goinsurance
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 Leisure 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 Leisure Travel Insurance

This Leisure travel insurance product provides insurance for Australian residents (and eligible non-permanent residents of Australia) who require travel insurance for domestic or international trip(s). 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 personal property.

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

Go Insurance Leisure Travel Insurance PDS V8.1RET 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:

- Your residential status
- The destination(s) to which you are travelling
- The length of time you will be travelling
- Your age
- Your pre-existing medical condition(s)

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.

goinsurance
AWARD - WINNING TRAVEL INSURANCE

APPENDIX

Go Unlimited Pty Ltd

Go Insurance Leisure Travel Insurance Suitability

This Go Insurance Leisure Travel Insurance has been designed for Australian residents (and eligible non-permanent residents who have been living in Australia for at least 3 months) who want to be covered against risks associated with travelling (eg trip cancellation, loss or damage to baggage and overseas medical expenses).

The Go Insurance Leisure travel insurance product provides certain flexibility for the traveller to remove unwanted cover options, add optional covers such as snow sports, and choose an excess that suits their requirements.

The product is available for domestic and international travel and can be purchased to cover one single trip (including one-way travel where the trip departs from or ends in Australia) or on an annual basis to cover any number of trips in a calendar period of your choice.

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 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
✓ 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 either depart from and/or end in Australia, including one-way travel where the trip departs from or ends in Australia (see note 2 below)	✗ Travellers who are travelling between two international points, where no part of the trip involves Australia at either the start or the end of the trip
✓ Travellers who are travelling to a destination(s) which the Australian government considers safe for leisure travellers to visit	✗ Travellers who are travelling to a destination(s) for which the Australian government has issued a Do not travel advisory (see note 3 below)
✓ 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	✗ 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 to obtain cover for a known event/loss

✓ Travellers who are seeking medical expenses cover if they contract COVID-19 while they are travelling overseas	✗ Travellers who are seeking cover for trip cancellation due to government border closure orders relating to COVID-19 risks
✓ Unaccompanied travellers aged 16 or 17 (and, in some cases, younger unaccompanied travellers accepted on application)	

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 - One-way travel.
One-way travel is within the target market where the trip either departs from or ends in Australia (for example, a traveller emigrating from Australia, or a traveller who purchases while already overseas and is returning to Australia). Travel solely between two international points, where no part of the trip involves Australia at either the start or the end of the trip, is not within the target market.

Note 3 - Do not travel destinations and War and Armed Conflict cover.
This product is not designed for travellers who choose to travel to, or remain in, a destination subject to a Do not travel advisory. However, the policy includes a War and Armed Conflict Cover Extension which provides limited cover (Part A automatically, and Part B where selected and the additional premium is paid) where a traveller is unexpectedly caught in war or armed conflict in a country or area that was not subject to an official Australian Government travel warning advising against travel before the traveller travelled to, stayed in or knowingly transited through it. Travellers who may be unexpectedly affected by war or armed conflict 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 during the trip
- ✓ 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 or been exposed to COVID-19
- ✓ Reimbursement of forfeited travel costs if the traveller or their travelling companion is unable to travel because they contracted COVID-19 before departure

- ✓ 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 (not all cover levels)
- ✓ 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 (not all cover levels)
- ✓ Compensation for loss of pre-booked travel arrangements due to insolvency of travel service providers such as airlines, cruise and rail companies (not all cover levels)
- ✓ 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 legal costs if the traveller suffers physical injury while travelling and they wish to seek compensation (not all cover levels)
- ✓ Compensation for the excess charged by a rental company if the traveller hires a car while travelling and it is involved in an accident or stolen (not all cover levels)
- ✓ Cover for the traveller's participation in various amateur and recreational sport and leisure activities
- ✓ Limited cover if the traveller is unexpectedly caught in war or armed conflict during the trip, in accordance with the War and Armed Conflict Cover Extension

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 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 vehicle or animals
- ✗ Travel to destinations for which the Australian government has issued Do not travel advisories on the www.smartraveller.gov.au website (subject to the limited War and Armed Conflict cover described in Note 3)
- ✗ 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
- ✗ 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