

Australian Comprehensive Travel Insurance (70+ Years)



Combined Financial Services Guide,
Product Disclosure Statement and Policy Wording

Effective 1 March 2019

FREQUENT
FLYER 

QANTAS
INSURANCE

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Product Disclosure Statement

It is up to you to choose the cover you need. This document contains information which can help you decide.

There are two parts to this booklet. The first part is your Product Disclosure Statement (PDS) which details Important Information about this Policy and your Policy Wording which sets out the detailed terms, conditions and exclusions of the Policy.

The second part of this booklet is the Financial Services Guide (FSG) which provides information about who we are, who we do business with to provide you with insurance, how we and our business partners are paid, how to make a complaint and other details to help you decide whether to use any of the services offered by us.

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

Other documents you receive may comprise the PDS. You'll know when this happens because it'll say so in the document.

We may need to update information in this PDS. If we need to do this, we'll either send you a new PDS or a supplementary PDS. You can also get a copy of these simply by calling us.

Who are you dealing with?

Qantas

This policy is arranged and promoted by Qantas Airways Limited ABN 16 009 661 901 (Qantas).

Qantas has been appointed as an Authorised Representative, ARN 261363, of nib Travel Services (Australia) Pty Limited, ABN 81 115 932 173, AFS Licence No 308461 (nib).

nib

This policy is underwritten by certain underwriters at Lloyd's (the insurer) and managed by nib. nib acts as the underwriting agent of the insurer under a binding authority from the insurer which means it can issue, vary, renew or cancel your insurance on their behalf.

For information on how these insurance providers work together and the services they provide, please refer to the Financial Services Guide at the back of this combined document.

Enquiries and assistance

For any enquiries and assistance please contact our Customer Service Centre on **1300 783 146** or email travel-service@nib.com.au.

Please note that calls to us will be recorded for training and verification purposes.

Eligibility

- This policy is available to any fare paying adult and any accompanying child or children.
- Insurance is not available to travellers outside Australia.
- 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 agree to submit to the jurisdiction of the courts of that state or territory.
- This policy is available to non residents of Australia provided you are in Australia at the time the Certificate of Insurance is to be issued.
- This policy must be issued prior to the commencement of your trip.
- You cannot purchase insurance more than 12 months prior to travel.
- This policy covers the person or people named in the Certificate of Insurance and their accompanying child or children. You cannot substitute the person or people nominated in the Certificate of Insurance.
- This policy can be purchased to cover one way journeys.

Age limits

This policy is available to residents of Australia and non residents of Australia aged 70 years and over.

Policy durations

- There is no provision to suspend this policy during the period of insurance.
- This policy ends once you have returned to your normal place of residence within Australia.
- This policy is available for a maximum duration of 3 months.

Qantas Frequent Flyer Points

Why Qantas?

Today Qantas Frequent Flyer members can feel confident that they'll be looked after from the moment they take out an insurance policy, right through to when they claim.

Earning Qantas Points

One Qantas Point can be earned for every dollar spent on your travel insurance. You will be eligible for these points upon your departure. Points will be credited to your Qantas Frequent Flyer account within 6 weeks of departure. You must be a member of the Qantas Frequent Flyer program to earn and redeem points. You could also earn Qantas Points when you download and use the Qantas Wellbeing App[^].

Membership and points are subject to the terms and conditions of the Qantas Frequent Flyer program. A joining fee applies. For further information on the Qantas Frequent Flyer program visit qantas.com/frequentflyer.

Redeeming Qantas Points

Qantas Points can be redeemed for the purchase of a travel insurance policy at the time of making a travel booking through qantas.com. The full value of the travel insurance policy must be purchased with Qantas Points. Qantas Points cannot be redeemed for the purchase of travel insurance through a Qantas location or qantas.com/insurance or for any charges that may apply after the initial purchase of the policy. You can also use Qantas Points to redeem flights, hotels, car hire or a range of other products. See qantas.com for more information.

Further Qantas Frequent Flyer benefit

Under this policy we will refund up to 1,000,000 Qantas Points for any Qantas Frequent Flyer award ticketing or rebooking penalty that you may incur as a result of any reason covered by this insurance.

[^] You must be a Qantas Frequent Flyer member to earn points. Membership and points are subject to the Qantas Frequent Flyer program available here qantas.com/fflyer/dyn/program/terms. Any offer of Qantas Points is at the discretion of Qantas and may change or be withdrawn at any time, including if Qantas ceases to be the promoter of the product. The Qantas Wellbeing App is offered by Qantas, and you must be 13 years of age or over to use the App. Conditions apply.

Existing medical condition (including pregnancy)

You must tell us if you or anyone in your travelling party require cover for an existing medical condition. If you do not tell us about an existing medical condition for you or anyone in your travelling party there is no cover for any existing medical condition, and claims under other sections of the policy may be reduced to nil. To apply for cover for an existing medical condition contact us to complete a medical screening assessment. If your application is approved you will be advised of any restrictions that may apply and asked to pay an additional amount and excess.

If your trip is cancelled, cut short or disrupted due to an existing medical condition of a non-travelling relative or business partner there is no cover under this policy unless you have applied for cover and cover has been accepted by us in writing. Refer to "Existing medical condition of a non-travelling relative or business partner".

An existing medical condition is:

- any chronic or ongoing (whether chronic or otherwise) medical or dental condition, illness or disease of which you were aware or should reasonably have been aware, and which is medically documented or under investigation prior to the issue of the Certificate of Insurance; or

(b) any physical, Mental Illness or medical condition (including pregnancy), defect, illness or disease of which you were aware or should reasonably have been aware, and for which treatment, medication, preventative medication, advice, preventative advice or investigation has been received or prescribed by a medical or dental adviser in the 90 days prior to the issue of the Certificate of Insurance.

Note:

- Where any condition is the subject of an investigation, that condition falls within this definition, regardless of whether or not a diagnosis of the condition has been made.
- This definition applies to you, your travelling party, your relatives, your business colleague, or any other person you have a relationship with whose state of health could impact your travel plans.

The following conditions are not considered to be existing medical conditions provided the conditions are stable and you or anyone else to be covered are not waiting for treatment, on a hospital waiting list or awaiting results of medical tests or investigations in relation to any of these conditions. Cover for the following conditions is provided without application.

