

Traveller Insure - Annual

Combined Financial Services Guide (FSG),
Policy Wording and Product Disclosure Statement (PDS)



insured.™

Financial Services Guide (FSG)

ACE Insurance Limited

A guide to our relationship with you

About this Financial Services Guide (FSG)

The purpose of this FSG is to help you to make an informed decision about whether to use the financial services we can provide to you. It contains information on:

- who we are and how we can be contacted or given instructions;
- the services we offer to you and how they are provided;
- how we and other relevant persons are remunerated;
- our compensation arrangements;
- our commitment to protecting your privacy;
- how complaints are dealt with; and
- other disclosure documents you may also receive.

Other disclosure documents you may also receive

A Product Disclosure Statement (PDS) is included in this document which contains information on the relevant risks, benefits and significant characteristics of the product and is designed to assist you in making an informed decision about whether to buy the product or not.

About ACE Insurance Limited (ACE)

ACE is an Australian financial services licensee authorised to deal in and provide advice in relation to general insurance products. Our details are as follows

ABN:	23 001 642 020
AFS Licence Number:	239687
Head Office:	28 O'Connell Street SYDNEY NSW 2000
Postal address:	GPO Box 4907 SYDNEY NSW 2001
Telephone:	1800 628 020
Facsimile:	+61 2 9335 3467
E-mail:	travel.au@acegroup.com

ACE Group is one of the world's largest multiline property and casualty insurers. With operations in 54 countries, ACE provides commercial and personal property and casualty insurance, personal accident and supplemental health insurance, reinsurance and life insurance to a diverse group of clients. ACE Limited, the parent company of ACE Group, is listed on the New York Stock Exchange (NYSE: ACE) and is a component of the S&P 500 index.

ACE, via acquisitions by its predecessor companies, has been present in Australia for over 50 years. ACE's operation in Australia (ACE Insurance Limited) provides specialised and customised coverages, including Marine, Property, Liability, Energy, Professional Indemnity, Directors & Officers, Financial Lines, Utilities, as well as Accident & Health insurance, to a broad client base. ACE is a major insurer of many of the country's largest companies. With five branches and 400 staff in Australia, it has a wealth of local expertise backed by its global reach and breadth of resources.

More information can be found at www.acegroup.com/au

ACE Group is a registered trademark of ACE Limited.

GENERAL INSURANCE CODE OF PRACTICE

We are a signatory to the General Insurance Code of Practice (**the Code**). The objectives of the Code are to establish high standards of service, promote confidence in the general insurance industry and improve relationships between insurers and their customers. Further information about the Code is available at www.codeofpractice.com.au and on request.

How ACE provides its services

ACE may provide a dealing service, with or without general advice, in relation to the general insurance products that we distribute.

When ACE issues its own general insurance products, ACE acts on its own behalf, not yours.

In dealing with the relevant product, we will collect information from you to be able to issue it and manage your and Our rights and obligations under it. We will also give you factual information about the product to help you decide whether to buy the product.

In some cases we may also make a general recommendation or give an opinion about the product which is not based on our consideration of your individual objectives, financial situation or needs. In providing a general advice service, we cannot tell you whether the insurance, or an option within it, is appropriate for you specifically. As a result, you need to consider the appropriateness of any information or general advice we give you, having regard to your objectives, financial situation and needs, before acting on it. You need to read the relevant policy documentation (including any PDS) to determine if it is suitable for you.

How ACE is paid for its services

PAYMENT FOR THE SERVICES ACE PROVIDES

As the issuer of any insurance policy, we will charge you an agreed premium for that product based on a number of factors including your risk profile and circumstances (plus relevant taxes and charges) which we will calculate and provide you with before you buy the product.

REMUNERATION OF OUR STAFF

All permanent ACE employees are paid an annual salary. An annual bonus may be paid in some circumstances, which can be based on performance against sales targets and other performance criteria.

All temporary ACE employees receive hourly wages or such wages otherwise agreed for a fixed term or contract. Performance-based payments may also be paid in some circumstances.

ACE employees may also receive other non-monetary benefits such as attendance at business related conferences, study trips, other functions or gift vouchers.

REFERRAL TO ACE BY THIRD PARTIES

In certain cases, we may have a relationship with a third party who we may pay for referring you to us. We may pay them a referral fee which is a percentage of the net premium of an insurance policy (which is the total premium payable less GST, Stamp Duty and Fire Services Levy, where applicable).

This referral fee is already incorporated into the premium payable by you and the amount can vary, depending on the type of arrangement we have with the third party and the type of insurance product you purchase. The amount we pay them includes a reimbursement of expenses they incur in performing their role, for example marketing, postage, telephone, printing and call centre costs.

The referral fee is normally payable to third parties on a monthly or quarterly basis, in arrears.

FURTHER INFORMATION

You can ask us to give you more particulars of the remuneration or other benefits referred to above within a reasonable period after receiving this FSG and before we provide you with the financial service to which this FSG relates, unless we agree otherwise.

Compensation Arrangements

We are an insurance company authorised under the Insurance Act 1973 (Insurance Act) to carry on general insurance business in Australia by the Australian Prudential Regulation Authority (APRA) and are subject to the prudential requirements of the Insurance Act. The Insurance Act contains prudential standards and practices designed to ensure that, under all reasonable circumstances, financial promises made by ACE are met within a stable, efficient and competitive financial system.

Because of this:

- the protection provided under the Financial Claims Scheme legislation applies in relation to ACE and the Policy. If ACE was to fail and was unable to meet its obligations under the Policy, a person entitled to claim under insurance cover under the Policy may be entitled to payment under the Financial Claims Scheme (access to the Scheme is subject to eligibility criteria). Information about the Financial Claims Scheme can be obtained from the APRA website at <http://www.apra.gov.au> and the APRA hotline on 1300 55 88 49; and
- We are exempted by the Corporations Act 2001 from the requirement to meet the compensation arrangements Australian financial services licensees must have in place to compensate retail clients for loss or damage suffered because of breaches by the licensee or its representatives of Chapter 7 of that Act. We have compensation arrangements in place that are in accordance with the Insurance Act.

Your Privacy

ACE Insurance Limited (ACE) is committed to protecting Your privacy. This document provides You with an overview of how We handle Your personal information. Our Privacy Policy can be accessed on Our website at www.acegroup.com/au

Personal Information Handling Practices

Collection, Use and Disclosure

We collect Your personal information (which may include sensitive information) when You are applying for, changing or renewing an insurance Policy with Us or when We are processing a claim in order to help Us properly administrate Your insurance proposal, Policy or claim.

Personal information may be obtained by Us directly from You or via a third party such as Your insurance intermediary or employer (e.g. in the case of a group insurance policy).

When information is provided to Us via a third party We use that information on the basis that You have consented or would reasonably expect Us to collect Your personal information in this way and We take reasonable steps to ensure that You have been made aware of how We handle Your personal information.

The primary purpose for Our collection and use of Your personal information is to enable Us to provide insurance services to You. Sometimes, We may use Your personal information for Our marketing campaigns, in relation to new products, services or information that may be of interest to You.

We may disclose the information We collect to third parties, including service providers engaged by Us to carry out certain business activities on Our behalf (such as assessors and call centres in Australia). In some circumstances, in order to provide Our services to You, We may need to transfer personal information to other entities within the ACE Group of companies, (such as the regional head offices of ACE located in Singapore, UK or USA) or third parties with whom We, or those other ACE Group entities, have sub-contracted to provide a specific service for Us and these may be outside of Australia. In particular, certain business process functions of ACE are performed by a dedicated servicing unit located in the Philippines. Please note that no personal information is disclosed by Us to any overseas entity for marketing purposes.

