



AUSTRALIAN
TRAVEL INSURANCE



QBE Insurance (Australia) Limited
is the insurer of this policy

Proudly Australian
Since 1886

CONTENTS

PART 1 - PRODUCT DISCLOSURE STATEMENT (PDS)	2
What You Need To Read	2
Applying for Insurance	2
Your Policy	2
Updating This PDS	3
Introducing Our Australian Travel Insurance Policy	3
Significant Benefits And Features	3
Additional Benefits You Can Purchase	3
Specified Item Cover	3
Rental Vehicle Insurance Excess	4
Existing Medical Condition (Including Pregnancy)	4
Existing Medical Condition of a Non Travelling Relative or Business Partner	4
Significant Risks	4
This Policy May Not Match Your Expectations	4
Existing Medical Condition (Including Pregnancy)	5
Senior Traveller (70 Years and Over)	5
Medical and Ancillary Costs	5
Your Sum Insured May Not Be Adequate	5
A Claim May Be Refused	5
The Cost of This Insurance Policy	5
Excesses	6
Sporting Equipment Excess	6
Service Fees	6
Policy Extensions	6
Important Notices	6
Duty of Disclosure	6
Our Privacy Policy	7
The General Insurance Code of Practice	7
Our Dispute Resolution Process	8
How To Make a Claim	8
Taxation Implications - Goods and Services Tax	8
Cooling Off Period	8
Confirming Transactions	8
Cancellation	9
Other Policy Features	9
PART 2 - FINANCIAL SERVICES GUIDE	10
SCHEDULE OF BENEFITS	12
AMOUNT PAYABLE TABLE	13
PART 3 - POLICY WORDING	14
Definitions	14
When Does The Cover Begin and End?	15
Losses We Do Not Cover At All	15
General Exclusions	16
General Conditions Applicable to all Sections	16
Section 1 - Medical Expenses	17
Section 2 - Other Expenses and Costs	17
Section 3 - Accidental Death	21
Losses We Do Not Cover Under Sections 1, 2 & 3	21
Section 4 - Luggage and Personal Effects	22
Losses We Do Not Cover Under Section 4	23
Section 5 - Personal Liability	23
Losses We Do Not Cover Under Section 5	24

QBE AUSTRALIAN TRAVEL INSURANCE

COMBINED PRODUCT DISCLOSURE STATEMENT, FINANCIAL SERVICES GUIDE AND POLICY WORDING

Prepared 1 November, 2004 and authorised for distribution by QBE Insurance.

Welcome

QBE Travel Insurance is proud to provide You with this Australian Travel Insurance policy.

This document contains a number of sections which provide information about:

- Part 1 - Your travel insurance product (Product Disclosure Statement)
- Part 2 - The Financial Service being provided to You by the Authorised Representative of QBE Insurance (Financial Services Guide)
- Part 3 - Detailed Terms and Conditions (Policy Wording)

The policy is underwritten by QBE Insurance (Australia) Limited AFSL 239545 and issued to You by one of Our Authorised Representatives or by QBE Travel Insurance.

About QBE Travel Insurance

QBE Travel Insurance is a division of:

QBE Insurance (Australia) Limited

ABN 78 003 191 035

A.F.S. Licence No. 239545

82 Pitt Street Sydney NSW 2000

(Please do not send Your applications for travel insurance to this address.)

Enquiries and Assistance

For any enquiries and assistance please contact Our Customer Service Centre on 1300 555 017 or email travel.service@qbe.com

Please read this document fully and carefully to ensure that You are happy that this insurance policy meets Your needs.

PART 1 – PRODUCT DISCLOSURE STATEMENT (PDS)

The PDS is designed to assist You to make informed choices about Your insurance needs.

What You Need To Read

To understand the significant features, benefits and risks of this policy, You should read this document carefully before applying for insurance, including the following sections:

- “Introducing Our Australian Travel Insurance Policy”, which details the significant benefits and features of the policy, additional benefits You can purchase, its risks, the cost of the policy, excess(es) payable in the event of a claim and policy extensions;
- “Important Notices”, which sets out Your Duty of Disclosure and provides details of Our Privacy Policy, the General Insurance Code of Practice, Our Dispute Resolution Process, How to Make a Claim, Taxation Implications, Our Cooling Off Period and cancellation provisions; and
- Each of the available types of cover in the Schedule of Benefits and the Policy Wording, which sets out the standard terms and conditions that apply to the cover selected.

Applying For Insurance

- This QBE Australian Travel Insurance, other than policy options P and D, is only available to Residents of Australia and must be issued prior to the commencement of Your Trip.
- Policies P and D are available to non Residents of Australia, however, they can only be issued to You if You are in Australia and under 70 years of age at the time the Certificate of Insurance is issued.
- The terms and conditions of the policy are subject to the laws of the Australian state or territory where the Certificate of Insurance is issued.
- You cannot purchase insurance more than 12 months prior to travel.
- To apply for cover for an Existing Medical Condition if Your state of health could disrupt Your travel plans, a Travellers Medical Appraisal Form must be completed and submitted together with Your application form, via Our Authorised Representative, for approval by QBE Insurance prior to the issue of Your Certificate of Insurance. Cover for an Existing Medical Condition is not available to non Residents of Australia.
- Cover for Rental Vehicle Insurance Excess and Specified Item Cover can only be applied for prior to the commencement of Your Trip.
- There is no cover under this policy once You have returned to Your usual place of residence within Australia.

To apply for insurance, please complete the application form and if applicable a Travellers Medical Appraisal Form.

When an insurance policy is issued, You will receive a Certificate of Insurance, which confirms the issuing of the policy, the total amount paid by You and information about the terms of Your policy and particular cover selected.

Your Policy

Your policy is a contract between QBE Insurance (Australia) Limited and You. Your agreement with Us is set out in:

- this PDS;
- the Policy Wording;
- Your application for insurance;

- Your Certificate of Insurance; and
- any written endorsements We provide to You.

These documents make up Your policy and should be carefully read together. It is important that they are kept in a safe place, together with evidence as to the value of any insured items.

Updating this PDS

We will update the information in this PDS when necessary.

A paper copy of any updated information is available to You at no cost by calling Us. We will issue You with a new PDS or a supplementary PDS, where the update is to correct a misleading or deceptive statement or an omission, which is materially adverse from the point of view of a reasonable person deciding whether to obtain this insurance.

INTRODUCING OUR AUSTRALIAN TRAVEL INSURANCE POLICY

SIGNIFICANT BENEFITS AND FEATURES

The main types of cover provided under P, D and K Policies are:

- Cover for cancellation or holiday deferment costs.
- Cover for loss or damage to Your possessions that You have taken with You and purchases made whilst travelling.
- Cover for additional expenses caused by unexpected delays or lost luggage.
- OMEGA 24 hour travellers’ assistance - someone is always there to take Your call.

Policy K also provides cover for medical expenses incurred whilst cruising in Australian waters.

