



QBE Insurance (Australia) Limited

Leisure Travel Insurance

Policy Wording

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About this booklet

There are two parts to this booklet. The first part is Important Information about this Policy including information about how we will protect your privacy and how to make a complaint or access our dispute resolution service.

The second part is your Policy Wording which sets out the detailed terms, conditions and exclusions of the Policy.

Because we don't know your own personal circumstances, you should treat any advice in this booklet as purely general in nature. It doesn't consider your objective, financial situation or needs. You should carefully consider the information provided with regard to your personal circumstances to decide it's right for you.

For more information

Please take the time to read through this booklet and if you have any questions, need more information or to confirm a transaction, please contact:

Capricorn Insurance Services

Level 8 / 9 Hunter Street, Sydney NSW 2000,

Mailing address PO Box 656, Welshpool DC WA 6986.

Phone: AU 1300 761 780,
NZ 09 280 4515

Email: info@capricorninsurance.com.au

About QBE Australia

QBE Insurance (Australia) Limited ABN 78 003 191 035 AFSL 239545 is a member of the QBE Insurance Group Limited ABN 28 008 485 014 (ASX: QBE). QBE Insurance Group is Australia's largest international general insurance and reinsurance group, and one of the largest insurers and reinsurers in the world.

About Capricorn Insurance Services

Capricorn Insurance Services Pty Limited ABN 17 154 801 377 AFSL 435197 is a licensed insurance broker operating across Australia. Capricorn Insurance Services was established as a wholly owned subsidiary of Capricorn Society Ltd to offer risk transfer and risk management solutions.

Important Information

The information provided in this section includes high level information about the Policy including privacy, our dispute resolution process and other relevant information.

The Policy Wording sets out the detailed terms, conditions and exclusions relating to the Policy.

This Policy also includes a Policy Schedule which sets out specific terms of cover.

Group policies: about your right to access cover

This is a group policy which the insured has entered into with us for the period of insurance. You may be eligible to claim under it as a third party beneficiary, provided you met the eligibility criteria specified in the Policy, or under a particular cover, at the time loss or damage occurred.

You can't cancel or vary the Policy – only the contracting insured and we can do this. If the policy is cancelled or varied by us, we don't need to obtain your consent.

We also don't provide you with any notices in relation to this Policy. We only send notices to the insured as it's the only entity we have contractual obligations to.

You're not obliged to accept any of the benefits of this Policy but if you make a claim, you'll be bound by its terms, conditions, limitations and exclusions.

Neither we nor the insured hold the cover(s) or the benefits provided under the Policy on trust or for your benefit or on your behalf.

The insured also doesn't:

- Act on behalf of us or you in relation to the Policy
- Provide, and is not authorised to provide, any financial product advice, recommendations or opinions about the Policy or any cover; and
- Receive any remuneration or other benefits from us.

If you're seeking to access the benefit of the Policy, you should consider obtaining advice as to whether it is appropriate for your needs from a person who is licensed to give such advice.

Nothing prevents you from entering into other arrangements regarding insurance.

To confirm if you may have access to the Policy, and its currency, please refer to your financial services provider.

Privacy

We'll collect personal information when you deal with us, our agents, other companies in the QBE group or suppliers acting on our behalf. We use your personal information so we can do business with you, which includes issuing and administering our products and services and processing claims. Sometimes we might send your personal information overseas. The locations we send it to can vary but include the Philippines, India, Ireland, the UK, the US, China and countries within the European Union.

Our Privacy Policy describes in detail where and from whom we collect personal information, as well as where we store it and the full list of ways we could use it. To get a free copy of it please visit qbe.com.au/privacy or contact QBE Customer Care.

It's up to you to decide whether to give us your personal information, but without it we might not be able to do business with you, including not paying your claim.

Significant benefits & features

We believe the most significant benefits of this Policy are that it offers the following benefits while you on a journey. There are exclusions that apply to each section, see the Policy Wording full details.

Section A: Capital benefits - we will pay you a lump sum for accidental death and other listed conditions suffered as a result of an injury

Section B: Weekly benefits - Injury – we will pay you periodic payments following an injury

Section C: Overseas medical and additional expenses – we will reimburse you for medical and/or additional expenses necessarily incurred, as a result of an injury or illness, while on a journey outside Australia or New Zealand.

Section D: Emergency travel assistance – QBE Assist will provide assistance to you for specified amounts in the event of an injury or illness provided it occurs outside Australia

Section E: Baggage and personal effects – we will pay you specified amounts when your baggage is damaged, lost or stolen

Section F: Personal money, traveller's cheques and credit cards – we will pay specified amounts where your cash, travellers cheques and credit cards are damaged, lost or stolen

Section G: Personal liability – we will indemnify you for your legal liability for certain damages that arise as a result of an occurrence while on a journey

Section H : Loss of deposits and additional expenses – we will reimburse you specified amounts for loss of travel deposits and additional expenses

Section I: Refund of vehicle excess following a collision, damage or theft – we will reimburse you for specified amounts following a collision, damage or theft of a hire motor vehicle, which occurs while you are on a journey.

Significant risks

This product may not match your expectations

This product may not match your expectations (for example, because an exclusion applies). You should read this Product Disclosure Statement carefully. Please ask your financial services provider if you are unsure about any aspect of this product.

This Policy does not cover:

- any claim that occurs outside the scope of cover set out in the Policy Schedule;
- you if you exceed the age limit set out in the Policy Schedule;
- any claim that arises directly or indirectly out of an existing medical condition. There are a limited number of conditions that if stable and well controlled, will not be treated as an existing medical condition. The full list of conditions is provided on the Policy Schedule. The definition of an existing medical condition is set out in the Policy Wording, under the heading 'Words with special meanings'.

How to make a claim

Full details of what you must do for us to consider your claim are provided in the 'Claims' section at the end of this booklet. To make a claim under this Policy please contact:

- In Australia: Capricorn Insurance Services on 1300 761 780.
- In New Zealand: Capricorn Insurance Services on 09 280 4515

Emergency assistance

In the event of an accident, illness or emergency mishap during your trip overseas, please contact our medical and emergency assistance team, QBE Assist. Our team of medical and insurance specialist is available worldwide, 24 hours a day, 365 days a year to help travellers in case of an emergency.

Contact QBE Assist, by calling the international operator and ask for a "reverse charge" or "collect call" to +61 3 8523 2523. Calls from mobile phones will be at your cost.

