

## CORPORATE TRAVEL INSURANCE

### Policy Schedule

Lloyd's Certificate of Insurance  
effected through

Blend Insurance Solutions Pty Ltd

THIS CERTIFICATE OF INSURANCE confirms that in return for payment of the premium shown in the schedule, certain Underwriters at Lloyd's have agreed to insure you, in accordance with the wording attached to this Certificate of Insurance.

You or your representative can obtain further details of the syndicate numbers and the proportions of this insurance for which each of the Underwriters at Lloyd's is liable by requesting them from the coverholder shown above. In the event of loss, each Underwriter (and their executors and administrators) is only liable for their own share of the loss.

In accepting this insurance, the Underwriters have relied on the information and statements that you have provided on the proposal form (or declaration). You should read this Certificate of Insurance carefully and if it is not correct contact the coverholder. It is an important document and you should keep it in a safe place with all other papers relating to this Policy.

Policy No: CAT 1: BLBTA000109-01

CAT 2: BLBTA000109-02

CAT 3: BLBTA000109-03

CAT 4: BLBTA000109-04

Insured Name: CCUSA

Risk Location: Worldwide

Insured Person: Category 1 - All persons declared as enrolled under the Economy plan  
Category 2 - All persons declared as enrolled under the Economy + Ski plan  
Category 3 - All persons declared as enrolled under the Premium plan  
Category 4 - All persons declared as enrolled under the Premium + Ski plan

Scope of Cover: Whilst an Insured Person is on a Journey, as defined.

Means the declared trip for which premium has been paid.

Journey Definition: Cover shall commence from the time the Insured Person leaves their normal place of residence to commence the declared trip and shall continue until they return to their normal place of residence.

Cover for Section 3 shall commence from the time premium has been paid or agreed to be paid in respect of this insurance, and shall only apply to the category of Insured Person.

Geographical Limits: Worldwide

Policy Period: From: 31st December 2017 at 4.00pm AEST

To: 31st December 2018 at 4.00pm AEST

#### SECTION 1 - OVERSEAS MEDICAL EXPENSES & EMERGENCY DENTAL

##### Part A

Category 1 & 2 Insured Persons: Overseas Medical Expenses: \$500,000      Emergency Dental: \$250

Excess: \$150

Category 3 & 4 Insured Persons: Overseas Medical Expenses: \$5,000,000      Emergency Dental: \$500

Excess: \$150

#### SECTION 2 - ADDITIONAL EXPENSES & EMERGENCY EVACUATION

Category 1, 2, 3 & 4 Insured Persons: \$500,000

Excess: \$150

#### SECTION 3 - LOSS OF DEPOSITS

Category 1 & 2 Insured Persons: Not Insured

Excess: N/A

Category 3 & 4 Insured Persons: \$10,000

Excess: \$150

#### SECTION 4 - BAGGAGE, PORTABLE ELECTRONIC EQUIPMENT & MONEY

Category 1 & 2 Insured Persons: Not Insured

Excess: N/A

Category 3 & 4 Insured Persons: \$2,500

Excess: \$150

#### SECTION 5 - SNOW SKIING & SNOWBOARDING COVER

Category 1 & 3 Insured Persons: Not Insured

Excess: N/A

Category 2 & 4 Insured Persons: \$10,000

Excess: \$150

#### SECTION 6 - PERSONAL LIABILITY

Category 1 & 2 Insured Persons: \$2,500,000

Excess: \$150

Category 3 & 4 Insured Persons: \$5,000,000

Excess: \$150

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**PREMIUM**

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Base Premium: AUD \$ As Agreed  
Premium GST: AUD \$ As Agreed  
Stamp Duty: AUD \$ As Agreed  
**Total: AUD \$ As Agreed**

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**ENDORSEMENTS**

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No Endorsements

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**Wording:** CCUSA Policy Wording 0118

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IMPORTANT NOTICES

**Binder Arrangement**

The contract of insurance is arranged by Blend Insurance Solutions Pty Ltd (ABN 47 617 346 353, AFSL 500768) ('Blend') acting under a binding authority as agent for certain underwriters at Lloyd's.

**Your Duty of Disclosure**

For Insureds who are not a natural person, before You enter into an insurance contract, You have a duty to tell Us anything that You know, or could reasonably be expected to know, may affect Our decision to insure You and on what terms. You have this duty until We agree to insure You. You have the same duty before You renew, extend, vary or reinstate an insurance contract.

You do not need to tell Us anything that:  
reduces the risk We insure You for; or  
is common knowledge; or  
We know or should know as an insurer; or  
We waive Your duty to tell Us about.

If You do not tell Us something:  
If You do not tell Us anything You are required to, 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.

**Individuals:**

If You are the Insured and a natural person, a different duty of disclosure to the one set out above applies to You. Please contact Your intermediary so that You can be informed of the duty of disclosure that applies to You.

IN WITNESS WHEREOF this Certificate of Insurance has been signed in Sydney  
this 20th day of December 2017

*Terina Ngawaka*

by Terina Ngawaka

for **Blend Insurance Solutions Pty Ltd** as agent for certain underwriters at Lloyd's.



# **CCUSA travel insurance**

## **PRODUCT DISCLOSURE STATEMENT**

Preparation Date: January 12, 2018

## Blend Insurance Solutions

Blend Insurance Solutions Pty Ltd (ABN 47 617 346 353) ('Blend') is a Lloyd's service company and is an Authorised Representative (AR No. 1252966) of SGUAS Pty Ltd (ABN 15 096 726 895, AFSL 234437) ('SGUAS').

Blend has authority to enter into contracts of insurance on behalf of the Lloyd's underwriting members of Lloyd's syndicate 780 which is managed by Advent Underwriting Limited.

In all aspects of arranging this Policy, Blend acts as an agent of the Underwriters and not as agent for the Insured or any Insured Person.

If the Insured has any queries in relation this Policy, contact Blend in any of the following ways:

If the Insured has any queries in relation to this Policy, contact Blend in any of the following ways:

Postal Address: Level 4, 97-99 Bathurst Street, Sydney, NSW 2000

Phone: +61 2 9307 6629

Email: [customerservice@blendinsurance.com.au](mailto:customerservice@blendinsurance.com.au)

Web: [www.blendinsurancesolutions.com.au](http://www.blendinsurancesolutions.com.au)

## Lloyd's

This Policy is underwritten by certain Underwriters at Lloyd's.

Lloyd's is the world's specialist insurance and reinsurance market, bringing together an outstanding concentration of underwriting expertise and talent.



Around 80 syndicates underwrite insurance at Lloyd's, covering all classes of business. Together they interact with thousands of brokers daily to create insurance solutions for businesses in over 200 countries and territories around the world.

In Australia, Lloyd's is proud to be a member of the Insurance Council of Australia, and strives to comply with the agreement it has made under the General Insurance Code of Practice.



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# important information

## Introduction

This Product Disclosure Statement ('PDS') contains important information about this insurance to assist in the making of a decision in relation to it.

Any advice that may be contained within this PDS or accompanying materials is General Advice only. General Advice is advice that has been prepared without considering the Insured's individual objectives, financial situation or needs nor those for whom the Insured is effecting the Policy. Such matters should be considered in determining the appropriateness of this product.

This PDS was prepared on December 11, 2017. Other documents may form part of Our PDS and if they do, We will tell the Insured in the relevant document.

## General Insurance Code of Practice

We proudly support the General Insurance Code of Practice. The purpose of the Code is to raise the standards of practice and service in the general insurance industry.

For further information on the Code, please visit [www.codeofpractice.com.au](http://www.codeofpractice.com.au).

## Our contract with the Insured

This Policy is a contract of insurance between the Insured and Us and contains all the details of the cover that We provide.

The Policy consists of:

the Policy Schedule;  
this PDS;  
any applicable Supplementary PDS ('SPDS') We issue that varies it;

These documents should be read together as they jointly form the contract of insurance between the Insured and Us.

any other document We tell You forms part of the Policy which may vary or modify the above documents.

## Group Insurance Policy

An Insured Person's access to this Policy is solely by reason of the statutory operation of Section 48 of the *Insurance Contracts Act 1984* (Cth). An Insured Person is not a contracting insured and does not enter into any agreement with Us.

