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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 Group 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 2987.

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 Group Travel Insurance

This Group travel insurance product provides insurance for Australian groups and associations (eg school and education groups, special interest clubs and societies) whose employees, students and/or members travel as a group. It provides cover for a range of risks associated with 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 Group Travel Insurance PDS V7.1GRP 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.

Travellers aged over 75 years cannot purchase this product online. They must contact Go Insurance directly or an authorised distributor to determine whether Go Insurance is able to offer cover on a discretionary basis. This distribution control ensures correct eligibility assessment and aligns with the PDS requirement for Go Insurance to agree to insure travellers over 75 before the policy is issued.

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 destination(s) to which the group will be travelling
- The trip duration
- The ages of the travellers

- The travellers' pre-existing medical condition(s)
- Activities that the travellers will be doing whilst travelling
- For travellers aged over 75 years, acceptance is subject to Go Insurance's discretion in accordance with the PDS. Assessment must be completed and approval granted before the policy can be issued.

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,
- A material change to the eligibility or acceptance process for travellers aged over 75 years, or the introduction of new or expanded distribution pathways for this group, will constitute a review trigger for this TMD.

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 Group Travel Insurance Suitability

This Go Insurance Group travel insurance product has been designed for Australian groups (eg school and education groups, special interest clubs and societies) whose employees, students and/or members travel as a group. It provides cover for a range of risks associated with travel including trip cancellation, loss or damage to property and the cost of emergency overseas medical treatment.

The product is available for domestic and international travel and designed to cover one single trip period.

Travellers aged over 75 years are not part of the standard eligibility criteria described in the PDS. However, Go Insurance may agree to insure travellers over 75 on a discretionary basis following assessment (see Note 1). Where approval is granted, these travellers may fall within the target market when purchasing through assisted channels.

This product is suitable for:	This product is not suitable for:
✓ Australian residents, or non-residents who have been living in Australia for at least 3 months	✗ Travellers who are not resident in Australia or have not been living in Australia for at least 3 months
✓ Travellers aged 75 years or under at the time of travel, and travellers over 75 years of age approved for cover by Go Insurance following assessment prior to purchase (see Note 1)	✗ Travellers over 75 years of age who have not been approved for cover by Go Insurance prior to purchase
✓ Travellers who will be travelling for a period not exceeding 18 months	✗ Travellers who will be travelling for more than 18 months
✓ Travellers whose trip will start and end in Australia	✗ Travellers who are not departing from and returning to Australia
✓ Travellers who are travelling to a destination(s) which the Australian government considers safe for travellers to visit	✗ Travellers who are travelling to a destination(s) for which the Australian government has issued a Do not travel or Reconsider your need to travel advisory (see Note 2)
✓ Travellers who are seeking cover for the cost of emergency medical/dental treatment and ambulance transfers whilst travelling overseas	✗ Travellers who are seeking cover for the cost of medical/dental treatment or ambulance transfers provided in Australia
✓ Travellers who do not have any pre-existing medical conditions, whose conditions qualify for automatic cover, or whose conditions we agree to cover following medical screening (noting that pre-existing medical condition assessment applies to travellers of all ages)	✗ Travellers who have pre-existing medical conditions which do not meet our underwriting criteria or who are travelling against medical advice
✓ Travellers who are planning to participate in recreational or amateur sport and leisure activities while travelling	✗ Travellers who are planning to undertake hazardous work or participate in extreme sports while travelling

- ✓ Travellers who are seeking cover for sudden, unforeseen and unexpected travel risks
- ✓ Travellers who are seeking medical expenses cover if they contract COVID-19 while they are travelling overseas
- ✗ Travellers who are seeking to obtain cover for a known event/loss
- ✗ Travellers who are 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 treated as within the target market where Go Insurance agrees to provide cover before the policy is issued. Consistent with the PDS, these travellers cannot purchase online; acceptance is assessed on a discretionary basis through Go Insurance directly or an authorised distributor, and approval must be granted before issue. This ensures discretionary acceptances are not mischaracterised as significant dealing outside this TMD.

Note 2 - Do not travel destinations and War and Armed Conflict cover.

The product is not designed for travellers who choose to travel to, or remain in, a destination subject to an Australian Government 'Do not travel' advisory, and General Exclusion 38 applies. Despite this, the War and Armed Conflict Cover Extension (Endorsement V1.0, 17 April 2026) provides limited cover, modifying General Exclusion 2, where a traveller is unexpectedly caught in war or armed conflict after departure in a country or area that was not subject to an official Australian Government travel warning before they travelled there. Part A (medical and personal accident) applies automatically; Part B (additional expenses) applies only if selected and noted on the Certificate of Insurance. This limited cover does not extend the target market to travellers deliberately entering a 'Do not travel' destination.

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 the 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 / 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 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
- ✓ 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
- ✓ Limited cover if the traveller is unexpectedly caught in war or armed conflict during the trip, under the War and Armed Conflict Cover Extension (see Note 2)

Exclusions (What is NOT insured)

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

- ✗ The cost of medical/dental treatment and ambulance transfers provided to travellers in Australia
- ✗ Pre-existing medical conditions which are not automatically covered by the policy (or declared to and accepted by us prior to purchase)
- ✗ 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 Do not travel or Reconsider your need to travel advisories on the www.smartraveller.gov.au website (subject to the limited War and Armed Conflict cover described in Note 2, and unless otherwise 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)