QBE Assist is also available by:

Fax: +61 3 8523 2530

Email: qbeassist@qbe.com

The General Insurance Code of Practice

QBE Australia is a signatory to the General Insurance Code of Practice.

The Code aims to:

- Commit us to high standards of service
- Promote better, more informed relations between us and you
- Maintain and promote trust and confidence in the general insurance industry
- Provide fair and effective mechanisms for the resolution of complaints and disputes between us and you
- Promote continuous improvement of the general insurance industry through education and training.

Resolving complaints & disputes

At QBE we're committed to providing you with quality products and delivering the highest level of service.

We also do everything we can to safeguard your privacy and the confidentiality of your personal information.

Something not right?

We know sometimes there might be something you're not totally happy about, whether it be about our staff, representatives, products, services or how we've handled your personal information.

Step 1 – Talk to us

If there's something you'd like to talk to us about, or if you'd like to make a complaint, speak to one of our staff. When you make your complaint please provide as much information as possible. They're ready to help resolve your issue.

You can also contact our Customer Care Unit directly to make your complaint. Our aim is to resolve all complaints within 15 business days.

Step 2 – Escalate your complaint

If we haven't responded to your complaint within 15 days, or if you're not happy with how we've tried to resolve it, you can ask for your complaint to be escalated for an Internal Dispute Resolution (IDR) review by a Dispute Resolution Specialist.

The Dispute Resolution Specialist will provide QBE's final decision within 15 business days of your complaint being escalated, unless they've requested and you've agreed to give us more time.

Step 3 – Still not resolved?

If you're not happy with the final decision, or if we've taken more than 45 days to respond to you from the date you first made your complaint, you can contact the Australian Financial Complaints Authority (AFCA). AFCA is an ASIC approved external dispute resolution body.

AFCA resolves insurance disputes between consumers and insurers, at no cost to you. QBE is bound by AFCA decisions - but you're not. You can contact AFCA directly and they'll advise you if your dispute falls within their Rules.

Disputes not covered by the AFCA Rules

If your dispute doesn't fall within the AFCA Rules, and you're not satisfied with our decision then you may wish to seek independent legal advice.

Privacy complaints

If you're not satisfied with our final decision and it relates to your privacy or how we've handled your personal information, you can contact the Office of the Australian Information Commissioner (OAIC).

Contacting QBE's CCU, AFCA or the OAIC

How to contact QBE Customer Care

Phone	1300 650 503 (Monday to Friday from 9am to 5pm, Sydney time, except on public holidays). Calls from mobiles, public telephones or hotel rooms may attract additional charges.
Email	<ul style="list-style-type: none"> complaints@qbe.com, to make a complaint. privacy@qbe.com, to contact us about privacy or your personal information. customercare@qbe.com, to give feedback or pay a compliment.
Post	Customer Care, GPO Box 219, Parramatta NSW 2124

How to contact AFCA

Phone	1800 931 678 (free call)
Email	info@afca.org.au
Online	www.afca.org.au
Post	Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001

How to contact the OAIC

Phone	1300 363 992 Calls from mobiles, public telephones or hotel rooms may attract additional charges.
Email	enquiries@oaic.gov.au
Online	www.oaic.gov.au

Financial claims scheme

Your Policy is a protected policy under the Financial Claims Scheme (FCS), which protects certain insureds and claimants in the event of an insurer becoming insolvent. In the unlikely event of QBE becoming insolvent you may be entitled to access the FCS, provided you meet the eligibility criteria.

More information may be obtained from the Australian Prudential Regulation Authority (APRA).

How to contact APRA

Phone	1300 558 849. Calls from mobiles, public telephones or hotel rooms may attract additional charges.
Online	www.fcs.gov.au

Policy Wording

This Policy is underwritten by QBE Insurance (Australia) Limited ABN 78 003 191 035 AFSL 239545.

Our agreement with the insured

This Policy is a legal contract between the insured and us and it's made up of the Policy Wording and the Policy Schedule. The insured pays us premium and you may be able to claim under the Policy, provided you met the eligibility criteria at the time loss or damage occurred. There are also:

- Conditions and exclusions which apply to specific covers or sections of this Policy
- General exclusions, which apply to all covers and sections of this Policy
- General conditions, which set out your responsibilities under this Policy
- Claims conditions, which set out your responsibilities when you make a claim, and
- Other terms, which apply to how this Policy operates.

Excesses

If you make a claim you must pay any excess(es) which applies to the cover or section you're claiming under.

How much we'll pay

The most we'll pay for a claim is the sum insured set out in the Policy Schedule for the cover or section you're claiming under, less any excess.

Aggregate limits of liability

This Policy is subject to an aggregate limit. The aggregate limit is the maximum amount we will pay for all claims arising out of any one event or occurrence. The aggregate limit for this Policy is set out in the Policy Schedule.

If the aggregate limit is not enough to pay all claims in full, then we'll reduce the amount we pay for each claim proportionately.

The aggregate limit applies to Sections A, B, E, F and I of the Policy except as stated below:

1. Non-scheduled flights (including helicopter and light aircraft) – the aggregate limit of liability applicable to an event involving travel in a non-scheduled flight is shown in the Policy Schedule.
2. The aggregate limit of liability does not apply to the following sections of the Policy:
 - Section C (Overseas medical and additional expenses); or
 - Section D (Emergency travel assistance); or
 - Section H (Loss of deposits and additional expenses)

Section G (Personal Liability): the aggregate limit of liability does not apply to this section of the Policy. Our limit of liability under this section of the Policy for any one occurrence will be limited to the amount shown in the Policy Schedule.

Words with special meaning

The words and terms used throughout this Policy have special meanings set out below.

Where other words and terms are only used in one section of the Policy, we'll describe their special meaning in that section.