In all instances where personal information may be disclosed overseas, in addition to any local data privacy laws, We have measures in place to ensure that those parties hold and use that information in accordance with the consent You have provided and in accordance with Our obligations to You under the Privacy Act 1988 (Cth).

Your Choices

In dealing with Us, You agree to Us using and disclosing Your personal information as set out in this statement and Our Privacy Policy. This consent remains valid unless You alter or revoke it by giving written notice to Our Privacy Officer. However, should You choose to withdraw Your consent it is important for You to understand that this may mean We may not be able to provide You or Your organisation with insurance or to respond to any claim.

How to Contact Us

If You would like a copy of Your personal information, or to correct or update it, please contact Our customer relations team on **1800 628 020** or email travel.au@acegroup.com.

If You have a complaint or would like more information about how We manage Your personal information, please review Our Privacy Policy for more details or contact the Privacy Officer, ACE Insurance Limited, GPO Box 4907, Sydney NSW 2001, Tel: **+61 2 9335 3200** or email Privacy.AU@acegroup.com.

Complaints and Dispute Resolution

We take the concerns of Our customers very seriously and have detailed complaint handling and internal dispute resolution procedures that You can access. Please note however that if We have resolved Your initial complaint to Your satisfaction by the end of the 5th business day after We have received it, and You have not requested that We provide You a response in writing, the below-mentioned complaint handling and internal dispute resolution process does not apply. The exemption to the complaints process does not apply to complaints regarding a declined claim, the value of a claim, or about financial hardship.

Stage 1 – Complaint Handling Procedure

If You are dissatisfied with any aspect of Your relationship with ACE including Our products or services and wish to make a complaint, please contact Us at:

Complaints.AU@acegroup.com
The Complaints Officer
ACE Insurance Limited
GPO Box 4065
Sydney NSW 2001
Tel: 1800 628 020

The members of Our complaint handling team are trained to handle complaints fairly and efficiently.

Please provide Us with Your claim or Policy number (if applicable) and as much information as You can about the reason for Your complaint.

We will investigate Your complaint and keep You informed of the progress of Our investigation. We will respond to Your complaint in writing within 15 business days provided We have all necessary information and have completed any investigation required. In cases where further information or investigation is required, We will work with You to agree reasonable alternative time frames.

We will also keep You informed about the progress of Our response at least every 10 business days, unless You agree otherwise. If We cannot agree, You may request Us to treat Your complaint as a Stage 2 complaint and refer it to Our internal dispute resolution team.

Stage 2 – Internal Dispute Resolution Procedure

If You advise Us that You wish to take Your complaint to Stage 2, Your complaint will be reviewed by members of Our internal dispute resolution team, as they are independent from Our complaint handling team and are committed to reviewing disputes objectively, fairly and efficiently.

You may contact Our internal dispute resolution team by phone, fax or post (as below), or email Us at:

DisputeResolution.AU@acegroup.com
Internal Dispute Resolution Service
ACE Insurance Limited
GPO Box 4065
Sydney NSW 2001
Tel: +61 2 9335 3200
Fax: +61 2 9335 3411

Please provide Us with Your claim or Policy number (if applicable) and as much information as You can about the reason for Your dispute.

We will keep You informed of the progress of Our review of Your dispute at least every 10 business days and will respond to Your dispute with a written letter within 15 business days, provided We have all necessary information and have completed any investigation required. In cases where further information or investigation is required, We will work with You to agree reasonable alternative time frames. If We cannot agree, You may refer Your dispute to the Financial Ombudsman Service Australia (FOS) as detailed below.

Stage 3 – External Dispute Resolution

If You are dissatisfied with Our internal dispute determination, or We are unable to resolve Your complaint or dispute to Your satisfaction within 45 days, You may refer Your complaint or dispute to FOS.

FOS is an independent external dispute resolution scheme approved by the Australian Securities and Investments Commission (ASIC). We are a member of this scheme and We agree to be bound by its determinations about a dispute. Where a dispute is covered by the FOS Terms of Reference, the General Insurance Division of FOS offers a free and accessible dispute resolution service to consumers.

You may contact FOS at any time at:

Financial Ombudsman Service Australia Limited
GPO Box 3
Melbourne VIC 3001
Tel: 1800 367 287
Fax: +61 3 9613 6399
Email: info@fos.org.au
Web: www.fos.org.au

If You would like to refer Your dispute to FOS You must do so within 2 years of the date of Our internal dispute determination.

FOS may still consider a dispute lodged after this time if FOS considers that exceptional circumstances apply.

If FOS advises You that the FOS Terms of Reference do not extend to You or Your dispute, You can seek independent legal advice or access any other external dispute resolution options that may be available to You.

CONTACT US

If you would like to obtain further information, provide us with instructions, or if you have any queries about the financial products and services we are authorised to provide, please contact ACE on 1800 628 020 or by e-mail at travel.au@acegroup.com.

Please retain this document along with your current policy documentation in a safe place for your future reference.

This FSG was prepared by ACE and distribution authorised 07 December 2015.

Version: 15FSGACE04

Policy Wording and Product Disclosure Statement (PDS)

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GENERAL ADVICE

Any general advice that may be contained within this Policy Wording and Product Disclosure Statement (PDS) or accompanying material does not take into account Your individual objectives, financial situation or needs. You need to decide if the limits, type and level of cover are appropriate for You.

PREPARATION DATE

This PDS was prepared on 07 December 2015.
PDS Code 15PDSTIATAU02

1. Important Information About This Policy Wording and PDS

This document is a PDS and is also Our insurance Policy Wording. This document contains important information required under the Corporations Act 2001 (Cth) (the Act) and has been prepared to assist You in understanding Traveller Insure - Annual and making an informed choice about Your insurance requirements. It is up to You to choose the cover You need. It is important that You carefully read and understand this document before making a decision.

This Policy Wording and PDS is comprised of two contracts. The first contract provides cover for Loss of Deposits and Cancellation Charges under Benefit Section 3 pages 12. The second contract provides indemnity for the balance of cover under this Policy Wording and PDS. For the purpose of this Policy Wording and PDS, and all accompanying materials, the two contracts will be referred to and considered as one Policy document. All other provisions apart from the coverage Sections apply to both contracts.

Other documents may form part of Our Policy Wording and PDS and if they do, We will tell You in the relevant document.

Please check these documents to make sure that all the information in them is correct. Please let Us know straightaway if any alterations are needed or if You change Your address or payment details. For certain types of cover under the Policy, We will require You to provide receipts and other documentary evidence to Us before We pay a claim. You should keep those documents in a safe place.

You can contact Us on 1800 628 020 or write to Us at ACE Insurance Limited GPO Box 4907 SYDNEY NSW 2001.

2. Duty of Disclosure

Your duty of disclosure

Before You enter into or renew an insurance contract, You have a duty of disclosure under the Insurance Contracts Act 1984.

If We ask You questions that are relevant to Our decision to insure You and on what terms, You must tell Us anything that You know and that a reasonable person in the circumstances would include in answering the questions.

We may give You a copy of anything You have previously told Us and ask You to tell Us if it has changed. If We do this, You must tell Us about any change or tell Us that there is no change.

If You do not tell Us about a change to something You have previously told Us, You will be taken to have told Us that there is no change. You have this duty until We agree to insure You or renew the contract.

If You do not tell Us something

If You do not tell Us anything You are required to tell Us, We may cancel Your contract or reduce the amount We will pay You if You make a claim, or both.

If Your failure to tell Us is fraudulent, We may refuse to pay a claim and treat the contract as if it never existed.

3. The Meaning of Certain Words

Throughout this document, certain words begin with capital letters. These words have special meaning and are included in the definitions, located at Section 14 of this Policy Wording and PDS. Please refer to the definitions for their meaning.

Any reference to an Act, legislation or legislative instrument in this document also refers to that Act, legislation or legislative instrument as amended and as may be in force from time to time.

