

A photograph of a woman with blonde hair, wearing a tan hat and a backpack, smiling as she looks at a map. Another person is partially visible next to her, also looking at the map. The scene is brightly lit, suggesting an outdoor setting. A large red semi-transparent box is overlaid on the left side of the image, containing the title text.

# Australian Cancellation, Baggage and Rental Vehicle Excess Travel Insurance

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

## About this booklet

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.

## Updating our PDS

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.

## For more information or to make a claim

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

### nib Travel Insurance General Enquiries

Phone (toll free): 1300 783 146 (Office Hours Mon–Fri: 8:30–18:00)

Outside of Australia: +61 3 8523 2777

Email: [travel-service@nib.com.au](mailto:travel-service@nib.com.au)

Claims email: [travel-claims@nib.com.au](mailto:travel-claims@nib.com.au)

Postal address: PO Box 12090

Melbourne VIC 8006

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## Qantas 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<sup>^</sup>.

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](https://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](https://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](https://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](https://qantas.com) for more information.

### Further Qantas Frequent Flyer benefit

Under this policy we will refund up to 100,000 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.

<sup>^</sup> 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](https://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.

## Important Information

The reference to 'we', 'our' and 'us' in this section is 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

The information provided in this section includes high level information about this Policy issued by nib including your duty of disclosure, privacy, how to make a claim, nib's dispute resolution process and other relevant information issued by nib. This section may also set out other information such as options in cover you can choose from, factors that affect the cost and any cooling off rights. The Policy Wording section sets out the detailed terms, conditions and exclusions relating to the insurance.

If we issue you with a Policy, you will be given a Policy Schedule. The Policy Schedule sets out the specific terms applicable to your cover and should be read together with the Policy Wording.

The Policy Wording and Certificate of Insurance form your legal contract with us so please keep them in a safe place for future reference. You should check the Certificate of Insurance when you receive it to ensure it accurately states what you have insured.

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## Existing medical conditions

This policy does not cover existing medical conditions unless it is one that is automatically covered.

### Medical conditions automatically covered

Provided the following existing medical 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 is automatically provided.

- 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, and 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, Hashimotos 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 – where 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.

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## Your 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](http://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](mailto: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](mailto: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.

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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](mailto: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](http://afca.org.au)

Email: [info@afca.org.au](mailto: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**

<b>Phone</b>	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.
<b>Email</b>	<a href="mailto:idr-care@nib.com.au">idr-care@nib.com.au</a> to make a complaint. <a href="mailto:travel-service@nib.com.au">travel-service@nib.com.au</a> to give feedback or pay a compliment.
<b>Post</b>	Customer Relations, PO Box A975, Sydney NSW 1235 Australia

**How to contact The Australian Financial Complaints Authority (AFCA)**

<b>Phone</b>	1800 931 678 (Monday to Friday from 9am to 5pm, Melbourne time, except on public holidays).
<b>Email</b>	<a href="mailto:info@afca.org.au">info@afca.org.au</a>
<b>Online</b>	<a href="http://afca.org.au">afca.org.au</a>

**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](http://codeofpractice.com.au)

**nib International Assistance**

nib International Assistance provides emergency assistance, medical evacuation and repatriation services for persons covered under nib travel insurance policies worldwide. All cases are managed from start to finish by our experienced insurance and medical specialists who are available by telephone twenty four (24) hours a day for advice and assistance in the event of a medical emergency.

Specific services provided by nib International Assistance to persons covered under this Policy who sustain an injury or suffer an illness or mishap while travelling outside their country of residence include:

- medical transfer to an appropriate specialist hospital;
- repatriation to Australia;

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- intra hospital transfer should specialist care be required;
  - road ambulance transportation services;
  - repatriation of mortal remains.

Additional services include:

- providing a message service to enable persons covered under the Policy to keep in touch with their family, employees and travel agents,
- organising an evacuation in the event of a political or environmental event which necessitates a person covered under the Policy to be evacuated.

### **How to contact nib International Assistance**

Calls from mobiles will be at your cost.