Word or term	Meaning
Compensation	the amount or percentage of benefit shown in the compensation tables of this Policy for a payable condition or payable event under each section of this Policy.
Dependent children	you or your spouse/partner's unmarried dependent child(ren) (including step or legally adopted child(ren)) as long as they are under nineteen (19) years of age or under twenty five (25) years of age while they are full time students, and in either case, are primarily dependent on you for maintenance or support.
Excess	a sum of money that you may be required to contribute to the amount of any claim. The excess applicable to each section of this Policy is shown in the Policy Schedule.
Excluded period of claim	the consecutive number of days of your disablement for which we won't pay any weekly benefits under this Policy, after you first receive medical treatment by a registered medical practitioner for the injury which resulted in your disablement.
Existing medical condition(s) Note: There are a limited number of conditions that if stable and well controlled, will not be treated as an existing medical condition. The full list of conditions is provided on the Policy Schedule.	<p>any physical, mental or medical condition (including pregnancy), defect, illness or disease for which treatment, medication, preventative medication, advice, preventative advice or investigation was received or prescribed by a medical or dental adviser in the thirty (30) days prior to the booking of the journey.</p> <p>Note: Where any condition, illness or disease is the subject of an investigation, that condition, illness or disease falls within this definition, regardless of whether or not a diagnosis of the condition, illness or disease has been made.</p> <p>This definition applies regardless of whether or not the condition, illness or disease displays symptoms.</p> <p>This definition applies to you and your travelling party, relatives, business colleague, or any other person you have a relationship with whose state of health could impact on your travel plans.</p>
Illness	any sickness or disease which occurs while you are on a journey.
Injury	<p>bodily injury which:</p> <ul style="list-style-type: none"> • results from an accident which occurs while you are on a journey during the period of insurance; and

Word or term	Meaning
	<ul style="list-style-type: none"> is not an illness, or a consequence of any sickness or disease. Injury also includes any condition caused by exposure to the elements as a result of an accident which occurs during a journey.
Insured	the insured listed in the Policy Schedule.
Journey	All personal travel: <ul style="list-style-type: none"> commencing during the period of insurance; and limited to the scope of cover; as shown in the Policy Schedule.
Medical expenses	all reasonable costs necessarily incurred outside Australia or New Zealand including ambulance, hospital, theatre and surgical fees and diagnostic or remedial treatment, physiotherapy or chiropractic services given, referred or prescribed by a registered medical practitioner.
Non-scheduled flight	a flight which takes place outside of normal schedules and: <ul style="list-style-type: none"> is the subject of a hiring agreement with a charter airline, either by hiring the entire aircraft or individual aircraft seat, or occurs using an aircraft privately owned by the insured, you or another insured person, or any other entity which does not require the purchase of ticketed seats.
Overseas	outside the territorial borders of Australia or New Zealand, whichever is your usual country of residence.
Payable condition	is the condition which is set out in the 'Compensation table' and/or the 'Policy Schedule' under each section of the Policy.
Payable event	is the event which is set out in the 'Compensation table' and/or the 'Policy Schedule' under each section of the Policy.
Period of insurance	the period shown in the Policy Schedule. If you commence a journey during the period of insurance, the period of insurance for you extends until the journey ends.
Scope of cover	the scope of cover set out in the Policy Schedule.
Policy Schedule	the schedule of insurance for the Policy which is current at a particular time during the period of insurance, including any endorsement schedule or any renewal schedule.
Professional sport	is an activity which is competitively engaged in, governed by a set of rules or customs, requiring physical exertion and for which the participant receives a financial reward,

Word or term	Meaning
	payment or remuneration for their efforts and/or achievements. Professional sport does not include amateur sporting activities for which the participant receives or has received no financial reward, payment or remuneration.
Registered medical practitioner	a medical practitioner who holds a current registration with the respective medical practitioners board or medical board (or similar) in the country the medical practitioner is providing medical services.
Spouse	your husband or wife, de-facto or life partner including same-sex partners, with whom you have continuously cohabited for a period of six (6) months or more at the time of a covered event.
Terminal illness	a disease that cannot be cured or adequately treated and that is reasonably expected to result in the death of the patient within a relatively short period of time. Terminal illness includes but is not limited to progressive or chronic diseases such as cancer or heart disease.
Travelling party	you and any travelling companion who has made arrangements to accompany you for at least 50% of your trip.
War	includes war, invasion, acts of foreign enemies, hostiles or war like operations (whether war be declared or not), civil war, rebellion, revolution, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power.
We, our or us	QBE Insurance (Australia) Limited, ABN 78 003 191 035 AFSL 239545.
You, your	any person defined as an 'insured person' in the Policy Schedule. You may be entitled to claim under this Policy by reason of the operation of section 48 of the Insurance Contracts Act and on no other basis. You are not a contracting insured under this Policy, our agreement is entered into with the Insured only. You must meet the eligibility criteria set out in the Policy Schedule before you are eligible to make a claim under this Policy. Note: Subject to the other terms and conditions of this Policy, cover is only provided in relation to events that occur: <ul style="list-style-type: none"> after the later of the start of the period of insurance and the time you fall within the definition of an insured person; once you meet the 'Activation of cover' criteria; and within the scope of cover set out in the Policy Schedule.

Section A – Capital Benefits

Words with special meaning in this Section A

In this section the following words have the meanings set out below:

Word or term	Meaning
Loss of use	in connection with a limb or part of a limb means physical severance or permanent loss of use.
Paraplegia	total paralysis of both legs and part or whole of the lower half of the body.
Permanent	continuing for at least twelve months and which will, in all probability, continue for life.
Permanent total disablement	<ol style="list-style-type: none"> If you are in full time employment at the time of injury resulting in your disablement, permanent disablement means: <ol style="list-style-type: none"> Total disablement as a result of an injury that: <ol style="list-style-type: none"> has continued without interruption for at least twelve (12) months, and in the opinion of a registered medical practitioner will, in all probability, continue for the remainder of your life. If you are not in full time employment at the time of injury resulting in your disablement, permanent total disablement means: Disablement as a result of an injury that: <ol style="list-style-type: none"> has entirely and continuously prevented you from engaging in any occupation at all for at least twelve (12) months, and in the opinion of a registered medical practitioner will, in all probability, continue to prevent you from engaging in any occupation at all for the remainder of your life.
Quadriplegia	total paralysis of both legs and both arms.

What we will pay

We will pay amounts set out in the compensation tables in this section of the Policy to you if the payable conditions shown:

- occur during the period of insurance; and
- are a result of injury which occurs while on a journey.

What we will not pay

We will not pay for any claim under this section of the Policy if the claim arises directly or indirectly out of any of the following:

- illness, or
- suicide or attempted suicide.

Capital benefits restrictions

- Any payable condition claimed under capital benefits must occur within twelve (12) months of the date of injury.
- Any capital benefit payable will be reduced by any amount of any other capital benefit we have paid or are liable to pay in connection with the same injury.
- Any capital benefit payable under this section will be reduced by any amounts paid under the disappearance capital benefit.
- The maximum amount we will pay for any one (1) event involving more than one (1) insured person is the aggregate limit of liability shown in the Policy Schedule. If this amount is not enough to pay all claims in full, then we will reduce each insured person's benefit proportionately.