4. Selecting Your Cover

Certain eligibility criteria apply. We tell You when You apply whether You meet this criteria e.g.

- You must at least be eighteen (18) years old when You apply.
- You must not be over sixty-nine (69) years of age when You apply.
- You must be an Australian resident.

You need to identify the coverage option that is appropriate for Your needs or available to You.

Coverage Options

PLAN TYPE	COVERED LOCATIONS UNDER EACH PLAN
WORLDWIDE	Worldwide (excluding Cuba for US Citizens)
DOMESTIC	Australia Only

Who can be covered

You must select either Single or Joint cover.

SINGLE COVER	Cover for the Insured and Dependent Children and two (2) other Unrelated Children provided You are travelling together on the Journey.
JOINT COVER	Cover for the Insured and Spouse/Partner and Dependent Children and two (2) Unrelated Children provided You are travelling together on the Journey.

Dependent Children and two (2) Unrelated Children are covered for free when the Insured purchases this Policy. There is no restriction on the number of Dependent Children covered, but all Dependent Children, and Unrelated Children must be named on the Policy.

The maximum benefit amount We will pay for claims by You (the Insured and any other persons covered, including Dependent Children and Unrelated Children) is twice the benefit shown in the table below.

In return for cover under the Policy, You are required to pay a premium, as set out in Section 7 of this Policy Wording and PDS.

For certain types of cover under the Policy, We will require You to provide receipts and other documentary evidence to Us before We pay a claim. You should keep those documents in a safe place.

The Policy insures You twenty-four (24) hours a day subject to the Policy terms, conditions and exclusions.

Covered Journeys are limited to ninety (90) days worldwide plan or forty-five (45) days domestic plan.

Summary of Benefits

The following tables summarise the benefits We can provide and can be used as a quick reference tool. The destinations covered and the level of cover varies according to the plan selected.

A detailed description of the cover is set out in the benefits section. The cover provided is subject to the terms, conditions and exclusions contained in this Policy document.

Please note that other documents that make up the Policy such as the Certificate of Insurance may amend the standard terms, conditions and exclusions contained in this Policy document.

Maximum benefit limits apply, as set out in the following table. Where specified, sub limits also apply. The term “Unlimited” only means there is no specified dollar limit. Policy terms do however apply limits on what We will pay for such benefits.

If You are travelling with Dependent Children and/or two (2) Unrelated Children on either Single or Joint Cover, the maximum benefit amounts We will pay for claims by You and any other persons covered (including the Dependent Children and/or two (2) Unrelated Children) is twice the benefit shown in the table below.

Excess: The excess is the first amount of a claim which You must bear. We do not pay for this amount.

- The Policy excess is \$100 for the worldwide plan. (GST is not applicable for the worldwide plan).

- The Policy excess is \$50 for the domestic plan (including GST).

ANNUAL SUMMARY OF BENEFITS TABLE		
Schedule of Benefits	Worldwide Plan	Domestic Plan
1) Overseas Medical and Dental Expenses (please refer to Section 1)	Unlimited	Not Applicable
2) Additional Expenses	Unlimited	\$15,000
2.1 Resumption of Journey (sub limit)	\$3,000	\$3,000
2.2 Special Events (sub limit)	\$2,000	\$2,000
2.4 If You Die (sub limit) (please refer to Section 2)	\$10,000	\$10,000
3) Loss of Deposits and Cancellation Charges	\$50,000	\$10,000
Travel Agent’s Cancellation Fee (sub limit) (please refer to Section 3)	Lesser of \$750 or 15% of the refundable amount	Lesser of \$750 or 15% of the refundable amount

ANNUAL SUMMARY OF BENEFITS TABLE

Schedule of Benefits	Worldwide Plan	Domestic Plan
4) Luggage and Travel Documents	\$10,000	\$5,000
4.1 Loss, Theft or Damage		
a) Item Limit (each item)	\$1,000	\$1,000
b) Video & Electrical Equipment (sub limit)	\$3,500	\$1,500
4.2 Delayed Luggage Allowance		
a) More than 24 hours (sub limit)	\$500	\$500
b) More than 72 hours (sub limit) (please refer to Section 4)	\$1,000	\$1,000
5) Replacement of Money (please refer to Section 5)	\$300	Not Applicable
6) Rental Vehicle Excess (please refer to Section 6)	\$3,000	\$3,000
7) Travel Delay Accommodation (please refer to Section 7)	\$1,200	\$850
8) Flight Delay		
a) More than 4 hours	\$100	
b) More than 12 hours (please refer to Section 8)	\$200	Not Applicable
9) Cash in Hospital		
a) Daily Amount	\$100	Not Applicable
b) Maximum Amount (please refer to Section 9)	\$10,000	
10) Public Transport Hijacking & Kidnapping		
(a) Daily Amount	\$1,000	Not Applicable
(b) Maximum Amount (please refer to Section 10)	\$15,000	
11) Personal Liability (please refer to Section 11)	\$3,000,000	\$200,000
12) Accidental Loss of Life & Permanent Loss		
Maximum amount for Dependent Children:		
(a) Accidental Loss of Life	\$1,000	\$1,000
(b) Permanent Disability (please refer to Section 12)	\$10,000	\$10,000

Period of Cover

Cover under section 3 for Loss of Deposits and Cancellation Charges starts from the Issue Date (or the Renewal Date) and continues until the end of the Period of Insurance.

All other cover (including Accidental Loss of Life and Permanent Loss) starts from the Start Date (or the Renewal Date) and continues until the end of the Period of Insurance.

Free Extension of Period of Insurance

Where Your Journey is necessarily extended due to an unforeseen circumstance outside Your control, Your Period of Insurance will be extended until You are able to travel Home by the quickest and most direct route. The Period of Insurance will not be extended for any other reason.

5. ACE Assistance

ACE Assistance is a twenty-four (24) hour emergency referral service. In the event of a medical or similar emergency simply phone +61 2 8907 5666, reverse the charge and get immediate help in locating medical assistance in Your local area. This service will also provide non-emergency pre-travel advice on some health-related matters, verify insurance coverage and can help co-ordinate immediate claim payments.

Where Your claim is excluded or falls outside the Policy coverage, the provision of emergency assistance by ACE Assistance will not in itself be an admission of liability.

Considerable effort is made to locate, assess and reassess medical facilities and other services worldwide. However, the medical standards, sanitary conditions, reliability of telephone systems and facilities for urgent medical evacuations differ from country to country and accordingly, it is not always possible to have control over these factors. In the circumstances, responsibility for any loss, medical complication or death resulting from any factor reasonably beyond Our control, cannot be accepted by ACE Assistance or Us.

6. Benefits

Where We have agreed to enter into a Policy with You, in return for You paying Us or agreeing to pay the required premium, We will provide You with cover for the following benefits where they are covered by the Plan agreed to. (This will be specified on Your Certificate of Insurance).

Cover is only provided for each applicable benefit:

- where the relevant covered Event occurs in a location covered by the applicable plan (See the Coverage Option Table above for details);
- where the relevant covered Event occurs whilst You are on a Journey for a period not greater than the number of consecutive days specified in the definition of Journey;
- up to the maximum limits specified in the Summary of Benefits Tables above;
- subject to the applicable excess specified above the Summary of Benefits Tables; and
- subject to the terms, conditions and exclusions of the Policy.

Please keep this document, Your Certificate of Insurance and any other documents that We tell You form part of Your Policy in a safe place in case You need to refer to them in the future.

Please check these documents to make sure all the information in them is correct. Please let Us know straightaway if any alterations are needed or if You change Your address or payment details.

Section 1 - Overseas Medical And Dental Expenses

This benefit is not available under the domestic plan.