An Insured Person's access to cover:

begins from the time the relevant person meets the criteria specified in the Policy Schedule and becomes an Insured Person; and

ends at the earliest of the following events:

- a. when the relevant person no longer meets the criteria specified in the Policy Schedule for an Insured Person; or
- b. at the end of the Period of Insurance; or
- c. when the Policy is cancelled by Us or the Insured;

whichever occurs first.

If an Insured Person makes a claim under the Policy then such person will have the same obligations to Us as if they were the Insured and We will have the same rights against the Insured Person as We would have against the Insured.

The Insured must ensure that a copy of this PDS is made available to each Insured Person.

## Your Duty of Disclosure

For Insureds who are not a natural person, before You enter into an insurance contract, You have a duty to tell Us anything that You know, or could reasonably be expected to know, may affect Our decision to insure You and on what terms.

You have this duty until We agree to insure You.

You have the same duty before You renew, extend, vary or reinstate an insurance contract.

You do not need to tell Us anything that:

reduces the risk We insure You

for; or

is common knowledge; or

We know or should know as an insurer; or

We waive Your duty to tell Us about.

### If You do not tell Us something

If You do not tell Us anything You are required to, 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.

### Individuals

If You are the Insured and a natural person, a different duty of disclosure to the one set out above applies to You.

Please contact Your intermediary so that You can be informed of the duty of disclosure that applies to You.

## Cooling-Off Period

There is a 21 day cooling-off period. If the Insured wishes to cancel the Policy, the Insured can cancel it from its date of issue by contacting Blend in writing within 21 days of its date of issue.

We will refund all of the Premium less any non-refundable government charges, taxes and levies that We have paid.

The Insured cannot exercise this right, if the Insured has made a claim under the insurance during the cooling-off period.

Even after this cooling-off period ends, the Insured still has cancellations rights. See General Provisions.

## The Cost of the Policy and Paying for the Insurance

### Premium

All cover is subject to the payment of Premium and the terms, conditions, exclusions and provisions of this Policy.

The Premium payable by You will be shown in Your Policy Schedule. The Premium is calculated taking into consideration a number of risk factors including the occupations of the Employees, the age of the Employees, the Waiting Period chosen, the sums insured and Your previous insurance history.

Premiums are subject to government charges, taxes and levies where applicable. They can include GST, stamp duty, and any other charges.

### Non – Payment of Premium

If the Insured fails to pay the Premium by the due date or if the payment method is dishonoured and therefore We have not received the payment by the due date, We will have the right to cancel the Policy. Unless We tell the Insured, any payment reminder We send does not change the expiry of the cover or the due date of the Premium.

### Other costs, fees and charges

Other costs, fees and charges which may be applicable to the purchase of this Policy include:

**Commission:** Blend may receive a commission payment from Us when the Policy is issued, varied or renewed. If the Policy is cancelled this commission payment may not be refundable. For details of the relevant commission paid, please refer to the Policy Schedule, the Financial Services Guide or contact Blend directly.

**Agency Fee:** An agency fee inclusive of GST may be charged by Blend for administration and compliance costs associated with Blend's role in the distribution of this product. This agency fee is in addition to the Premium and is noted separately on the tax invoice issued. The agency fee is not refundable in the event of cancellation unless the Policy is cancelled within the cooling-off period or is a full term cancellation.

## Renewal Procedure

Before this Policy expires, We will advise the Insured whether We intend to offer renewal and if so on what terms. It is important to check the terms of any renewal before renewing to ensure that the details are correct.

## Updating this PDS

From time to time and where permitted by law, We may change parts of the PDS. We will issue the Insured with a new PDS or a Supplementary PDS or other compliant document to update the relevant information except in limited cases. Any updates which are not materially adverse to the Insured from the view of a reasonable person deciding whether to buy this insurance may be found on the Blend website at [www.blendinsurancesolutions.com.au](http://www.blendinsurancesolutions.com.au). A paper copy of any updated information is available to the Insured at no cost by contacting Blend.

## Receiving Your Policy Documents

You may choose to receive the Policy documents:

electronically, including but not limited to email; or  
by post.

If the Insured tells Blend to send the Policy documents electronically, Blend will send them to the email address that the Insured has provided. This will continue until the Insured tells Blend otherwise or until Blend advises that this method is no longer suitable. Each electronic communication will be deemed to be received by the Insured 24 hours after it leaves Blend's information system. If the Insured does not tell Blend to send the Policy documents electronically, the Policy documents will be sent to the mailing address that the Insured has provided.

The Insured is responsible for ensuring that the email and mailing address that Blend has is up to date. Please contact Blend to change email or mailing address.

## Taxation Implications

The following taxation information is only a guide. Your individual circumstances will be important to and may affect the tax treatment of any premiums You pay or benefits You receive. You should consult Your tax adviser regarding Your individual circumstances.

### Income Tax

Generally, if You are entitled to receive weekly benefits, the premium You Pay may be tax deductible. Premiums may also be tax deductible if You have taken out Your policy for a revenue purpose.

Generally, if You receive weekly benefits, these benefits may be assessable to You and subject to tax at Your marginal income tax rate. However, lump sum amounts that You receive are generally not taxable.

### Goods and Services Tax

Generally, You will not be required to pay Goods and Services Tax (GST) on any benefits You receive under Your policy. However, You must advise Us if You are entitled to claim an input tax credit in relation to any GST payable on Your premium and the extent of that entitlement. If You do not provide this information to Us, You may be liable to pay an amount of GST on benefits You receive.

If You are registered for GST, any payment We make may be reduced by the amount of any input tax credit You or another person are entitled to for those expenses.



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## How to make a Claim

The Insured must notify Fullerton Health Corporate Services (Fullerton) in writing within thirty (30) days of an event that is likely to give rise to a claim. If it is not possible to notify Fullerton within that time, the Insured must notify them as soon as reasonably possible.

Once notified of a claim, Fullerton will provide the Insured with claim forms. The Insured must fully complete and return the claim forms to Fullerton together with such other information and documentation that Blend require in order to consider the claim. This information can include health certificates, medical practitioners' reports, employer reports and related evidence of the claim.

Please send the notice to:

Fullerton Health Corporate Services,

Level 10, 33 York Street, Sydney, NSW 2000

Phone: +61 2 8256 1770

Fax: +61 2 8256 1775

Email: [claims@fullertonhealthcs.com.au](mailto:claims@fullertonhealthcs.com.au)



## summary of insurance

This is a general summary only and does not form part of the Policy and cannot be relied on as a full description of the cover provided.

Please refer to the relevant sections of the Policy and the Policy Schedule for full benefit details and applicable terms, limitations, conditions and exclusions.

The covers are provided only if specified as applicable in the Policy Schedule.

### What the Policy covers

Refer to the Policy Wording for full details of benefits, terms, conditions and exclusions.

|   |  |
|---|--|
| Overseas Medical Expenses and Emergency Dental Expenses | Cover for overseas emergency medical expenses, road ambulance expenses, emergency dental expenses and burial or cremation outside of Your Country of Residence or repatriation of Your mortal remains. |
| Emergency Assistance Services                           | 24 hour access to Emergency Assistance Services.   |
| Additional Expenses and Medical Evacuation              | Cover for any necessarily additional expenses incurred by you for accommodation, meals and repatriation.   |
| Loss of Deposits  | Cover for any loss of pre-paid travel and accommodation expenses.  |
| Luggage and Personal Effects                            | Cover for accompanying Luggage, Personal Effects and Travel Documents.   |
| Rental Vehicle Excess Waiver                            | Cover for Skiing and Snowboarding equipment and events arising whilst skiing and snowboarding activities (only if this level of cover is selected).  |
| Personal Liability                                      | Cover for damages in respect of bodily Injury to another person or loss of or damage to physical property.   |