- Acne
- Allergies – such as allergic rhinitis, chronic rhinitis, hayfever, sinusitis, anaphylaxis, dermatitis, eczema, psoriasis, urticaria, food intolerance, latex allergy
- Anaemia – including iron deficiency anaemia, B12 deficiency, folate deficiency, pernicious anaemia
- Asthma – not requiring cortisone medication or no hospitalisation for the past 12 months including as an outpatient
- Bell's palsy
- Benign breast or renal cysts
- Bunions
- Carpal Tunnel syndrome
- Cataracts, dry eye syndrome, glaucoma, macular degeneration
- Coeliac disease
- Colonic polyps
- Congenital blindness/deafness
- Diabetes Mellitus Types 1 and 2 – where you have no known cardiovascular, hypertensive, vascular disease, no related kidney, eye or neuropathy complications
- Epilepsy – you have been seizure free for the past 12 months and do not require more than 1 anti-seizure medication
- Goitre, hypothyroidism, Hashimoto's disease, Graves disease
- Gout
- Hiatus hernia/Gastro-oesophageal reflux disease, Peptic ulcer disease
- High Cholesterol (Hypercholesterolaemia)
- High Lipids (Hyperlipidaemia)
- Insulin resistance, impaired glucose tolerance
- Incontinence
- Meniere's disease, Tinnitus
- Menopause
- Migraines except where you have been hospitalised in the past 12 months
- Nocturnal cramps
- Osteoporosis – whereby there have been no fractures and you do not require more than 1 medication
- Plantar fasciitis
- Raynaud's Disease
- Sleep apnoea

-
- Stable High Blood Pressure (Hypertension)
 - Trigeminal neuralgia
 - Trigger finger
 - Routine screening tests where no underlying disease has been detected

Excesses

Standard excess

We will not pay the first \$35 (the excess) for any one event except in relation to claims under Sections 2F, 3A–C, 4, 5, 6, 7 and 8B.

Sporting equipment excess

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

Policy extensions

(No extensions are available on policies issued to non residents of Australia.)

Extensions on policies for residents of Australia must be approved by us.

Applying for travel insurance

You can apply for this travel insurance policy in 3 ways. You can apply for a policy:

- at the time of making a travel booking by clicking yes to travel insurance;
- online by going to qantas.com/insurance; or
- via Qantas.

If your application for insurance is approved you will receive a Certificate of Insurance. Your Certificate of Insurance confirms the cover that you have chosen including any additional benefits, the total amount paid by you and information about the terms of your policy.

Additional benefits you can purchase

Everyone has different needs. That's why there are a range of additional benefits available to suit your needs and travel arrangements. For an additional amount these benefits are available. Qantas Points cannot be redeemed for any of these additional benefits.

If you have purchased your travel insurance at the time of making a travel booking the following benefits are not available at the time the Certificate of Insurance is to be issued. To purchase any of the following additional benefits go to qantas.com/insurance. You will need to enter personal identification information to access your travel insurance and add any of these benefits to your policy.

Additional rental vehicle insurance excess cover

If you are renting a car, campervan, motorcycle or boat you may have to pay an insurance excess for an accident or theft. This policy includes cover for rental vehicle insurance excess, however you may wish to increase this cover. You can increase your rental vehicle insurance excess cover by multiples of \$500, up to an extra \$5,000, for an additional amount for each \$500 increase in the rental vehicle insurance excess cover.

Existing medical condition of a non travelling relative or business partner

(Not available to non residents of Australia.)

Provided your non travelling relative or business partner is under 80 years of age at the time the Certificate of Insurance is to be issued you can apply to cover their existing medical condition if their state of health could disrupt your travel plans even though they are not travelling with you.

If you wish to apply for cover for the existing medical condition of a non-travelling relative or business partner contact us to arrange their medical screening assessment. If cover is granted you will be notified, advised of any special terms imposed and asked to pay an additional amount. If you do not select this additional benefit there will be no cover if your trip is cancelled, cut short or disrupted as a result of your non travelling relative's or business partner's existing medical condition.

Specified item cover

Limits apply to cover provided for personal items. You can cover items worth more than the item limits on payment of an additional amount. Items separately insured under Specified Item Cover are covered up to the amount specified even if this amount exceeds the total luggage limit set out in the Schedule of Benefits. You can specify each item up to a maximum of \$6,000, with the total of all items being no greater than \$15,000.

You must insure the total value per item. Please ensure you have proof of value (not more than 12 months old) of any item you specify. This will be required should you make a claim. Depreciation is not applied to specified items in the event of a claim. Specified Item Cover is subject to the terms and conditions as detailed under Section 8A Luggage and personal effects in the Policy wording.

Sporting activities

Most amateur sporting activities are covered under this policy. You are not covered for sporting activities such as:

- Base jumping;
- Racing (except on foot);
- Any professional sporting activity; or
- Mountaineering and rock climbing using support ropes.

Significant risks

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.

Are you sure you have the right level of cover?

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. Please refer to the applicable limits as set out in the Schedule of Benefits.

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.

Unattended luggage and personal effects

There is no cover under this policy for luggage and personal effects that are left unattended. Please refer to the definition of unattended in the Policy wording and Losses we do not cover under Section 8.

Medical and ancillary costs

There is no cover for any medical or ancillary costs incurred within Australia.

The cost of this insurance

What you have to pay

When calculating the cost of your policy, we take a range of factors into account, including:

- The length of your trip;
- The number of fare paying adults on your travel booking;
- Any additional amounts determined by us to cover an existing medical condition; or
- Cover for any of the additional benefits you choose.

The premium paid by you for the travel plan 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).

This policy is only valid when you pay the premium and we issue a Certificate of Insurance to you.

Service fees

We or Qantas 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 you ask us to make to your policy. The amount of the service fee will be shown on the Certificate of Insurance and we or Qantas will notify you of any fee at the time you make a request for additional services. Qantas Points cannot be redeemed for service fees.

Amendment of travel details

If you wish to change your personal details or travel dates after your Certificate of Insurance has been issued please ask Qantas or go to qantas.com/insurance. If you go to qantas.com/insurance you will need to enter personal identification information to access your travel insurance and amend your policy.

If you suffer from an existing medical condition (including pregnancy) or you have seen a medical or dental practitioner since the Certificate of Insurance has been issued you cannot change your travel dates in this manner. If you need to change your travel dates you will need to complete a medical screening assessment and obtain approval in writing before you can amend your travel dates.