We will pay under Section 1:

If, during the Period of Insurance and while on a Journey (other than a Journey or a part of a Journey which occurs in Australia), You suffer an Accidental Injury, or a Sickness or Disease, We will pay or reimburse the reasonable and necessary cost of medical treatment, emergency dental treatment and ambulance transportation which are provided outside Australia by or on the advice of a Doctor or dentist and which occur within twelve (12) months of the date of the Accidental Injury, Sickness or Disease.

If You are admitted to a hospital or You anticipate costs covered under this Section 1 are likely to exceed \$2,000, You must advise ACE Assistance as soon as practically possible.

We will not pay under Section 1:

1. for medical treatment, dental treatment or ambulance transportation which is provided in Australia.
2. for dental treatment caused by or related to the deterioration and/or decay of teeth or associated tissue or involving the use of precious metals.
3. for the continuation of treatment (including medication) commenced prior to Your Journey.

See also terms and conditions applicable to Sections 1 and 2 only below.

Section 2 - Additional Expenses

We will pay under Section 2:

2.1 Resumption of Journey

If, during the Period of Insurance and while on a Journey, Your Journey is interrupted by Your return Home due to an Accidental Injury, Sickness or Disease or death of a Relative or Business Partner in Australia, We will pay or reimburse Your reasonable additional transport expenses actually and necessarily incurred (less any refund received for the unused prepaid travel arrangements) to resume Your original Journey.

If You return Home in the circumstances set out above, cover is suspended while You are in Australia and will recommence once You resume Your Journey, subject to the expiry date of Your Policy as shown on Your Certificate of Insurance.

Terms and conditions applicable to Resumption of Journey only:

We will pay under Section 2.1 provided:

- a) Your Period of Insurance was at least twenty-three (23) days in duration; and
- b) no greater than 50% of the Period of Insurance had elapsed at the time of the onset of the Accidental Injury, Sickness or Disease or death of a Relative or Business Partner; and
- c) the resumption of Your Journey occurs prior to the expiry date of Your Policy; and
- d) no claim due to the same Event is made under Section 3 Cancellation Charges of this Policy; and
- e) the death or Accidental Injury of Your Relative or Business Partner in Australia, if relevant, did not occur prior to the commencement of Your Journey; and
- f) the onset of the Sickness or Disease of a Relative or Business Partner in Australia, if relevant, did not occur prior to the commencement of Your Journey and You or a reasonable person in the circumstances would not have been aware of the onset of the Sickness or Disease prior to the commencement of Your Journey.

2.2 Special Events

If, during the Period of Insurance and while on a Journey, Your Journey is delayed due to an unforeseeable circumstance outside Your control, resulting in You being unable to arrive in time to attend a wedding, funeral, pre-paid conference or pre-paid commercial sporting event or 25th or 50th wedding anniversary, which cannot be delayed due to Your late arrival, We will reimburse You for the reasonable additional cost of using alternative public transport to arrive at Your destination on time.

2.3 If You Become Ill

If, during the Period of Insurance and while on a Journey, You suffer an Accidental Injury, Sickness or Disease that prevents You from continuing Your Journey, We will pay or reimburse the:

- (a) reasonable additional hotel accommodation and transport expenses incurred by Your Travelling Companion who remains with or escorts You, until the completion of the Period of Insurance, or You are able to resume Your Journey or You are able to travel Home, whichever occurs first. This benefit is only payable on the written advice of a Doctor that You cannot continue Your Journey solely by reason of the Accidental Injury, Sickness or Disease, and acceptance by ACE Assistance of Your inability to continue Your Journey;

- (b) reasonable additional hotel accommodation and transport expenses incurred by Your next of kin who travels to and remains with You, following Your being hospitalised as an in-patient, until the completion of the Period of Insurance, or You are able to continue Your Journey or You are able to travel Home, whichever occurs first. This benefit is only payable on the written advice of a Doctor that You cannot continue Your Journey solely by reason of the Accidental Injury, Sickness or Disease and acceptance by ACE Assistance of Your inability to continue Your Journey;
- (c) reasonable additional hotel accommodation and transport expenses incurred by You and at the same class/level as originally booked, if You are unable to complete the Journey on the written advice of a Doctor solely by reason of the Accidental Injury, Sickness or Disease and acceptance by ACE Assistance of Your inability to continue Your Journey. An upgrade of class/level can be offered if it is deemed necessary by the Doctor and ACE Assistance approved the upgrade;
- (d) reasonable expenses incurred in returning a hired motor vehicle to the nearest depot provided that, on the written advice of a Doctor, You are unfit to drive it solely by reason of the Accidental Injury, Sickness or Disease, and acceptance by ACE Assistance of Your inability to drive.

2.4 If You Die

If You die during the Period of Insurance and while on a Journey, We will pay or reimburse reasonable funeral or cremation expenses or the cost of returning Your remains to Your Home.

2.5 If Your Home or Business Premises Is Destroyed By a Natural Disaster

If, during the Period of Insurance and while on a Journey, Your Home or Business Premises is destroyed by a natural disaster, We will pay or reimburse You for the additional cost of Your early return to Your Home.

2.6 Other Circumstances

We will pay or reimburse any reasonable and necessary additional hotel accommodation and transport expenses You incur during the Period of Insurance and while on a Journey that result from:

- (a) disruption of Your scheduled transport because of riot, strike, civil commotion or hijack if there had been no warning prior to the purchase of the Policy that any such event was likely to occur;
- (b) loss of passport or travel documents, except involving government confiscation or articles sent through the mail;
- (c) a quarantine regulation You unknowingly breach;
- (d) a natural disaster;

- (e) a collision of a motor vehicle, watercraft, aircraft or train in which You are travelling; or
- (f) Your scheduled transport being delayed for at least twelve (12) hours due to severe weather conditions.

In relation to 2.6 (f), We will pay or reimburse up to \$250, providing written confirmation of the delay has been obtained from the Transport Provider.

Terms and conditions applicable to Sections 1 and 2 only:

We have the option of returning You to Australia if the cost of overseas medical and/or additional expenses are likely to exceed the cost of returning You to Australia, subject always to medical advice. We also have the option of evacuating You to another country. However, if We return You to Australia We shall not be liable to pay or reimburse You any medical or dental expenses.

1. In all cases, the cost of evacuation or to repatriate You back to Australia from overseas will only be paid if it was arranged by and deemed necessary by ACE Assistance.
2. If You are hospitalised overseas, We will pay for a share room. If a share room is not available, We will, at Our discretion and that of Our medical advisers, pay to upgrade You to a single room.
3. If You do not hold a return airline ticket, an amount equal to the cost of an economy class one way ticket will be deducted from Your claim for repatriation expenses.

Section 3 - Loss Of Deposits And Cancellation Charges

Cover for loss of deposits and cancellation charges under Section 3 begins from the Issue Date of Your Policy or, if later, the latest Renewal Date, as shown on Your Certificate of Insurance. Cover for curtailment charges commences with the Journey.

We will pay under Section 3:

If, following the Issue Date of Your Policy, Your Journey is cancelled, curtailed or unable to be completed because of the unforeseeable death, Accidental Injury, Sickness or Disease of You, Your Travelling Companion, Relative or Business Partner or because of any other unforeseen circumstances outside Your control, We will pay or reimburse You the non-refundable unused portion of all travel costs prepaid in advance including a travel agent's cancellation fee, as well as the reasonable and necessarily incurred additional travel, hotel and out-of-pocket expenses, subject to the following limit:

The maximum amount We will reimburse for the travel agent's cancellation fee is limited to the lesser of \$750 or 15% of the refundable amount of the cancelled travel arrangements.