Policy E provides cover for cancellation and additional expenses only.

Limits and conditions apply so refer to the Policy Wording for full details.

Additional Benefits You Can Purchase

Under Policies P, D and K for an additional amount, You can purchase extra benefits prior to departure.

Specified Item Cover

Limits apply to cover provided for personal items. To cover items worth more than the item limits for the selected policy, You must have a current receipt or valuation, not a quote. (Note: The receipt or valuation must not be more than twelve (12) months old).

The maximum additional cover and required amount are:

Item	Maximum Cover	Additional Amount Payable
Personal computers	Up to \$6,000	4% of the item value, up to \$240
Other items	Up to \$4,000	4% of the item value, up to \$160

The total additional cover available is up to \$10,000.

Important

Specified Items are subject to the terms and conditions as detailed under Section 4 Luggage and Personal Effects in the Policy Wording.

Rental Vehicle Insurance Excess

You can increase Your Rental Vehicle Insurance Excess Cover by multiples of \$500, up to an extra \$5,000, for an additional amount of \$20 for each \$500 increase in the Rental Vehicle Insurance Excess Cover.

Existing Medical Condition (Including Pregnancy)

If You have an Existing Medical Condition You can apply for cover by completing the relevant section of the Travellers Medical Appraisal Form and submitting together with Your application form, via Our Authorised Representative, for approval by QBE Insurance prior to the issue of the Certificate of Insurance. If cover is granted, You will be advised of any additional Amount Payable and of any special terms imposed. *Not available to non Residents of Australia.*

In most cases, if You answer the questions fully and accurately Your application for travel insurance will be processed on this information. In certain circumstances however, We may ask You to have Your usual medical practitioner provide additional information before a Certificate of Insurance can be issued.

If cover is granted, You will be advised of any additional Amount Payable and of any special terms imposed.

Existing Medical Condition of a Non Travelling Relative or Business Partner

Cover can be taken for the Existing Medical Condition of a non travelling Relative or business partner if their state of health could disrupt Your travel plans.

A Travellers Medical Appraisal Form will need to be submitted together with Your application form, via Our Authorised Representative for approval by QBE Insurance prior to the issue of the Certificate of Insurance.

If cover is granted You will be advised of any additional Amount Payable and of any special terms imposed. *Not available to non Residents of Australia.*

SIGNIFICANT RISKS

It is up to You to choose the cover You need. This document contains information which can help You decide. Any advice in this document is of a general nature only and has not considered Your objectives, financial situation or needs. You should carefully consider the information provided having regard to Your personal circumstances to decide if this insurance is right for You.

This policy is only valid when You pay the Amount Payable (or agree to pay within the time required by Us) and Our Authorised Representative issues a Certificate of Insurance to You.

This Policy May Not Match Your Expectations

This policy may not match Your expectations (for example, because an exclusion applies). You should therefore read this PDS and Policy Wording carefully. Please ask Us if You are unsure about any aspect of the policy. If, having purchased the policy, You want to return it, You can do so within 14 days of receiving the Certificate of Insurance and obtain a full refund, provided no right or power has been exercised under it by You (eg no claim has been made) and Your Trip has not commenced.

Existing Medical Condition (Including Pregnancy)

You are not automatically covered for losses that arise from pregnancy or an Existing Medical Condition which You or anyone else suffers.

If You do not disclose an Existing Medical Condition, We may not pay any claim caused by or exacerbated by the Existing Medical Condition. The meaning of Existing Medical Condition is set out in the Definition Section of the Policy Wording.

Not available to non Residents of Australia.

Senior Traveller (70 Years and Over)

This policy is available to all Residents of Australia regardless of age. However, it is not available to non Residents of Australia who are 70 years of age or over at the time the Certificate of Insurance is issued.

Medical and Ancillary Costs

There is no cover for medical or ancillary costs incurred within Australia except under Policy K where cover is provided for emergency medical treatment required on-board a cruise ship within Australian waters. Refer Section 1 of the Policy Wording.

Your Sum Insured May Not Be Adequate

You need to make sure the limits of cover are appropriate for Your needs. Otherwise You may be under insured and have to bear part of any loss that exceeds the limits Yourself.

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 Disclosure or make a misrepresentation, or if You make a fraudulent claim.

The Cost of This Insurance Policy

When calculating the cost of Your policy, We take a range of factors into account, including:

- The length of Your Trip;
- The plan type selected;
- Whether it is a Single, Family or Duo Policy;
- Any additional amounts determined by QBE Insurance to cover an Existing Medical Condition; or
- Cover for any of Our additional benefits.

You can work out the Amount Payable by You for the cover You select by referring to the Amount Payable table included in this document. You should use the Schedule of Benefits to select the required cover and then refer to the Amount Payable table for the base cost. Any additional costs for an Existing Medical Condition or any other additional benefit You can purchase would then be added to the base cost.

The Amount Payable by You for the level of cover and any additional benefits You choose, will be shown on Your Certificate of Insurance, including compulsory government charges (including Stamp Duty and GST where applicable).

Excesses

An excess is the amount You pay towards each claim. An excess of \$25 applies to all sections of the policy other than Sections 2C to 2J and Section 4, paragraphs 3 and 6.

Sporting Equipment Excess

An additional excess of \$100 applies to loss of, theft of or damage to sporting equipment. This excess is in addition to any other excesses imposed.

Service Fees

We or Our Authorised Representative may charge a fee for additional services provided to You after You have been issued with a Certificate of Insurance. This may include but is not limited to alterations and other changes to Your policy. We will notify You of any fee at the time You make a request for additional services.

Policy Extensions

Your policy can be extended as many times as You like up to a maximum duration of 12 months. This is only available before the current policy expires and may not be available if there is a claim made or pending or You suffer from an Existing Medical Condition or You have seen a medical practitioner. If You wish to extend Your policy please contact Our Authorised Representative or Our Customer Service Centre on 1300 555 017 or (03) 8805 2777.

Policy Extensions post departure are subject to Service Fees.

No extensions are available on policies issued to non Residents of Australia.

IMPORTANT NOTICES

Duty of Disclosure - What You Must Tell Us

You have a duty of disclosure under the Insurance Contracts Act 1984 (Cth) that requires You to tell Us certain things. Before You enter into a policy with Us, We will ask You a series of questions. You must tell Us everything You know or which a reasonable person in the circumstances would be expected to know in answer to the questions in the application form. Before You extend or vary a policy, You must tell Us everything You know or which a reasonable person in the circumstances would be expected to know, for Us to decide:

- whether We will insure You;
- the Amount Payable We will charge You; and
- any special conditions We will apply to Your policy.

You do not have to tell Us about any matter:

- that diminishes the risk;
- that is of common knowledge;
- that We know or should know in the ordinary course of Our business as an insurer; or
- which We indicate We do not want to know.