### What the Policy doesn't cover

Refer to the Policy Wording for full details of benefits, terms, conditions and exclusions. No benefits are payable under the Policy where an Event results which:

|   |  |
|---|--|
| Intentional or self-inflicted           | Is deliberately self-inflicted or intentionally caused by You.   |
| Alcohol or drugs                        | Is caused by You whilst exceeding the lawful blood alcohol limit, including having a blood alcohol limit content over the prescribed legal limit whilst driving, or being under the influence of non-prescription drugs, including abuse of prescription drugs |
| Criminal acts                           | Results from a criminal act, a dishonest act or an unlawful act committed by You or any person with whom You are in collusion.   |
| Air travel                              | Results from engaging in air travel or aerial activities except where You are travelling as a passenger in a properly licensed aircraft.   |
| Professional sports                     | Results from You engaging in, taking part, or training for sports as a professional where the majority of Your income is derived directly or indirectly from the sport.  |
| War, Civil War or Terrorism             | Occurs as a result of War, Civil War or warlike operations, Terrorism or revolution.   |
| Sexually transmitted diseases, AIDS/HIV | Is a sexually transmitted disease, A.I.D.S or H.I.V infection (except where acquired during the Journey and as a result of an Accident).   |



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|                                 |  |
|---------------------------------|--|
| Health Insurance Act            | Results in Us contravening the Health Insurance Act 1973 (Cth), the Private Health Insurance Act 2007 (Cth) or the National Health Act 1953 (Cth). |
| Pre-Existing Medical Conditions | Is as a result of a Pre-Existing Medical Condition suffered by You, Your Travelling Companion or Close Relative.                                   |
| Mental Illness                  | Results from a mental illness as defined by DSM IV.  |
| Pregnancy                       | Results from pregnancy, childbirth or related complications.   |

## coverage

Subject to the terms, conditions and exclusions contained in this Policy, We will cover the Insured Persons or the Insured against events described in this Policy, provided that;

1. the Insured has paid or agreed to pay the Premium required for this insurance; and
2. the type of cover is specified on the Policy Schedule as applying to that Insured Person.

## general definitions

For the purpose of the Policy, the following important general definitions apply when used in all sections of this Policy Wording. Any word or expression to which a specific meaning has been given in any part of this Policy shall bear this meaning wherever it may appear capitalised;

**ACCIDENT** means a sudden, violent, external and identifiable event that occurs during the Period of Insurance and which results solely, directly and independently of any other cause in an Injury that is unforeseen by the Insured Person.

**AICD/ICD** means an implantable cardioverter-defibrillator (ICD), also known as an automated implantable cardioverter-defibrillator (AICD).

**CHRONIC** means a persistent and lasting medical condition. We do not consider that chronic pain has to be 'constant' pain, however, in many situations it has a pattern of relapse and remission. The pain, disease or medical issue may be long-lasting, recurrent (occurred on more than two occasions) or characterised by long suffering.

**CIVIL WAR** means a state of armed opposition, whether declared or not, between two or more parties belonging to the same country where the opposing parties are of different ethnic, religious or ideological groups, including armed rebellion, revolution, sedition, insurrection, civil unrest, coup d'état and the consequences of martial law.

**CLOSE RELATIVE** means the Insured Person's Spouse or Partner, parent, parent-in-law, grandparent, stepparent, child, step-child, grandchild, brother, brother-in-law, sister, sister-in-law, daughter-in-law, son-in-law, fiancé(e), half-brother, half-sister, aunt, uncle, niece or nephew, provided such relatives reside in the person's Country of Residence and is at the relevant time not more than ninety (90) years of age.

**COMMENCEMENT DATE OF COVERAGE** means the date the Insured Person is enrolled onto the CCUSA

program.

**COUNTRY OF RESIDENCE** means the country of which the Insured Person is a citizen or permanent resident (i.e. the holder of a multiple entry visa or permit which gives the person resident rights in such country).

**CYBER EVENT** means an unauthorised or malicious act or series of related unauthorised or malicious acts or the threat of hoax thereof involving access to, processing of, use of or operation of any Information Technology System or any electronic data by any person or group(s) of persons.

**DOCTOR** means a person legally qualified and registered to practice medicine and surgery who is not an Insured Person or a relative of an Insured Person. Chiropractors, physiotherapists and alternative therapy providers are not regarded as a Doctor.

**EXCESS** means the first amount of each and every claim that is payable by the Insured or the Insured Person as stated on the Policy Schedule, or in the Policy Wording.

**EXTREME SPORTS** shall be defined as follows;

**Earth:**

Skateboarding, Longboarding, Mountain Boarding, Sandboarding, Drifting, BMX, Motocross, FMX, Aggressive Inline Skating, Mountain Biking, Caving, Slacklining, Abseiling, Rock Climbing, Free Climbing, Bouldering, Mountaineering, Parkour, Sand kiting, Zorbing

**Water:**

Surfing, Long/short, Body boarding, Water-skiing, Wakeboarding, Kitesurfing, Windsurfing, Cave diving, Flow boarding, Paddle surfing / Stand up paddle, Kayaking, Cliff Jumping, Coaststeering, Scuba Diving, Knee Boarding, White Water Rafting, Skim Boarding, Jet Skiing

**SNOW & ICE:**

Ice Climbing, Snowmobiling, Snow Kiting

**AIR:**

Base Jumping, Skydiving, Wing Suiting, Bungee Jumping, High-lining, Hang Gliding, Paragliding, Slacklining

or any other sport or activity, which at our discretion, is undertaken for thrill seeking and exposes the Insured Person to an abnormal risk of Injury.

**HOME** means the Insured Person's current, usual place of permanent residence in Australia.

**INJURY** means a bodily injury resulting from an Accident which occurs whilst the Insured Person is on a Journey and is not a Sickness and which;

- a)** results in an insured event within twelve (12) months of the Accident; and
- b)** results solely and independently of any causes other than:
- c)** the Accident; and/or
- d)** Sickness directly resulting from medical or surgical treatment rendered necessary by the Accident; and
- e)** may include an Injury caused by the Insured Person being directly and unavoidably exposed to the elements as a result of an Accident.

**INSURED** means the Insured specified on the Policy Schedule.

**JOURNEY** means the Journey noted on the Policy Schedule.

**LUGGAGE & PERSONAL EFFECTS** means any personal items which the Insured Person owns and takes with them or buys on their Journey and which are designed to be worn or carried with the Insured Person. This includes items of clothing, personal jewellery and Portable Electronic Equipment. However, it does not mean any business samples or items that are intended to trade.

**POLICY** means

- a.** the Policy Schedule;
- b.** this PDS (this document);
- c.** any applicable Supplementary PDS ('SPDS') We issue to vary it; and
- d.** any other documents such as endorsements

- e.** that We may issue and advise will form part of the Policy.

**POLICY SCHEDULE** means the Policy Schedule showing details of cover attaching to and forming part of the Policy or any subsequently substituted Policy Schedule.

**PORTABLE ELECTRONIC EQUIPMENT** means any personal and/or business computers (including laptops, notebooks and tablets), mobile phones, cameras, personal music players or recording devices, and other items of a similar nature as deemed by Us to be electronic.

**PRE-EXISTING MEDICAL CONDITION** means:

- a)** any Chronic or currently ongoing medical or dental condition of which the Insured Person is aware or any complication related to any such Chronic or current condition; or
- b)** any medical or dental condition, or related complication, the symptoms of which the Insured Person is currently aware; or
- c)** any medical or dental condition that is currently being investigated or treated, or has been investigated or treated by a health professional (including dentist or chiropractor or physiotherapist) in the 90 days prior to the Insured Persons Commencement Date of Coverage; or
- d)** any medical condition, current ongoing or experienced at any time in the past, involving the Insured Persons back, neck, brain, heart, circulatory system, respiratory system or cancer; or
- e)** any condition for which the Insured Person takes prescribed medicine; or
- f)** any condition for which the Insured Person has had surgery, or any complication arising from any surgery the Insured Person has at any time had for any reason; or
- g)** any condition for which the Insured Person sees a medical specialist; or
- h)** pregnancy.

**PREMIUM** means the Premium as shown on the Policy Schedule that is payable by the Insured in respect of this Policy.

**PROFESSIONAL SPORT** means any sport or competition for which an Insured Person receives any remuneration, fee or financial reward as a result of their participation and where such remuneration, fees or financial rewards for participating makes up more than fifteen percent (15%) of their annual income from all sources.

