insured Person's checked-in Personal Baggage is temporarily lost by the carrier for more than 12 hours, We will pay up to the amount shown in the Certificate of Insurance for the purchase of immediate necessities. If the loss becomes permanent, then any payment made under this section will be deducted from any claim submitted under section 11.

Conditions applicable to Delayed Personal Baggage

1. If the Insured Person is entitled to compensation from the carrier, We will only pay the difference between the amount of the Insured Person's expenses and the amount of compensation received from the carrier up to the amount shown in the Certificate of Insurance.
2. You must provide the original Property Irregularity Report (PIR) issued by the carrier and original receipts for all claimed expenses.
3. This section does not operate if the Insured Person's Personal Baggage is misdirected, misplaced or delayed on the return or final sector of the Period of Travel.

| Section 13 – Hijack, Kidnap and Kidnap for Ransom

In the event of detention, internment, Hijack, Kidnap or Kidnap for Ransom of the Insured Person during the Period of Travel, We will pay \$100 per day or part thereof until release, for a maximum of 60 days.

In the event of the Express Kidnapping of the Insured Person during the Period of Travel, We will pay \$100 per day or part thereof until release, for a maximum of 7 days.

In addition, We will indemnify You or the Insured Person for additional expenses necessarily and reasonably incurred by way of Consultant costs, legal, hotel, travel, related incidental expenses, Ransom Monies and the like, to secure release of the Insured Person.

The maximum Benefit payable under this section is \$250,000 (as stated in the Certificate of Insurance) for all claims combined occurring during each Period of Insurance. Of this amount, We will not pay more than \$50,000 in respect of Consultants' costs.

Conditions applicable to Hijack, Kidnap and Kidnap for Ransom

1. The Insured Person has not engaged in any political or other activity that he knows would put him at an unusually high level of risk.
2. The Insured Person has no family or business connections that could be expected to put him in an unusually high level of risk.
3. The Insured Person's visas and documents are in order.
4. In the event of an incident, We must be contacted immediately with as much information as possible of any situation that could give rise to a claim.
5. No offer, promise or payment shall be made by You or the Insured Person without Our consent.

Exclusions applicable to Hijack, Kidnap and Kidnap for Ransom

We will not pay for:

1. Any claim arising from any Period of Travel within the Insured Person's Country of Residence.
2. Any Kidnap and Kidnap for Ransom occurring in Afghanistan, Iran, Iraq, Nigeria, Niger, Philippines, South Sudan, Yemen, any country located in central or South America or any country in which the United Nations armed forces are deployed.
3. Any claim in respect of the Kidnap or Kidnap for Ransom of a child by their parent or guardian.
4. Any claim resulting from any fraudulent, dishonest or criminal act committed or attempted by You, the Insured Person, authorised representative of You or the Insured Person including any person who has custody of any Ransom Monies.
5. Any amount which You or the Insured Person become legally liable to pay as the result of any legal action for damages including legal costs incurred in defence of such action as the result of alleged negligence or incompetence in hostage retrieval operations or negotiations following the Hijack, Kidnap, Kidnap for Ransom or Express Kidnapping of the Insured Person or alleged negligence in not preventing the Hijack, Kidnap, Kidnap for Ransom or Express Kidnapping of the Insured Person.
6. Any Ransom Monies, sums, property or other consideration surrendered to any person other than persons or their associates responsible for making a previously communicated ransom demand to the Insured Person or any person(s) authorised to act

on behalf of the Insured Person.

7. Any claim arising out of any act(s) by the Insured Person that would be considered an offence by a court of Australia if the act had been committed in Australia.
8. Any claim for or in respect of an insured entity or Insured Person who has previously had Hijack, Kidnap or Kidnap for Ransom insurance declined or cancelled.
9. Any claim which is excluded by the General Exclusions applicable to this Policy.

| Section 14 - Political and Natural Disaster Evacuation Expenses

Should the Insured Person require evacuation from the country in which they are working due to:

1. A formal recommendation by the Australian Department of Foreign Affairs and Trade that the Insured Person (or a class of persons which includes the Insured Person) specifically leave the country they are in;
2. The Insured Person being expelled or declared persona non grata in the country they are in;
3. A Natural Disaster which necessitates their immediate evacuation in order to avoid risk of Bodily Injury or Illness;

We will pay up to the amount shown in the Certificate of Insurance for Reasonable and necessary costs incurred in:

1. Returning the Insured Person to their Country of Residence; or
2. Evacuating the Insured Person to the nearest place of safety.

If the Insured Person is unable to return directly to their Country of Residence, We will pay up to \$200 per day for a maximum of 15 days or until such time as the Insured Person can be evacuated to their Country of Residence, whichever occurs first, for Reasonable and necessary expenses incurred for accommodation, transportation and food (provided that the total under this section shall not exceed the amount shown in the Certificate of Insurance).

Conditions applicable to Political and Natural Disaster Evacuation Expenses

1. In the event of a claim under this section, We must be contacted immediately and We will make all necessary travel arrangements to evacuate the Insured Person. Failure to notify Us may result in Your claim being limited or declined.