Everyone who is insured under the policy must comply with the duty. If You provide information about another insured, You do this on their behalf. If You (or they) don't comply with the Duty of Disclosure, We may reduce the amount of any claim and/or cancel Your insurance. If fraud is involved, We may treat Your insurance as void from the beginning.

Our Privacy Policy

We are committed to safeguarding Your Privacy and the confidentiality of Your personal information.

We will only collect personal information from or about You for the purpose of assessing Your application for insurance and administering Your insurance policy, including any claims made by You.

We will only use Your personal information in a way that You would reasonably expect. Without this personal information We may not be able to issue insurance cover or process Your claim.

We or Our Authorised Agent may disclose Your personal information:

- to an investigator, assessor or State or Federal Authority (for the purpose of investigating or assessing Your claim);
- to an airline, medical practitioner, treating doctor or emergency assistance provider (to establish Your medical status and fitness to travel);
- to a lawyer or recovery agent (for the purpose of defending an action by a third party against You or for the purpose of recovering Our costs including Your excess);
- to another insurer (for the purpose of seeking a recovery from them or to assist them to assess insurance risk) or a reinsurer who may be located overseas;
- to a relative in the event of a medical emergency;
- to an insurance reference bureau (for the purpose of recording any claims You make upon Us);
- to a company to conduct surveys on Our behalf for the purposes of improved customer services or developing products;
- to a relative or person to whom You have granted power of attorney.

Personal information may also be obtained about You from the above people or organisations.

In addition We will:

- give You an opportunity to correct Your personal information, or obtain access to it (some restrictions and a fee may apply);
- provide Our dispute resolution procedures to You in respect of any complaint You may have regarding Your personal information.

For further information about Our Privacy Policy or to access or correct Your personal information please contact:

The Compliance Manager

QBE Travel Insurance

PO Box 109

Ferntree Gully VIC 3156

Telephone: (03) 8805 2777 or Toll Free 1300 555 017

Fax: (03) 8805 2979

Email: privacy.travel@qbe.com

The General Insurance Code of Practice

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

- The Code aims to raise standards of practice and service in the insurance industry,
- The Code promotes better communication between insurers and customers which will lead to better public understanding of insurance to allow customers to make informed choices; and
- The Code outlines good standards of practice and service to be met by insurers to enhance their reputation for responding efficiently to their customers' needs.

Our Dispute Resolution Process

If a complaint arises during Your dealings with Us or Our Representatives, You should first discuss the matter with the person with whom You have been dealing. Where Your complaint is not resolved to Your satisfaction You should request that the matter be dealt with by Our Internal Complaints Handling Process. We can assist You to lodge Your complaint or Our Customer Service Centre 1300 555 017 can take the details for You. You will be provided with a copy of Our brochure detailing Our complaints handling process. Your complaint will be handled by a person with authority to resolve the matter. Your complaint should be dealt with within 15 days unless We notify You of the reasons why it cannot be dealt with within that time.

If the complaint remains unresolved to Your satisfaction, You can request that it be reviewed by Insurance Enquiries and Complaints Limited (IEC), an independent external dispute resolution body. The IEC will provide an independent review at no cost to You. QBE Insurance is bound to abide by the determination of the IEC.

How To Make a Claim

Claim forms are available from Our Authorised Representative, on-line or from Us.

You can help Us to speed up the processing of Your claim by following the instructions on the claim form, which will advise You of what documentation You need to provide to support Your claim. The completed claim form should be sent to:

QBE Travel Insurance
PO Box 109
Ferntree Gully Victoria 3156
Claims Enquiries 1300 555 018 or (03) 8805 2777.

Taxation Implications - Goods And Services Tax

Australian travel insurance includes a GST component.

If You are registered for GST, You should tell Us the percentage of GST You are able to claim back on normal business purchases. If You suffer a loss and replace the lost item or are provided with goods or services in respect of that loss, We will only reimburse You the amount of Your loss in accordance with this policy, less any entitlement You have to an Input Tax Credit on the amount.

Cooling Off Period

If, having purchased the policy, You want to return it, You can do so within 14 days of receiving the Certificate of Insurance and obtain a full refund, provided no right or power has been exercised under it by You (eg no claim has been made) and Your Trip has not commenced. Our Authorised Representative will arrange for a refund of the Amount Payable.

The Cooling Off Period does not apply to policy extensions.

Confirming Transactions

If You want to confirm a transaction under the policy, for example whether the Certificate of Insurance has been issued, You may contact Us in writing or by phone.

Cancellation

By You

You may only cancel this policy during the 14 day Cooling Off Period. See the Cooling Off Period section for further details.

By Us

We can cancel Your insurance in any way permitted by law, including if You have:

- failed to comply with Your Duty of Disclosure; or
- made a misrepresentation to Us before the policy was entered in to; or
- failed to comply with a provision of a policy, including failure to pay the Amount Payable; or
- made a fraudulent claim under the policy, or under any other policy, during the time the policy has been in effect; or
- failed to notify Us of a specific act or omission as required by the policy.

If We cancel Your policy, We will do so by giving You written notice. We will deduct from the Amount Payable, an amount to cover the shortened period for which You have been insured by Us and refund to You what is left.

OTHER POLICY FEATURES

Travel With A Friend

If You travel with a friend, You can both save just by purchasing a Duo Policy - even if You are not related. *Not applicable to Policy E.*

Children Free

Provided they are related to You, under 21 years of age, accompanying You and financially dependant when the policy is issued, children are automatically covered under the policy.

Cover For Most Amateur Sports

Most amateur sports are covered under the policy, including snow skiing, hot air ballooning, scuba diving, bungee jumping, white water rafting, parachuting and paragliding, at no additional charge.

Reinstatement Of Sum Insured

If during Your travels You lose Your luggage, We will automatically reinstate (once only) the amount of insurance, so that Your luggage will be adequately covered for the remainder of Your Trip.

Claims Service Standard

Our claims service standard is to settle Your claims within 7 working days upon the receipt of a completed claim form and all necessary supporting information. Alternatively, a letter acknowledging the receipt of Your claim will be sent within 7 working days.

PART 2 – FINANCIAL SERVICES GUIDE (FSG)

This Financial Services Guide (FSG) is designed to assist you in deciding whether to use the Financial Services provided by us ie arranging travel insurance for you. It explains the kind of financial services we offer. It also contains general information about who we are, how we are paid and how to make a complaint.

ABOUT US

We are an Authorised Representative of QBE Insurance.

Our name, Authorised Representative number and contact details have either been:

- stamped on the back of this document, if it is handed or posted to you; or
- set out on the Internet page from where you viewed this document; or
- included in our email message, if we emailed this document to you.

We are authorised by QBE Insurance to deal in QBE Travel Insurance products on their behalf. We can directly issue, vary or cancel QBE Travel Insurance as their agent in accordance with their underwriting guidelines (this is called a binder authority).

In some cases we may need to arrange for QBE Insurance to do this if we are not able to act under our binder authority.