Compensation table – Capital benefits

Payable condition – an injury resulting in:	Compensation as a percentage of the capital benefits sum insured shown in the Policy Schedule
1. Death	100%
2. Permanent total disablement	100%
3. Permanent disability not otherwise provided by payable conditions 4 to 29.	The percentage we determine as being consistent with the compensation provided in this table but not exceeding 75%
4. Permanent paraplegia	100%
5. Permanent quadriplegia	100%
6. Permanent and incurable paralysis of all limbs	100%
7. Permanent total loss of the entire sight of one or both eyes	100%
8. Permanent total loss of hearing in both ears	100%
9. Permanent total loss of the use of both hands	100%
10. Permanent total loss of the use of both arms	100%
11. Permanent total loss of the use of both feet	100%
12. Permanent total loss of the use of both legs	100%
13. Permanent total loss of the use of one hand and one foot	100%
14. Permanent total loss of the use of one hand or one arm	100%
15. Permanent total loss of the use of one foot or one leg	100%

Payable condition – an injury resulting in:	Compensation as a percentage of the capital benefits sum insured shown in the Policy Schedule
16. Permanent total loss of the lens of one eye	50%
17. Permanent total loss of the hearing in one ear	50%
18. Permanent total loss of the use of four fingers and thumb of either hand	75%
19. Permanent total loss of the use of four fingers of either hand	40%
20. Permanent total loss of the use of one thumb, both joints	30%
21. Permanent total loss of the use of one thumb, one joint	15%
22. Permanent total loss of the use of a finger, three joints	10%
23. Permanent total loss of the use of a finger, two joints	8%
24. Permanent total loss of the use of a finger, one joint	5%
25. Permanent total loss of the use of all the toes of one foot	15%
26. Permanent total loss of the use of great toe, both joints	5%
27. Permanent total loss of the use of great toe, one joint	3%
28. Permanent total loss of the use of other toe, (each toe)	1%
29. Third degree burns and/or resultant disfigurement which covers more than 40% of the entire body	50%

Additional benefit applicable to Section A - Capital benefits

The following additional benefit automatically applies.

Disappearance benefit

If you are travelling on a conveyance, and

- your means of transportation disappears, sinks or is wrecked, and
- your body has not been found within twelve (12) months

we will presume that you have died as a result of an injury and we will pay the death benefit to your estate or legal representative, unless we suspect that you may not have perished.

If we have paid the disappearance benefit we will not pay any other capital benefits under this Policy.

If you are later found to be alive then you, or your estate or legal representative, must refund the amount we have paid.

Section B – Weekly Benefits – Injury

Words with special meanings in this Section B

In this section the following words have the meanings set out below:

Word or term	Meaning
Total disablement	disablement that, in the opinion of a registered medical practitioner, entirely prevents you from carrying out all of the activities associated with your usual occupation(s), profession(s) or business duties.

What we will pay

We will pay you for your lost earnings, up to the amount as set out in the compensation table in this section of the Policy, if the payable condition shown:

- occurs during the period of insurance, and
- is a result of injury which occurs while on a journey.

What we will not pay

We will not pay for any claim under this section of the Policy if the claim arises directly or indirectly out of any of the following:

- An existing medical condition as defined in words with special meanings, or
- when a journey is undertaken against medical advice, or
- illness.

Weekly benefit – injury restrictions

- Any payable condition claimed must occur within twelve (12) months of the date of injury.
- Successive periods of disablement resulting from the same injury, and which are not separated by a return to active full time employment for six (6) months or more will be considered as one period of disablement.
- Weekly benefits will be paid after the excluded period of claim as shown in the Policy Schedule has elapsed.
- We will continue to pay weekly benefits while you suffer temporary total disablement up to the benefit period shown in the Policy Schedule.

Compensation table – Weekly benefits - Injury

Payable condition - an injury resulting in:	Compensation – What we will pay
Total disablement	The amount of normal earnings you lose due to total disablement, up to the maximum weekly benefit limit shown in the Policy Schedule.

Section C – Overseas Medical and Additional Expenses

Words with special meanings in this Section C

In this section the following words have the meanings set out below:

Word or term	Meaning
Emergency dental	dental treatment as a result of injury which we consider non routine and which in the opinion of a qualified dental practitioner, cannot be reasonably delayed until you return to Australia or New Zealand.
Emergency optical	optical treatment as a result of injury which we consider non routine and which in the opinion of a qualified optical practitioner, cannot be reasonably delayed until you return to Australia or New Zealand.

What we will pay

We will pay the amounts as set out in the compensation tables in this section of the Policy if your medical and additional expenses:

- are a result of injury or illness which occurs while you are on an overseas journey, and
- are first incurred overseas and within the scope of cover as set out in the Policy Schedule, and
- are incurred within twenty four (24) months of the date of injury or illness.

What we will not pay

We will not pay for any claim under this section of the Policy if the claim arises directly or indirectly out of any of the following:

- an existing medical condition, or
- when a journey is undertaken against medical advice, or
- when a journey is undertaken for the purpose of obtaining medical treatment, or
- a terminal illness diagnosed prior to the commencement date of the journey.

Overseas medical and additional expenses restrictions

We will reduce our payment by any amounts recoverable by you from any other source such as Workers Compensation or another statutory scheme or private health insurance.

Compensation table – Overseas medical

Payable Event:	Compensation – What we will pay
Medical (including hospital) expenses	Up to the 'Overseas medical and additional expense' limit shown in the Policy Schedule.
Emergency dental expenses	Up to a maximum amount of \$5,000 for any one injury or illness.
Emergency optical expenses	Up to a maximum amount of \$5,000 for any one injury or illness.

Compensation table – Additional expenses

Payable event:	Compensation –What we will pay
You being hospitalised outside of Australia or New Zealand.	\$300 per day for each day hospitalised, up to a maximum of \$5,000 in total to cover out-of-pocket expenses.
Expenses of having one person travel to, remain with or escort you if <ul style="list-style-type: none"> our prior express written consent has been obtained, and a registered medical practitioner has stated it is necessary. 	Up to an amount not exceeding \$20,000 unless otherwise stated in the Policy Schedule.
Your death.	We will reimburse the following costs to your estate: <ul style="list-style-type: none"> burial expenses or cost of returning your body or ashes to your home address including personal effects. Up to an amount not exceeding \$25,000 unless otherwise stated in the Policy Schedule.