Also refer to the section headed “When does the cover begin and end?” in the Policy wording.

How to make a claim

Claims can be lodged 24 hours a day, 7 days a week. You can download a claim form from nibtravelinsurance.com.au/travel-claims.

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:

nib Travel Claims

PO Box 12090

Melbourne VIC 8006

Claims enquiries: 1300 783 146

Email: travel-claims@nib.com.au

Claims service standard

Our claims service standard is to settle your claims within 10 working days upon the receipt of a completed claim form and all necessary supporting information. If more information is required we will contact you within 10 working days.

Matters you need to know about

Your policy

Your policy is a contract between certain underwriters at Lloyd’s who deal with you through their agent nib Travel Services (Australia) Pty Ltd and you. Your agreement with us is set out in:

- the Policy wording;
- the Schedule of Benefits;
- 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.

Taxation implications – Goods and services tax

Australian travel insurance includes a GST component.

You must tell us if you were entitled to claim an input tax credit on the premium at the time of making a claim under the policy. If you do not provide us with this information we may deduct up to 1/11th of the amount otherwise payable in

settlement of your claim. In any event, if you suffer a loss and replace the lost item or are provided with goods or services in respect of the loss after you return to your normal place of residence within Australia, 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 (e.g. no claim has been made) and your trip has not commenced. Ask Qantas or go to qantas.com/insurance and we will arrange for a refund of the premium within 15 business days of you cancelling your policy.

The Cooling Off Period does not apply to policy or trip extensions.

Confirming transactions

A Certificate of Insurance must be issued once you have completed your application and you have paid the appropriate premium. If you want to confirm a transaction, for example whether the Certificate of Insurance has been issued or, additional benefits you purchased have been added to your policy, you may contact Qantas or us in writing, or by phone, or go to qantas.com/insurance. You will need to enter personal identification information to access your travel insurance and view your policy.

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 premium; or
- made a fraudulent claim under this policy or any other current policy; 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 premium, an amount to cover the shortened period for which you have been insured by us and refund to you what is left.

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.

Important notices

Duty of Disclosure

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

When we ask you questions that are relevant to our decision to insure you and on what terms, you must tell us anything that you know and that a reasonable person in the circumstances would include in answering the questions.

When amending or extending your contract of insurance, we will ask you specific questions about any change in your circumstances. You must tell us about any change to something you have previously told us, otherwise you will be taken to have told us that there is no change. You have this duty until we agree to insure, amend or extend the contract.

If you do not tell us anything you are required to tell us, we may cancel your contract or reduce the amount we will pay you if you make a claim, or both. If your failure to tell us is fraudulent, we may refuse to pay a claim and treat the contract as if it never existed.

Privacy

We collect your personal information, and in some cases your sensitive information in order to issue, arrange and manage your travel insurance or to provide you with related services. We will only collect personal and sensitive information from you or from those authorised by you.

We may disclose your personal and sensitive information to third parties involved in the above process, such as travel agents and consultants, travel insurance providers, insurers and reinsurers, claims handlers, investigators and cost containment providers, medical and health service providers, legal and other professional advisers, your and our agents and our related companies. Some of these third parties may be located in other countries such as the UK, Europe and USA.

Our Privacy Policy details how we collect, use, store and disclose your personal and sensitive information as well as how you can seek access to and correct your personal information or make a complaint. You may not access or correct personal information of others unless you have been authorised by them, or are authorised under law or they are your dependants.

By providing us your personal and sensitive information you consent to us collecting, using, storing and disclosing it in accordance with our Privacy Policy. If you don't provide all of the personal and sensitive information we've requested we may not be able to provide you with our services or products including being able to process your application for insurance.

You can view our full Policy at nib.com.au/docs/privacy-policy.

Resolving complaints and disputes

If you have any feedback about our service – positive or negative – we would like you to share it with us. You can either call us on 1300 783 146 or email us at travel-service@nib.com.au.

How we handle complaints

If you have a complaint arising out of this insurance or the financial services provided by the insurer, our representatives, affiliates, or service providers, please contact:

Customer Relations

PO Box A975

Sydney NSW 1235

Australia

Phone: 1300 025 121

Email: idr-care@nib.com.au

nib Travel Services will acknowledge your complaint within 5 business days and provide you with the contact details of the person handling your complaint. We will respond to your complaint within 15 business days. If more time is needed to collect necessary information or complete any further investigation required, nib Travel Services will agree with you a reasonable alternative timeframe.

If you are not satisfied with the response to your complaint, you should contact the Lloyd's General Representative in Australia for consideration under their dispute resolution process. You can contact Lloyd's at:

Lloyd's Underwriters' General Representative in Australia

Level 9, 1 O'Connell St

Sydney NSW 2000

Phone: +61 2 8298 0783

Email: idraustralia@lloyds.com

Your dispute will be acknowledged within 5 working days of receipt, and Lloyd's will send a final response on behalf of the Underwriters within 15 business days.

If we are unable to resolve your complaint within 45 days of receiving your original complaint, or if you are still not satisfied with the outcome, you can choose to have your complaint independently reviewed by the Australian Financial Complaints Authority, or AFCA. AFCA provides fair and independent financial services complaint resolution that is free to consumers.

AFCA can be contacted at:

Website: afca.org.au

Email: info@afca.org.au

Telephone: 1800 931 678 (free call)

In writing to: Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001

Contacting nib's Customer Relations or AFCA

How to contact Customer Relations	
Phone	1300 025 121 (Monday to Friday from 9am to 5pm Sydney time, except on public holidays). Calls from mobiles, public telephones or hotel rooms may attract additional charges.
Email	idr-care@nib.com.au to make a complaint. travel-service@nib.com.au to give feedback or pay a compliment.
Post	Customer Relations, PO Box A975, Sydney NSW 1235 Australia

How to contact The Australian Financial Complaints Authority (AFCA)	
Phone	1800 931 678 (Monday to Friday from 9am to 5pm, Melbourne time, except on public holidays).
Email	info@afca.org.au
Online	afca.org.au

The General Insurance Code of Practice

The Insurance Council of Australia Limited has developed the General Insurance Code of Practice (the Code), which is a self-regulatory code for adoption by insurers. We proudly support the Code and embrace its objectives of raising the standards of practice and service in the insurance industry. You can obtain a copy of the Code from codeofpractice.com.au.

nib International Assistance

Before you travel:

- Place your nib International Assistance contact details in a safe place so you can contact us if you require assistance.
- Subscribe to smartraveller.gov.au to receive up to date travel advice.