**SERIOUS SICKNESS or SERIOUS INJURY** means a Sickness or Injury which necessitates treatment by a legally qualified Doctor and, where it relates to

- (i) the Insured Person or their accompanying dependent child(ren), the attending Doctor at that time certifies in writing that they are unfit to travel or continue with the original Journey; or
- (ii) others to whom this insurance applies, their attending Doctor at that time certifies in writing that they are unable to perform their usual and customary duties.

**SICKNESS** means any illness, disease or syndrome suffered by the Insured Person whilst on a Journey, but does not include a terminal condition suffered by the Insured Person which was diagnosed prior to the commencement of the Journey.

**TERRORISM** means an act, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s), whether acting alone or on behalf of or in connection with any organisation(s) or government(s), committed for political, religious, ideological or ethnic purposes or reasons including the intention to influence any government and/or to put the public, or any section of the public in fear.

**TRAVEL DOCUMENTS** means the Insured Person's passport, travel tickets, visas, entry permits and/or other similar documents in their possession or control.

**TRAVELLING COMPANION** means anyone who has arranged to accompany the Insured Person on the majority of their Journey.

**UTILISATION OF NUCLEAR, CHEMICAL OR BIOLOGICAL WEAPONS OF MASS DESTRUCTION** means:

- a.** the use of any explosive nuclear weapon or device; or
- b.** the emission, discharge, dispersal, release or escape of:
- c.** fissile material emitting a level of radioactivity; or
- d.** any pathogenic (disease producing) micro-organism(s) and/or biologically produced toxin(s) (including genetically modified organisms and chemically synthesized toxins); or
- e.** any solid, liquid or gaseous chemical compound when subsequently distributed;
- f.** which is capable of causing incapacitating disablement or death amongst people or animals.

**UNDERWRITER(S)** means certain Underwriters at Lloyd's.

**WAR** means a state of armed conflict, whether declared or not, between different nations, states, or armed groups using military force to achieve economic, geographic, nationalistic, political, racial, religious or other ends.

**WE/OUR/US** means the Underwriters.

**YOU/YOUR** means the Insured.

## coverage

Subject to the terms, conditions and exclusions contained in this Policy, We will cover the Insured Persons or the Insured against events described in this Policy, provided that;

1. the Insured has paid or agreed to pay the Premium required for this insurance; and
2. the type of cover is specified in the Blend as applying to that Insured Person.

## section 1 – overseas medical expenses & emergency dental

### Extent of Cover

If whilst on a Journey, an Insured Person suffers an Injury or Sickness, We will pay for:

1. the reasonable cost of emergency medical treatment, hospital, road ambulance or other treatment cost necessarily incurred outside the Insured Person's Country of Residence;
2. all reasonable expenses necessarily incurred outside of the Insured Person's Country of Residence for emergency dental treatment given by a dentist to restore or replace sound or natural teeth lost or damaged as a result of Injury, or to resolve the acute, spontaneous and unexpected onset of pain;
3. the reasonable cost of burial or cremation outside of the Insured Person's Country of Residence, or the transportation of the Insured Person's remains to their Country of Residence, as approved by Emergency Assistance. The maximum amount We will pay is \$40,000 per event and no Excess shall apply to this benefit;

for a period of up to 12 months from the date of the Injury or manifestation of the Sickness, up to the amount shown on the Policy Schedule under Section 1 – Overseas Medical Expenses & Emergency Dental.

The maximum amount We will pay for all claims combined under this section is shown on the Policy Schedule under Section 1 – Overseas Medical Expenses & Emergency Dental.

### Conditions Applying to Section 1

1. Emergency Assistance must be promptly advised of any potential claim under this Section.
2. The Insured Person must make every effort to keep medical and other expenses to a minimum.
3. If Emergency Assistance determine that the

Insured Person should return to their Country of Residence for treatment and they do not agree to do so, We shall only pay the equivalent amount We reasonably determine We would have incurred in respect of their claim had they agreed to Our recommendation.

4. Where Emergency Assistance provide emergency medical assistance in good faith to any person not insured under this Policy, the Insured shall reimburse Us for all costs incurred.
5. In the event that the Insured Person is repatriated to their Country of Residence, their return air ticket will be used towards Our costs.

### Exclusions Applying to Section 1

In addition to the General Exclusions applying to all sections of this Policy, We will not be liable to pay loss, cost or expense;

1. incurred for ongoing payments if We decide on the advice of a Doctor appointed by Us that an Insured Person is capable of being repatriated to Australia or their Country of Residence;
2. for treatment an Insured Person received or was eligible to receive under a reciprocal health care agreement between the government of Australia (or their Country of Residence) and the government of any other country;
3. for treatment an Insured Person received without prior approval from Emergency Assistance where publicly funded services or treatment was available for that medical treatment in Australia or their Country of Residence or under any reciprocal health care agreement between the government of Australia (or their Country of Residence) and the government of any other country;
4. incurred in Australia or an Insured Person's Country of Residence;

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5. in respect of dental treatment resulting from the deterioration and/or decay of teeth or associated tissue or involving the use of precious metals or for cosmetic dentistry;
  6. arising from or exacerbated by a Pre-Existing Medical Condition;
  7. where an Insured Person has not notified Emergency Assistance as soon as practicable of their admission to hospital;
  8. resulting after the Insured or an Insured
  9. Person declines to follow the advice of Emergency Assistance;
  10. in respect of medical evacuation, funeral services or cremation or bringing the Insured Person's remains back to Australia (or Country of Residence if this is not Australia), unless it has been first approved by Emergency Assistance;
  11. incurred for the resumption of the Journey after an Insured Person has returned to Australia or Country of Residence.



## section 2 – additional expenses & medical evacuation

### Extent of Cover

If whilst on a Journey, an Insured Person suffers any of the events listed below, We will pay the reasonable and necessarily incurred additional expenses for, accommodation, meals and repatriation, up to the amount shown on the Policy Schedule under Section 2 – Additional Expenses & Medical Evacuation, provided approval has been sought from Emergency Assistance.

1. An Insured Person being unable to continue the Journey because of the unexpected death, Serious Injury or Serious Sickness of:
  - a) the Insured Person or the Insured Person's Travelling Companion, provided that an attending Doctor confirms in writing that, as a result of the Serious Injury or Serious Sickness, the Insured Person or the Insured Person's Travelling Companion are unfit to continue the Journey; or
  - b) a Close Relative or business partner or person in the same employment as the Insured Person, who is resident in Australia or their Country of Residence, provided that the Serious Injury or Serious Sickness required hospitalisation or confinement, as confirmed in writing by a Doctor. In the case of a business partner or person in the same employment as the Insured Person, the person's absence made the ending of the Journey necessary and there is written confirmation of that fact from a senior partner or director.
2. An Insured Person being hospitalised as an in-patient as a result of a Serious Injury or Serious Sickness, for a Close Relative or friend to travel to, remain with or escort the Insured Person in place of the attending Doctor. Written advice of this need from the attending Doctor must be provided and have consent from Emergency Assistance must be obtained.
3. Loss (excluding Government confiscation) or passports, travel documents or credit cards, but limited to the reasonable additional transportation or accommodation expenses incurred outside of Australia and the Insured Person's Country of Residence in having emergency replacement documents issued so that the Insured Person can continue their Journey.
4. An Insured Person or an Insured Person's Travelling Companion who is a full-time student being required to sit a supplementary examination (which is not a resit of a failed exam). Written confirmation of this

requirement and the circumstances of the event must be obtained from an official of the education institution.

The maximum amount We will pay for all claims combined under this section is shown on the Policy Schedule under Section 2 – Additional Expenses & Medical Evacuation.

### Conditions Applying to Section 2

1. Additional travel must be at the fare class originally chosen, except where We agree otherwise based on a written recommendation by the attending Doctor.
2. We will use the Insured Person's return ticket if this reduces Our costs. If the Insured Person does not have a return ticket, the Insured Person will need to contribute toward the equivalent cost of an economy class airfare.
3. Benefits are payable for a period up to 12 months from the date the Journey was interrupted.