The maximum amount of additional expenses we will pay as a result of an injury or illness to you will be up to the overseas medical and additional expense limit shown in the Policy Schedule.

Section D – Emergency Travel Assistance**Words with special meanings in this Section D**

Word or term	Meaning
Emergency travel assistance	co-ordinating emergency medical treatment and services, which includes but is not limited to: <ul style="list-style-type: none"> arranging for hospitalisation; repatriation; transfers; medical supervision during transportation; burial arrangements. subject to QBE Assist's prior express consent.

What we will do:

We will provide emergency travel assistance if you suffer an injury or illness which occurs while on an overseas journey during the period of insurance.

QBE Assist may advance any amounts necessary to settle medical bills which are covered under any section of this Policy.

What we will not do

We will not provide emergency travel assistance, or pay for any claim under this section of the Policy, if:

- QBE Assist has not given its prior express consent;
- it is in relation to a journey undertaken against medical advice;
- it is in relation to a journey undertaken for the purpose of obtaining medical treatment.

We will not provide emergency travel assistance, or pay for any claim under this section of the Policy, for:

- a terminal illness diagnosed prior to the commencement date of the journey; or
- any journey within Australia or New Zealand - whichever is your usual country of residence; or
- an existing medical condition as defined in words with special meanings.

Conditions applicable to emergency travel assistance

- In case of an emergency while overseas and before undertaking any personal action, you must contact (reverse charge) QBE Assist's twenty four (24) hours a day centre using the phone number or email which are provided on the QBE Assist Card issued to the insured, and:
 - state your name and the number and validity date of this Policy;
 - state the place and telephone number where you can be reached;
 - give a brief description of the problem encountered and nature of help required.
- You must sign a release of information and QBE Assist's medical team or agents must have free access to you in order to ascertain your condition. If this obligation is not fulfilled you will no longer be entitled to medical assistance.

3. Any decision concerning the medical transfer and/or repatriation of you (such as date, means, medical equipment) will be jointly taken by both the registered medical practitioner attending you and QBE Assist's medical team.
4. In the event of a claim for transportation costs, you must give QBE Assist the unused portion of your original ticket or the counter value of the said portion.
5. In any case of Injury or Illness requiring hospitalisation, transfer or repatriation you or any person acting on your behalf must inform QBE Assist as soon as possible. Failure to do so may entitle us to invoice you the supplementary cost to be borne by us which would not have been incurred if we had been notified of the injury or illness earlier.
6. In a life threatening situation, you should try to arrange for immediate emergency help first through local sources and then by contacting QBE Assist.
7. You must provide us with all documents and carry out all necessary formalities to enable us to recover payments from relevant sources, if applicable.
8. Should QBE Assist be required to advance payment of medical expenses, you must recover all entitled reimbursements for such expenses which are or would be payable under the Private Health Insurance Act 2007 (Cth), or any registered Health Fund and pay all amounts received from these sources to us as soon as possible after you return home.
9. QBE Assist will not be responsible for delays or impeachment in performing the assistance and services in case of strike, war, invasion, act of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, insurrection, terrorism or military or usurped power, riot and civil commotion, radioactivity or any other event of force majeure.

Section E – Baggage and Personal Effects

Words with special meanings in this Section E

Word or term	Meaning
Electronic equipment	portable game consoles, portable media players, and satellite navigation units
Personal computer	laptops, notebooks, tablet PCs, personal digital assistants (PDA's), smartphones, or any other hand-held wireless devices that have the capacity to convey data or information.
Unattended	leaving your baggage either with a person you have not previously met, or, in a public place where it can be taken without your knowledge or at a distance from which you cannot prevent it from being taken.

What we will pay

We will pay up to the maximum amounts as set out in the Policy Schedule for the following events occurring on your journey:

- accidental loss, theft of, or damage to, baggage or personal effects including things bought during the trip, while they are accompanying you during your trip,
- loss of, or damage to, dentures or dental prostheses while not on your person during their trip,
- accidental loss, theft of, or damage to prescription medication,
- medical consultation fees you incur overseas to replace prescription medication which is accidentally lost, stolen or damaged,
- theft of, or damage to baggage or personal effects if they were left in a locked motor vehicle or a motor home during daylight hours and there was forced entry into the vehicle,
- theft of, or damage to your baggage or personal effects if they were left in a locked storage facility and there is forced entry into the facility.

In the event of a claim under this section we will reinstate the sum insured for an event that arises from any other set of circumstances.

What we will not pay

There is no cover under this section of the Policy for claims arising directly or indirectly out of the following:

- accidental loss or damage to or theft of:
 - cash, bank or currency notes, cheques or negotiable instruments;
 - fragile or brittle items (e.g. glass or china), except loss or damage caused by fire, or by accident to the transport carrying them;
 - damage to computer screens, computer software or applications;
 - baggage or personal effects that are being transported independently of you;
 - property left unattended or which you do not take reasonable care to protect;
 - baggage or personal effects for which you are entitled to receive compensation from the carrier;

- personal computer, communication or photographic equipment, electronic equipment, jewellery or watches left unattended in a motor vehicle or a motor home for any length of time, even if they are locked in the motor vehicle or motor home;
- baggage or personal effects left unattended during non daylight hours in a motor vehicle or a motor home for any length of time;
- baggage or personal effects left unattended by you in a tent or caravan for any length of time;
- personal computer, communication or photographic equipment, electronic equipment, jewellery or watches checked in as baggage;
- trade items, trade samples or your tools of trade or profession;
- gold or precious metals, precious unset or uncut gemstones;
- watercraft of any type (excluding theft of surfboards or damage to surfboards while in the custody of the carrier);
- sporting equipment (excluding surfboards) whilst in use; or
- baggage or personal effects that have been left in a locked storage facility for greater than 48 hours;
- wear and tear or depreciation of property or damage by the action of insects or vermin, mildew, rust or corrosion,
- mechanical or electrical breakdown, or malfunction repair costs.

What is the most we will pay?

The most we will pay under this section is the sum insured for Baggage and personal effects as set out in the Policy Schedule. We will not pay more than the original price paid for an item, even if the sum insured set out in the Policy Schedule is higher.

The limits in total, for a camera, video camera, personal computer, and for any other item, are set out in the Policy Schedule.