Worldwide medical and emergency assistance 24 hours a day, 365 days a year, nib International Assistance

When disaster strikes and the unthinkable happens, it's reassuring to know someone back home is ready to take your call and assist. Our dedicated nib International Assistance team are available 24 hours a day, 7 days a week to provide you with assistance when you need it most.

Contact details outside of Australia

Contact our Emergency Assistance team using the contact details below:

Email: travel-assist@nib.com.au

Phone: +61 3 8523 2800

Fax: +61 3 8523 2815

Within Australia: 1300 555 019 or (03) 8523 2800

Lost credit cards/travellers' cheques?

Due to privacy legislation you will need to call the Credit Card/Travellers Cheque company directly in order to cancel the card/cheques and arrange replacements.

Obtain the correct number by visiting your card provider's website.

Schedule of Benefits (70+ years)

Australian Comprehensive Travel Plan	
This list is a summary of some of the benefits covered by this policy and the applicable limits. Please refer to the relevant sections of the Policy wording for full details of cover. Other applicable limits may apply.	
Benefit	Applicable limits per person
Evacuation and repatriation – Section 1	\$10,000
Cancellation and additional expenses – Section 2	\$10,000 or for bookings made using Qantas Points up to 1,000,000 Qantas Points
Cancellation or holiday deferment costs – Section 2A	
Agents cancellation fees – Section 2B	\$1,500
Emergency travel arrangements and accommodation expenses – Section 2E	\$10,000
Extra travel cover – Section 3	
Travel delay – Section 3A	\$500
Missed connection – special events – Section 3B	\$2,000
Withdrawal of services – Section 3C	\$250
Rental vehicle expenses – Section 4	
Rental vehicle insurance excess – Section 4A	\$3,000
Return of rental vehicle – Section 4B	\$750
Death expenses – Section 5	
Accidental death – Section 5A	\$10,000
Repatriation of remains – Section 5B	\$5,000
Sports and entertainment package – Section 6	
Golf green fees and ski lift passes – Section 6A	\$300
Ski run closure – Section 6B	\$500
Hiring replacement, snow ski, golf and surf equipment – Section 6C	\$300
Pre-paid theme park and event tickets – Section 6D	\$500
Benefits back home – Section 7	
Home and contents insurance excess – Section 7A	\$200
Home services – Section 7B	\$750
Luggage – Section 8	
Luggage and personal effects – Section 8A (refer to sub limits below)	\$4,000
Personal computer item sub limit	\$1,000
Video and camera item sub limit	\$750
Other item sub limit	\$500
Emergency luggage – Section 8B	\$500
Replacement passports and travel documents – Section 8D	\$2,000
Personal liability – Section 9	\$300,000
Medical and dental expenses onboard a cruise ship – Section 10	\$5,000

Policy wording

Terms and conditions

This section provides the terms and conditions of the contract between you and us. 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 783 146**.

Definitions

Accompanying child or children means your children, stepchildren, grandchildren, foster children, nieces and nephews who are travelling with you for the entire duration of your trip and at the time the Certificate of Insurance is issued are either;

- under 18 years of age or
- between the age of 18 and 24 years, engaged in full-time study and not married or living in a defacto relationship.

Applicable limit(s) means the sum insured specified in the Schedule of Benefits or Policy wording.

Carrier(s) means the scheduled airline, vessel, train, or motor coach transport in which you are to travel to or from your intended destination.

Existing medical condition(s) means:

- (a) any chronic or ongoing (whether chronic or otherwise) medical or dental condition, illness or disease of which you were aware or should reasonably have been aware, and which is medically documented or under investigation prior to the issue of the Certificate of Insurance; or
- (b) any physical, Mental Illness or medical condition (including pregnancy), defect, illness or disease of which you were aware or should reasonably have been aware, and for which treatment, medication, preventative medication, advice, preventative advice or investigation has been received or prescribed by a medical or dental adviser in the 90 days prior to the issue of the Certificate of Insurance.

Note:

- Where any condition is the subject of an investigation, that condition falls within this definition, regardless of whether or not a diagnosis of the condition has been made.
- This definition applies to you, your travelling party, your relatives, your business colleague, or any other person you have a relationship with whose state of health could impact your travel plans.

Fare Paying Adult(s) means a single fare paying person travelling alone or with accompanying child or children.

Illness means any disease or sickness affecting the body or mind. This includes a Mental Illness.

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.

Medical Practitioner means a medical professional registered and certified by the National and/or State Health Board either in Australia or in the country in which you are being treated whilst on your trip, and who is licensed to provide treatment, medication/prescriptions and medical opinions and reports – for example, doctors, physiotherapists and dentists. In the case of a Mental Illness, Medical Practitioner means a mental health professional registered and certified by the National and/or State Health Board either in Australia or in the country in which you are being treated whilst you are on your trip, and who is licensed to provide treatment, medication/prescriptions and medical opinions and reports – for example, psychologists, general practitioners and psychiatrists. A Medical Practitioner does not include a person who is related to you or a member of your travelling party.

Mental illness means any sickness, disorder or condition recognized or provided for the latest edition of the Diagnostic and Statistical Manual of Mental Disorders, where a clinical diagnosis has been made and Mental Health Treatment Plan has been prescribed by a Medical Practitioner.

Mental Health Treatment Plan means the evidence based assessment and medical treatment plan, referred to and required by Australian Medicare, which includes, the patient's diagnosed Mental Illness, their Mental Illness medical history and their mental state and medical needs following diagnosis, as well as details of any medications prescribed, the patient's actions to be undertaken to treat their Mental Illness and details of any medical referrals for the diagnosed Mental Illness.

Personal computer means laptops, personal digital assistants including a blackberry and other hand-held wireless devices and notebooks.

Premium means the total amount paid or redeemed using Qantas Points for the insurance. It includes amounts payable to Qantas, stamp duty and GST if applicable.

Professional sporting activity means an activity for which you receive financial reward, or benefits from participating in that sporting activity, regardless of whether or not you are a professional sports person.

Relative(s) 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, defacto partner, parent, parent in-law, daughter, son, daughter-in-law, son-in-law, brother, sister, brother-in-law, sister-in-law, grandchildren, grandparent, step-parent, step-children, fiancé or fiancée, or guardian.