QBE Insurance as the insurer of the product and we as their agent do not act on your behalf.

The travel adviser providing you with this FSG is authorised by us to act on our behalf in providing the services we are authorised to provide for QBE Insurance.

We and our travel advisers do not have any authority to give you any advice (i.e. recommendation or opinion about the financial product). We can provide you with factual information on the product to help you decide if it is right for you. The choice is yours.

This FSG was prepared on 1 November 2004 and authorised for distribution by QBE Insurance.

ABOUT OUR LICENSEE

QBE Insurance (Australia) Limited (QBE Insurance)

ABN 78 003 191 035

AFSL Number 239545

GPO Box 82

Sydney NSW 2001

Toll Free 1300 555 017 or (03) 8805 2777

Email travel.service@qbe.com

(Please do not send Your applications for travel insurance to this address.)

OUR REMUNERATION

We receive commission from QBE Insurance, which is part of the total amount payable by you to them for the product. The rate ranges up to 49% and is payable to us by QBE Insurance for each policy issued. Approximately 15% of this commission reimburses us for the expenses we incur in distributing the product for QBE Insurance.

We may charge a fee for additional services provided to you after you have been issued with a Certificate of Insurance. This may include but is not limited to alterations and other changes to your policy. We will notify you of any fee at the time you make a request for additional services.

Our travel advisers are paid an annual salary and may receive rewards or bonus payments if certain sales targets are achieved. Bonuses are based on sales targets for all activities of our staff, not just those related to financial services.

From time to time we may receive rewards for achieving certain targets or outcomes as determined by QBE Insurance which may include sales targets. These rewards could be up to 0.05% of the amount payable received by QBE Travel Insurance for all travel insurance sold for the relevant period.

IF YOU HAVE A COMPLAINT

If you ever have a complaint, you should ask your travel adviser for assistance or you can write to or call us, using the contact details on the back of this document. We have procedures in place to help resolve any issues you may have. If your complaint is not resolved to your satisfaction, you may request that your complaint be referred to QBE Insurance and handled under their dispute resolution process.

CONTACTING US

If you have any queries, contact your travel adviser, or contact us at the address detailed on the back of this document.

AUSTRALIAN SCHEDULE OF BENEFITS

Benefits listed are a summary only. Please read and retain the Policy Wording.

Schedule of Benefits	AUSTRALIAN PLUS POLICY P		AUSTRALIAN POLICY D		AUSTRALIAN CRUISING POLICY K <small>(not available to non Residents of Australia)</small>	
	SINGLE	FAMILY/DUO	SINGLE	FAMILY/DUO	SINGLE	FAMILY/DUO
MEDICAL EXPENSES Section 1	Not applicable	Not applicable	Not applicable	Not applicable	\$125,000	\$250,000
CANCELLATION & ADDITIONAL EXPENSES Section 2	\$10,000	\$20,000	\$7,500	\$15,000	\$10,000	\$20,000
ACCIDENTAL DEATH Section 3	\$10,000	\$20,000	\$5,000	\$10,000	\$10,000	\$20,000
LUGGAGE & PERSONAL EFFECTS ITEM LIMIT Section 4	\$3,000 \$500	\$6,000 \$500	\$1,500 \$300	\$3,000 \$300	\$3,000 \$500	\$6,000 \$500
PERSONAL LIABILITY Section 5	\$300,000	\$600,000	\$250,000	\$500,000	\$300,000	\$600,000
EMERGENCY LUGGAGE Section 4	\$300	\$600	\$300	\$600	\$300	\$600
TRAVEL DELAY SUB LIMIT Section 2C	\$500 \$75	\$1,000 \$150	\$250 \$50	\$500 \$100	\$500 \$75	\$1,000 \$150
MISSED CONNECTION Section 2D	\$1,000	\$2,000	\$1,000	\$2,000	\$1,000	\$2,000
RENTAL VEHICLE INSURANCE EXCESS Section 2E	\$2,000	\$2,000	\$1,500	\$1,500	\$2,000	\$2,000
RETURN OF RENTAL VEHICLE Section 2F	\$500	\$500	\$500	\$500	\$500	\$500
WITHDRAWAL OF SERVICES Section 2G	\$250	\$500	\$200	\$400	\$250	\$500
HOME SERVICES Section 2H	\$500	\$500	\$500	\$500	\$500	\$500
SKI RUN CLOSURE Section 2I	\$500	\$1,000	\$500	\$1,000	\$500	\$1,000
GOLF GREEN FEES & SKI LIFT PASSES Section 2J	\$200	\$400	\$200	\$400	\$200	\$400

Amount Payable	AUSTRALIAN PLUS POLICY P		AUSTRALIAN POLICY D		AUSTRALIAN CRUISING POLICY K	
	SINGLE	FAMILY/DUO	SINGLE	FAMILY/DUO	SINGLE	FAMILY/DUO
4 DAYS	\$57	\$113	\$47	\$93	\$64	\$127
8 DAYS	\$63	\$125	\$53	\$105	\$70	\$139
12 DAYS	\$77	\$152	\$65	\$129	\$85	\$168
16 DAYS	\$87	\$172	\$71	\$141	\$96	\$190
23 DAYS	\$105	\$208	\$85	\$168	\$120	\$238
32 DAYS	\$126	\$249	\$95	\$188	\$154	\$305
6 WEEKS	\$146	\$289	\$106	\$210	\$184	\$364
7 WEEKS	\$164	\$325	\$121	\$240	\$199	\$394
8 WEEKS	\$180	\$356	\$138	\$273	\$220	\$436
9 WEEKS	\$196	\$388	\$153	\$303	\$252	\$499
3 MONTHS	\$234	\$463	\$183	\$362	\$316	\$626

These amounts are GST inclusive.

AUSTRALIAN CANCELLATION AND ADDITIONAL EXPENSES - POLICY E

(not available to non Residents of Australia)

	E1	E2	E3
LEVEL OF COVER Per fare paying passenger	\$900	\$1,800	\$2,500
AMOUNT PAYABLE Per fare paying passenger	\$22	\$31	\$36
<p>Policy E will cover You, if You are travelling within Australia and You only want cover for;</p> <ol style="list-style-type: none"> The non-refundable part of pre-paid airfares and any other travel arrangements that are part of a pre-booked holiday, or Additional travel and accommodation costs incurred due to strikes and other defined events including accident and illness. <p>Refer Sections 2A and 2B for details of the cover provided and for Exclusions which apply under Section 2 (refer to 'Losses We Do Not Cover Under Sections 1, 2 & 3'). Cover is also subject to the Policy Wording from the Definition Section up to and including the General Exclusions and General Conditions.</p> <p>NOTE: POLICY E DOES NOT COVER -</p> <ol style="list-style-type: none"> Claims relating to an Existing Medical Condition unless You have applied for cover and it has been approved by Us, and Luggage and Personal Effects. 			