We will not pay under Section 3:

For loss caused by or arising from:

1. Transport Provider delays, cancellation or rescheduling (unless it is as a result of a strike of which there had been no warning prior to the booking of Your Journey);

2. Any change of plans or disinclination on Your part or that of any other person to travel;
3. Your financial circumstances or any contractual or business obligation;
4. the failure of Your travel agent to pass on monies to operators or to deliver promised services;
5. a request by Your Relative or employer, unless You are a member of the Australian Armed Services or Emergency Services and Your leave is revoked;
6. a lack in the number of persons required to commence any tour, conference, accommodation or travel arrangements or the negligence of a wholesaler or operator;
7. any government regulation, prohibition or restriction;
8. the death, Accidental Injury, Sickness or Disease of Your Travelling Companion, Relative or Business Partner, for travel anywhere except to Your Home.

Section 4 - Luggage And Travel Documents

We will pay under Section 4:

4.1 Loss, Theft Or Damage

If, during the Period of Insurance and while on a Journey, Your luggage and/or personal effects and/or travel documents are lost, stolen or damaged, We will, at Our discretion, reimburse the value of that luggage and/or personal effects (after allowing for reasonable depreciation) or repair or replace the luggage and/or personal effects.

Limits apply for any one (1) item. A set or pair of items (including attached and unattached accessories) will be treated as one (1) item for the purpose of this limit.

We will not reimburse more than a proportionate amount of the value of any item which is a pair or set for any part of the item. No allowance is made for any special value which the item may have as a pair or set.

A Policy sub limit applies to video & Electronic Equipment.

For all jewellery, camera & video equipment and Electronic Equipment placed in the care of a Transport Provider, the maximum amount We will reimburse is \$1,000 in total. Full cover will apply where the Transport Provider has specifically instructed You that such items must be placed in the hold and no prior instruction or advice regarding this requirement was available to You prior to checking in.

4.2 Delayed Luggage Allowance

If, during the Period of Insurance and while on a Journey, all Your luggage is delayed by a Transport Provider for more than twenty-four (24) hours, We will reimburse You for essential emergency items of clothing and toiletries You purchase. This limit is doubled if You have still not received luggage after seventy-two (72) hours.

The original receipts for the items and written confirmation of the delay from the Transport Provider must be produced in support of Your claim. If Your luggage is not ultimately returned to You, any amount claimable under this benefit will be deducted from any entitlement under Section 4.1 Loss, Theft or Damage above.

4.3 Travel Document Replacement

If, during the Period of Insurance and while on a Journey, Your travel documents and/or credit cards are lost or stolen, We will reimburse You their replacement cost. We will also pay or reimburse You for Your legal liability arising from their illegal use. You must however comply with all the conditions of the issue of the travel documents and/or credit cards prior to and after their loss or theft.

Automatic Re-instatement of Sum Insured for Section 4

In the event that a claimable loss or damage to Your luggage and/or personal effects is incurred, We will allow You one (1) automatic re-instatement of that maximum amount but only in respect of loss or damage to Your luggage and/or personal effects.

We will not pay under Section 4:

1. for loss or theft which is not reported to the police or responsible Transport Provider within twenty-four (24) hours. All reports must be confirmed in writing by the police or Transport Provider at the time of making the report;
2. for items left unattended in any motor vehicle unless the vehicle is locked, the items are stored out of sight and forced entry is gained;
3. for items left unattended in any motor vehicle overnight (even if stored out of sight);
4. for jewellery, camera and video camera equipment, or Electronic Equipment, left unattended in any motor vehicle at any time (even if stored out of sight);
5. for jewellery, camera and video camera equipment, or Electronic Equipment whilst carried in or on any Conveyance, unless they accompany You as personal cabin baggage. Cover will apply if the Transport Provider has specifically instructed You that such items must be placed in the hold and no prior instruction or advice regarding this requirement was available to You prior to checking in;
6. for items left unattended in a Public Place;
7. for sporting equipment & bicycles whilst in use;
8. for items sent under the provisions of any freight contract or any luggage forwarded in advance or which is unaccompanied;
9. for surfboards or waterborne craft of any description;
10. for damage to fragile or brittle articles unless caused by a fire or motor vehicle collision. This exclusion does not apply to spectacles or to lenses in cameras, video cameras or binoculars;

11. for damage caused by atmospheric or climatic conditions, wear and tear, vermin or any process of cleaning, repairing, restoring or alteration;
12. for electrical or mechanical breakdown;
13. for negotiable instruments or any cash, bank or currency notes, postal or money orders.

Section 5 - Replacement Of Money

This benefit is not available under the domestic plan.

We will pay under Section 5:

If, during the Period of Insurance and while on a Journey (other than a Journey or part of a Journey occurring in Australia), Your cash, bank or currency notes, postal or money orders are accidentally lost or stolen from Your person, We will reimburse You for their value.

We will not pay under Section 5:

1. for loss or theft of Australian currency, including cash, bank or currency notes or postal or money orders in Australia;
2. for loss or theft which is not reported to the police or responsible Transport Provider within twenty-four (24) hours. In order to make a claim under Section 5 of the Policy, You must provide Us with a written record prepared by the police or Transport Provider at the time the loss or theft is reported;
3. for loss or theft of cash, bank or currency notes, postal or money orders whilst not carried on Your person;
4. for loss or theft of cash, bank or currency notes, postal or money orders by or from Your Dependent Children and Unrelated Children.

Section 6 - Rental Vehicle Excess

We will pay under Section 6:

If, during the Period of Insurance and while on a Journey, You become liable to pay a Rental Vehicle insurance excess as a result of a collision involving, or theft of, a Rental Vehicle whilst in Your control, We will reimburse You for the excess.

We will not pay under Section 6:

1. for any damages unless as part of the Rental Vehicle arrangement, You have accepted the compulsory motor insurance provided by the Rental Vehicle organisation, against loss or damage to the Rental Vehicle during the rental period;
2. for any collision or theft arising from the operation of a Rental Vehicle in violation of the terms of the rental agreement or applicable motor vehicle insurance policy.

Section 7 - Travel Delay Accommodation

We will pay under Section 7:

If, during the Period of Insurance and while on a Journey, Your pre-booked transport is temporarily delayed for at least six (6)

hours due to an unforeseeable circumstance outside Your control, We will reimburse You for reasonable additional hotel accommodation expenses.

Terms and conditions applicable to Section 7:

You must claim from the Transport Provider first and provide Us with written confirmation from the Transport Provider of the cause and period of the delay and the amount of compensation offered by them. You must also provide Us with receipts for the hotel accommodation expenses incurred.

Section 8 - Flight Delay

This benefit is not available under the domestic plan.

We will pay under Section 8:

If, during the Period of Insurance and while on a Journey, departure of Your Scheduled Flight is delayed for more than four (4) hours due to an unforeseeable circumstance outside Your control, and no alternative transportation is made available to You within (4) hours of the scheduled departure time of such flight, We will reimburse You for restaurant meals and refreshments. This amount is doubled if Your Scheduled Flight remains delayed for more than twelve (12) hours.

Terms and conditions applicable to Section 8:

1. You must claim from the Transport Provider first and provide Us with written confirmation from the Transport Provider of the cause and period of the delay and the amount of compensation offered by them. You must also provide Us with receipts for the restaurant meals and refreshments expenses incurred.
2. Should more than one (1) person under Your Policy claim under this benefit in relation to the same event, You can only claim a maximum of double the benefit limits specified.

Section 9 - Cash In Hospital

This benefit is not available under the domestic plan.

We will pay under Section 9:

If, during the Period of Insurance and while on a Journey (other than a Journey or part of a Journey occurring in Australia), You suffer an Accidental Injury, Sickness or Disease, We will pay You the daily amount set out in the Summary of Benefits Table applicable to the type of Plan You have chosen, as shown on Your Certificate of Insurance for each twenty-four (24) hour period You are confined to a hospital overseas, provided that the period of confinement exceeds forty-eight (48) hours.