Rental vehicle means any car, campervan, motorcycle or boat you rent from a licenced rental vehicle company and have a signed contract with that company.

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

Travelling party means you and any travelling companion who has made arrangements to accompany you for at least 50% of the trip.

Trip(s) 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 normal 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.

Unattended means leaving your luggage either, with a person you have not previously met or, in a public place where it can be taken without your knowledge or at a distance from which you cannot prevent it from being taken.

We, our, us, refers to Certain underwriters at Lloyd's, who deal with you through their agent, nib Travel Services (Australia) Pty Ltd ABN 81 115 932 173 AFSL 308461.

You, your, yours, yourself means the person or people named in the Certificate of Insurance and their accompanying child or children.

When does the cover begin and end?

1. This insurance is only valid when you pay the premium and we issue a Certificate of Insurance to you.
2. The insurance provides cover under all applicable sections except Section 2A (Cancellation or holiday deferment costs), Section 2B (Agents cancellation fees) and Section 2C (Loss of reward points) for the period of the trip. Sections 2A, 2B and 2C cover you from the time you pay the premium, 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 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 please ask Qantas or go to qantas.com/insurance. If you go to qantas.com/insurance you will need to enter personal identification information to access your travel insurance and amend your policy. If we do not agree, a refund of the premium will be made to you.

Losses we do not cover at all

1. We will not pay the first \$35 (the excess) for any one event except in relation to a claim under Sections 2F, 3A–3C, 4, 5, 6, 7 and 8B.
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 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, Medicare, 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. A loss caused by, arising directly or indirectly from or in any way connected with an act or threat of terrorism. This exclusion does not apply to Section 5B Repatriation of remains, Section 8 Luggage or under Section 1 Medical evacuation and repatriation for the cost of repatriation within Australia, if the carrier requires you to be brought back with a medical escort.
8. A loss caused by, arising directly or indirectly from or in any way connected with the cancellation of travel arrangements due to mechanical breakdown of transportation.
9. Any claim arising from Illness or Injury where a metastatic or terminal prognosis was made, in relation to any medical condition, whether related or not to the cause of the claim, prior to the issue of the Certificate of Insurance.
10. Any claim arising directly or indirectly as a result of a member of the travelling party:
 - (a) Deliberately injures themselves; or
 - (b) being 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; or
 - (c) suffers HIV with AIDS related infection or Illness.
11. A loss where the reason for the claim is the Injury, Illness or death of a person who is not a member of your travelling party and is 80 years of age or over at the time the Certificate of Insurance is issued.
12. Where 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 Australia, the European Union, the United Kingdom or the United States.

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, original receipts 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 Medical Practitioner 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.

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4. Once the Certificate of Insurance has been issued you are not entitled to a refund of any part of the premium except as provided for in the section headed “Cooling Off Period”.
 5. You must tell us if you were entitled to claim an input tax credit on the premium at the time of making a claim under the policy. If you do not provide us with this information we may deduct up to 1/11th of the amount otherwise payable in settlement of your claim.
 6. If we agree to pay a claim under your policy, this policy covers GST inclusive costs (up to the relevant 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.
 7. 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 evacuation and repatriation

The most we will pay for all claims under this section is the applicable limit set out in the Schedule of Benefits or where no limit is listed, the specific amount set out in the relevant section.

We will pay you if you have to interrupt your trip after it has begun, for necessary medical evacuation or repatriation that you undertake with our consent. The following conditions apply:

- (a) We will not pay for expenses incurred to resume the trip after you have returned to your normal place of residence within Australia.
- (b) For repatriation, we will not pay more than the cost of repatriation to your normal place of residence 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 Medical Practitioner.
- (d) If you do not have a return ticket at the time of the event that causes a claim under this section, we will deduct the cost of an economy class airfare at the carrier’s regular published rates for the return journey.

Cancellation and additional expenses – events we cover under Section 2

We will cover you for Cancellation and additional expenses (Section 2), in respect of your planned trip, that result directly from one of the following events occurring after the Certificate of Insurance was issued (subject to the exclusions detailed in “Losses we do not cover under Sections 1, 2, 3, 4, 5, 6 and 7”):

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:
 - you; or
 - a member of your travelling party; or
 - of a relative, who is a resident in Australia or New Zealand. The following conditions apply:
 - ◆ the death, illness or injury requires hospitalisation or confinement; or
 - ◆ you or a member of your travelling party are certified medically unfit to travel by a Medical Practitioner; or
 - ◆ in the case of a Mental Illness:
 - a diagnosis has been made by a Medical Practitioner; and
 - the diagnosed individual has been assigned a Mental Health Treatment Plan; and
 - the Mental Illness prevents you from travelling
2. you are 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 business partner or co-worker. But before we will cover you, you must provide us with proof that the business partner or co-worker’s absence due to death, sudden serious illness or serious injury made the cancellation or ending of the trip necessary and you have written confirmation of that fact from a senior representative or director of the business.

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3. Cancellation or restriction of pre-paid 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. Your pre-paid accommodation being destroyed or uninhabitable due to severe weather or natural disaster and no alternative equivalent accommodation is available in the vicinity. You must have done everything reasonable to obtain alternative accommodation. You must also have written confirmation of your claim from an official of the hotel or government body where the incident took place.
 5. A member of the travelling party being required to do jury service or being confined in compulsory quarantine.
 6. 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.
 7. Loss (excluding Government confiscation) of your passport, travel documents or credit cards.
 8. A member of your travelling party who is a fulltime student being required to sit supplementary examinations.
 9. A member of your travelling party being made redundant from full time usual employment in Australia.
 10. The cancellation of pre-arranged leave for full time employees of the police, fire, ambulance or emergency services.
 11. Your normal place of residence in Australia being destroyed or rendered insecure due to a natural disaster.
 12. The cancellation of a wedding, conference, pre-paid concert, course, tuition or sporting event and the sole purpose of the trip is to attend that wedding, conference, concert, course, tuition or sporting event.
 13. A member of your travelling party being affected by any form of insolvency, administration or bankruptcy of their employer.
 14. 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.
 15. The insolvency or financial default of scheduled service airlines, hotel and resort operators, car and campervan hire companies, cruise lines, railways operators and theme park operators excluding travel agents. Cover is limited to \$10,000.
 16. Your incoming flight is delayed causing a missed onward connection to a destination within Australia.
 17. The transport carrying you to the airport for a flight to a destination within Australia is delayed for reason/s beyond your control.