### Exclusions Applying to Section 2

In addition to the General Exclusions applying to all sections of this Policy, We will not be liable to pay loss, cost or expense;

1. which do not result from any of the events listed above in Extent of Cover;
2. relating the resumption of the Journey after the original Journey was interrupted and the Insured Person has returned to Australia or their Country of Residence;
3. relating to additional transport or accommodation expenses when a claim is made under Section 3, Loss of Deposits, for cancelled transport or accommodation expenses covering the same period of time;
4. arising from the failure of any travel agent, tour operator, accommodation provider, airline or other carrier, car rental agency or any other tourism or travel services provider to provide services or accommodation due to their insolvency or the insolvency of any person, company or organisation they deal with;
5. arising from delays, rescheduling or cancellation of scheduled transport services caused by the carrier or related to the carrier including, but not limited to, maintenance, repairs, rescheduling, service faults, corporate takeover or industrial activity other than a strike;

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6. if an Insured Person or an Insured Person's Travelling Companion changes their plans, does not want to or is not inclined to travel or decides not to continue with the Journey;
  7. if the Insured or an Insured Person declines to promptly follow the advice of Emergency Assistance, We will not be responsible for any subsequent medical, hospital or evacuation expenses;
  8. if the Insured or an Insured Person was aware of any reason, before the Journey commenced, that may cause the Journey to be cancelled, abandoned, disrupted or delayed;
  9. if additional travel and accommodation expenses can be claimed from any other source;
  10. arising from or exacerbated by a Pre-Existing Medical Condition suffered by the Insured Person or anyone else.

## section 3 – loss of deposits

### Extent of Cover

If prior to the commencement of the Journey, an Insured Person incurs loss of pre-paid travel and accommodation expenses following necessary alteration, curtailment or cancellation of the Insured Person's Journey as a result of;

1. the unexpected death, Serious Injury or Serious Sickness of;
  - a) the Insured Person or the Insured Person's Travelling Companion; or
  - b) a Close Relative or business partner or person in the same employment as the Insured Person, who is resident in Australia or the Insured Person's Country of Residence, provided that the Serious Injury or Serious Sickness required hospitalisation or confinement, as confirmed in writing by a Doctor. In the case of a business partner or person in the same employment as the Insured Person, the person's absence made the ending of the Journey necessary and there is written confirmation of that fact from a senior partner or director;
2. the Insured Person or the Insured Person's Travelling Companion being made redundant from full-time permanent employment in Australia or their Country of Residence;
3. the Insured Person's employer cancelling their pre-approved leave, provided the Insured Person is a full-time permanent employee;
4. the Insured Person or the Insured Person's Travelling companion being called on as a witness (but not as an expert witness) or for jury service in Australia or their Country of Residence;
5. the Insured Person losing their passport, travel documents or credit cards, or they are lost or damaged;
6. the Insured Person or the Insured Person's Travelling Companion who is a full-time student being required to sit a supplementary examination (which is not a resit of a failed exam). Written confirmation of this requirement and the circumstances of the event must be obtained from an official of the education institution;
7. the Insured Person's usual place of residence (or the Insured Person's owned business premises) in Australia or their Country of Residence is destroyed or rendered unsecure by a natural disaster or fire within the 30 days of the planned commencement of the Journey;
8. a government or other official authority has advised not to travel to a specific region or country and that warning was first given prior to the Insured Person booking their travel arrangements.

We will reimburse the Insured Person for:

1. the value of the unused transport and accommodation arrangements, less any refunds due, if the Insured Person has to cancel any transport or prepaid accommodation arrangements that were paid before commencement of the Journey;
2. the reasonable cost of rearranging the travel plans prior to the commencement of the Journey, provided that the cost is not greater than the loss of deposits that would have been incurred had the Journey been cancelled;
3. the travel agent's cancellation fees of up to 10% of the total amount paid to the travel agent or \$2,500, whichever is the lesser, when all monies have been paid or the maximum amount of the deposit that has been paid at the time of cancellation. We will not pay any travel agent's cancellation fees over and above the level of commission or service fees normally earned by the agent had the Journey not been cancelled;
4. for the loss of frequent flyer or similar air travel points used to purchase an airline ticket following cancellation of the Insured Person's air ticket and where the lost points cannot be recovered from any other source. We calculate the amount We will pay as:
  - a. the cost of an equivalent class airline ticket, based on the best available advance purchase airfare for the same season of the following year, less the Insured Person's financial contribution; multiplied by
  - b. the total value of points lost; divided by
  - c. the total value of points redeemed to obtain the ticket.

The maximum amount We will pay for all claims combined under this section is shown on the Policy Schedule under Section 3 – Loss of Deposits.

### Exclusions Applying to Section 3

In addition to the General Exclusions applying to all sections of this Policy, We will not be liable to pay loss, cost or expense;

1. arising from the failure of any travel agent, tour operator, accommodation provider, airline or other carrier, car rental agency or any other tourism or travel services provider to provide services or accommodation due to their insolvency or the insolvency of any person, company or organisation they deal with;
2. that arises directly or indirectly from an act or threat of Terrorism;
3. arising from delays, rescheduling or cancellation of scheduled transport services caused by the carrier or related to the carrier including maintenance, repairs, rescheduling, service faults, corporate takeover or industrial activity other than a strike;
4. arising from financial, business, professional or contractual arrangements, except as provided in events 2 and 3 provided above in this Section;
5. arising from an Insured Person or an Insured
6. Person's Travelling Companion changing their plans, or does not want to or is not inclined to travel or decides not to continue with the Journey;
7. if a tour operator or wholesaler is unable to complete arrangements for a tour because there is not the required number of people to begin or complete a tour or trip. This does not apply in relation to prepaid travel arrangements bought separately to reach the departure point for the tour or other travel arrangements;
8. arising from an epidemic or pandemic;
9. if an Insured Person was aware of any reason, before their Journey commenced, that may cause the Journey to be cancelled, abandoned, disrupted or delayed;
10. arising from or exacerbated by an Insured Person's Pre-Existing Medical Condition;
11. arising from or exacerbated by a Pre-Existing Medical Condition suffered by anyone else.

## section 4 – baggage, portable electronic equipment & money

### Extent of Cover

#### Deprivation of Personal Baggage

If, during the Period of Insurance and whilst on a Journey, an Insured Person's accompanying Personal Baggage is delayed, misdirected or temporarily misplaced by any transport carrier for more than eight (8) consecutive hours, We will pay reasonable expenses incurred by an Insured Person up to the amount in the Policy Schedule against Section 6 – Deprivation of Personal Baggage for the emergency replacement of essential clothing and toiletries.

#### Personal Baggage

If, during the Period of Insurance and whilst on a Journey, an Insured Person incurs loss of, damage to or theft of their accompanying Personal Baggage, We will pay in respect of such loss or damage up to the maximum amount shown in the Policy Schedule against Section 6 – Personal Baggage.

#### Personal Money & Travel Documents

If, during the Period of Insurance and whilst on a Journey, an Insured Person incurs loss of, damage to or theft of their accompanying Personal Money and/or Travel Documents, We will pay in respect of such loss or damage up to the maximum amount shown in the Policy Schedule Section 6 – Personal Money & Travel Documents.

#### Portable Electronic Equipment

If, during the Period of Insurance and whilst on a Journey, an Insured Person incurs loss of, damage to or theft of their accompanying Portable Electronic Equipment, We will pay in respect of such loss or damage up to the maximum amount shown in the Policy Schedule against Section 6 – Portable Electronic Equipment.

### Definitions Applying to Section 4

**BUSINESS PROPERTY** means office equipment, business documentation, stationery and other instruments belonging to the Insured which are used for business purposes.

**PERSONAL BAGGAGE** means personal property of the Insured Person and includes Business Property belonging to the Insured or an Insured Person or for which an Insured Person is legally responsible for, taken on or acquired during a Journey.

**PERSONAL MONEY** means the Insured Person's personal cash, credit cards, bank cards, bank or currency notes, cheques, travellers cheques, postal or money order or other negotiable instruments.