Section 10 - Public Transport Hijacking And Kidnapping

This benefit is not available under the domestic plan.

We will pay under Section 10:

If, during the Period of Insurance and while on a Journey (other than a Journey or part of a Journey occurring in Australia), You are detained on public transport due to it being hijacked by

persons using violence or threat of violence or You being kidnapped, We will pay You the daily amount for Public Transport Hijacking and Kidnapping for each twenty-four (24) hours You are forcibly detained by the hijackers or kidnapers.

Section 11 - Personal Liability

We will pay under Section 11:

If during the Period of Insurance and while on a Journey, (other than a part of a Journey occurring in Australia) You commit an act of negligence which results in You becoming legally liable to pay compensation for either physical damage caused to someone else's property or the bodily injury or death of someone else, We will pay or reimburse that compensation.

We will not pay under Section 11:

1. for loss of or damage to property belonging to or held in trust by or in custody or control of You;
2. for injury, loss or damage caused by or arising from any mechanically propelled vehicle, aircraft or watercraft when You are the owner or driver or pilot thereof or have it in Your care, custody or control or where the pilot is Your employee or agent;
3. for injury, loss or damage to property caused by or arising from:
 - (a) the nature of products sold by You;
 - (b) advice furnished by You; or
 - (c) the conduct of Your business, trade or profession;
4. for liability assumed under contract unless such liability would have arisen in the absence of such contract;
5. for aggravated, exemplary or punitive damages or the payment of any fine or penalty;
6. for liability arising out of any wilful or malicious act;
7. for liability arising out of the transmission of a sexually transmittable disease.

Section 12 - Accidental Loss Of Life And Permanent Loss

We will pay under Section 12:

If during the Period of Insurance and while on a Journey, You suffer an Accidental Injury:

1. that solely results in Your Accidental Loss of Life, We will pay Your estate the amount shown on Your Certificate of Insurance provided Your Accidental Loss of Life occurs within twelve (12) months of the date of the Accidental Injury. The maximum amount We will pay in respect of Dependent Children/Unrelated Children is \$1,000 each to the estate of the Dependent Child/Unrelated Child;
2. that results in Your Permanent Loss within twelve (12) months of the date of the Accidental Injury, We will pay You the amount shown on Your Certificate of Insurance. The maximum amount We will pay in respect of Dependent

Children/Unrelated Children is \$10,000 each to the estate of the Dependent Child/Unrelated Child.

Terms and conditions applicable to Section 12:

1. You must obtain and follow advice and treatment given by a Doctor as soon as possible after suffering an Accidental Injury.
2. The Accidental Loss of Life benefit payable as a result of a Disappearance will only be paid if the legal representatives of Your estate give Us a signed undertaking that these amounts will be repaid to Us, if it is later found that You did not die or did not die as a result of an Accidental Injury.
3. Where You and any number of other people insured by one (1) or more travel insurance policies underwritten by Us are entitled to claim under Section 11 as a result of any one (1) occurrence or Event, Our maximum accumulated liability for all insureds collectively will be limited to \$4,000,000. In this instance, We will be entitled to reduce the amount payable under the Policy on a pro-rata basis.

7. Premium

We take a number of factors into account when calculating Your premium which could include Your risk profile, whether You have chosen Joint Cover or Single Cover, the type of Plan You have chosen, and other information You provide to Us when applying for this insurance.

Factors that increase the risk to Us generally increase the premium (e.g. where You apply to be covered under Joint Cover) and those that lower the risk reduce premium payable (e.g. where You are apply to be covered under the Domestic plan).

Your premium includes any amounts payable that take into account Our obligation (actual or estimated) to pay any relevant compulsory government charges, taxes or levies (including stamp duty and GST) in relation to the Policy.

We will tell You, when You apply, what premium is payable, when it needs to be paid and how it can be paid.

Cover is effective from the Policy Issue Date as shown on Your Certificate of Insurance.

This is an annual policy. We may change Your premium from the Renewal Date if We notify You of the change prior to that date. If You do not receive a renewal notice then Your premium will not change.

8. General Exclusions

We will not (under any Section) pay for claims arising directly or indirectly from:

1. costs or expenses incurred outside the Period of Insurance;
2. air travel other than as a passenger on a fully licensed passenger carrying aircraft operated by an airline or an air charter company;
3. War, invasion, act of foreign enemy, hostilities (whether war be declared or not), Civil War, rebellion, revolution, insurrection or military or usurped power;
4. any loss or expense with respect to Cuba for US Citizens or a specially designated person, entity, group or company on the Specially Designated List or which if reimbursed or paid by Us would result in Us being in breach of trade or economic sanctions or other such similar laws or regulations;
5. any nuclear reaction or contamination, ionising rays or radioactivity;
6. loss or damage caused by detention, confiscation or destruction by customs or other officials or authorities;
7. any unlawful act committed by You or if You have not been honest and frank with all answers, statements and submissions made in connection with Your insurance application or claim;
8. any government prohibition, regulation or intervention;
9. Section 2 Additional Expenses or Section 3 Loss of Deposits and Cancellation Charges in respect of any costs or expenses incurred prior to You being certified by a Doctor as unfit to travel;
10. travel booked or undertaken against the advice of any Doctor or after a Terminal Illness had been diagnosed;
11. loss or theft or damage to property, or death, illness or bodily injury if You fail to take reasonable care;
12. any Pre-Existing Medical Condition You or Your Travelling Companion have;
13. any Pre-Existing Medical Condition of any other person unless the person is hospitalised or dies in Australia after the Issue Date and at the Issue Date You have a reasonably held view that the chance of a claim occurring was highly unlikely. The maximum amount We will pay under the Policy for claims arising from this is \$4,000;
14. pregnancy or childbirth involving You or any other person
 - a. if You are aware of the pregnancy prior to the Issue Date of the Policy, and
 - i. where complications of this pregnancy have occurred prior to this date, or
 - ii. where the conception was medically assisted; or
 - b. after the twenty-fourth (24th) week of pregnancy or where the problem arising is not an unexpected serious medical complication;
15. suicide, attempted suicide, self-inflicted injury or condition, stress, travel exhaustion, the transmission of any sexually transmittable disease or virus, alcohol abuse, or drugs unless prescribed by a Doctor and taken in accordance with the Doctor's advice;
16. nervous, anxiety or stress disorders resulting in a disinclination to travel or complete Your Journey;
17. participation by You or Your Travelling Companion in hunting, racing (other than on foot), polo playing, hang gliding, Professional Sport, mountaineering or rock climbing using ropes or guides, bungee jumping or scuba diving unless You hold an Open Water Diving Certificate or are diving with a qualified diving instructor;
18. participation by You or Your Travelling Companion in motor cycling for any purpose except involving the use of a hired motorcycle with an engine capacity of 200cc or less, provided that the driver holds a current Australian Motor Cycle Licence;
19. participation by You or Your Travelling Companion in abseiling, ballooning, parachuting, paragliding or gliding;
20. consequential loss of any kind including loss of enjoyment or any financial loss not specifically covered in the Policy;
21. any Goods and Services Tax (GST) liability or any fine, charge or penalty You are liable for because of a failure to fully disclose to Us Your input tax credit entitlement for the premium;

22. the refusal, failure or inability of any person, company or organisation, including but not limited to a travel agent, tour operator, accommodation provider, airline or other carrier, vehicle rental agency or any other travel or tourism services provider to provide services or accommodation due to their Insolvency or the Insolvency of any person, company or organisation they deal with;
23. any benefit that if paid, would result in Us contravening the Health Insurance Act 1973 (Cth) or the Private Health Insurance Act 2007 (Cth) or any succeeding legislation to those Acts;
24. expenses where the payment of which would constitute "health insurance business" as defined under the Private Health Insurance Act 2007 (Cth);
25. any benefit that would breach s126 of the Health Insurance Act 1973 (Cth) including the payment of medical expenses in Australia in respect of the rendering of a professional service for which a Medicare benefit is payable;
26. occurring after You exceed the Maximum Age. All cover shall cease upon You exceeding the Maximum Age. This will not prejudice any entitlement to claim benefits which has arisen before You exceeded the Maximum Age.

