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AWARD WINNING TRAVEL INSURANCE

Go Unlimited Pty Ltd
ABN 74 149 217 925
AFS Licence No. 404782
Trading as Go Insurance

TARGET MARKET DETERMINATION

For Corporate Travel Insurance

This Target Market Determination is designed to provide customers, distributors and Go Unlimited Pty Ltd staff with appropriate information to understand who this product has been designed for and our approach to determining that the product is likely to be consistent with the objectives, financial situations and needs of the customer and the distribution conditions.

In this document, the terms "we", "us" or "our" refer to Go Unlimited Pty Ltd ABN 74 149 217 925, AFSL No. 404782 on behalf of Certain Underwriters at Lloyd's led by Brit Insurance, Syndicate BRT2987.

Go Unlimited Pty Ltd is an underwriting agency that is authorised by the Australian Securities and Investments Commission to issue, deal in and provide general advice on general insurance products. Go Unlimited Pty Ltd issues this insurance product under a binding authority with Certain Underwriters at Lloyd's.

Go Insurance Corporate Travel Insurance

This Corporate travel insurance product provides insurance for Australian corporate entities (eg businesses, organisations and companies) whose directors, employees and contractors undertake travel for and on behalf of the entity. It provides cover for a range of risks associated with business travel including the cost of emergency medical treatment (international travel only), trip cancellation and loss or damage to property.

This Target Market Determination (TMD) sets out the target market for:

Go Insurance Corporate Travel Insurance PDS V5.2COR 082026

This is set out in the Appendix to this Statement.

Distribution of this product

This product is issued by Go Unlimited Pty Ltd AFSL 404782 on behalf of Certain Underwriters at Lloyd's and designed to be distributed via:

- Go Insurance's website - www.goinsurance.com.au
- Go Insurance's call centre - telephone 1300 819 888
- Travel agencies that have a Distribution Agreement with Go Unlimited Pty Ltd
- Insurance brokers and their representatives that hold an Australian Financial Services Licence and have been approved by Go Unlimited Pty Ltd

Only these entities are authorised to distribute this product as they understand the market this product has been designed for.

Go Unlimited Pty Ltd will make risk-based decisions to determine its acceptance criteria about insurance cover that can be offered to you. Some of the key acceptance criteria relating to this target market determination may include:

- The type(s) of trips to be undertaken and work activities which will be performed while travelling
- The number of trips to be undertaken and their average duration
- The destination(s) to which insured persons will be travelling
- The proposed sums insured

- The number of chartered and unscheduled flights which are likely to be taken during proposed travel periods

Reviewing this document

We will review this TMD within one year from the effective date to ensure it remains appropriate and in compliance with the objectives, financial situations and needs of the customer.

Furthermore, we will also review this TMD if any event or circumstances (called 'review triggers') occur that would reasonably suggest that the determination is no longer appropriate, such as:

- We make a material change to the cover provided by the product,
- A change in our acceptance criteria that impacts on the suitability of the product for the target market,
- A material change to the distribution of the product,
- The discovery of a relevant and material deficiency in the product's disclosure documentation,
- Systemic complaints and claims issues which indicate that the product is no longer suitable for the described target market,
- Material and relevant reductions in our key product suitability metrics such as customer satisfaction, product acceptance, financial performance, benefits to customers, and product value and affordability.

We will review this TMD within 10 business days of the occurrence of any review trigger.

Reporting

We record all complaints received about this product on a quarterly basis (Complaints Reporting Period). Our distributors are required to provide to us written details of any complaints about the product they have received during the Complaints Reporting Period within 10 business days of the end of the period.

Our distributors are also required to report to us if they become aware of significant dealing in this product which is not consistent with this TMD within 10 business days of becoming aware of such dealing.

If the complaints are systemic and indicate that this product is no longer suitable for the described target market, we will review and update the TMD within the timeframe indicated above.

Record keeping

We will maintain records of the reasonable steps that we and our authorised distributors have taken to ensure that this product is sold in a manner consistent with this TMD.

We will also prepare and maintain complete and accurate records of our decisions, and the reasons for those decisions, in relation to:

- All target market determinations for this product,
- Identifying and tracking review triggers,
- Setting review periods, and
- Any other matters documented in this TMD.

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APPENDIX

Go Unlimited Pty Ltd

Go Insurance Corporate Travel Insurance Suitability

This Go Insurance Corporate travel insurance product has been designed for Australian corporate entities (eg businesses, organisations and companies) whose directors, employees and contractors undertake travel for and on behalf of the entity. It provides cover for a range of risks associated with business travel including trip cancellation, loss or damage to property and the cost of emergency overseas medical treatment.

The product is an annual and renewable contract. It provides cover for corporate entities whose directors, employees and contractors undertake business-related domestic and/or international travel.

Cover is arranged on an annual, declared basis. Any one trip must not exceed 6 months in duration unless we agree otherwise in writing.