Phone: 03 8523 2800

Within Australia: 1300 555 019

Fax: 03 8523 2815

Email: [travel-assist@nib.com.au](mailto:travel-assist@nib.com.au)

## **The cost of this policy**

The total premium is the amount we charge you for this Policy. It includes the amount we have calculated for the risk and the taxes and government charges applicable. The premium will be shown on the Certificate of Insurance.

When calculating the premium we take a number of factors into account. These factors and the degree to which they affect the premium will depend on the information you give us, and the level and type of cover you choose. The main factors that impact your premium include:

- the number of fare paying passenger(s) on your travel booking.

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

## **Cooling off period**

If you change your mind within 14 days of receiving the Certificate of Insurance, you can cancel it and receive a full refund. Naturally, this does not apply if you have made or are entitled to make a claim and your trip has not commenced.

Go to [qantas.com/insurance](http://qantas.com/insurance) and we will arrange for a refund within 15 business days of you cancelling your policy.

The cooling off period does not apply to policy or trip extensions.

# Policy wording

This Policy is 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.

## Our agreement with you

Your Policy is an agreement between you and us, made up of:

- this Policy Wording; and
- our Certificate of Insurance, which sets out the cover you've chosen and any terms specific to you.

The cover under this Policy is provided during the period of insurance, once you've paid us your premium. There are also:

- conditions and exclusions which apply to specific covers or sections;
- general exclusions, which apply to any claim you make;
- general conditions, which set out your responsibilities under this Policy.
- claims conditions, which set out our rights and your responsibilities when you make a claim; and
- other terms, which set out how this Policy operates.

## How much we will pay

The most we will pay for a claim is the sum insured set out in the Schedule of Benefits for the cover or section you are claiming under, less any excess.

## When does the cover begin and end?

1. This Policy is only valid when you pay the premium and we issue a Certificate of Insurance to you.
2. Section 1 covers you from the time you pay the premium, until you have returned to your normal place of residence within Australia or when the trip ends whichever happens first. Sections 2 & 3 cover you for the period of the trip.
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 cover 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 maximum period of 14 days, whichever happens first.
4. This Policy 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 go to [qantas.com/insurance](https://www.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 or reinstatement of the premium will be made to you.

## Guidelines

- This Policy is available to any fare paying passenger(s) and any accompanying child or children travelling within Australia except under the Rental Vehicle Excess Section, that does not provide coverage for passengers under 21 years of age.
- Policy is available for a maximum period of 14 days.
- 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, except under the Rental Vehicle Excess Section, that does not provide coverage for passengers under 21 years of age.
- You cannot substitute the person or people nominated in the Certificate of Insurance.

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- If all persons on the travel booking are under 12 years of age at the time the Certificate of Insurance is to be issued, one Policy will cover all persons on that booking except under the Rental Vehicle Excess Section that does not provide coverage for passengers under 21 years of age. The premium payable will be the same as any fare paying passenger.
  - There is no provision to suspend this Policy during the period of insurance.

### Age Limits

The Rental Vehicle Excess Section of this Policy does not provide coverage for passengers under 21 years of age.

### Extensions

This Policy can be extended up to the maximum total duration of 14 days from date of departure.

## Words with special meanings

Some key words and terms used in this Policy have a special meaning. If words and terms are only used in one (1) section of the Policy, we will describe their special meaning in that section.

Wherever the following words or terms are used in the Policy, they mean what is set out below:

**Accompanying child or children** means children who are related to you and under 2 years of age at the time the Certificate of Insurance is to be issued.

**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 Passenger(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.

**In Transit** means in the custody or control of a carrier.

**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.

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**Mental illness** means any sickness, disorder or condition recognized or provided for in 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 and stamp duty.

**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. Relative 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, stepchildren, 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.

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## Section 1 – Cancellation and rearrangement of flight expenses

### Schedule of Benefits

Applicable limit per person	\$2,000 Or for bookings made with Qantas Points, up to 100,000 Qantas Points
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Cover under this section is only provided for an event listed below.