Exclusions applicable to Political and Natural Disaster Evacuation Expenses

We will not pay for any claim:

1. If You or the Insured Person have breached or are accused of breaching the laws of the country from which the Insured Person must be evacuated.
2. Which results from Your or the Insured Person's failure to maintain and possess duly authorised and required documents, visas, permits and the like that are necessary for the Insured Person to remain in the country.
3. Arising from or attributable to debt, commercial failure, insolvency, the repossession of property or any other financial cause.
4. Following Your or the Insured Person's failure to:
 - (a) Honour any obligations in any contract or licence;
 - (b) Provide bond or other security because of any liability assumed by You or the Insured Person; and/or
 - (c) Obey any conditions in a licence.
5. For evacuation from the Insured Person's Country of Residence.
6. Where political unrest or a Natural Disaster existed prior to the Insured Person entering the country or its occurrence was foreseeable before the Insured Person entered the country.
7. For expenses necessarily incurred as part of the original travel budget.
8. Where We deem it is too dangerous to evacuate the Insured Person or it is illegal to do so.
9. Which is excluded by the General Exclusions applicable to this Policy.

| Section 15 - Car Hire Excess Waiver

We will pay up to the amount shown in the Certificate of Insurance for any monetary excess or deductible that You or the Insured Person are legally liable to pay in respect of loss or damage to a rental vehicle hired by the Insured Person during the Period of Travel.

Conditions Applicable to Car Hire Excess Waiver

1. The rental car must be rented from a licensed rental agency.
2. The Insured Person must comply with all the requirements of the rental organisation under the hiring agreement and of the vehicle insurer.

Exclusions Applicable to Car Hire Excess Waiver

We will not pay for any claim:

1. Arising out of loss or damage due to the operation of the rental vehicle in violation of the terms of the rental agreement.
2. Due to wear and tear, gradual deterioration, damage from insects or vermin, inherent vice, latent defect, wilful damage by

the Insured Person or damage that existed at the commencement of the rental period.

3. For damage sustained solely to tyres, windows and/or windscreens.
4. For mechanical or electrical failure that is not attributable to Accident damage.
5. Which is excluded by the General Exclusions applicable to this Policy.

| Section 16 – Extra Territorial Workers Compensation

If the Insured Person suffers Accidental death, Bodily Injury or Illness during the Period of Travel, We will pay up to the amount shown in the Certificate of Insurance compensation Benefits for which You are liable under any workers' compensation legislation which provides benefits to injured workers or their dependents for Accidental death, Bodily Injury or Illness arising out of their employment and/or common law damages (except where the entitlement arises solely under statute).

The cover provided under this section will be limited as follows:

1. In the event of a claim for compensation Benefits, We will only pay the difference (if any) between the amount the Insured Person (or their dependent/s if applicable) is able to claim under Your workers compensation policy and the amount shown in the Certificate of Insurance.
2. In the event of common law damages, the difference between the damages and legal costs You incur and the amount of cover which is available to You under Your workers' compensation policy but not exceeding the amount shown in the Certificate of Insurance.
3. The aggregate amount shown in the Certificate of Insurance is the maximum amount payable for all compensation, damages, Benefits, costs and expenses for all of Your Employees arising out of all Accidents which occur during the Period of Insurance.

Conditions Applicable to Extra Territorial Workers Compensation

1. The Insured Person is Your Employee at the time of the Accident giving rise to the claim and the Insured Person is employed within Australia in a managerial, clerical, administrative, technical or sales position with the majority of their duties being performed in Australia.
2. You hold a valid and current workers' compensation policy covering Your Employees as required under Australian law.
3. The Insured Person is working outside the Australian state or territory of their usual place of employment on a temporary basis (i.e. not more than 6 months).

Exclusions Applicable to Extra Territorial Workers Compensation

We will not pay for any claim:

1. In respect of punitive, exemplary or aggravated damages.
2. Which is excluded by the General Exclusions applicable to this Policy.

| Section 17 – Identity Theft Benefit

If during the Period of Travel the Insured Person suffers theft of personal data or documents relating to their identity and this results in fraudulent use to obtain money, goods or services, We will pay up to the amount shown in the Certificate of Insurance for reasonable expenses incurred with Our written consent:

1. To pursue closure of any disputed accounts or credit facilities.
2. To re-submit applications for loans, grants, credit or debit facilities that are rejected solely due to the lender receiving incorrect information as a result of the identity theft.
3. For notarising affidavits or similar documents, amending or correctly records relating to the Insured Person's true name/identity as a result of the identity theft.
4. To defend any demand brought against the Insured Person by a creditor, collection agency or any other entity acting on a creditor's behalf for non-payment of goods or services or default on a loan resulting from the identity theft.
5. To remove any civil judgment wrongly entered against the Insured Person as a result of the identity theft.

| Section 18 – Corporate Image Protection Benefit

If during the Period of Travel the Insured Person suffers a Bodily Injury that results in death or Permanent Total Disablement, We will pay up to the amount shown in the Certificate of Insurance for the reasonable cost incurred to engage the services of image/public relations consultants for the purpose of protecting Your corporate image/brand.

| Section 19 – Court Attendance Benefit

If during the Period of Insurance the Insured Person is required to attend court in relation to a valid claim against Section 10 (Personal Liability), We will pay the Insured Person \$100 per day for each day the Insured Person attends court up to the amount shown in the Certificate of Insurance.

| Section 20 – Corporate Transport Benefit

If the Insured Person suffers Temporary Total Disablement or Temporary Partial Disablement as a result of Bodily Injury or Illness sustained during the Period of Travel and for which Benefits are payable under this Policy, We will pay up to the amount shown in the Certificate of Insurance for reasonable costs incurred to hire a suitable chauffeured vehicle or taxi to transport the Insured Person directly to and from their normal place of residence and normal place of work.

This Benefit is conditional on the provision of medical evidence from a Medical Practitioner certifying that the Insured Person is unable to operate a motor vehicle or travel on other available modes of transport. The maximum period for which We will pay under this section is 26 weeks and the Benefit is only payable in respect of additional costs that would not have otherwise been incurred.

| Section 21 – Independent Financial Advice Benefit

If during the Period of Travel the Insured Person sustains a Bodily Injury for which a Benefit is paid under Section 8A – Personal Accident for event 1 (death), event 2 (Permanent Total Disablement), event 3 (Permanent paraplegia or quadriplegia), event 4 (Permanent Total Loss of Sight in both eyes) or event 6 (Permanent Total Loss of use of two Limbs), We will pay to the Insured Person up to the amount shown in the Certificate of Insurance for the reasonable cost of professional financial planning advice in respect of the section 8A Benefit paid.