PART 3 - POLICY WORDING

TERMS AND CONDITIONS

This section provides the Terms and Conditions of the contract between You and QBE Insurance. It is important that You read this very carefully.

If You have any questions regarding Our policy, please telephone Our Customer Service Centre on 1300 555 017, or Melbourne (03) 8805 2777.

DEFINITIONS

We, Our, Us, refers to QBE Insurance (Australia) Limited ABN 78 003 191 035.

Amount Payable means the total amount payable for the insurance in accordance with the rates set out in the Amount Payable table plus any additional benefits You have selected or charges imposed by QBE Insurance. It includes amounts payable to the agent, stamp duty, GST and the premium payable to Us. If You wish to obtain details of stamp duty and taxes please call 1300 555 017.

Applicable Limit means the sum insured specified in the Schedule of Benefits or Policy Wording for the Travel Plan selected on the Certificate of Insurance.

Dependant Child or Children means children who are related to You, who are under 21 years of age at the time the Certificate of Insurance is issued and who are financially dependant.

Existing Medical Condition means:

- (a) any chronic or ongoing (whether chronic or otherwise) medical or dental condition, illness or disease medically documented or under investigation prior to the issue of the Certificate of Insurance; or
- (b) any physical, mental or medical condition, defect, illness or disease including anxiety, depression or nervous disorder for which treatment, medication, preventative medication, advice, preventative advice or investigation has been received or prescribed by a medical or dental adviser in the 60 days prior to the issue of the Certificate of Insurance.

Family or Duo means You and Your travel partner named in the Certificate of Insurance and accompanying Dependant Child or Children.

Injury means a bodily injury that is caused solely and directly by external and visible means as a result of an accident and which does not result from an illness or disease.

Relative is limited to a relative of Yours, or of a member of the Travelling Party, who is resident in Australia or New Zealand. It means a spouse, de facto partner, parent, parent-in-law, daughter, son, daughter-in-law, son-in-law, brother, sister, brother-in-law, sister-in-law, grandchild, grandparent, step-parent, step-children, fiancée or fiancé, or guardian.

Residents of Australia means someone who currently resides in Australia and is eligible for an Australian Medicare Card.

Single means a single person travelling alone or accompanied by a Dependant Child or Children.

Travelling Party means You or those people defined in Single, Family or Duo and any travelling companion who has made arrangements to accompany You for at least 50% of the Trip.

Trip means the period of travel stated in the Certificate of Insurance. The period begins on the date of departure, as stated in the Certificate of Insurance, from Your place of residence in Australia, and ends when You return to Your normal place of residence in Australia, or when the period of the Trip set out in the Certificate of Insurance ends, whichever happens first. The period of travel cannot be altered without Our consent.

You, Your, Yours, Yourself means the person or people named in the Certificate of Insurance as well as their accompanying Dependant Child or Children.

WHEN DOES THE COVER BEGIN AND END?

1. This insurance is only valid when You pay the Amount Payable and Our Authorised Representative issues a Certificate of Insurance to You.
2. The insurance under all sections except Section 2A (Cancellation Costs) covers You for the period of the Trip. Section 2A covers You from the time You pay the Amount Payable, until the period of the Trip ends.
3. If the scheduled transport in which You are to travel is delayed, or the delay is caused by an event that entitles You to make a claim under this policy, the insurance is automatically extended beyond the period of the Trip. The extension lasts until You are capable of travelling to Your final destination, including the journey there, or for a period of six (6) months, whichever happens first.
4. This insurance is only valid for the period of the Trip. That period cannot be changed without Our consent. If You wish to defer or alter the period of travel, We may require You to submit a Policy Amendment Form and Our decision whether or not to agree to alter the period of the Trip will depend upon Our assessment of that form. If We do not agree, a refund of the Amount Payable will be made to You.

LOSSES WE DO NOT COVER AT ALL

1. **We will not pay** the first \$25 (the excess) for any one event except in relation to a claim under Sections 2C – 2J and Section 4, paragraphs 3 and 6.
2. **We will not pay** the first \$100 (the excess) for the loss of, theft of, or damage to sporting equipment. This excess is in addition to any other excess.
3. In all sections of this policy, **We will pay** only up to the Applicable Limit of the plan selected unless a sub-limit is specified in the relevant section.
4. There are **General Exclusions**, which apply to all types of cover. **Particular Exclusions** apply to specific sections of cover under this policy and are listed following the relevant types of cover. Please read them carefully.

GENERAL EXCLUSIONS

We will not pay for any of the following losses:

1. A loss which is recoverable under some other scheme. For example, a private health fund, workers compensation scheme, travel compensation fund or accident compensation scheme.
2. Consequential loss of any nature.
3. A loss caused by, arising directly or indirectly from or in any way connected with a criminal or dishonest act by You or by a person with whom You are in collusion.
4. A loss caused by, arising directly or indirectly from or in any way connected with war, invasion, act of a foreign enemy, hostilities (whether war is declared or not), civil war, rebellion, revolution, insurrection, military or usurped power, or popular uprising.
5. A loss caused by, arising directly or indirectly from or in any way connected with the use, existence or escape of nuclear weapons material, or ionising radiation from, or contamination by, radioactivity from any nuclear fuel, or nuclear waste from the combustion of nuclear fuel.
6. A loss caused by, arising directly or indirectly from or in any way connected with any Government intervention, prohibition, or regulation.
7. Ongoing payments under Section 1 - Medical Expenses, if We decide on the advice of a doctor appointed by Us that You are capable of being repatriated to Australia.
8. An act or threat of terrorism. This exclusion does not apply to Section 1 Medical Expenses, Section 4 Luggage and Personal Effects or under Section 2B for the cost of repatriation within Australia, if the carrier requires You to be brought back with a medical escort.

GENERAL CONDITIONS APPLICABLE TO ALL SECTIONS

1. You must:
 - (a) give Us written notice as soon as possible of an event that may result in a claim under this policy.
 - (b) give Us Your Certificate of Insurance and any other documents, medical certificates or information that We reasonably ask for.
 - (c) not make any promise or offer of payment, or admit fault to anyone, or become involved in any litigation, in respect of an event that may result in a claim under this policy, without Our consent.
 - (d) in the event of a claim caused by a physical, mental or medical condition, obtain evidence from the treating doctor immediately that You are aware of signs or symptoms of the condition.
2. We may, at Our expense, take proceedings in Your name to recover compensation or enforce an indemnity against someone else in respect of a loss covered by this insurance in accordance with the law. Anything We recover belongs to Us.
3. Claims will be paid to You or Your personal representative in Australian dollars on the basis of the exchange rate that applied at the time of the event that gave rise to the claim. **We will not pay** more than Your actual loss.