#### Events we cover under this section

We will cover you for cancellation and rearrangement of flight 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 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) you; or
  - (b) a member of your travelling party; or
  - (c) a relative, who is resident in Australia or New Zealand;  
provided that:
    - (d) the death occurred or the illness or injury requires hospitalisation or confinement; or
    - (e) you or a member of your travelling party are certified medically unfit to travel by a Medical Practitioner; or
    - (f) in the case of a Mental Illness,
      - (i) A diagnosis has been made by a Medical Practitioner; and
      - (ii) The diagnosed individual has been assigned a Mental Health Treatment Plan; and
      - (iii) 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.
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 full time 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.

**Section 1A – Cancellation and rearrangement of flights**

We will pay the value of unused pre-paid flights, 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.

**Section 1B – 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.

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

**Section 1C – 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.

The most we will pay for all claims under this section is the applicable limit set out in the Schedule of Benefits for this section.

**Section 2 – Luggage in transit**

**Schedule of Benefits**

Applicable limit per person	\$500
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We will pay you for the accidental loss, theft of, or damage to, your luggage or personal effects including things you buy during the trip, whilst they are in transit 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.

However, we will only accept liability if you:

- (a) keep receipts for goods you buy separate from the goods themselves.
- (b) keep any relevant ticket and luggage check and give them to us.
- (c) provide evidence of the value and your ownership of the goods.
- (d) 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.

The most we will pay for all claims under this section is the applicable limit set out in the Schedule of Benefits for this section.

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## Section 3 – Rental vehicle insurance excess

### Schedule of Benefits

Applicable limit per person	\$4,000
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This cover is not in place of rental vehicle insurance and only provides cover for the excess component up to the applicable limit.

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.

The most we will pay for all claims under this section is the applicable limit set out in the Schedule of Benefits for this section.

### General exclusions

These general exclusions apply to all sections of this Policy. 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 2 Luggage In Transit.
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 injuring 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) suffering from 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.

### Sanctions limitation and exclusion clause

You are not insured under any section of this Policy 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.

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## Additional exclusions

### Exclusions applying to Sections 1 and 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:
  - takes part in a riot or civil commotion; or
  - acts maliciously; or
  - races (except on foot); mountaineers or rock climbs using support ropes; or participates in base jumping, or takes part in a professional sporting activity; or
  - rides a motorcycle in excess of 100 cc (except as a pillion passenger) without a licence that is valid in your country of residence.
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.
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.
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.
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. You operate a rental vehicle in violation of the rental agreement.

### Exclusions applying to Section 2 only

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 personal 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, or
  - (h) 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.
4. We will not pay for luggage or personal effects under Australian Cancellation, Baggage and Rental Vehicle Excess Travel Plan except luggage or personal effects that are in transit including disembarkation.

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## General conditions

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

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

- (a) refuse to pay your claim or reduce what we pay for your claim;
- (b) cancel your Policy.

### Assistance and co-operation

You must provide us with all reasonable assistance we require when you deal with us and you will:

- be truthful and frank;
- not behave in a way that is abusive, dangerous, hostile, improper or threatening;
- co-operate fully with us, even after we have paid a claim.

### Care and maintenance

You must take reasonable care to prevent damage, injury or loss. We will not pay for damage, injury, loss or your liability to which your failure to take reasonable care is a contributing factor. At all times, you must:

- (a) Prevent damage to property insured, as well as to others and their property;
- (b) Minimise the cost of any claim under this Policy;
- (c) Comply with all laws.

### Taxation implications

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.

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.

You must tell us if your entitlement to an input tax credit disclosed to us:

- (a) is incorrect; or
- (b) changes from what you have told us, when you extend or vary your Policy.

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## Claims

This section describes what you must do, as well as conditions which apply, when you make a claim and at the time loss or damage occurs which is likely to give rise to a claim

Claims can be lodged 24 hours a day, 7 days a week. You can download a claim form from [qantas.com/insurance](http://qantas.com/insurance)  
Alternatively contact our Claims Department:

In Australia	1300 783 146 (Toll Free)
By Email	<a href="mailto:travel-claims@nib.com.au">travel-claims@nib.com.au</a>

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**  
P.O. Box 12090  
MELBOURNE VIC 8006  
Email: [travel-claims@nib.com.au](mailto:travel-claims@nib.com.au)

### Claims service standard

nib's 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, nib will contact you within 10 working days.