This Benefit is conditional on the costs being incurred within six (6) calendar months of the section 8A Benefit having been paid and provided that the financial planning advice is obtained from a person who is not the Insured Person, their Close Relative, Partner or an Employee.

| Section 22 – Trauma Counselling Benefit

If during the Period of Travel the Insured Person suffers psychological trauma resulting from them being a victim of or eye witness to an act of murder, sexual assault, rape, violent robbery or Act of Terrorism, We will pay up to the amount shown in the Certificate of Insurance for the cost of trauma counselling provided by a registered psychologist or psychiatrist who is not the Insured Person, their Close Relative or Partner.

This Benefit is conditional on the trauma counselling being certified by a Medical Practitioner as medically necessary.

| Section 23 – Accidental HIV Infection Benefit

If during the Period of Travel the Insured Person Accidentally contracts the Human Immunodeficiency Virus (HIV), We will pay the amount shown in Certificate of Insurance to the Insured Person. This Benefit is payable if the infection is contracted:

1. As a direct result of a Bodily Injury to the Insured Person; or
2. As a direct result of the Insured Person receiving medical treatment provided by a Medical Practitioner following Bodily Injury or Illness.

This Benefit is conditional on the following.

1. There is a positive diagnosis within six (6) calendar months of the event giving rise to the HIV infection;
2. Any event leading to (or likely to lead to) a positive HIV diagnosis is reported to Us and medical tests are carried out by a Medical Practitioner within 48 hours of the event; and
3. A recognised laboratory performs medical and clinical tests that conclusively prove that the Insured Person was not HIV positive prior to the event giving rise to the claim under this section.

| Section 24 – Coma Benefit

If during the Period of Travel the Insured Person sustains a Bodily Injury which directly causes or results in their continuous state of unconsciousness, We will pay to the Insured Person an amount of \$100 per day for each day that they remain unconscious up to the amount shown in the Certificate of Insurance. This Benefit is conditional on the provision of medical evidence from a Medical Practitioner certifying that the Bodily Injury sustained by the Insured Person caused their continuous state of unconsciousness.

| Section 25 – Orphan Benefit

If during the Period of Travel the Insured Person and their accompanying Partner both suffer Accidental death resulting from the same event and they are survived by Dependent Child(ren) We will pay \$5,000 for each Dependent Child of the Insured Person up to the amount shown in the Certificate of Insurance.

This Benefit is not payable in addition to any Benefit paid under Section 26.

| Section 26 – Dependent Child Benefit

If during the Period of Travel the Insured Person suffers Accidental death and is survived by Dependent Child(ren) We will pay \$5,000 for each Dependent Child of the Insured Person up to the amount shown in the Certificate of Insurance.

This Benefit is not payable in addition to any Benefit paid under Section 25.

| Section 27 – Home Modification Benefit

If during the Period of Travel the Insured Person sustains a Bodily Injury for which a benefit is paid under section 8A – Personal Accident for event 2 (Permanent Total Disablement) or event 3 (Permanent paraplegia or quadriplegia), We will pay up to the amount shown in the Certificate of Insurance for reasonable costs incurred to 1) modify the Insured Person’s home and/or motor vehicle; or 2) relocate the Insured Person to more suitable residential accommodation.

This Benefit is conditional on the provision of medical evidence from a Medical Practitioner certifying that the modification or relocation is medically necessary.

| Section 28 – Domestic Assistance Benefit

If the Insured Person suffers Temporary Total Disablement or Temporary Partial Disablement as a result of Bodily Injury or Illness sustained during the Period of Travel and for which Benefits are payable under this Policy, We will pay up to the amount shown in the Certificate of Insurance for reasonable costs incurred for the hire of domestic assistance.

This Benefit is conditional on the provision of medical evidence from a Medical Practitioner certifying that the Insured Person is unable to perform domestic duties and provided the domestic assistance is not provided by the Insured Person, their Partner, their Close Relative or any other person who ordinarily resides with the Insured Person. The maximum period for which We will pay under this section is 26 weeks and the Benefit is only payable in respect of additional costs that would not have otherwise been incurred.

| Section 29 – Coronavirus COVID-19 Benefit

Cover under this Policy is extended to include claims arising from Coronavirus COVID-19 under section 1 (Cancellation and Curtailment) and section 5 (Overseas Medical, Repatriation and Additional Expenses) as noted below.

Except as amended by this section, cover for claims arising from Coronavirus COVID-19 are subject to the same conditions and exclusions as section 1 (Cancellation and Curtailment) and section 5 (Overseas Medical, Repatriation and Additional Expenses) in addition to the conditions and exclusions noted in this section.

Cover under this Section 29 starts from the date and time We issue the Policy to You if this is within 24 hours after booking the Insured Person’s Period of Travel. If You did not purchase this Policy within 24 hours after booking the Insured Person’s Period of Travel, then We insure You under this Section 29 from 7 days after the date and time We issue the Policy to You.