Section 2 – Cancellation and additional expenses

Cover under this section is only provided for an event listed in Cancellation and additional expenses – events we cover under Section 2.

The most we will pay for all claims under this section is the applicable limit set out in the Schedule of Benefits or where no limit is listed, the specific amount set out in the relevant section.

Section 2A – Cancellation or holiday deferment costs

We will pay the value of unused pre-paid travel arrangements, less any refunds due to you, if you have to cancel these arrangements, or; 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. We will not pay for the value of unused pre-paid transport costs where we have repatriated you a distance equivalent to, or greater than, the total distance remaining on your itinerary at the point of repatriation. Where the total distance of the repatriation is less than the unused travel arrangements we will calculate your entitlement on a pro-rata basis, taking into account the cost of your original ticket.

Section 2B – Agents cancellation fees

We will pay agent's cancellation fees 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 and or service fees normally earned by the agent, had the trip not been cancelled.

Section 2C – Loss of Qantas Points

We will arrange for the reinstatement of your Qantas Points, lost due to the cancellation of your airline ticket due to a claimable event under this policy. The maximum amount of points we will reinstate is 1,000,000 Qantas Points. We will not provide cover if the loss of such points or their value can be recovered from any other source.

Section 2D – Loss of reward points

We will pay for flight reward points, other than Qantas Points, lost due to the cancellation of your airline ticket. We are entitled to choose between reinstating your points or paying you their value in cash. Where we choose to pay you in cash, 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.

We will not provide cover if the loss of such points or their value can be recovered from any other source.

Section 2E – Emergency travel arrangements and accommodation expenses

We will pay you if you have to interrupt your trip after it has begun, for necessary additional travel, accommodation and meals that you undertake with our consent. Travel expenses for your return home 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 normal place of residence within Australia.
- (b) Additional travel must be at the fare class that you originally chose, except where written approval is provided by us.
- (c) 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.
- (d) We will not pay for additional transport or accommodation expenses when a claim is made for cancelled transport or accommodation expenses covering the same period of time.
- (e) We will not pay for accommodation expenses for periods where you have not forfeited pre-paid accommodation arrangements.
- (f) We will pay you for necessary additional meals up to a maximum of \$50 for each 24 hour period up to \$500.
- (g) You must give us your receipts and written advice that you are unfit to continue the trip.

Section 2F – Missed connection

(No Excess Applies)

If your trip is interrupted because you miss your onward connection within Australia due to the late arrival of your flight caused by circumstances outside of your control, we will pay up to \$2,000 for the reasonable additional cost of using alternative transport to continue to your intended destination within Australia.

However, cover only applies where the onward connection is booked with at least 90 minutes published connecting time.

Section 3 – Extra travel cover

The most we will pay for all claims under this section is the applicable limit set out in the Schedule of Benefits or where no limit is listed, the specific amount set out in the relevant section.

Section 3A – Travel delay

(No Excess Applies)

We will pay you

- (a) up to a maximum per day of \$75 for the cost of reasonable additional accommodation and \$50 for meals; or
- (b) up to the applicable limit for the reasonable cost of rearranging your travel arrangements, including additional accommodation and travel arrangements to resume your pre-paid arrangements;

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. The applicable limit is a combined total for additional meals, accommodation and rearrangement costs.

Section 3B – Missed connection – special events

(No Excess Applies)

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, 25th or 50th Wedding Anniversary 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 3C – Withdrawal of services

(No Excess Applies)

We will pay up to \$50 for each completed 24 hour period up to a maximum \$250, 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 3D – Non medical attendant

We will pay an economy class airfare and necessary accommodation, for a relative or friend to travel to, remain with or escort you, in place of a medical attendant, if you are 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. However, you must have our written consent. The maximum amount we will pay is \$10,000.

Section 4 – Rental vehicle expenses

(No Excess Applies)

The most we will pay for all claims under this section is the applicable limit set out in the Schedule of Benefits or where no limit is listed, the specific amount set out in the relevant section.

Section 4A – Rental vehicle insurance excess

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 4B – Return of rental vehicle

We will pay towards the cost of returning your rental vehicle to the nearest depot, including airport concession charges, if due to a claimable event covered by any section of this policy you are unable to do so during your trip.

Section 5 – Death expenses

The most we will pay for all claims under this section is the applicable limit set out in the Schedule of Benefits or where no limit is listed, the specific amount set out in the relevant section.

(No Excess Applies)

Section 5A – Accidental death

We will pay your Estate, if you are 18 years of age or over and during your trip you suffer an Injury which results in your death within 12 months of the injury being sustained. The amount payable for each person named on the Certificate of Insurance will be limited to the applicable limit. There is no cover for any person under 18 years of age.

Section 5B – Repatriation of remains

We will pay for your burial or cremation within Australia, or the transporting of your remains within Australia if you die during the trip.

Section 6 – Sports and entertainment package

(No Excess Applies)

The most we will pay for all claims under this section is the applicable limit set out in the Schedule of Benefits or where no limit is listed, the specific amount set out in the relevant section.

Section 6A – Golf green fees and ski lift passes

We will pay you for non-refundable pre-paid golf 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 6B – Ski run closure

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 or too much snow causes a total closure of the lift system. We will pay a daily benefit of \$100, up to a maximum of \$500.

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 ski resorts outside the period 1 July to 30 September.

Section 6C – Hiring replacement snow ski, golf and surf equipment

If your snow skiing, golf or surf equipment is lost, delayed or damaged during the trip we will pay you the necessary cost of hiring replacement equipment up to \$300. Any claim made must be supported by receipts.

Section 6D – Pre-paid theme park and event tickets

We will pay towards the cost of any pre-paid theme park or event tickets less any refunds due to you, if you have to cancel these arrangements due to your injury or serious illness which occurs during your trip.

Section 7 – Benefits back home

(No Excess Applies)

The most we will pay for all claims under this section is the applicable limit set out in the Schedule of Benefits or where no limit is listed, the specific amount set out in the relevant section.

Section 7A – Home and contents insurance excess

We will pay you for the home and contents insurance excess if your normal place of residence in Australia is damaged or burgled during your trip and you make a claim against your home and contents insurance. You must provide a copy of your police report or insurance claim or both.