The following listed medical conditions are automatically covered under this Policy, and are not subject to Exclusions 12 and 13 above.

The time frames applicable to each medical condition apply from the Issue Date of Your Policy on Your Certificate of Insurance.

Asthma	If You have not had an asthma attack requiring treatment by a Doctor in the last twelve (12) months.
Diabetes Non-insulin dependent	If You were diagnosed over twelve (12) months ago and have not had any complications in the last twelve (12) months. You must also have a blood sugar level reading between 4 and 10.
Epilepsy	If there are no underlying medical conditions and You have not required treatment by a Doctor for a seizure in the last twelve (12) months.
Gout	If the gout has remained stable for the past six (6) months.
Hiatus Hernia	If no surgery is planned in the next two (2) years.
Hip Replacement	If performed more than six (6) months ago.
High Blood Pressure	If You have no known heart conditions and Your current BP reading is below 165/95.
High Cholesterol	If You have no known heart conditions.
Peptic Ulcer	If Your condition has remained stable for more than six (6) months.
Prostate Cancer	If You are no longer undergoing treatment and have a P.S.A. (Prostate Specific Antigen) reading of 3.0 or less.
Stroke	If the stroke occurred more than twelve (12) months ago and no further rehabilitation or specialist review is planned.
Underactive Thyroid	If not as a result of a tumour.

9. Cooling Off Period

You have fourteen (14) days from the date We confirmed, electronically or in writing, that You are covered under Your Policy to decide if this insurance meets Your needs. You may cancel Your Policy simply by advising Us in writing within those fourteen (14) days to cancel it. If You do this We will refund any premiums You have paid during this period.

These cooling off rights do not apply if You have commenced the Journey or You have made or You are entitled to make a claim during this period.

10. Cancellation of Your Policy

1. WHEN YOU CAN CANCEL

You can cancel Your Policy at any time by telling Us in writing. The cancellation will take effect at 4pm Australian Eastern Standard Time the day We receive Your written cancellation. We will refund the premium for Your Policy less an amount which covers the period for which You were insured. However, We do not refund any premium if We have paid a benefit under Your Policy.

2. WHEN WE CAN CANCEL

We may cancel Your Policy by giving You written notice to the address on file and in accordance with the Insurance Contracts Act 1984 (Cth), including where You:

- (a) breach the Duty of Disclosure;
- (b) breach a provision of Your Policy;
- (c) make a fraudulent claim under any policy of insurance.

If We cancel, We will refund the premium for Your Policy less an amount to cover the period for which You were insured.

3. AUTOMATIC CANCELLATION

Your Policy may be cancelled automatically and without any written notice from Us:

- (a) when You reach the Maximum Age. This will be confirmed in writing. Any unused premium paid will be refunded; or
- (b) if You have not paid Your premium within thirty-one (31) days of when it is due. The cancellation takes effect from the date the premium You have paid Us ceases to cover the insurance under this Policy.

11. General Conditions

COMMENCEMENT AND PERIOD OF YOUR POLICY

Your Policy begins on the Issue Date of Your Policy as shown on Your Certificate of Insurance and continues until the end of the Period of Insurance or until it is cancelled. Only the cover provided under Section 3 Loss Of Deposits and Cancellation Charges is available from the Issue Date. The other covers all start from the commencement of the Period of Insurance (i.e. when Your Journey commences).

RENEWAL OF YOUR POLICY

This insurance may be renewed for further consecutive yearly periods upon payment of the premium. Payment of Your premium is deemed to be acceptance of an offer of renewal for a further Period of Insurance. If You continue to pay Your premium, then unless Your Policy is cancelled or We advise You prior to the Renewal Date that We will not be renewing, a policy on the same terms and conditions automatically comes in to existence for one (1) year from the Renewal Date.

EXPIRY OF YOUR POLICY

Your Policy expires at the end of the Period of Insurance. We may decide not to renew Your Policy. If We decide not to renew Your Policy, We will send You an expiry notice at least fourteen (14) days before the expiry of Your Policy.

If Your Policy is cancelled or otherwise terminated, the Period of Insurance will be from the Issue Date or Renewal Date, whichever is the later, up to and including the date of cancellation or termination.

SIGNIFICANT TAX IMPLICATIONS

Generally, Your premiums are not tax deductible and claims payments are not assessable income for tax purposes unless You purchase Your Policy for business purposes. This tax information is a general statement only. See Your tax adviser for information about Your personal circumstances.

GOODS AND SERVICES TAX

1. Where You are a registered entity You may be entitled to an input tax credit for Your premium and/or for things covered by this Policy. You must disclose these entitlements to Us if You make a claim under Your Policy.
2. If We agree to pay a claim under Your Policy, We will base any claim payment on the Goods and Services Tax (G.S.T.) inclusive costs (up to the relevant policy limit). However, We will reduce any claim payment by an input tax credit You are, or would be, entitled to for the repair or replacement of insured property or for other things covered by this Policy.

AUSTRALIAN LAW

You must be an Australian resident to be covered by this Policy.

Your Policy is governed by the laws of the State or Territory of Australia in which You normally reside. Any dispute or action in connection with Your Policy shall be conducted and determined in the courts of the State or Territory of Australia in which You normally reside.

AUSTRALIAN CURRENCY

All payments by You to Us and Us to You or someone else under Your Policy must be in Australian currency.

If expenses are incurred in a foreign currency, then the rate of currency exchange used to calculate the amount payable in Australian dollars will be the rate at the time You incur the expense or suffer the loss.

12. Claims

You should advise Us as soon as possible of an occurrence or Event which could lead to a claim.

PROCEDURE FOR MAKING A CLAIM

If You, or Your legal representative wishes to make a claim You or they must:

- (a) complete a claim form (claim forms are available from Us), and attach to the claim form:
 - (i) receipts for any expenses or proof of earnings that are being claimed;
 - (ii) any reports that have been obtained from the police, a carrier or other authorities about an accident, loss or damage; and
 - (iii) any other documentary evidence required by Us under Your Policy;
- (b) provide Us with the completed claim form and accompanying documents within thirty (30) days of the Event taking place which gives rise to a claim, or as soon as reasonably practical;
- (c) give Us at Your or Your legal representative's expense all medical and other certificates and evidence required by Us that is reasonably required to assess the claim;
- (d) not make any offer, promise of payment or admit any liability without Our written consent; and
- (e) help Us to make any recoveries, We have the right to sue under any other party in Your name to recover money payable under the Policy or to choose to defend any action brought against You. You must provide reasonable assistance to Us.

We may have You medically examined at Our expense when and as often as We may reasonably require after a claim has been made. We may also arrange an autopsy if We reasonably require one.

PROCESSING AND PAYMENT OF CLAIMS

We must take all reasonable steps to pay a valid claim promptly.

If We pay an Accidental Loss of Life benefit, We will pay this amount to Your estate. In all other cases We will pay amounts under Your Policy to You.

13. Updating Our PDS

We may update the information contained in Our PDS when necessary. A paper copy of any updated information is available to You at no cost by calling Us or accessed on Our website at www.aceinsurance.com.au/Products-and-Services.

We will issue You with a new PDS or a supplementary PDS where the update is to rectify a misleading or deceptive statement or when an omission is materially adverse from the point of view of a reasonable person deciding whether to buy this product.