Section 1 – Cancellation and Curtailment

We will pay up to the amount shown in the Certificate of Insurance in the event the Insured Person’s Period of Travel is necessarily and unavoidably cancelled, cut short or rearranged because:

- i) The Insured Person contracts Coronavirus COVID-19 in Australia and a Medical Practitioner certifies that the Insured Person is medically unfit to undertake the pre-booked Period of Travel. The diagnosis must be confirmed by a PCR test or a rapid antigen test (RAT) taken under medical supervision or by a Medical Practitioner.
- ii) The Insured Person is ordered by the Australian government or a state health authority into mandatory quarantine or self-isolation because the Insured Person lives with someone who has contracted Coronavirus COVID-19 and the Insured Person is deemed to be a household contact. This order must be made after You or the Insured Person booked the Period of Travel or purchased the Policy (whichever is the later). This quarantine or self-isolation order must still be in force at the time of the Insured Person’s scheduled departure so as to prevent them from undertaking the pre-booked Period of Travel.
- iii) The Insured Person’s Partner or Close Relative contracts Coronavirus COVID-19 in Australia and a Medical Practitioner certifies in writing that the level of infection is life threatening.
- iv) The Insured Person is ordered into mandatory quarantine by a government or public health authority during the Period of Travel because the Insured Person has contracted Coronavirus COVID-19.
- v) The Insured Person is denied boarding of Public Transport due to the detection of possible Coronavirus COVID-19 symptoms.

Section 5 – Overseas Medical, Repatriation and Additional Expenses

This section is extended to include cover if the Insured Person is diagnosed with Coronavirus COVID-19 by a Medical Practitioner whilst travelling overseas during the Period of Travel.

We will also pay for the Reasonable cost of additional accommodation if, whilst travelling overseas during the Period of Travel, the Insured Person is ordered into mandatory quarantine because the Insured Person has contracted Coronavirus COVID-19.

Specific Conditions – Coronavirus COVID-19 Benefit

1. If the Insured Person had planned to utilise free-of-charge accommodation during the Period of Travel (e.g. staying with friends and family) and the Insured Person needs to arrange alternative accommodation because they or their host contracts Coronavirus COVID-19, We will only pay alternative accommodation costs for the mandatory quarantine period. This benefit is limited to the cost of the alternative accommodation or \$150 per night (whichever is the lesser).
2. If the Insured Person contracts Coronavirus COVID-19 while travelling and can remain in their pre-booked accommodation during their isolation period, there is no benefit payable for costs the Insured Person would have otherwise incurred. If the Insured Person has to leave their pre-booked accommodation due to Coronavirus COVID-19 infection, any refund or credit available for their pre-booked and unused accommodation will be offset against the claim for isolation/quarantine accommodation.
3. If the Insured Person incurs additional travelling expenses (e.g. new airfares to travel post-recovery, any refund available on their original travel arrangements will be payable to Us or deducted from the claim. If any credit is available to You or the Insured Person on unused original travel arrangements, this will be offset against any claim payable under this section for additional costs incurred.
4. This section will respond to medical, additional accommodation/quarantine/isolation and travel expenses necessarily incurred due to the Insured Person contracting or being exposed to Coronavirus COVID-19. It does not pay for costs which You or the Insured Person would have always incurred – e.g food, beverages and sustenance expenses. It also does not pay for discretionary costs the Insured Person incurs during the isolation period including entertainment, alcohol, internet and phone charges etc.
5. General Exclusion 14 is waived in instances where the Insured Person is travelling to a destination for which the Australian Department of Foreign Affairs has in force a “Do not travel” warning which relates only to Coronavirus COVID-19. Where the “Do not travel” warning relates any other reason and/or in addition to Coronavirus COVID-19, General Exclusion 14 is not waived and We will not pay any claim arising from or related to travel to that destination.

Specific Exclusions – Coronavirus COVID-19 Benefit

We will not pay for any claim:

1. Which is excluded by section 1, section 5 and/or the General Exclusions applicable to this Policy.
2. Arising from You or the Insured Person deciding to cancel the Period of Travel because of potential exposure to Coronavirus COVID-19 or similar contagious disease.
3. Where You, the Insured Person, the Insured Person’s Partner or Close Relative cannot provide evidence of a positive Coronavirus COVID-19 diagnosis in the form of 1) a PCR test result; 2) a rapid antigen test (RAT) result performed under medical supervision; 3) written confirmation from a Medical Practitioner; or 4) evidence of registration on the relevant government register for positive Coronavirus COVID-19 cases (as applicable).
4. For cancelled travel arrangements and/or additional travel costs where the Insured Person is not able to provide evidence of 1) being subject to enforced government or public health authority quarantine/self-isolation/prevention of travel orders; or 2) having been denied boarding by the carrier with which the Insured Person was pre-booked to travel on the grounds of Coronavirus COVID-19 symptom identification (as applicable).
5. Arising from the Insured Person failing to follow government or public health authority quarantine/self-isolation orders or instructions.
6. For the cost of Coronavirus COVID-19 testing which is mandatory for travellers wishing to travel, enter or exit any region, area, state or country.
7. Arising from mandatory self-isolation or quarantine requirements which apply to travellers wishing to enter, travel through or cross over any area, border, region or country.
8. Arising from You or the Insured Person neglecting to observe government, public health authority and/or World Health Organisation preventative and precautionary measures including vaccination, hygiene or social distancing guidelines.
9. For cancellation or curtailment of pre-booked travel within Australia if a state or territory government or relevant local authority imposes border restrictions and/or closes state or regional borders so that the Insured Person is prevented from travelling as planned due to the existence or perceived threat of Coronavirus COVID-19 transmission within the community of that state or region.
10. For cancellation or curtailment of an international Trip if the government of the country the Insured Person wishes to enter imposes border restrictions or closes its borders so that the Insured Person is prevented from travelling as planned and/or entering the country due to the existence or perceived threat of Coronavirus COVID-19 transmission.
11. For medical treatment which is self-administered and/or taken without medical direction or medical supervision.
12. In respect of accommodation costs arising from Your or the Insured Person’s decision to self-isolate as a precautionary measure or where there is no official government or public health authority requirement for the Insured Person to self-isolate.