Compensation table – Baggage and personal effects

Payable event	Compensation - What we will pay
Emergency baggage Your baggage is delayed, misdirected or misplaced by any carrier for more than eight (8) hours.	The reasonable cost of you having to buy essential clothing and personal items up to the sum insured specified in the Policy Schedule.
Baggage and personal effects Your baggage or personal effects are accidentally damaged, lost or stolen.	We will choose between: <ul style="list-style-type: none"> ● repairing or replacing the items to a condition no better than their condition at the time of loss, damage or theft; or ● paying the value of any item in cash, taking into account an allowance for age, wear and tear up to the sum insured specified in the Policy Schedule. Note: A pair or related set of items, for example – a camera, lenses (attached or not), tripod and accessories, chain and pendant, set of golf clubs, are only one item for this purpose. The way in which we depreciate is set out in the 'Depreciation table' below.
Depreciation table	
The nominated depreciation rate will apply to each year of age up to a maximum of 80% of the original purchase price of an item.	
10%	Camping, sporting and leisure equipment (not leisure clothing), and musical instruments.
15%	Clothing, footwear, personal effects, baggage, prescription glasses, sunglasses, costume jewellery and books.
20%	Personal and or laptop computers, communication or photographic equipment, electronic equipment, ipods, mobile phones, CDs and DVDs.
50%	Toiletries including skin care, makeup, perfume, medication.

Items not listed above will also be subject to depreciation at our reasonable discretion.

Section F – Personal Money, Travellers Cheques and Credit Cards

Words with special meanings

In this section the following words have the meanings set out below:

Word or term	Meaning
Property	travellers cheques and credit cards, passports and travel documents
Money	cash, including bank notes, coins and postal or money orders

What we will pay

If during the period of insurance and while you are on a journey:

- your property is damaged, lost or stolen, or
- your money is lost or stolen,

we will pay the amounts as set out in the compensation table in this section of the Policy.

We will also provide cover for your money from the later of the time you collect it from a financial institution or seventy two (72) hours prior to the commencement of the journey, and will continue to provide cover for seventy two (72) hours after the completion of the journey or until the money is deposited at a financial institution, whichever occurs first.

What we will not pay

We will not pay for any claim under this section of the Policy if the claim arises directly or indirectly out of any of the following:

- money which was not carried by you on your person at the time it was lost or stolen,
- loss of property from suitcases that have been left in accommodation rooms or motor vehicles or transported as checked baggage or forwarded as unaccompanied baggage,
- property stolen unless reported to police or other authority and a written statement obtained within twenty four (24) hours,
- confiscation by customs or other officials, or
- losses due to devaluation in currency.

Compensation table – Personal money, travellers cheques and credit cards

Payable event	Compensation – What we will pay
Your money is lost or stolen.	The value of the money lost or stolen up to the sum insured as set out in the Policy Schedule.
Your property is damaged, lost or stolen.	The reasonable cost of replacing cards or documents and any amounts that you have to pay resulting from their illegal use up to a maximum of \$5,000.

Section G – Personal Liability

Words with special meanings

In this section the following words have the meanings set out below:

Word or term	Meaning
Occurrence	all deaths, bodily injuries, and losses of or damage to property, directly or indirectly related to or arising from: <ol style="list-style-type: none"> 1. one original cause, source or event, or 2. continuous or repeated exposure to the same general conditions

What we will pay

We will indemnify you up to the amounts as set out in the compensation table if you become legally liable during the period of insurance to pay damages as a result of an occurrence while on a journey.

What we will not pay

We will not pay for any claim under this section of the Policy if the claim arises directly or indirectly out of any of the following:

- bodily injury arising out of or in the course of your employment;
- bodily injury to you or any member of your family;
- loss of or damage to property belonging to you or in the control of you;
- loss of or damage to property belonging to any member of your family;
- loss of or damage to property or bodily injury arising out of your business or trade, or out of professional advice given by you;
- loss of or damage to property or bodily injury arising out of ownership, use or possession of any mechanically propelled vehicle aircraft or waterborne craft; or
- aggravated, exemplary or punitive damages or any fine or penalty.

Compensation table – Personal liability

Payable event	Compensation – What we will pay
1. You become legally liable to pay damage as a result of the death or bodily injury to any person.	As per Policy Schedule.
2. You become legally liable to pay damage as a result of loss of or damage to property.	
3. The third party legal costs for which you become legally liable as a consequence of payable event 1 or 2.	
4. The legal costs (which we approve in advance) of defending claims arising from payable events 1 or 2.	

The maximum sum insured for Personal Liability is set out in the Policy Schedule. This is the maximum amount we will pay you in total for all payable events related to or arising from any one occurrence.

Section H – Loss of Deposits and Additional Expenses

Words with special meaning in this Section H

In this section the following words have the meanings set out below:

Word or term	Meaning
Additional accommodation, meal and travelling expenses	expenses we consider reasonable, over and above what you expected to pay for accommodation, meals and travelling expenses had the journey gone ahead as planned.
Act of terrorism	includes any act, or preparation in respect of action, or threat of action designed to influence the Government of the day or de facto of any Nation or any political division thereof, or in pursuit of political, religious, ideological or similar purposes to intimidate the public or group(s) of persons whether acting alone or on behalf of or in connection with any organisation(s) or Government(s) of the day or de facto, and which: <ul style="list-style-type: none"> • Involves violence against one or more persons, or • Involves damage to property, or • endangers life other than that of the person committing the action, or • creates a risk to health or safety of the public or a section of the public, or • Is designed to interfere with or to disrupt an electronic system.
Relative	your parent, parent-in-law, step parent, child, step child, brother, sister, brother-in-law, sister-in-law, daughter-in-law, son-in-law, half brother, half sister, fiancée, niece, nephew, uncle, aunt, grand parent, grand child provided they reside in Australia or New Zealand.
serious injury or serious illness	an injury or illness which results in a person being admitted into hospital in excess of twenty four (24) hours

What we will pay

If during the period of insurance you incur:

- loss of travel or accommodation deposits paid in advance of your proposed journey; or
- additional accommodation, meal and travel expenses,

following the necessary cancellation, alteration or disruption of our journey due to a payable event which was unforeseen and unforeseeable at the time of booking we will pay the amounts as set out in the compensation tables in this section of the Policy.

The maximum amount we will pay under this section is shown in the Policy Schedule.

Loss of travel deposits - Conditions

1. Subject to all other terms, conditions and exclusions of the Policy, cover for loss of deposits will apply immediately from the time travel and/or accommodation is booked, provided such proposed travel is within the scope of cover as stated in the Policy Schedule.
2. In the event of the failure of any travel agent, tour operator, accommodation provider, airline or other carrier, car 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, occurring after you have made your travel booking, we will reimburse non-recoverable expenses incurred up to a maximum aggregate amount of \$25,000 for all claims arising for all insured persons during any one period of insurance.