14. Definitions

Please use this definitions section to find the meaning of these words throughout this booklet.

Accidental Injury means a bodily injury resulting from an accident and which is not an illness and which:

- (a) is caused by violent, external and visible means; and
- (b) occurs as a result of an accident occurring during Your Period of Insurance; and
- (c) results within twelve (12) months of the accident; and
- (d) includes sickness directly resulting from medical or surgical treatment rendered necessary by the accident; and
- (e) may include a bodily injury caused by You being directly and unavoidably exposed to the elements as a result of an accident.

Accidental Loss of Life means death occurring as a result of an Accidental Injury and includes Disappearance.

Business Partner means a person with whom You own a registered Australian business which has an Australian Business Number.

Business Premises means, in relation to Your registered Australian business that has an Australian Business Number, trading premises or headquarter premises You own or occupy.

Certificate of Insurance means the document We send You which contains details of the cover provided to You by Us.

Civil War means any of the following, whether declared or not, armed opposition, insurrection, revolution, armed rebellion, sedition, between two or more parties belonging to the same country where the opposing parties are of different ethnic religious or idealistic groups.

Conveyance means any aircraft, bus, coach, train or watercraft provided and operated by a carrier duly licensed or authorised for the regular transportation of fare-paying passengers.

Dependent Children means the unmarried dependent child or children of the Insured (including step or legally adopted child(ren)) who are:

- (a) up to and including eighteen (18) years of age; or
- (b) up to and including twenty-one (21) years of age whilst they are full-time students at an accredited institution of higher learning and primarily dependent upon the Insured for maintenance and support.

Disappearance means if Your body has not been found within twelve (12) months from the date of the disappearance, sinking or wrecking of a conveyance in which You were travelling on that date, We will presume, subject to there being no evidence to the contrary, You have died as a result of an Accidental Injury.

Doctor means a legally registered medical practitioner who is not You or Your Relative.

Electronic Equipment means personal/business computers, palm pilots, mobile phones, portable music playing devices, and other items deemed by Us to be electronic equipment.

Event(s) means an occurrence that could give rise to a claim for a benefit under Your Policy. Any one occurrence or series of occurrences attributable to one source or originating cause is deemed to be one Event.

Foot means the entire foot below the ankle.

Hand means the entire hand below the wrist.

Home means Your usual place of residence in Australia.

Insolvency means bankruptcy, provisional liquidation, liquidation, insolvency, appointment of a receiver or administrator, entry into a scheme of arrangement, statutory protection stopping the payment of debts or the happening of anything of a similar nature under the laws of any jurisdiction.

Insured means the person named as the Insured or the Policyholder on the Certificate of Insurance and who pays the premiums to Us in respect of Insured Persons.

Insured Person means any person who is named as an Insured Person on Your Certificate of Insurance and with respect to whom premium has been paid or agreed to be paid.

Issue Date means the date We agree to provide insurance under the Policy as shown on Your Certificate of Insurance

Journey means the period commencing at the time You leave Your Home to start Your journey and ceasing at the time You return to Your Home, provided the journey:

- (a) commences while this Policy is in force; and
- (b) has either an interstate or overseas destination or, if intrastate (i.e. within the state You normally reside), involves You travelling more than a one-hundred (100) kilometre radius from Your Home; and
- (c) is for a period not greater than ninety (90) consecutive days Worldwide plan or forty-five (45) days Domestic plan.

Limb means the entire limb between the shoulder and the wrist and includes the whole Hand, or between the hip and the ankle and includes the whole Foot.

Maximum Age means up to and including sixty-nine (69) years of age.

Period of Insurance means

- (i) in respect of claims arising from Loss of Deposits and Cancellation Charges under section 3, the period starting from the Issue Date or the latest Renewal Date, whichever is the later, and ending one (1) calendar year from the Start Date or the latest Renewal Date, whichever is the later; and
- (ii) in respect of all other cover, one (1) calendar year from the Start Date or the latest Renewal Date, whichever is the later.

Permanent Loss means:

- (a) physical severance or total loss of the use of a Limb having lasted twelve (12) consecutive months and at the expiry of that period in the opinion of a Doctor, is beyond hope of improvement; or
- (b) irrecoverable loss of all sight in an eye;

which in each case is caused by an Accidental Injury.

Policy means Your Policy Wording and Product Disclosure Statement (PDS) and Certificate of Insurance and any other document that We tell You forms part of Your Policy describing the insurance contract between You and Us.

Pre-Existing Medical Condition means:

- (a) any physical defect, condition, illness or disease for which treatment, medication or advice (including investigation) has been received or prescribed by a Doctor or dentist in the ninety (90) days prior to the Issue Date of the Policy; or
- (b) a condition, the manifestation or symptoms of which a reasonable person in the circumstances would be expected to be aware at the Issue Date of Your Policy as shown on Your Certificate of Insurance.

Policy Wording and Product Disclosure Statement (PDS) means this document.

Professional Sport means any sport for which You receive any fee or monetary reward as a result of Your participation.

Public Place means shops, airports, streets, hotel foyers and grounds, restaurants, beaches, private car parks and any place the public has access to.

Relative means Your Spouse/Partner, parent, parent-in-law, step-parent, child, brother, sister, brother-in-law, sister-in-law, daughter-in-law, son-in-law, half-brother, half-sister, fiancé(e), niece, nephew, uncle, aunt, step-child, great-grandparent, grandparent or grandchild.

Renewal Date means one (1) year from the Start Date and subsequent anniversaries of that date.

Rental Vehicle means a rented sedan, hatchback, station-wagon, campervan, motorcycle or other non-commercial vehicle rented from a licensed motor vehicle rental/hire company for the sole purpose of carrying an Insured Person on public roadways and shall not include any other vehicle or use.

Scheduled Airline means an airline listed in the official airline guide or equivalent and the air carrier holds a certificate, licence or similar authorisation for scheduled air transportation issued by the relevant authorities in the country in which the aircraft is registered and, in accordance with such authorisation, maintains and publishes schedules and tariffs for passenger service between named airports at regular and specific times. Scheduled Airline does not include private charter.

Scheduled Flight means a flight on a Scheduled Airline.

Sickness or Disease means a sickness or disease which requires immediate treatment by a Doctor and which is not an Accidental Injury.

Specially Designated List means names of a person, entities, groups or corporate specified on a list who are subject to trade or economic sanctions or other such similar laws or regulations of the United States of America, Australia, United Nations, European Union or United Kingdom.

Spouse/Partner means the person named as Spouse/Partner on the Certificate of Insurance and who must be the Insured's husband or wife, de-facto or life partner (including a same sex partner) with whom the Insured has continuously cohabited for a period of three (3) months or more.

Start Date means the date You have nominated to be the start date as shown on Your Certificate of Insurance

Terminal Illness means any medical condition, which is likely to result in death & which has been diagnosed by a Doctor prior to purchasing the Policy.

Transport Provider means a properly licensed coach operator, airline, shipping line or railway company.

Travelling Companion means a person travelling with the Insured on a Journey.

Unrelated Children means any unmarried child or children who are not related to the Insured and who are:

- (a) up to and including eighteen (18) years of age; or
- (b) up to and including twenty-one (21) years of age whilst they are full-time students at an accredited institution of higher learning.

War means war, whether declared or not, or any warlike activities, including use of military force by any sovereign nation to achieve economic, geographic, nationalistic, political, racial, religious or other ends.

We, Our, Us means the insurer ACE Insurance Limited (ABN 23 001 642 020, AFS Licence No. 239687).

You, Your means the person/s named as the Insured and also includes those named as Insured Persons on Your Certificate of Insurance with respect to whom premium has been paid or agreed to be paid.

ACE INSURANCE LIMITED

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