13. For accommodation costs incurred because the destination government or public health authority requires travellers to enter mandatory quarantine or self-isolation prior to entering, travelling through or crossing over any area, border, region or country. For the avoidance of doubt, if mandatory quarantine or self-isolation is required regardless of the Insured Person having contracted, been exposed to or suspected of having Coronavirus COVID-19, this exclusion applies.
14. Any claim where You or the Insured Person cannot provide written proof of the need to incur medical or additional expenses.
15. Any claim arising or relating to a Coronavirus COVID-19 diagnosis which predates the purchase of the policy.
16. Any claim arising or resulting from a Travel Service Provider rerouting, rescheduling or cancelling the Insured Person's pre-booked transport due to Coronavirus COVID-19 border closures or travel restrictions.

| General Policy Exclusions

The following Policy Exclusions apply to all sections of the Policy and all clauses, extensions and endorsements unless otherwise stated.

We will not be liable for the following:

1. Claims arising directly or indirectly out of any Period of Travel which is booked or commenced by the Insured Person:
 - (a) Against the advice of a Medical Practitioner and/or where the Insured Person is unfit to travel;
 - (b) Contrary to health and safety restriction(s) of an airline or carrier with whom the Insured Person has booked to travel;
 - (c) To obtain medical treatment or convalescent care; and/or
 - (d) After the Insured Person has been given a terminal prognosis.
2. Any claim for an Insured Person who is aged 76 years or over at the effective date of this Policy.
3. Any claim directly or indirectly caused or contributed to by the Insured Person's:
 - (a) Intentional self-injury;
 - (b) Suicide or attempted suicide;
 - (c) Provoked assault or fighting except in bona fide self-defence;
 - (d) Own criminal act;
 - (e) Engagement or participation in civil commotions or riots of any kind; and/or
 - (f) Deliberate exposure to needless danger (except in an attempt to save human life).
4. Any claim for death, Bodily Injury, Illness, disablement, loss or expense from the Insured Person's participation in:
 - (a) Any form of operational duties as a member of the armed forces (except for the cover specifically provided by section 1(2));
 - (b) Aeronautics or aviation, except travelling in an aircraft as a fare paying passenger in a fully licensed passenger carrying aircraft;
 - (c) Riding or driving in any kind of race;
 - (d) Mountaineering or rock climbing requiring the use of ropes or guides or special equipment, and/or
 - (e) Professional sports and/or sports tours.
5. Claims where medical or other suitable evidence is not provided.
6. Any claim arising directly or indirectly out of any Illness or disease which is transmitted sexually including Acquired Immune Deficiency Syndrome (AIDS), AIDS related complex (ARC), or Human Immunodeficiency Virus (HIV). This exclusion will not apply to the extent that a claim is covered section 23 of this Policy.
7. Any claim resulting from the influence of alcohol (which exceeds a Blood Alcohol Content of 0.05% and would render the Insured Person unfit to drive regardless of whether they are driving or not), drugs, solvents or chemicals. This exclusion will not apply where drugs are taken under medical supervision, but not for the treatment of drug addiction.
8. Any part of any trip, which is booked or commenced by the Insured Person in the knowledge that the Period of Travel will be longer than 6 months unless agreed by Us in writing.
9. Any loss, damage or any legal liability of whatsoever nature, directly or indirectly caused by or contributed to, by or arising from pressure waves caused by aircraft or other aerial devices travelling at sonic or supersonic speeds.
10. Any claim arising from or attributable to War (whether declared or not), whilst the Insured Person is in Australia and/or their Country of Residence or is travelling to any country or area that, at the commencement of the Period of Travel, was publicly known to be in a state of, or faced with the threat of War. This exclusion shall automatically be deemed inoperative if the Insured Person's presence in such country or area is attributable to:
 - (a) The scheduled transit or stopover not exceeding 24 hours of an aircraft or sea vessel in which he is travelling, or
 - (b) Involuntary diversion or transit due to force majeure, Hijack, Kidnap or the like, an Act of Terrorism or criminal act, provided always that at the time of the original occurrence or act the Insured Person was not within the confines of any country or area to which this exclusion was applicable, nor travelling to or from such country or area other than as provided for under (a).
11. Regardless of any contributory cause(s), any claim(s) in any way caused or contributed to by an Act of Terrorism involving the use or release or the threat thereof of any nuclear weapon or device or chemical or biological agent.
12.
 - (a) Loss or destruction of or damage to any property whatsoever or any loss or expense whatsoever resulting from or arising therefrom or any consequential loss; and/or
 - (b) Any legal liability of whatsoever nature directly or indirectly caused by or contributed to by or arising from
 - (i) Pollution, Radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel
 - (ii) the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.
13. Any claim involving travel to Afghanistan, Central African Republic, Chechnya, Cuba, Democratic Republic of Congo, Egypt, Iran, Iraq, Israel (West Bank, Gaza and Occupied Territories), Libya, Nigeria, North Korea, Nigeria, Somalia, South Sudan, Sudan, Syria and / or Yemen.