Section 7B – Home services

We will pay you for necessary home services provided by a registered home services business, if you have been repatriated within Australia by us during your trip and your Injury or Illness restricts your ability to perform these duties. You must have our written consent.

Losses we do not cover under Sections 1, 2, 3, 4, 5, 6 and 7

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) takes part in a riot or civil commotion;
 - (b) acts maliciously;
 - (c) races (except on foot); mountaineers or rock climbs using support ropes; or participates in base jumping, or running with the bulls; or takes part in a professional sporting activity;
 - (d) rides a motor cycle in excess of 100 cc (except as a pillion passenger) without a licence that is valid in your country of residence;

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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, related to, or consequential upon an existing medical condition of you, a member of the travelling party or a non-travelling relative or business partner. This exclusion will not apply if you have told us about the existing medical condition, cover has been granted by us in writing and you have paid us any additional amount we asked for.
 5. Death, Illness or Injury caused or exacerbated by or consequential upon any condition which has been the subject of a medical investigation within the period of 12 months prior to the issue of the Certificate of Insurance, in respect of which no diagnosis has been made. This exclusion will not apply if you have told us, cover has been granted by us in writing and you have paid us any additional amount we asked for.
 6. Replacing medication in use at the time the trip began or maintaining a course of treatment you were on at the time.
 7. The birth of a child, whatever the proximate cause is. (Unless otherwise excluded by this policy and provided a medical screening assessment 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).
 8. You fail to take reasonable precautions to avoid a financial loss after a public warning of a strike, riot, civil commotion, or natural disaster.
 9. A member of the travelling party decides to change or not to continue with the trip.
 10. You operate a rental vehicle in violation of the rental agreement.
 11. You incur medical, ambulance and ancillary expenses within Australia.
 12. The insolvency or financial default of a travel agent, scheduled serviced airlines, hotel and resort operators, car and campervan hire companies, cruise lines, railway operators and theme park operators to the extent that your loss is covered by a scheme or fund (not a contract of insurance), or would be but for this insurance.
 13. The insolvency, bankruptcy, provisional liquidation, financial collapse, appointment of receivers or any other form of insolvency administration of any person, company, organisation involved in your travel arrangements at the time the Certificate of Insurance was issued.
 14. Losses for a missed connection where your original booked connection time was under 90 minutes.

Section 8 – Luggage

The most we will pay for all claims under this section is the applicable limit set out in the Schedule of Benefits or where no limit is listed, the specific amount set out in the relevant section.

Section 8A – Luggage and personal effects

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, while they are accompanying you during your trip.

The way we will pay the claim will depend on the type of cover you have chosen. If you do not have Specified Item Cover, we will, after allowing for wear, tear, and depreciation, choose between repairing or replacing the property, or paying you its value in cash. Sub limits apply to each item of luggage and personal effects, to personal computers, videos and cameras and for watches and jewellery 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.

Specified Item Cover

If you have separately insured an item under Specified Item Cover and you have a receipt or valuation less than 12 months old for any item you specify, depreciation does not apply.

Items separately insured under Specified Item Cover are covered up to the amount specified even if this amount exceeds the applicable limit(s) set out in the Schedule of Benefits.

2. Loss of, or damage to, dentures or dental prostheses during your trip, up to \$800.

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3. Automatic reinstatement – 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.

When we will not pay

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 a carrier loses or damages your accompanying luggage, report it in writing to the carrier within 3 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.

Section 8B – Emergency luggage

(No Excess Applies)

We will pay 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 under this section. 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 normal place of residence in Australia.

Section 8C – Replacement passports and travel documents

We will pay 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.

Losses we do not cover under Section 8

We will not pay for any of the following:

- 1. Loss, theft of, or damage to:
 - (a) bank or currency notes, cheques or negotiable instruments.
 - (b) watercraft of any type (excluding surfboards).
 - (c) fragile or brittle items (e.g. 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 or that occurs because you do not take reasonable care to protect it.
 - (g) luggage or personal effects for which you are entitled to compensation from the carrier.
 - (h) personal computer, or communication, or photographic, or electronic equipment, or jewellery, or watches left unattended by you in a motor vehicle for any length of time, even if in the boot of the motor vehicle.
 - (i) luggage or personal effects left unattended by you overnight in a motor vehicle for any length of time.
 - (j) personal computer, or communication, or photographic, or electronic equipment, or jewellery, or watches checked in as luggage.
- 2. Wear and tear or depreciation of property or damage by the action of insects or vermin, mildew, rust or corrosion.
- 3. Mechanical or electrical breakdown, or malfunction repair costs.

Section 9 – Personal liability

The most we will pay for all claims under this section is the applicable limit set out in the Schedule of Benefits or where no limit is listed, the specific amount set out in the relevant section.

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 9

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.

Section 10 – Medical and dental expenses onboard a cruise ship

The most we will pay for all claims under this section is the applicable limit set out in the Schedule of Benefits or where no limit is listed, the specific amount set out in the relevant section.

We will pay for any medical, hospital, ambulance or dental expenses you incur onboard a cruise ship in Australian waters. We will pay medical and dental expenses which we believe are medically necessary to treat the Illness or Injury. Any treatment you receive must be given by a Medical Practitioner, physiotherapist, chiropractor, osteopath, dentist or oral surgeon who is registered to practice in the country or jurisdiction where you receive treatment. Where you need treatment for an Injury by a physiotherapist, chiropractor, osteopath or emergency dental treatment, you may have the first 6 treatments without asking us. Any treatments after that must be with our consent.

To determine if expenses are reasonable and necessary, we may consider all relevant factors, including the average reimbursement received by the provider for similar treatment.

All expenses under this section must be incurred within 12 months of the date of the Illness or Injury.

The most we will pay per adult including accompany child or children for Dental expenses due to sudden and acute pain is \$1,000.

Losses we do not cover under Section 10

1. There is no cover for any medical, hospital or ambulance expenses you incur in Australia however, we will pay for any medical, hospital, ambulance or dental expenses you incur onboard a cruise ship in Australian waters.
2. There is no cover under this benefit because of an Illness or Injury, the signs and symptoms of which you first became aware of before you went on your trip.
3. There is no cover for any person whose date of birth is after the date that the Certificate of Insurance was issued unless you advised us and we agreed to provide cover.
4. There is no cover for damage to dentures or dental prostheses under this section. Refer to Section 8A “Luggage and personal effects” for cover that may be available.
5. There is no cover for expenses incurred for dental treatment due to normal wear and tear or the normal maintenance of dental health.
6. There is no cover for any existing medical condition for any member of the travelling party unless you have applied for cover for the existing medical condition, we have agreed to cover it in writing and, if applicable, you have paid the additional premium or the medical condition is one that is automatically covered.