This product is suitable for:	This product is not suitable for:
✓ Corporate entities that employ Australian residents who undertake approved business travel on behalf of the entity	✗ Corporate entities that do not employ Australian residents, or whose directors, employees and/or contractors do not travel for work purposes
✓ Corporate entities whose directors, employees and/or contractors travel domestically, or to international destinations which the Australian government classifies as safe for travel	✗ Corporate entities whose directors, employees and/or contractors travel to sanctioned countries, or to destinations which the Australian government considers unsafe for travel
✓ Travellers aged 75 years or less at the date of travel (older travellers may be considered - see note 1 below)	✗ Travellers whose age and circumstances fall outside our acceptance criteria and for whom we do not agree to provide cover
✓ Business trips of no more than 6 months' duration (longer periods may be covered where we agree in writing)	✗ Business trips longer than 6 months' duration which we have not agreed in writing to cover
✓ Corporate entities seeking cover for the cost of emergency medical/dental treatment and ambulance transfers provided to their directors, employees and/or contractors whilst travelling overseas	✗ Corporate entities seeking cover for the cost of medical/dental treatment and ambulance transfers provided to their directors, employees and/or contractors whilst travelling within Australia
✓ Travellers who do not have any pre-existing medical conditions, or whose conditions are stable and for which they have medical clearance to undertake the proposed travel	✗ Travellers whose pre-existing medical conditions are not stable, or who are travelling against medical advice, to obtain medical treatment or after being given a terminal prognosis
✓ Travellers seeking cover for sudden, unforeseen and unexpected travel risks	✗ Travellers seeking to obtain cover for a known event or loss
✓ Corporate entities seeking medical expenses cover if their directors, employees and/or contractors contract COVID-19 while travelling overseas	✗ Corporate entities seeking cover for trip cancellation due to government border closure orders relating to COVID-19 risks

Notes

Note 1 - Older travellers.
Travellers aged over 75 years at the date of travel are not automatically within the target market. However, we may agree to insure travellers aged over 75 on an individually assessed basis, at our discretion and subject to our agreement before the policy is issued. Where we agree to provide cover, such travellers are considered to be within the target market for this product.

Note 2 - War, terrorism and Do not travel destinations.
This product is not designed for directors, employees or contractors who choose to travel to, or remain in, a destination subject to an Australian Government Do not travel advisory (unless declared to and accepted by us). Unlike our leisure policies, this product does not include a separate War and Armed Conflict Cover Extension. Limited cover for war and terrorism is nonetheless built into the corporate travel policy: the war exclusion does not apply where an insured person's presence in an affected country or area is due to scheduled transit or a stopover of no more than 24 hours, or to involuntary diversion (for example force majeure, hijack, kidnap, an act of terrorism or a criminal act); and cover for acts of terrorism is retained under the cancellation and curtailment, travel disruption, missed transport connection and overseas medical expenses sections. Insured persons unexpectedly affected by war or terrorism in this way are within the target market for that limited cover.

A summary of the key benefits and policy exclusions is detailed below. To review the complete schedule of benefits and exclusions please refer to the PDS.

Key Benefits (What IS insured)

This product provides the following key benefits:

- ✓ Compensation for the cost of medical treatment if the traveller suffers an injury or illness whilst travelling overseas
- ✓ Repatriation to the traveller's home country if medically necessary
- ✓ Cover for non-refundable travel costs if a trip is cancelled before departure, cut short or re-arranged
- ✓ Compensation for medical and additional accommodation expenses incurred overseas if the traveller contracts COVID-19, is ordered into quarantine or denied boarding due to having contracted COVID-19
- ✓ Reimbursement of forfeited travel costs if the traveller is unable to travel because they contracted COVID-19 before departure
- ✓ Cover for the cost incurred to evacuate or relocate the traveller due to political risk or natural disaster (overseas)
- ✓ Compensation for costs incurred for the safe negotiation of the traveller's release in the event of hijack, kidnap or kidnap for ransom (overseas)
- ✓ Compensation for loss, theft or damage to the traveller's personal property, business property and money
- ✓ Reimbursement of costs incurred to purchase immediate necessities if the traveller's luggage is lost or delayed in transit
- ✓ Lump sum benefits for accidental death, total and permanent disablement or loss of sight
- ✓ Compensation for missed connections, flight delays and disruption to scheduled public transport services
- ✓ Reimbursement of additional travel costs incurred to attend special events where pre-booked travel services are delayed or cancelled

- ✓ Cover for legal liability if the traveller is held responsible for accidental death or injury to another person or the accidental loss or damage to someone else's property
- ✓ Reimbursement of costs incurred to replace travel documents (eg passports and visas) following loss or damage
- ✓ Reimbursement of the monetary excess charged by a rental company for loss or damage sustained to a hire car rented by the traveller

Exclusions (What is NOT insured)

This product is not suitable for travellers seeking coverage for losses arising from these policy exclusions:

- ✗ The cost of medical/dental treatment and ambulance transfers provided to its directors, employees or contractors in Australia
- ✗ Pre-existing medical conditions of its directors, employees or contractors which are not stable, or where the traveller is travelling against medical advice
- ✗ Non-emergency medical treatment or treatment which can reasonably be delayed until the traveller returns home
- ✗ Loss or theft of valuable items which have been left unattended in a public place, outside the traveller's control and/or transported in their checked-in luggage
- ✗ Legal liability arising from the use of firearms, mechanically propelled vehicles or animals
- ✗ Travel to destinations for which the Australian government has issued a Do not travel advisory on the www.smartraveller.gov.au website (unless declared to and accepted by us)
- ✗ Errors or omissions in the traveller's booking arrangements including failure to obtain required travel documentation or denial of entry to the country where they intend to travel
- ✗ Circumstances which manifest between the date the traveller booked their trip and purchased the policy
- ✗ Cancellation or curtailment of pre-booked travel due to government enforced hard border closures in response to the threat or perceived threat of COVID-19 at the trip destination
- ✗ Participation in extreme sports (eg BASE jumping, motor racing, hang gliding, hunting, high diving or mountaineering involving the use of ropes and climbing equipment)
- ✗ Use of mopeds or motorcycles where the traveller is not appropriately licensed and wearing appropriate safety equipment