14. Any claim arising from the Insured Person travelling to a destination for which a travel advisory warning of “Do not travel” or “Reconsider your need to travel” has been issued by the Australian Government Department of Foreign Affairs and Trade and published on their website www.smarttraveller.gov.au.
15. Any claim arising from the Insured Person’s pregnancy:
 - i. after the 20th week of gestation for a single pregnancy, or 16 weeks in respect of a multiple pregnancy provided no complications exist with this or any previous pregnancy;
 - ii. if it is the result of medically assisted reproductive programs, including but not limited to IVF and GIFT;
 - iii. for medical treatment and investigation that is normally conducted in respect of pregnancy or which is not for an unexpected, serious medical complication;
 - iv. for the cost of childbirth (regardless of the cause and irrespective of what stage of gestation the child is born); and/or
 - v. for the cost of medical treatment for a newborn child.
16. Any claim arising from the Insured Person’s participation in contact sports, motor sports, hunting, pot-holing or caving, rodeo, hang gliding, paraponting/parapenting, microlight flying, BASE jumping, and/or high diving.
17. Any claim arising from the Insured Person’s participation in snow sport activities including but not limited to ski, snowboard, snow blade or skibob racing, ski jumping, the use of skeletons and bobsleighs, speed skating, ice hockey, heli-skiing, lugging, ski acrobatics, ski flying, ski stunting, snow cat skiing, ski touring, ski radonee, snow mobiling or any snowsport unless declared and accepted by Us.
18. Any claim arising from errors or omissions in the Insured Person’s booking arrangements, failure to obtain vaccinations/inoculations or prevention of access by the government of a country into which the Insured Person wishes to enter (other than as provided for under this Policy).
19. Any claim arising directly or indirectly out of the use of a two-wheeled or three-wheeled motor vehicle (including but not limited to; Motorcycles, Mopeds and Scooters) unless;
 - a. if You are the rider
 - i. You are wearing appropriate protective clothing and a helmet on Your head (this is irrespective of the law in the country You are in);
 - ii. You hold a licence which permits you to be riding that vehicle at the time of the event giving rise to the claim;
 - iii. the engine capacity is no greater than 250cc (if You are riding a Motorcycle) and no greater than 100cc if You are riding a Scooter or Moped.
 - b. if You are the passenger
 - i. You are wearing appropriate protective clothing and a helmet on Your head (this is irrespective of the law in the country You are in);
 - ii. the driver holds a licence permitting him to be riding that vehicle at the time of the event giving rise to the claim;
 - iii. the engine capacity is no greater than 250cc (if You are riding a Motorcycle) and no greater than 100cc if You are riding a Scooter or Moped.
20. Any claim for Consequential Loss of any kind including loss of enjoyment or any financial loss (other than financial losses for which benefits are provided under this Policy).
21. Any claim arising from the Insured Person diving underwater if the Insured Person is
 - i. not qualified for the dive undertaken or not diving under licensed instruction;
 - ii. diving alone;
 - iii. diving in caves or ice diving; and/or
 - iv. diving to a depth greater than 30 metres.
22. With the exception of cover provided under Section 29, any claim caused by or resulting from:
 - (a) Coronavirus disease (COVID-19);
 - (b) Any mutation or variation of COVID-19;
 - (c) Severe acute respiratory syndrome coronavirus 2 (SARS-CoV-2);
 - (d) Any mutation or variations of SARS-CoV-2;
 - (e) Any epidemic, pandemic or mass outbreak of infectious disease
 - (f) Any fear or threat of (a), (b), (c), (d) or (e) above.
23. Any claim which is excluded by the Exclusions in each specific section of this Policy.

| General Policy Conditions

The following Policy Conditions apply to all sections of the Policy and all clauses, extensions and endorsements unless otherwise stated.

Each section of the Policy has conditions and they must be read in conjunction with the following General Conditions which apply to all sections unless otherwise stated. If any term, condition, exclusion or endorsement or part thereof is found to be invalid or unenforceable, the remainder will be in full force and effect.

1. You and the Insured Person must provide assistance and co-operate with Us or Our representatives including in obtaining or providing any records We deem necessary to evaluate the claim. In no event will We be liable to pay any claim hereunder unless You and the Insured Person fully co-operate with Us and/or Our representatives in the investigation of a claim.
2. If You or the Insured Person fail to comply with any obligation to act in a certain way specified in the terms, provisions, conditions and endorsements of this Policy, it may prejudice Your or the Insured Person's entitlement to successfully claim under this Policy.
3. If You or anyone acting on Your behalf makes any false or fraudulent claim or supports a claim by false or fraudulent document, device or statement, We may decline Your claim and cancel this Policy.
4. The maximum duration for any one continuous Period of Travel shall not exceed 6 months. We will not cover You and/or the Insured Person for any part of the trip where the Period of Travel exceeds 6 months in duration unless agreed by Us in writing.
5. This Policy is issued on the condition that You have no knowledge of any other corporate travel Insurance in force except as specifically declared to Us at inception or agreed by Us during the Period of Insurance. If at the time of any incident which results in a claim under this policy, there is another insurance policy covering the same loss, damage, expense or liability, You must give us details. If You make a claim under one insurance and You are paid the full amount of Your claim, You cannot make a claim under the other insurance. If You make a claim under any other insurance and You are not paid the full amount of Your claim, We will pay the difference, up to the amount this Policy covers You for, provided Your claim is covered by this Policy. We may seek contribution to amounts We have paid, or must pay, from Your other insurer. You must give Us any information We reasonably ask for to help Us make a claim from Your other insurer.
6. Following notice of a claim, the Insured Person shall, when relevant to Our consideration of the claim, provide all authorisations necessary to obtain their medical records. We have the right to have the Insured Person examined by a physician and/or vocational expert of Our choice and at Our expense when and as often as We may reasonably request. If lawful, We may also arrange for an autopsy to be performed.
7. If the Insured Person has not returned to their Country of Residence before the expiration of a Period of Travel for reasons which are beyond their control, this Policy will remain in force for up to a further three (3) months or until return, whichever is the earlier, without additional premium. In the event of the Insured Person being victim of Hijack or Kidnap cover shall continue whilst such Insured Person is subject to the control of the person(s) or their associates making the Hijack and during travel direct to their Country of Residence and/or original destination up to 12 months from the date of Hijack.
8. Subject to Our agreement, this Policy can be extended at Your request following departure but the Period of Travel cannot exceed 12 months from the date of original departure.
9. This Policy is governed by the laws of the Commonwealth of Australia and the state or territory in which the Policy was issued.
10. If this Policy covers any loss, event or liability that is also covered under a health, medical or statutory scheme or otherwise recoverable via any other source, We will only pay the difference between what is payable by that alternative source and what You or the Insured Person would be entitled to recover under the terms of this Policy and where permitted by law.
11. We shall not be deemed to provide cover and nor shall We be liable to pay any claim or provide any Benefit under this Policy to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose Us to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, Australia, United Kingdom or United States of America.
12. You or the Insured Person must advise Us of any possible claim within one (1) calendar month of the Insured Person's return to their Country of Residence.
13. All certificates, information and evidence required by Us will be provided at Your or the Insured Person's expense.
14. Any items which become the subject of a claim for loss or damage must where possible be retained for Our inspection and forwarded to Us at Your expense. All such items will become Our property following acceptance and settlement of the claim.
15. You and the Insured Person must take and cause to be taken all reasonable precautions to avoid injury, illness or disease; take all practicable steps to minimise loss/claim; safeguard insured property from loss, theft or damage; and to recover property that has been lost or stolen.
16. We are entitled at Our own expense to issue proceedings in Your or the Insured Person's name to recover compensation or secure an indemnity or contribution from any third party in respect of any loss or damage for which We have indemnified You and/or the Insured Person under this Policy. You and the Insured Person must assist Us to obtain or pursue a recovery from a third party or insurers by providing all information and documentation We reasonably and necessarily require.