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7. There is no cover for ongoing payments under this benefit if we decide on the advice of a doctor appointed by us that you are capable of being repatriated to or within Australia if you are cruising in Australian waters. If you do not agree to return to your home in Australia we may choose not to make any further payment for medical expenses and associated costs as determined by us.
 8. Any cover where you have made a claim for the same costs under any other section of the policy.
 9. There is no cover under this policy once you have returned to your normal place of residence.

Responsibility for this document

Certain underwriters at Lloyd's are responsible for the PDS and Policy Wording in this document, which were prepared on 14 January 2019.

Financial Services Guide

About Qantas

In this section you can find information about who Qantas is, and the financial services we provide to you. It aims to help you make an informed decision about the services Qantas offers and how we're paid for those services. You can also find out about how we deal with any complaints and disputes

Your insurance is underwritten by certain underwriters at Lloyd's (the insurer) – giving you the security of a policy issued by one of the world's largest specialist insurance markets.

Qantas Airways Limited, ABN 16 009 661 901 AR 261363, (Qantas) is an authorised representative of nib Travel Services (Australia) Pty Ltd ABN 81 115 932 173, AFSL 308461 (nib). nib Travel Services is a wholly owned subsidiary of nib holdings limited, ABN 51 125 633 856, and is part of the nib Group of companies. Qantas is authorised by nib to distribute and issue travel insurance policies. Qantas may also provide you with general advice about the travel insurance product.

nib acts as the underwriting agent of the insurer under a binding authority from the insurer which means it can issue, vary, renew or cancel your insurance on their behalf. nib is authorised to provide general financial product advice and deal in general insurance products and also handles and settles any claims you make.

nib and our representatives act on behalf of the insurer and not on your behalf.

nib receives a percentage of the premiums you pay to the insurer for the services it provides. nib pays a percentage of its commission to Qantas for its role. nib may also receive a profit-based commission from the insurer, based on the profitability and performance of all insurances placed by nib, if the insurer makes an underwriting profit in any given year.

Representatives of Qantas are paid an annual salary and may be paid a bonus based on business performance. Qantas pays commission to entities which refer clients to them, which is calculated as a percentage of the premium paid. Qantas also works with affiliates who introduce or refer customers to Qantas. If you are referred to Qantas by an affiliate, the affiliate who referred you is paid a referral fee from the commission that Qantas receives from nib. The referral fee is calculated as a percentage of the gross premium when you buy a policy and is at no extra cost to you. Depending on certain eligibility criteria, an affiliate can receive additional benefits such as discounted travel insurance or marketing assistance from Qantas.

For more information on commissions or remuneration paid for financial services provided, contact nib either before you buy your insurance or within a reasonable time of receiving this Combined FSG and PDS.

Feedback, complaints and disputes

If you have any feedback about our service – positive or negative – you should ask your Qantas travel consultant for assistance or you can call Qantas on **13 13 13** during business hours, or write to Qantas' Customer Service Manager, 8/313 Adelaide Street, Brisbane, Queensland 4000, as Qantas has procedures in place to help resolve any issues you may have.

How we handle complaints

If you have a complaint arising out of this insurance or the financial services provided by the insurer, our representatives, affiliates, or service providers, please contact:

Customer Relations

PO Box A975

Sydney NSW 1235

Australia

Phone: **1300 025 121**

Email: idr-care@nib.com.au

nib will acknowledge your complaint within 5 business days and provide you with the contact details of the person handling your complaint. We will respond to your complaint within 15 business days. If more time is needed to collect necessary information or complete any further investigation required, nib will agree with you a reasonable alternative timeframe.

If you are not satisfied with the response to your complaint, you should contact the Lloyd's General Representative in Australia for consideration under their dispute resolution process. You can contact Lloyd's at:

Lloyd's Underwriters' General Representative in Australia

Level 9, 1 O'Connell St
Sydney NSW 2000

Phone: +61 2 8298 0783

Email: ldraustralia@lloyds.com

Your dispute will be acknowledged within 5 working days of receipt, and Lloyd's will send a final response on behalf of the Underwriters within 15 business days.

If we are unable to resolve your complaint within 45 days of receiving your original complaint, or if you are still not satisfied with the outcome, you can choose to have your complaint independently reviewed by the Australian Financial Complaints Authority, or AFCA. AFCA provides fair and independent financial services complaint resolution that is free to consumers.

AFCA can be contacted at:

Website: afca.org.au

Email: info@afca.org.au

Telephone: 1800 931 678 (free call)

In writing to: Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001

Other information about us

Your privacy

We take your privacy seriously and adhere to the Privacy Policy detailed on our website at nib.com.au/docs/privacy-policy.

Professional Indemnity Insurance

nib and its representatives (including Qantas) are covered under professional indemnity insurance arrangements that comply with the requirements of Chapter 7 of the Corporations Act. The insurance (subject to its terms and conditions) will continue to cover claims in relation to nib's representatives that no longer work for it (but who did at the time of the relevant conduct).

Where a financial service is provided to you by one of nib's and Qantas's partners, that partner is required to hold professional indemnity insurance arrangements for compensating clients for losses they suffer as a result of a breach of their obligations under the Corporations Act relating to the financial services provided by them.

nib Travel Services is responsible for this FSG which was prepared on 14 January 2019.

POLICY

Q030

AUSTRALIAN 70+ YEARS

CODE

Customer Service

Phone: 1300 783 146

Fax: 1300 657 117

Email: travel-service@nib.com.au

Claims

Phone: 1300 783 146

Fax: 1300 657 157

Email: travel-claims@nib.com.au

Medical Underwriting

Phone: 1300 783 146

Fax: 1300 657 127

Email: travel-emc@nib.com.au

nib International Assistance

Phone: 1300 555 019 (within Australia)

Phone: +61 3 8523 2800 (outside of Australia)

Fax: (03) 8523 2815

Email: travel-assist@nib.com.au

Insurance underwritten by certain underwriters at Lloyd's, who deal with you through their agent nib Travel Services (Australia) Pty Ltd ABN 81 115 932 173 AFSL 308461.

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