4. Once the Certificate of Insurance has been issued You are not entitled to a refund of any part of the Amount Payable except as provided for in the section headed "Cooling Off Period".
5. If We agree to pay a claim under Your policy, this policy covers GST inclusive costs (up to the relevant policy limit). However, We will reduce any claim payment by any input tax credit You are or would be entitled to for the repair or replacement of insured property or for other things covered by the policy.
6. If You are entitled to an input tax credit for any GST included in the amount You paid, You should inform Us of Your entitlement. You must tell Us if Your entitlement to an input tax credit disclosed to Us:
 - (i) is incorrect; or
 - (ii) changes from what You have told Us, when You extend or vary Your policy.

SECTION 1:

MEDICAL EXPENSES - LOSSES WE COVER

Medical Expenses Incurred Onboard a Cruise Ship

Not applicable to Policies P, D, E1, E2 or E3

1. **We will pay** the usual and customary cost of medical treatment You actually and necessarily received onboard a cruise ship within Australian waters, during the Trip if You suffer an Injury, or an illness the signs or symptoms of which You first become aware of, during the Trip. However, the treatment must be given or prescribed by a registered medical practitioner or paramedic.

SECTIONS 2A & 2B:

CANCELLATION AND ADDITIONAL EXPENSES - LOSSES WE COVER

We will cover You for cancellation and additional expenses, in respect of Your planned Trip, that result directly from one of the following events occurring after the Certificate of Insurance was issued:

1. You being unable to start or finish the Trip because of the death, sudden serious illness or serious Injury arising before or during the Trip of:
 - a member of Your Travelling Party; or
 - of a Relative or business partner or person in the same employ as You, who is resident in Australia or New Zealand, provided that:
 - the illness or Injury requires hospitalisation or confinement;
 - in the case of a business partner or person in the same employ, the person's absence made the ending of the Trip necessary, and You have written confirmation of that fact from a senior partner or director.
2. The need, as a result of You being hospitalised as an in-patient as a result of suffering an Injury or an illness, the symptoms of which You first became aware, during the Trip, for a Relative or friend to travel to, remain with, or escort, You in place of a medical attendant. However, You must have written advice from the attending physician, and You must also have Our consent.
3. Cancellation or restriction of scheduled public transport services caused by severe weather, natural disaster, riot, strike or civil commotion. You must have done everything reasonable to avoid the expenses. You must also get the carrier's written confirmation of Your claim.

4. A member of the Travelling Party being required to do jury service or being confined in compulsory quarantine.
5. You being involved in a motor vehicle, railway, air or marine accident. You must have written confirmation of the accident from an official body where the accident happened.
6. Loss (excluding Government confiscation) of Your passport, travel documents or credit cards.
7. A member of Your Travelling Party who is a full time student being required to sit supplementary examinations.
8. A member of Your Travelling Party being made redundant from full time usual employment in Australia.
9. The cancellation of pre-arranged leave for full time employees of the police, fire, ambulance or emergency services.
10. Your usual place of residence in Australia being destroyed or rendered insecure due to a natural disaster.
11. The cancellation of a wedding, conference, pre-paid concert or sporting event and the sole purpose of the Trip is to attend that wedding, conference, concert or sporting event.
12. A member of Your Travelling Party being effected by any form of insolvency, administration or bankruptcy of their employer.
13. A tour operator or wholesaler cancelling a tour because there are not enough people to begin or complete the tour. Cover is limited to the pre-paid cost of the airline tickets purchased to reach the departure point of the tour.

SECTION 2A:

CANCELLATION OR HOLIDAY DEFERMENT COSTS

We will pay cancellation or holiday deferment costs to You, related to Your planned Trip, in respect of:

1. the value of unused pre-paid transport or accommodation arrangements, less any refunds due to You, if You have to cancel these arrangements.
2. the reasonable cost of rearranging Your Trip, provided that this cost is not greater than the cancellation fees or lost deposits which would have been incurred had the Trip been cancelled.
3. the cancellation cost of tuition or course fees up to \$2,000 if the sole purpose of Your Trip is to attend that course and that course is cancelled.
4. agent's cancellation fees up to \$1,500 per Single Policy or \$3,000 per Family or Duo Policy, when full monies have been paid. If only a deposit has been paid at the time of cancellation, **We will pay** the agent's cancellation fees up to the maximum of the deposit. In any event, **We will not pay** more than the level of commission or service fees normally earned by the agent, had the Trip not been cancelled.
5. frequent flyer or similar flight reward points lost due to the cancellation of Your airline ticket. The amount **We will pay** is calculated as follows:
 - (a) the cost of the equivalent class airline ticket, based on the best available advance purchase airfare at the time of cancellation, less Your financial contribution towards the airline ticket multiplied by
 - (b) the total amount of points lost divided by

- (c) the total amount of points redeemed to obtain the airline ticket.

The following conditions apply:

- (a) the cancellation must be due to a claimable event covered by the relevant section of Your policy, and
- (b) the loss of such points or their value cannot be recovered from any other source.

SECTION 2B:

ADDITIONAL EXPENSES

We will pay You if You have to interrupt Your Trip after it has begun, for necessary additional travel, accommodation excluding meals, or repatriation that You undertake with Our consent. Travel expenses for Your return to Your usual place of residence in Australia or evacuation are only covered if the attending physician advises Us in writing that You are unfit to continue the Trip. The following conditions apply:

- (a) **We will not pay** for expenses incurred to resume the Trip after You have returned to Your usual place of residence within Australia.
- (b) For repatriation, **We will not pay** more than the cost of repatriation within Australia.
- (c) Additional travel must be at the fare class that You originally chose, except where We agree otherwise on the basis of a written recommendation by Your attending physician.
- (d) If You do not have a return ticket at the time of the event that causes the cancellation, We will deduct the cost of an economy class airfare at the carrier's regular published rates for the return journey.
- (e) **We will not pay** for additional accommodation expenses when a claim is made for cancelled accommodation expenses covering the same period of time.
- (f) **We will not pay** for accommodation expenses for periods where You have not forfeited pre-paid accommodation arrangements.

SECTION 2C:

TRAVEL DELAY - NIL EXCESS APPLIES

Not applicable to Policies E1, E2 or E3

We will pay You up to the sub limit for the cost of reasonable additional accommodation excluding meals if Your scheduled transport within Australia, in respect of Your planned Trip, is delayed for at least 6 hours, for a reason outside Your control and for each subsequent 12 hours (or part of that time) of delay. You must give Us Your receipts, and written confirmation of the delay from the carrier.

SECTION 2D:

MISSED CONNECTION - SPECIAL EVENTS

- NIL EXCESS APPLIES

Not applicable to Policies E1, E2 or E3

If Your Trip is interrupted by any unforeseen circumstances outside of Your control and You are unable to arrive at Your destination by the time originally scheduled for the purpose of attending a wedding, funeral, conference, or sporting event which cannot be delayed as a consequence of Your late arrival, **We will pay** for the reasonable additional cost of using alternative public transport to arrive at the destination on time.