What we will not pay

We will not pay for any claim under this section of the Policy if the claim arises directly or indirectly out of any of the following:

- the decision to change or alter travel plans for any reason other than the events listed in the compensation table; or
- travel plans made after a World Health Organisation warning is issued and/or reported in the mass media, which recommends against travelling to the intended destinations; or
- travel plans made after an Australian Government travel advisory is issued which recommends against travel to all or parts of the intended destination with a 'Do not travel' advice level (reference: Department of Foreign Affairs and Trade – website: www.smartraveller.gov.au); or
- travel and/or accommodation bookings made after public warning(s) or mass media reports are issued with respect to the event giving rise to a claim; or
- death of a terminally ill person diagnosed prior to the journey, unless they die from any other reason; or
- when a journey is undertaken against medical advice, or
- an existing medical condition, or
- an act of terrorism.

Compensation table – Loss of deposits and cancellation/interruption expenses

Payable event	Compensation – What we will pay
Cancellation, delay, interruption or shortening of a journey resulting from:- <ul style="list-style-type: none"> • Unexpected death or injury/illness suffered by you; or <ul style="list-style-type: none"> • Unexpected death or serious injury or serious illness of your spouse, dependent child, relative, business partner or co-director; or <ul style="list-style-type: none"> • Unforeseen circumstances outside of your control not otherwise excluded under the Policy. 	Cancellation fees, loss of deposits or unused portion of travel on prepaid tickets and bookings that cannot be claimed from anyone else, or <ul style="list-style-type: none"> • The reasonable cost of rearranging the journey provided that the cost is not greater than the cancellation fees and lost deposits which would have been incurred if the trip had been cancelled. • Reimbursement of the equivalent cost for actual lost frequent flyer or similar customer loyalty points, provided <ul style="list-style-type: none"> ○ the ticket was purchased with the use of loyalty points, and ○ points cannot be reimbursed or claimed by anyone else, and ○ the cost is not greater than the actual purchase price of the ticket. At our option we may choose to reimburse you or pay the provider direct up to the sum insured in the Policy Schedule.

Compensation table – Additional expenses

Payable event	Compensation – What we will pay
Lost passport or travel documentation.	Additional accommodation, meal and travelling expenses incurred up to an amount of \$400 per day, to a maximum of \$5,000.
Quarantine – innocently breaking government quarantine regulations.	Additional accommodation, meal and travelling expenses incurred up to an amount of \$400 per day, to a maximum of \$5,000.
Hijacking - delay or interruption for a period in excess of twelve (12) hours.	Additional accommodation, meal and travelling expenses incurred up to an amount of \$400 per day, to a maximum of \$5,000.
Arrest or Detention – your false arrest or wrongful detention overseas by any Government or foreign power.	Legal costs incurred, up to an amount not exceeding \$50,000. Counselling costs incurred, up to an amount not exceeding \$5,000.
Disruption to public transport – due to a strike, riot or civil commotion, flood, adverse weather or natural disaster.	Additional accommodation, meal and travelling expenses incurred up to an amount of \$400 per day, to a maximum of \$5,000.
Overbooked flight and no alternative transport available within eight (8) hours of the departure time.	Additional accommodation, meal and travelling expenses incurred up to an amount of \$400 per day, to a maximum of \$5,000.

Section I – Refund of vehicle excess following Collision Damage or Theft

What we will pay

We will pay the amounts as set out in the compensation table in this section of the Policy if, while you are on a journey, you hire a rental vehicle and, as a result of the vehicle being damaged, stolen or involved in a collision, you are liable to pay or refund an excess amount under the terms of the rental vehicle hiring agreement.

The maximum amount we will pay under this section is shown in the Policy Schedule.

What we will not pay

We will not pay for any claim under this section of the Policy if the claim arises directly or indirectly out of any of the following:

- if you do not hold a valid driving licence in the country you are operating the vehicle,
- if you use the vehicle illegally,
- if you cause loss or damage to the vehicle as a result of a breach of the provisions of the hiring agreement, or
- if the vehicle is not rented from a licensed rental agency.

Compensation table – Refund of excess following collision damage or theft

Payable event	Compensation – What we will pay
You are involved in a collision while in control of a rented vehicle.	The amount of excess that you have paid or are liable to pay, up to the maximum amount stated in the Policy Schedule.
Your rented vehicle is stolen or damaged.	The amount of excess that you have paid or are liable to pay, up to the maximum amount stated in the Policy Schedule.

General exclusions

These general exclusions apply to all sections of this Policy.

This Policy excludes loss, damage, destruction, death, injury, illness, liability, cost or expense of any nature directly or indirectly caused by, contributed to by, resulting from, arising out of or in connection with any of the following, regardless of any other cause or event contributing concurrently or in any other sequence to the loss:

1. war, invasion, acts of foreign enemies, hostilities (whether declared or not), civil war rebellion, revolution, insurrection of military or usurped power while you are serving in any capacity whatsoever, whether in the armed forces, or while taking an active part in any occurrence as stated above;
2. radioactive contamination, whether arising directly or indirectly including the use, existence or escape of any nuclear fuel, nuclear material, or nuclear waste or action of nuclear fission or fusion;
3. any loss, destruction, damage, death, injury, illness, liability, cost or expense of any nature directly or indirectly caused by, contributed to by, resulting from or arising out of or in connection with any action taken in controlling, preventing, suppressing, retaliating against, or responding to or in any way relating to 1 or 2 above;
4. intentional self injury or suicide or any attempt at suicide;
5. flying or other aerial activity unless as a passenger in a properly licensed aircraft;
6. any criminal or illegal act;
7. being under the influence of, or addicted to, intoxicating liquor or a drug, except a drug taken in accordance with the advice of a registered medical practitioner;
8. participating in or training for any professional sport;
9. expenses recoverable by you from any other source such as Workers' Compensation or any other statutory scheme or Medicare or private health insurance;
10. any expenses or costs which we are prohibited by law from paying within Australia, New Zealand or the country in which a claim occurs;
11. any illness, injury or death, which is caused by, or consequent upon, an existing medical condition of you, a member of your travelling party or a non-travelling relative or business partner;
12. you maintaining a course of treatment you were on at the time your journey commenced, except the cost of medical consultation fees incurred to replace prescription medication which is accidentally lost, stolen or damaged, together with the cost of the medication itself;
13. illness, injury or death where a metastatic condition and/or terminal prognosis was made, in relation to any medical condition, prior to the issue of the Policy or thirty (30) days prior to booking the trip;
14. childbirth or pregnancy except as provided in the Policy Schedule;
15. any journey booked after you have reached seventy (70) years of age;
16. a loss which occurs outside the scope of cover shown in the Policy Schedule;
17. you failing to take reasonable precautions to avoid and/or minimise any loss;
18. you acting maliciously;
19. you taking part in a riot or civil commotion;