17. We may at Our option discharge any liability under this Policy by replacing or repairing any article(s) which have been lost or damaged or by issuing a credit voucher.
18. You and/or the Insured Person must refund any amounts that We have paid to You or the Insured Person (or on behalf of You or the Insured Person) that are not covered by this insurance within one calendar month of Our request.
19. If a Period of Travel is curtailed for any reason covered by this insurance and the Insured Person does not hold a ticket for return travel to their Country of Residence, the cost of a one-way ticket to their Country of Residence will be deducted from any settlement effected under this Policy. This deduction will be assessed as the published fare(s) available for purchase on the date of the Insured Person's early return to their Country of Residence and of comparable standard to their pre-booked travel arrangements.
20. You and/or the Insured Person must prove the claim. This means You and/or the Insured Person must provide independent documentary evidence of the event giving rise to the claim. You or the Insured Person must also provide evidence to verify the losses sustained and/or costs incurred.
21. If, following the inception of cover and during the Period of Insurance, the Insured purchases in its entirety or creates any new branch, wholly owned subsidiary or associated company, cover shall automatically extend to such entity from the date of such purchase or creation at no additional premium. It is a condition of this Policy that following such event, the wage roll, number of Insured Persons or travel pattern shall not increase by more than 10%. Where such an event results in an increase of more than 10%, We agree to extend cover to that entity for fourteen (14) days during which time You shall provide relevant additional information including any information required by Us and pay any additional premium required by Us. If this information is not forthcoming after fourteen (14) days, cover in respect of the new entity shall be deemed to have never been in force.
22. Any material change in Your business activities that involves increased risk must be notified to Us and agreed in writing. Further, any change to an Insured Person's occupation in which greater risk may be incurred than in the occupation originally disclosed to Us must be notified to Us and agreed in writing. Failure to notify Us of these changes may result in the Policy not operating and any claim not being covered. Special terms may have to be applied and an additional premium may be required.
23. An Insured Person has a right to recover under this Policy only through Section 48 of the Insurance Contracts Act 1984 (Cth) (the Act) and is not a party to the contract of insurance. Only You (the insured entity) can vary or cancel the Policy. Section 48 of the Act allows a third party beneficiary under a contract of general insurance to claim from an insurer, in accordance with the contract, the amount of any loss suffered by them even though they are not a party to the contract. Any benefit payable under the Policy will be paid to You (the insured entity) or if an Insured Person suffered the loss that benefit will be paid to the Insured Person. Under no circumstances will We pay both You and an Insured Person in respect of the same event or loss.
24. If the aggregate amount of all sums payable under this Policy exceeds the Aggregate Limit of Liability, the Benefits payable to You or each Insured Person shall be proportionally reduced until the total of all Benefits payable hereunder is equal to the Aggregate Limit of Liability.
25. Except for Cancellation & Curtailment cover (only), We will pay for any otherwise covered loss, damage, liability, cost or expense caused by Cyber Act or Cyber Incident, subject always to the policy's full terms, conditions, limitations and exclusions.
26. Any reference to an Act, legislation or legislative instrument in this document also refers to that Act, legislation or legislative instrument as amended and may be in force from time to time.

| Global Emergency Assistance

In case of emergencies, Go Insurance has a team of medical, insurance and travel specialists to help You and the Insured Person 24 hours a day, seven days a week. Our dedicated team is multi-lingual and has a wealth of resources available to help when You and the Insured Person need it most. Our emergency assistance team can assist with the following:

- Liaising with doctors and hospitals to ensure the Insured Person obtains necessary medical treatment.
- Attending to payment of hospital and treatment costs on Your behalf.
- Co-ordinating the Insured Person's return home if they are injured or fall ill and cannot continue their Period of Travel.
- Repatriation and/or evacuation due to medical necessity.
- Providing assistance with lost or damaged passports and Travel Documents.
- Providing emergency funds if necessary.
- Passing urgent messages to the Insured Person's family or travel agent.
- Helping to reschedule travel arrangements following an emergency if Your agent is unable to do so.
- Arranging travel for Close Relatives to travel to the Insured Person if necessary on medical grounds.
- Emergency travel arrangements.