SECTION 2E:**RENTAL VEHICLE INSURANCE EXCESS - NIL EXCESS APPLIES**

Not applicable to Policies E1, E2 or E3

We will pay You for the rental vehicle insurance excess, or the cost of repairing the vehicle, whichever is lower, if You rent a vehicle from a rental company and it is involved in an accident and You are the driver or it is stolen during the Trip. You must provide a copy of the repair account and/or quote.

This cover is not in place of rental vehicle insurance and only provides cover for the excess component up to the Applicable Limit.

SECTION 2F:**RETURN OF RENTAL VEHICLE - NIL EXCESS APPLIES**

Not applicable to Policies E1, E2 or E3

We will pay toward the cost of returning Your rental vehicle to the nearest depot if due to a claimable event covered by any section of this policy You are unable to do so during Your Trip.

SECTION 2G:**WITHDRAWAL OF SERVICES - NIL EXCESS APPLIES**

Not applicable to Policies E1, E2 or E3

We will pay up to \$50 for each completed 24 hour period up to \$500 if all electrical and water facilities in Your room; or waiter service at meals; or kitchen services where no food is served; or all chambermaid services are withdrawn due to unforeseeable circumstances at the pre paid accommodation that You are staying at during Your Trip. These services must be withdrawn for 48 hours continuously and You must have written confirmation of Your claim from the Accommodation Manager.

SECTION 2H:**HOME SERVICES - NIL EXCESS APPLIES**

Not applicable to Policies E1, E2 or E3

We will pay You for necessary home services provided by a registered home services business, up to a maximum of \$500 if You have been repatriated within Australia by Us during Your Trip and Your Injury or illness restricts Your ability to perform these duties. Cover will only apply for services that have been authorised by Us.

SECTION 2I:**SKI RUN CLOSURE - NIL EXCESS APPLIES**

Not applicable to Policies E1, E2 or E3

We will pay You if You are prevented from skiing at a pre-booked ski resort for more than 24 continuous hours during Your Trip, because insufficient snow causes a total closure of the lift system. **We will pay** a daily benefit of \$100 per Single Policy and \$200 per Family or Duo Policy, up to a maximum of \$500 per Single Policy or \$1,000 per Family or Duo Policy. However:

- (a) **We will not pay** for claims in respect of ski resorts that do not have skiing facilities at least 1,000 metres above sea level.
- (b) **We will not pay** for claims that arise due to insufficient snow in Southern Hemisphere ski resorts outside the period 1 July to 30 September.

SECTION 2J:**GOLF GREEN FEES AND SKI LIFT PASSES - NIL EXCESS APPLIES**

Not applicable to Policies E1, E2 or E3

We will pay You a maximum of \$200 per Single Policy and \$400 per Family or Duo Policy for non-refundable prepaid green fees or ski lift passes, golf or ski equipment hire or tuition fees that cannot be used due to Your Injury or illness sustained during Your Trip.

SECTION 3:**ACCIDENTAL DEATH - LOSSES WE COVER**

Not applicable to Policies E1, E2 or E3

We will pay Your Estate, if You are 18 years or over and during Your Trip You suffer an Injury which results in Your death within 12 months of the Injury being sustained. If You select a Family or Duo Policy, the amount payable for each person named on the Certificate of Insurance will be limited to the Applicable Limit in the Single Policy, not exceeding in all the limit of the Family or Duo Policy selected.

LOSSES WE DO NOT COVER UNDER SECTIONS 1, 2 & 3

We will not pay a claim that arises directly or indirectly because of any of the following:

1. A member of the Travelling Party:
 - (a) deliberately injures himself or herself;
 - (b) is under the influence of, or is addicted to, intoxicating liquor or a drug, except a drug taken in accordance with the advice of a registered medical practitioner;
 - (c) takes part in a riot or civil commotion;
 - (d) acts maliciously;
 - (e) races (except on foot); mountaineers or rock climbs using support ropes; or participates in basejumping; or takes part in a professional sporting activity; or
 - (f) rides a motor cycle (except as a pillion passenger) without a licence that is valid in Australia.
2. You travel even though You know You are unfit to travel. You travel against medical advice. You travel when You know You will have to consult a medical practitioner.
3. You arrange to travel when You know of circumstances that could lead to the Trip being disrupted or cancelled.
4. Death, illness or Injury, caused or exacerbated by, traceable to, or related to, an Existing Medical Condition. This does not apply to members of the Travelling Party who have submitted a completed Travellers Medical Appraisal Form and acceptance was given in writing.
5. Replacing medication in use at the time the Trip began or maintaining a course of treatment You were on at the time.
6. The birth of a child, whatever the proximate cause is. (Unless otherwise excluded by this policy and provided a Travellers Medical Appraisal Form has been submitted and approved by Us, We will cover pregnancy related illnesses of the mother, but not any expenses associated with or consequent upon the birth of a child).

7. You fail to take reasonable precautions to avoid a financial loss after a public warning of a strike, riot, civil commotion, or natural disaster.
8. A member of the Travelling Party decides to change or not to continue with the Trip.
9. You operate a rental vehicle in violation of the rental agreement.
10. Medical and ancillary expenses incurred within Australia except for medical expenses incurred onboard a cruise ship under Policy K.

SECTION 4:

LUGGAGE AND PERSONAL EFFECTS - LOSSES WE COVER

Not applicable to Policies E1, E2 or E3

We will pay You for each of the following:

1. Accidental loss, theft of, or damage to, Your luggage or personal effects including things You buy during the Trip, whilst they are accompanying You during Your Trip. We are entitled to choose between repairing, or replacing the property, or paying You its value in cash, after allowing for wear, tear, and depreciation. The item limits are set out in the Schedule of Benefits unless You have separately insured an item under Specified Item Cover. A pair or related set of items - for example, a camera, lenses (attached or not), tripod and accessories or a chain and pendant - are only one item for this purpose unless each individual item has been separately insured under Specified Item Cover.
However, We will only accept liability if You:
 - (a) within 24 hours of becoming aware of the loss, notify the police or the responsible officer, in the aircraft, vessel, train, or motor coach You are travelling in, or in the hotel in which You are staying and give Us their written report of the incident when You make the claim.
 - (b) keep receipts for goods You buy separate from the goods themselves.
 - (c) keep any relevant ticket and luggage check and give them to Us.
 - (d) provide evidence of the value and Your ownership of the goods.
 - (e) if an airline loses or damages Your accompanying luggage, report it in writing to the airline within three days and send to Us written confirmation of the report along with details of any settlement that they make in relation to the loss or damage.
2. Loss of, or damage to, dentures or dental prostheses during Your Trip, up to \$800.
3. Up to \$300 per Single Policy or \$600 per Family or Duo Policy towards the cost of purchasing essential articles such as clothing, toiletries and personal requisites if Your total accompanied luggage is delayed, misdirected or temporarily misplaced by the carrier for a period in excess of 12 hours during Your Trip. If after 72 hours Your delayed luggage is still missing, the limits under this extension are doubled. If Your luggage is not recovered the amount paid by Us for its loss will be reduced by the total of any amounts paid for. You must give Us the relevant receipts and written confirmation of Your claim from the appropriate authority. This benefit does not apply on the leg of Your Trip that brings You to Your place of residence. *No excess applies to this benefit.*