**PORTABLE ELECTRONIC EQUIPMENT** means any personal and/or business computers (including laptops, notebooks and tablets), mobile phones, cameras, personal music players or recording devices, and other items of a similar nature as deemed by Us to be electronic, for which an Insured Person is legally responsible for, taken on or acquired during a Journey.

**TRAVEL DOCUMENTS** means the Insured Person's passports, travel tickets visas, entry permits and/or other similar documents in the possession or control of the Insured Person.

### Conditions Applying to Section 6

1. The Insured Person must take all reasonable precautions for the supervision and safety of any Personal Baggage, Business Property, Personal Money, Portable Electronic Equipment and Travel Documents.
2. The Insured Person must report all loss or damage attributed to theft, vandalism, or loss or damage caused by a carrier to the appropriate authorities and obtain a written acknowledgement of the report.
3. The Insured Person must report all loss of credit cards, personal cheques, traveller's cheques or travel documents to the issuing authority as soon as possible, and effect appropriate cancellation measures.
4. The maximum amount We will indemnify the Insured or the Insured Person in respect of loss arising from the unauthorised or fraudulent use of money and travel documents is five thousand dollars (\$5,000).
5. Claims must be supported by written confirmation from the transport carrier responsible for deprivation or loss of Personal Baggage.
6. Claims for the purchase of emergency replacement of clothing and toiletries under Deprivation of Personal Baggage must be supported by receipts for the replacement items.

7. In respect of Business Property held for the purpose of a Journey, cover will commence at the time of collection from the Insured Person's normal place of work or seventy-two (72) hours prior to the commencement of a Journey, whichever is the later, and will continue for seventy-two (72) hours after termination of the Journey or until it is returned to the Insured Person's normal place of work, whichever occurs first.
8. In respect of Personal Money held for the purpose of a Journey, cover will commence at the time of collection from a financial institution or seventy-two (72) hours prior to the commencement of a Journey, whichever is the later, and will continue for seventy-two (72) hours after termination of the Journey or until it is deposited at a financial institution, whichever occurs first.
9. The maximum amount We will pay for any one item, set or pair of items is 50% of the amount shown in the Policy Schedule against Section 6 – Baggage, Portable Electronic Equipment & Money, or ten thousand dollars (\$10,000), whichever is the greater.
5. damage or loss arising from wear and tear, deterioration, atmospheric or climatic conditions, mould or fungus, insects, rodents, vermin, or any process of cleaning, ironing, pressing, repairing, restoring or alteration;
6. theft or attempted theft which occurs while Portable Electronic Equipment is unattended other than when securely locked inside a building or securely locked out of sight inside a motor vehicle (unless in circumstances where the Insured and/or Insured Person has no option other than to leave the Portable Electronic Equipment unattended due to an emergency medical, security or evacuation situation);
7. loss or damage which occurs whilst Portable Electronic Equipment is carried in or on any aircraft, aerial device, bus, waterborne vessel or craft, unless accompanied by an Insured Person as personal cabin baggage. This exclusion will not apply in circumstances where the Insured and/or the Insured Person is prohibited from carrying the Portable Electronic Equipment as personal cabin baggage. Where the Insured Person is so prohibited, the Portable Electronic Equipment must be securely locked away within the Insured Person's checked in baggage;

### Exclusions Applying to Section 6

In addition to the General Exclusions applying to all sections of this Policy, We will not be liable to pay any benefit, loss, cost or expense arising from or attributable to:

1. loss or damage arising from confiscation or destruction by customs or any other lawful authority;
2. damage or loss arising from electrical or mechanical breakdown of any item;
3. scratching or breaking of fragile or brittle articles, if as a result of the negligence of the Insured and/or the Insured Person;
- 4.
8. contractual obligations in relation to a mobile phone or tablet computer;
9. amounts recoverable by the Insured and/or the Insured Person from any other source (with the exception of other insurance);
10. Personal Baggage, Personal Money, Travel Documents and Portable Electronic Equipment shipped under any freight agreement, or items sent by postal or courier services;
11. loss due to depreciation or devaluation of currency; or
12. loss or damage to Portable Electronic Equipment where it is insured under another insurance policy.

## section 5 – snow skiing & snowboarding cover

### Extent of Cover

If an Insured Person has cover under this benefit, We will pay;

1. for a claim made whilst participating in snow skiing and snowboarding activities on-piste and off-piste within the resort and terrain park boundaries. Cover only applies when skiing or snowboarding on groomed or ungroomed runs and marked trails in areas designated as safe by a resort, tour operator or local authority and which are patrolled or monitored by resort authorities;
2. for a claim made for theft, loss or accidental damage to an Insured Person's snow skiing and snowboarding equipment (Category 4 Insured Person's only)

### Conditions Applying to Section 5

1. Cover under this Section is subject to the terms, conditions, limits and exclusions under Sections 1,2,3 and 4 respectively.

### Exclusions Applying to Section 5

In addition to the General Exclusions applying to all sections of this Policy, We will not be liable to pay loss, cost or expense relating to:

1. snow skiing and snowboarding equipment which is over three years old.

## section 6 – personal liability

### Extent of Cover

If whilst on a Journey, an Insured Person becomes legally liable to pay damages in respect of either:

1. bodily injury to any other person; or
2. loss of or damage to physical property;

and such bodily injury or damage is caused by an Accident outside of the Insured Person's Country of Residence, We will indemnify the Insured Person up to the amount up to the amount shown on the Policy Schedule under Section 6 – Personal Liability:

1. against such damages; and
2. all legal costs and expenses which are recoverable by a claimant from the Insured Person and/or incurred with Our written consent in the investigation or defence of any claim.

### Conditions Applying to Section 6

1. No admission, offer, promise, payment or indemnity shall be made without Our written consent.
2. We shall be entitled to take over and conduct in the Insured Person's name the defence or settlement of any claim and We shall have full discretion in the handling of any proceedings.
3. We may at any time pay the Insured Person, in connection with any claim or series of claims arising from the one original cause, the amount shown on the Policy Schedule under Section 6 – Personal Liability (after deduction of any amount(s) already paid as compensation) or any lesser amount for which such claim(s) can be settled and upon such payment being made, We shall be under no further liability in connection with such claim(s), except for the payment of costs and expenses recoverable or incurred prior to the date of such payment.

4. We will have full discretion in the handling of all proceedings.

### Exclusions Applying to Section 6

In addition to the General Exclusions applying to all sections of this Policy, We will not be liable in respect of;

1. injury to any person arising in the course of their employment, trade, business, profession or work agreement or volunteer activities whether paid or unpaid;
2. an employee suffering an injury or sickness that occurs during their course of employment with an Insured Person;
3. loss of or damage to property belonging to or held in trust by or in the custody or control of an Insured Person;
4. injury, loss or damage caused directly or indirectly by, through or in connection with, any mechanically propelled vehicle (with the exception of golf buggies and motorised wheelchairs), aircraft or watercraft, when an Insured Person is the owner, driver or pilot thereof or has it in their care, custody or control;
5. injury, loss or damage to property caused by or arising from;
  - a) the nature of products sold by an Insured Person.
  - b) advice furnished by an Insured Person.
  - c) the conduct of an Insured Person's business, trade or profession.
6. liability assumed under contract unless such liability would have arisen in the absence of such contract;
7. aggravated, exemplary or punitive damages or the payment of any fine or penalty; or
8. any sexually transmitted or transmissible disease, or infection or virus of any sort emanating from a sexually transmitted or transmissible disease.