Contact details for Our emergency assistance team are noted below.

Telephone + 61 (0) 7 3481 9880
Email sos@goinsurance.com.au

Please have Your Policy number available when contacting Us in an emergency.

| Claims Procedure

For all non-emergency claims, You must give Us notice of Your claim as soon as possible. You must complete a claim form and submit it to Us with original supporting documentation. Please ensure You take a copy of Your documentation before sending Your submission to Us. When completing the claim form, please provide as much information about Your claim as possible. This will assist Us in processing Your claim quickly.

All certificates, information and evidence required for the assessment of Your claim shall be provided at Your expense. You must prove Your loss and no claim will be admitted where You are unable to do so. As a minimum, all claims must be accompanied by the following (where possible and relevant):

- A copy of the Insured Person's passport ID page declaring their name, date and place of birth.
- A copy of the Insured Person's travel itinerary.
- The Property Irregularity Report for loss or damage whilst in the custody of a travel carrier. In the event of permanent loss, evidence of any compensation provided to You by the carrier.
- In the case of property, money and loss of passport claims, a written report from the police or other relevant authority.
- Repair report/quotation from a reputable repairer if a claimed item has been damaged.
- Proof of ownership/value for claimed items.
- In the case of medical expenses claims, a report from the attending Medical Practitioner detailing the condition together with invoices or receipts for costs incurred.
- Proof of expenses incurred as a direct result of the event giving rise to the claim.
- Any other documentation or information We reasonably and necessarily require to assess Your claim.

All claims should be addressed to:

Go Insurance
PO Box 5964
Brendale Qld 4500
Australia

Telephone + 61 (0) 7 3481 9888 or 1300 819 888
Facsimile + 61 (0) 7 3481 9899
Email claims@goinsurance.com.au

YourCover Pty Ltd ABN 35 169 038 466 T/as Go Insurance (Go) is an Australian Financial Services Licensee (no. 461299) authorised by ASIC to deal in and provide general advice on insurance products.

This insurance is underwritten by Certain Underwriters at Lloyd's. These underwriters have authorised Go to act on their behalf to arrange, issue, vary and cancel insurance products.

Financial Services Guide (FSG)

I About this Financial Services Guide

This FSG is an important document about the financial services offered by YourCover Pty Ltd trading as Go Insurance. This document is designed to help You make an informed choice as to whether this product suits Your needs. This FSG contains information about the services provided as well as how We are remunerated and how We manage any concerns or complaints You have.

I Date Prepared

This FSG was prepared on 1 July 2021.

I What Financial Services are provided?

YourCover Pty Ltd trading as Go Insurance is authorised to advise on and deal in general insurance. Any advice given to You by YourCover Pty Ltd trading as Go Insurance will be of a general nature and not take into account Your personal objectives, needs or financial situation.

A distributor is able to give You factual information about travel insurance offered by YourCover Pty Ltd trading as Go Insurance and can arrange to issue, vary or renew Your insurance.

If You have purchased a policy from a distributor, that entity acts on behalf of YourCover Pty Ltd trading as Go Insurance and certain Underwriters at Lloyd's. The distributor does not act on Your behalf. If You require more advice than the distributor can provide, you should contact Go Insurance on 1300 819 888.

You should carefully read the Product Disclosure Statement before making a decision to purchase any insurance product.

I Who Is the Product Issuer?

YourCover Pty Ltd (ABN 35 169 038 466) AFS License no 461299 trading as Go Insurance is an Australian Financial Services Licensee (AFS licensee) and is authorised by ASIC to issue, deal in and provide general advice on general insurance products. YourCover Pty Ltd issues insurance certificates under a binding authority with Certain Underwriters at Lloyd's.

Our contact details are noted below:

Post	PO Box 5964, Brendale Qld 4500
Telephone	+ 61 (0) 7 3481 9888 or 1300 819 888
Facsimile	+ 61 (0) 7 3481 9899
Email	mail@goinsurance.com.au
Website	www.goinsurance.com.au

YourCover Pty Ltd has a binding authority which means it can enter into, cancel or vary these products without reference to the Underwriters provided it acts within the binding authority. YourCover Pty Ltd acts for the Underwriters and not You.

I How are We remunerated?

YourCover Pty Ltd is paid a commission by the Underwriters for arranging and managing travel insurance services on their behalf. This amount is calculated as a percentage of the premium You pay for the policy. Employees of YourCover Pty Ltd receive an annual salary and may receive performance related bonuses depending on the nature of their employment.

YourCover Pty Ltd may work in partnership with third party organisation (affiliates and agents) that introduce customers. YourCover Pty Ltd may pay a referral fee to a third party organisation if they have referred You to Go Insurance and You have purchased a policy. The referral fee is paid out of the commission that YourCover Pty Ltd receives from the Underwriters.

Distributors receive a commission and/or policy fee from YourCover Pty Ltd for handling Your insurance arrangements.

Further information regarding the remuneration YourCover Pty Ltd, and its referrers or distributors receive for the insurance services We provide may be obtained by contacting Us within a reasonable time of You being given this Financial Services Guide, and before Your policy is issued.

| Professional Indemnity Insurance Arrangements

We and Our representatives are covered under professional indemnity insurance that complies with the requirements of Section 912B of the Corporations Act.

The insurance (subject to its terms and conditions) will continue to cover claims in relation to Our representatives and employees who no longer work for Us (but who did at the time of conduct).

| What to do if You have a complaint

Our dispute resolution process is outlined in the Product Disclosure Statement (PDS).

Phone	1300 819 888 / + 61 7 3481 9888
Website	www.goinsurance.com.au
Version	YCGO V2.0COR 062022