20. any consequential loss or loss of enjoyment;
21. you deciding to alter your plans or not to continue with a journey;
22. hunting, playing polo, racing (except on foot), mountaineering or rock climbing using support ropes, participating in base jumping, running with bulls, or pot holing;
23. travelling in international waters in a private sail vessel or privately registered sail vessel;
24. scuba diving unless you hold an open water diving licence or were diving under licensed instruction;
25. riding a motor cycle in excess of 100 cc (except as a pillion passenger) without a licence that is valid in Australia or New Zealand;
26. riding a 4 wheel motor cycle even as a pillion passenger.

Health insurance exclusion

We won't pay any benefits under any section of this Policy which:

- are considered to be 'health insurance business' as defined in the Private Health Insurance Act 2007 (Cth) and its regulations, or
- we're prevented from paying under any law in any jurisdiction, including under the National Health Act 1953 (Cth) or the Health Insurance Act 1973 (Cth).

Sanctions limitation and exclusion clause

You're not insured under any section of this Policy where a claim payment breaches any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of Australia, the European Union, United Kingdom or United States of America, or any local autonomous sanctions.

General conditions

There are conditions set out in this General conditions section, in the Claims section and under each particular cover and section. If any of these conditions aren't met, we may refuse a claim, reduce the amount we pay or in some circumstances we may cancel your Policy. When making a claim, you must have met and then continue to comply with the conditions of your Policy. Any person covered by your Policy, or claiming under it, must also comply with these conditions.

If you, or someone covered under your Policy, don't meet these conditions or make a fraudulent claim we may:

- Refuse to pay your claim or reduce what we pay for your claim
- Cancel your Policy.

A claim may be refused

We may refuse to pay or reduce the amount we pay under a claim if you do not comply with the Policy conditions. If you do not comply with your duty of disclosures, or if you make a fraudulent claim.

Currency

The values and limits shown in this Policy are in Australian dollars (AUD). If expenses are incurred in another currency, then the rate of currency exchange used to calculate the amount of compensation to Australian dollars will be the rate at the date the expense is incurred.

Jurisdiction

This Policy will be governed and construed in accordance with the laws of Australia. Any dispute under this Policy will be resolved in accordance with the laws of Australia.

Claims

What you must do

1. If anything happens that is likely to lead to a claim you must:
 - follow medical advice from a registered medical practitioner as soon as possible after sustaining injury or illness,
 - tell the financial services provider as soon as possible. You will be provided with a claim form and advice on the procedure to follow,
 - fully complete our claim form and return it to us within thirty (30) days,
 - undergo any medical examination by a doctor appointed by us if we require it, and
 - at your expense provide us with any information about the claim we ask for including:
 - reports from police, transport provider, hotel or other authority;
 - doctor's reports;
 - accounts and receipts;
 - valuations and proof of ownership;
 - letters and notices you receive from anyone else about your claim;
 - if in doubt at any time, ring your financial services provider for advice.
2. If you act fraudulently we can reject the claim altogether.
3. You must give us written notice as soon as possible of every claim, writ, summons or proceedings, including any prosecution or inquest, and all information in regard to matters which may lead to liability under this Policy.
4. As soon as an event that can justify a claim occurs, you must make every endeavour to minimise the loss, damage or liability.
5. In the event of a claim you must advise us of any other insurance you have covering the same risk. If you can claim from anyone else and we have already paid for the claim, you must render all reasonable assistance to us including but not limited to the proper lodgement of a claim in order that we may obtain a rateable recovery from any other Insurer.
6. We have the sole right to make admissions. We may refuse to protect you if you admit fault, make any offer of payment or defend a claim in court without our consent.
7. We will be entitled to conduct in your name the defence or settlement of any claim or to prosecute in your name.

Payment of benefits

Some benefits under this policy are payable to you (or to your legal personal representative). You may instruct us to make a payment to someone other than you. Other benefits are payable to the insured.

Contribution

If at the time of any loss, damage or liability there's any other insurance (whether effected by you or by any other person) which covers the same loss, damage or liability you must provide us with any reasonable assistance we require to make a claim for contribution from any other insurer(s).

Other insurance

You must notify us of any other insurance which will or may, whether in whole or in part, cover any loss insured under your Policy.

Providing proof

You must be able to prove to us you've suffered a loss covered by your Policy before we'll pay you for it. We may ask you for this proof if you make a claim under your Policy. So your claim can be assessed quickly, make sure you keep the following:

- proof of purchases (receipts, tax invoices);
- medical reports and documentation; and
- documentation which demonstrates that you satisfied the definition of an 'insured person' prior to making a claim under this Policy.

Subrogation

If you've suffered loss that wasn't covered by your Policy as a result of the incident, we may offer to attempt to recover this. You may also specifically ask us to recover this for you. You'll need to give us documents supporting your loss. Before we include any uninsured loss in the recovery action we'll also ask you to agree to the basis on which we'll handle your recovery action. You may need to contribute to legal costs in some circumstances.

What we do

We may take over and conduct the defence or settlement of any claim or issue legal proceedings for damages. If we do this we will do it in your name. We have full discretion in the conduct of any legal proceedings and in the settlement of any claim. You must co-operate by giving us any statements, documents or assistance we require. This may include giving evidence in any legal proceedings.

What can affect a claim

We will reduce the amount of a claim by the excess shown in the Policy Wording or on the Policy Schedule.

We may refuse to pay a claim if you are in breach of any of the conditions of this Policy, including any endorsements noted on or attached to the Policy Schedule.

We pay only once for loss or damage from the same event covered by this Policy even if it is covered under more than one section of the Policy.

We may be entitled to refuse to pay or to reduce the amount of a claim if:

- it is in any way fraudulent, or
- any fraudulent means or devices are used by you or anyone acting on your behalf to obtain any benefits under this Policy.