## general exclusions

The following general exclusions apply to all Sections of this Policy;

We will not be liable to pay loss, cost or expense arising from or attributable to;

1. a lack of due care and responsibility on the part of an Insured Person, by neglecting to observe appropriate preventative measures for the travel region, as outlined by the World Health Organisation, including obtaining relevant vaccinations, malaria prophylaxis, and hygiene measures. Further information can be obtained by visiting [www.who.int](http://www.who.int);
2. an Insured Person travelling even though they know, or a reasonable person in the circumstances would know, they are unfit to travel, whether or not they have sought medical advice; travelling against medical advice; travelling to obtain medical treatment; arranging to travel when the Insured Person knows of circumstances that could lead to the Journey being delayed, abandoned, disrupted or cancelled;
3. a Doctor advising an Insured Person that they are unfit to travel and they fail to promptly cancel their pre-booked travel. The Insured Person will be responsible for any extra cost (including cancellation charges) incurred due to their failure to promptly cancel the pre-arranged travel;
4. private hospital or other medical treatment received by an Insured Person or that they are eligible to receive, where publicly funded services or care is available in Australia or under any Reciprocal Health Care Agreement between the government of Australia (or their country of residence) and the government of any other country, unless instructed by Us or Emergency Assistance to do so. (Please see [www.humanservices.gov.au](http://www.humanservices.gov.au) for further information and a current list of countries that have reciprocal agreements with Australia);
5. fertility treatment or any resulting pregnancy;
6. pregnancy, childbirth, or related complications;
7. care of a newborn child;
8. Pre-Existing Medical Conditions suffered by an

Insured Person;

9. Pre-Existing Medical Conditions suffered by an Insured Person's Travelling Companion, an Insured Person's Close Relative or any other person;
10. any medical procedures in relation to AICD/ICD insertion during overseas travel. If an Insured person or an Insured Person's Travelling Companion or a Close Relative requires this procedure, due to sudden and acute onset which occurs for the first time during your period of cover and not directly or indirectly related to a Pre-Existing Medical Condition, We will exercise Our right to organise a repatriation to Australia (or the Insured Person's country of residence) for this procedure to be completed;
11. a sexually transmitted disease/infection, HIV (except where first acquired during the Journey and as a result of an Accident), AIDS;
12. mental illness as defined by DSM IV including, but not limited to, the following:
  - a) dementia, depression, anxiety, stress or other mental or nervous conditions;
  - b) behavioural diagnosis (such as autism, ADHD);
  - c) a therapeutic or illicit drug or alcohol addiction;
  - d) eating disorders;whether the condition arises independently or is secondary to other medical conditions;
13. expenses which are recoverable by compensation under any workers compensation act or transport accident laws or by any employer or Government sponsored fund, plan or medical benefit scheme or any other similar type of benefit scheme or insurance required to be effected by or under a law;
14. any event or occurrence where providing cover would constitute 'health insurance businesses as defined under the Private Health Insurance Act 2007;

15. any financial or non-financial consequential loss of any nature including loss of enjoyment;
16. a criminal act, a dishonest act, or an unlawful act by the Insured of an Insured Person or by a person with whom You are in collusion;
17. if You have not been honest and frank with all answers, statements and submissions made when You applied for cover or in connection with Your claim;
18. any act of War, acts of foreign enemies, hostilities or warlike operations (whether war is declared or not) or from any Civil War, rebellion, revolution, insurrection, civil commotion assuming the proportions of, or amounting to, an uprising, military or usurped power;
19. a nuclear reaction or contamination from nuclear weapons or radioactivity;
20. biological and/or chemical materials, substances, compounds or the like used directly or indirectly for the purpose to harm or to destroy human life and/or create public fear;
21. errors or omissions in any booking arrangements, failure to obtain relevant visa, passport or travel documents and/or any financial or non-financial consequential loss arising from the error or omission or failure;
22. an Insured Person not following the advice of a government or other official body's warning in the mass media:
  - a) against travel to a particular country or parts of a country;
  - b) of a strike, riot, severe weather, natural disaster, civil commotion or contagious disease;
  - c) of a likely or actual epidemic or pandemic (such as H5N1 Avian influenza);
  - d) of a threat of an epidemic or pandemic (such as H5N1 Avian influenza) that requires the closure of a country's borders; or
  - e) of an epidemic or pandemic that results in you being quarantined; and are not taking the appropriate action to avoid or minimise any potential claim under the policy, including delay of travel referred to in the warning. Please refer to [www.who.int](http://www.who.int) and [www.smartraveller.gov.au](http://www.smartraveller.gov.au) and [www.dfat.gov.au](http://www.dfat.gov.au) for further information. No cover is available for any event under any section of this Policy should an Insured Person travel to a country or region where the Australian government has issued a "Do Not Travel" warning.
23. parachuting, sky diving, hang gliding, paraponting or travel in an air supported device other than as a passenger in a licensed passenger aircraft operated by an airline or charter company. This does not apply to hot air ballooning or parasailing;
24. an Insured Person, their travelling Companion's or a Close Relative's intentional exposure to a needless risk or lack of reasonable care, except in an attempt to save human life;
25. any search and rescue expenses (including costs charged to by a government, regulated authority or private organisation connected with finding and rescuing an individual);
26. delay, detention, seizure or confiscation by customs or other officials;
27. a government authority seizing, withholding, or destroying anything belonging to an Insured person, or any prohibition by or regulation or intervention of any government, or any government denying entry or not allowing an Insured Person to stay in that country for any reason;
28. costs for medication being taken at the time the Journey began or costs for maintaining a course of treatment an Insured Person was on prior to the Journey;
29. any items sent by courier or post or shipped as freight or under a bill of lading.
30. an Insured Person, their Close Relative or Travelling Companion:
  - a) committing suicide, attempting to commit suicide or deliberately causing self-harm;
  - b) being under the influence of or addicted to alcohol or a drug, except a drug taken in accordance with the advice of a registered Doctor;
  - c) taking part in a riot or civil commotion;

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- d) acting maliciously;
  - e) racing (except on foot); mountaineering – or rock climbing – using support ropes; taking part in a Professional Sport; taking part in extreme sports or experimental versions of any sport;
  - f) riding a motorcycle, when:
    - i. they are operating the motorcycle without wearing a helmet or without a valid licence in Australia and in the country in which they are riding for the same class of vehicle they are operating; or
    - ii. they are a pillion and are not wearing a helmet or the motorcycle operator does not have a valid licence in the country in which they are travelling;
  - g) diving underwater using an artificial breathing apparatus unless they hold an open water diving licence or diving under licensed instruction;
- 31. participation in snow sports and activities, except those noted in Section 5, Snow Skiing and Snowboarding Cover, when this Section applies to that category of Insured Person;
  - 32. any costs or expenses incurred outside of the Journey;
  - 33. expenses you would still incur in the absence of an insured event;
  - 34. phone calls which are not made to Emergency Assistance or Us;
  - 35. events for which the provision of cover or a liability to pay a benefit would expose Us and/or our reinsurer(s) to any sanction, prohibition or restriction under United Nations resolutions or any sanctions, laws or regulations of the European Union, United Kingdom or the United States of America;
  - 36. an Insured Person failing to avoid or minimise expenses following an event which a reasonable person in the circumstances would reasonably expect to result in a claim;
  - 37. amounts recoverable from any other source;
  - 38. any currency fluctuation.
  - 39. arising directly or indirectly from a Cyber Event.

## general provisions

### Alteration of Risk

The Insured must advise as soon as is reasonably practical of any alteration of the Insured's business activities which increase the risk of damage, injury, liability, loss or sickness.

### Assistance and Co-operation

The Insured shall co-operate with Blend and upon Blend request, assist in making settlements, in the conduct of suits and in enforcing any right of contribution or indemnity against any person or organisation who may be liable to the Insured because of bodily injury or damage with respect to which insurance is afforded under the Policy. In that regard, the Insured shall attend hearings and trials and assist in securing and giving evidence and obtaining the attendance of witnesses. The Insured shall not, except at the Insured's own cost, voluntarily make any payment, assume any obligation or incur any expense other than for first aid to others at the time of accident.

### Cancellation

The Insured may cancel this Policy at any time by notifying Us in writing. The cancellation will take effect from 4:00pm on the day We receive the Insured's written notice of cancellation or such time as may be otherwise agreed.

We may cancel the Policy or any Section thereof, for any of the reasons set out in Section 60 of the Insurance Contracts Act 1984 (Cth). Cancellation by Us takes effect from 4:00pm on the date day which is three (3) business days from the date We notify You in writing.

If the Policy is cancelled by either the Insured or Us, We will refund the Premium for the Policy less a pro-rata proportion of the Premium to cover the period for which insurance applied.

However, We will not refund any Premium if We have paid a claim or benefit to the Insured or an Insured Person under the Policy.