4. Up to \$2,000 for the cost of reissuing or replacing Your travel documents, travellers cheques, passport, or credit cards, after they have been accidentally lost or have been stolen during Your Trip. You must comply with any conditions of the issuing body.
5. In the event that a claimable loss, theft, or damage to Your luggage and personal effects is incurred, We will allow You one automatic reinstatement of the sum insured.
6. If Your snow skiing or golf equipment is lost, delayed or damaged during the Trip **We will pay** You the necessary cost of hiring replacement equipment up to \$200 per Single Policy, and \$400 per Family or Duo Policy. Any claim made must be supported by receipts. *No excess applies to this benefit.*

LOSSES WE DO NOT COVER UNDER SECTION 4

We will not pay for any of the following:

1. Loss, theft of, or damage to:
 - (a) cash, bank or currency notes, cheques or negotiable instruments.
 - (b) watercraft of any type (excluding surfboards).
 - (c) fragile or brittle items (eg. glass or china), except loss or damage caused by fire, or by accident to the transport carrying them.
 - (d) damage to computer screens at any time.
 - (e) unaccompanied luggage or personal effects.
 - (f) property that You leave unattended in a place to which the public has access; or that occurs because You do not take reasonable care to protect it. For example, a hotel foyer or grounds.
 - (g) luggage or personal effects, but only to the extent that You are entitled to compensation from the carrier.
 - (h) a video camera, mobile telephone, photographic equipment, personal computer, jewellery or watches left unattended by You in a motor vehicle.
 - (i) luggage or personal effects left unattended by You overnight in a motor vehicle for any length of time.
 - (j) a video camera, mobile telephone, photographic equipment, personal computer, jewellery or watches checked in as luggage.
2. Loss, wear and tear or depreciation of property damaged by the action of insects or vermin, mildew, rust or corrosion.
3. Mechanical, or electrical breakdown, or malfunction repair costs.

SECTION 5:

PERSONAL LIABILITY - LOSSES WE COVER

Not applicable to Policies E1, E2 or E3

We will pay You for Your legal liability to pay damages or compensation because Your negligence during the Trip causes Injury to a person who is not a member of Your family or Travelling Party; or loss or damage to property that is not owned by You or a member of Your family or Travelling Party, or is not in Your or their custody or control. Provided Our consent is obtained We will also pay Your legal costs in relation to that liability. The Applicable Limit is a combined total for Your liability and Your costs.

LOSSES WE DO NOT COVER UNDER SECTION 5

We will not pay for a liability:

- (a) arising out of Your trade, business or profession;
- (b) for Injury to an employee arising out of, or in the course of, their employment by You;
- (c) arising out of an unlawful, wilful or malicious act by You;
- (d) arising out of Your ownership, possession or use (including as a passenger) of a mechanically propelled vehicle, or any aircraft or watercraft; or
- (e) arising out of You passing on an illness or disease to another person.

AUSTRALIAN TRAVEL INSURANCE APPLICATION FORM

Title First Name

Surname D.O.B / /

Title Travel Partner First Name (Family or Duo only)

Travel Partner Surname D.O.B / /

Address
 State Postcode

Telephone
 ()

No. of Accompanying Children

Child 1: Name Child 2: Name Child 3: Name

Child 1: Date of Birth / / Child 2: Date of Birth / / Child 3: Date of Birth / /

Departure Date / / Return Date / /

Period of Trip
 Months Weeks Days

Destination/s

Policy Selected

P D K

Single Family Duo

E1 E2 E3 No. of Fare Paying Passengers

Amount Payable \$

Do You require cover for an

Existing Medical Condition? Yes

Additional Amount \$

Do You require cover for a

Non Travellers Existing Medical Condition? Yes

Additional Amount \$

Do You require cover for

Rental Vehicle Insurance Excess? (Not Applicable Policy E1, E2, E3) Yes

Additional Amount \$

Specified Item Cover

To cover items worth more than the item limits shown in the Schedule of Benefits, list them below and provide current receipts or valuations (not quotes) to Our Authorised Representative otherwise We will not provide cover. You can insure Personal Computers up to a maximum of \$6,000 and other items up to \$4,000. The total value of all items is to be no more than \$10,000.

Note:- You must insure the total value per item.

1.		\$
2.		\$
Total sum insured \$		x 4% Amount \$
TOTAL AMOUNT PAYABLE		\$

PLEASE READ AND COMPLETE THE FOLLOWING, THEN SIGN AND RETURN TO OUR AUTHORISED REPRESENTATIVE. TO BE KEPT SECURE BY OUR AUTHORISED REPRESENTATIVE.

Have You or any other person with an interest in this insurance:

- made any number of medical claims with a combined cost exceeding \$3,000 within the last 5 years? Yes
- made three or more luggage claims OR claim(s) totalling more than \$7,000 within the last 5 years? Yes
- been refused travel insurance or had any special terms imposed? Yes
- undergone any investigative medical tests within the past twelve months? (please also refer to Our Existing Medical Condition definition) Yes

If 'yes' to any of the above, please provide full details below (these responses must be individually authorised by QBE Travel Insurance).

<input type="text"/>
<input type="text"/>

I/we are not travelling to obtain medical or surgical advice and/or treatment. The insured person(s) authorise QBE Travel Insurance or its authorised agent to give or obtain from other insurers, an insurance reference bureau or medical provider, any information relating to any insurance held or claim made. In the case of a group application for travel insurance I understand that all of the information I have supplied will be confirmed on a schedule that may be issued to all members of the group I am travelling with (limited to acknowledgment only in the case of any accepted Existing Medical Condition). I/we have received a copy of: Our Authorised Representative's Financial Services Guide before insurance was offered to me/us; the QBE Travel Insurance Product Disclosure Statement and the Policy Wording before I/we applied for insurance. I/we have read those documents carefully and understood them. I/we have read and understand Our Duty of Disclosure, as set out in the Product Disclosure Statement. I/we agree to abide by the terms and conditions of the policy and all the above information is correct.

Signature Date / /

(The signatory is authorised to sign on behalf of all Named Persons)

Payment Options

(Please ask Our Authorised Representative for details of credit card availability and fees.)

Cash Cheque

American Express Bankcard MasterCard Visa Diners Club

Card number

Expiry date / / Amount (\$)

Signature Date / /

Name on credit card

Authorised Representative That Supplied This Product Disclosure Statement

Phone ()

OUR AUTHORISED REPRESENTATIVE
WILL BE PLEASED TO ISSUE YOUR POLICY

POLICY

TI 20-1

CODE