### Cover for an Insured Person

Cover in respect to an Insured Person will end on the earlier of:

1. the date the Insured Person no longer meets the criteria for an Insured Person set out in the Policy Schedule;
2. the end of the Period of Insurance; or
3. when this Policy is cancelled by the Insured at their request or by Us pursuant to the Insurance Contracts Act 1984 (Cth).

Cover in respect to an Insured Person's spouse/ partner and/or dependent children will end on the earlier of:

1. the date insurance cover in respect of the Insured Person terminated in accordance with the above; or
2. the date such spouse/partner and/or dependent children ceases to be a spouse/partner and/or dependent children of the Insured Person.

### Currency

All amounts shown on the Policy are in Australian Dollars (AUD). If expenses are incurred in a foreign currency, then the rate of currency exchange used to calculate the amount payable in Australian dollars (AUD) will be the rate at the time of incurring the expense or suffering a loss.

## Due Diligence

The Insured and Insured Person's must take all reasonable care to prevent or minimise loss, damage, Injury, Sickness or liability under this Policy.

## Fraudulent Claims

If the Insured or any person covered under this Policy makes a claim or arranges for another party to make a claim that is in any way false, dishonest or fraudulent, then We may refuse to pay any such claim.

## Other Insurance

In the event of a claim, You must advise as to any other insurance that covers the same risk which are insured by this Policy, or that You are entitled to claim under or have access to.

## Sanction Limitation and Exclusion Clause

No (re)insurer shall be deemed to provide cover and no (re)insurer shall be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose that (re)insurer to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.

## Subrogation

When We pay any amount under this Policy, You or Your legal representative agree that We shall be subrogated to all of Your rights to recover against any person or entity. We are entitled to retain all moneys recovered from a subrogated action to meet the amount We pay to You

under this Policy. If there is any excess after payment of that amount and any of Our reasonable administrative and legal costs, We will pay You the excess. If recovered moneys are insufficient to meet the amount We pay to You under this Policy and any of Our reasonable administrative and legal costs, We will retain the full amount that We recover.

You or Your legal representative agree to execute and deliver any certificates, information and other documentation as We may reasonably require and do whatever else is necessary to enable Us to secure such rights. You or Your legal representative shall take action or wilful inaction after We have paid any amount, which will prejudice Our rights to subrogation.

## Service of Suit

The Underwriters hereon agree that:-

1. In the event of a dispute arising under the Policy, Underwriters at the request of the Insured will submit to the jurisdiction of any competent court in the Commonwealth of Australia. Such dispute shall be determined in accordance with the law and practice applicable in such court.

2. Any summons, notice or process to be served upon the Underwriters may be served upon:

Lloyd's Australia Ltd Level 9  
1 O'Connell Street  
Sydney NSW 2000 Australia

who has authority to accept service and to enter an appearance on Underwriters' behalf, and who is directed at the request of the Insured to give a written undertaking to the Insured that he will enter an appearance on Underwriters' behalf.

3. If a suit is instituted against one of the Underwriters, all Underwriters hereon will abide by the final decision of such court or any appellate court.

## privacy

In this Privacy Statement, the use of:

- a.** 'We', 'Us' and 'Our' means Us, Blend and SGUAS;
- b.** 'You' and 'Your' means the Insured and the Insured Person;

unless specified otherwise.

We are committed to protecting Your privacy. We are bound by the obligations of the *Privacy Act 1988* (Cth). This sets out basic standards relating to the collection, use, storage and disclosure of personal information.

The primary purpose for Our collection, use, storage and disclosure of Your personal information is to enable Us to provide insurance services to You.

We need to collect, use and disclose Your personal information (which may include sensitive information) in order to consider Your application for insurance and to provide the cover You have chosen, administer the insurance and assess any claim. You can choose not to provide Us with some of the details or all of Your personal information, but this may affect Our ability to provide the cover, administer the insurance or assess a claim.

We may disclose the personal information We collect to third parties who assist Us in providing the above services, such as related entities, distributors, agents, insurers, reinsurers and service providers. Some of these third parties may be located outside of Australia. In all instances where personal information may be disclosed to third parties who may be located overseas, We will take reasonable measures to ensure that the overseas recipient holds and uses Your personal information in accordance with the consent provided by You and in accordance with Our obligations under the *Privacy Act 1988* (Cth).

Personal Information will be obtained from individuals directly where possible and practicable to do so. Sometimes it may be collected indirectly (e.g. from Your insurance intermediary or co-insureds). If You provide personal information for another person You represent to Us that:

- You have the authority from them to do so and it is as if they provided it to Us;
- You have made them aware that You will or may provide their personal information to Us, the types of third parties We may provide it to, the relevant purposes We and the third parties We disclose it to will use it for, and how they can access it. If it is sensitive information We rely on You to have obtained their consent on these matters. If You have not done or will not do either of these things, You must tell Us before you provide the relevant information.

You are entitled to access Your personal information and request correction if required.

In dealing with Us, You consent to Us using and disclosing Your personal information as set out in this statement. This consent remains valid unless You alter or revoke it by giving written notice to Blend's Privacy Officer. However, should You choose to withdraw Your consent, We may not be able to provide insurance services to You.

Blend and SGUAS' Privacy Policy sets out how:

- Blend protects Your personal information;
- You may access Your personal information;
- You may correct Your personal information held by Us;
- You may complain about a breach of the *Privacy Act 1988* (Cth) or Australian Privacy Principles and how Blend will deal with such a complaint.

If You would like additional information about privacy or would like to obtain a copy of the Privacy Policy, please contact Blend's Privacy Officer by:

Postal Address: PO Box A2016,  
Sydney South, NSW 1235

Phone: +61 2 9307 6656

Email: [privacy@blendinsurance.com.au](mailto:privacy@blendinsurance.com.au)

You can download a copy of Blend's Privacy Policy by visiting [www.blendinsurancesolutions.com.au](http://www.blendinsurancesolutions.com.au).



## dispute resolution process

Any enquiry or complaint relating to this insurance should be referred to Blend in the first instance. Please contact Blend by:

Postal Address: PO Box A2016,  
Sydney South NSW 1235

Phone: +61 2 9307 6653

Fax: +61 2 9307 6699

Email: [feedback@blendinsurance.com.au](mailto:feedback@blendinsurance.com.au)

If Blend require additional information, Blend will contact the Insured to discuss. If the complaint is not immediately resolved Blend will respond with fifteen (15) business days of receipt of the complaint or agree a reasonable appropriate timeframe to respond.

If this does not resolve the matter or the Insured is not satisfied with the way a complaint has been dealt with, contact Lloyd's Australia Limited:

Postal Address: Level 9, 1 O'Connell Street,  
Sydney, NSW 2000

Phone: +61 2 8298 0783

Fax: +61 2 8298 0788

Email: [ldraustralia@lloyds.com](mailto:ldraustralia@lloyds.com)

who will respond to the complaint within fifteen (15) business days, unless an alternative timetable has been agreed with the Insured.

When you lodge the dispute, Lloyd's will usually require the following information:

- Name, address and telephone number of the policyholder
- The type of insurance policy involved
- Details of the policy concerned (policy and/or claim reference numbers, etc.)
- Name and address of the insurance intermediary through whom the policy was obtained
- Details of the reasons for lodging the complaint
- Copies of any supporting documentation you believe may assist us in addressing your dispute appropriately.

If We are unable to resolve the complaint within forty-five (45) business days of the date We first received the complaint or if the Insured remains unsatisfied, the Insured can seek a review by Financial Ombudsman Service Australia ('FOS Australia') depending on

eligibility related to the Policy.

FOS Australia is a free independent external disputes resolution service provided to customers to review and resolve complaints where We have been unable to satisfy the Insured's concerns.

The Insured can contact FOS Australia by:

Postal Address: Financial Ombudsman Service  
Australia, GPO Box 3,  
Melbourne, VIC 3001

Phone: 1800 367 287 (or 1800 FOS AUS)

Email: [info@fos.org.au](mailto:info@fos.org.au)

Website: [www.fos.org.au](http://www.fos.org.au)