### What you must do

You must:

1. report all losses under the luggage section to the local authority within twenty four (24) hours and a written acknowledgement obtained.
2. immediately report any lost luggage or damage to the conveyance carrier and submit a claim to them. The conveyance carrier may be legally liable for the loss or damage.
3. give us written notice as soon as possible of an event that may result in a claim under this policy.
4. give us your Certificate of Insurance and any other documents, medical certificates, original receipts or information that we reasonably ask for.
5. 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.
6. 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.

### Contribution

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

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## Depreciation

(Only applicable on the Luggage in transit cover)

If we agree to cover an item, for the purpose of calculating an amount to pay you, we will apply a depreciation rate to that item before paying you. The nominated depreciation rate will apply to each year of age up to a maximum of 80% of the original purchase price of that item.

Depreciation amounts	
10%	Camping, sporting and leisure equipment (not leisure clothing) and musical instruments
15%	Clothing, footwear, personal effects, luggage, prescription glasses, sunglasses, costume jewellery and books.
20%	Personal and/or laptop computers, communication or photographic equipment, electronic equipment, ipods, mobile phones, CDs and DVDs.
50%	Toiletries including skin care, makeup, perfume and medication.
Depreciation not applicable	Fine jewellery (manufactured using precious metals) and artwork.

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

### Example:

You have a \$500 digital camera which was purchased 2 years before the date it was lost. The applicable rate of depreciation would be 20% per year.

In the event of a claim we will pay you \$320 (i.e. we will depreciated the value of the digital camera by 20% for each year for the two years you have owned it), calculated as follows:

Year 1 – Purchase price of \$500 less 20% = \$400

Year 2 – Depreciated value of \$400 less 20% = \$320

## Other insurance

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

## Preventing our right of recovery

If you have agreed not to seek compensation from another person who is liable to compensate you for any loss, damage or liability which is covered by this Policy, we will not cover you under this Policy for that loss, damage or liability.

You must be able to prove to us that you have suffered a loss that is covered by this Policy before we will pay you for it. We may ask you for this proof if you make a claim under this Policy. So that your claim can be assessed quickly you should keep the following:

- proof that you owned the item; and
- proof of its value and age such as receipts, accounts, valuations and police or medical reports.

We will not pay any claim when the only proof of ownership is:

- (a) a photograph; or
- (b) a photocopy of any documentation; or
- (c) a copy of the user's manual downloaded from the internet,

unless you also submit a statutory declaration in support of any of the above.

If you are making a claim for any loss related to death, Injury or Illness you must provide us with all medical reports and access to registered medical practitioners who we require access to in the event you make a claim to verify your condition.

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## Recovery action and uninsured loss

If we pay your claim, we may seek to recover the amount paid to you from the third party who caused the loss. We will do this in your name and you must assist us with any reasonable requests.

If you have suffered loss which was not covered by this Policy as a result of the incident, we may offer to attempt to recover this for you. You may specifically ask us to recover this for you. You will need to give us documents supporting your loss.

Before we include any uninsured loss in the recovery action we will also ask you to agree to the basis on which we will handle your recovery action. You may need to contribute to legal costs in some circumstances.

## Salvage

We are entitled to obtain and retain any items or materials that are salvaged or recovered after you make, and we agree, to pay a claim by replacing or paying to replace any items or materials. We may sell the items or materials and keep the proceeds. We may choose to sell the items or materials to you, if you agree to pay the market price for the items or materials.

## Other terms

These other terms apply to how your Policy operates, including what you must do once you've taken out this Policy and when you make a claim.

## Cancellation

### By You

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 under the section headed "Cooling off information".

### By Us

We can cancel your Policy 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.

## Currency

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

## Jurisdiction

All disputes arising out of or under any section of this Policy will be subject to determination by any court of competent jurisdiction within Australia according to the law applicable to the jurisdiction.

## Responsibility for this document

Certain underwriters at Lloyd's are responsible for the PDS and Policy Wording in this document, which were prepared on 1 March 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](mailto: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.

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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](mailto: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](http://afca.org.au)

Email: [info@afca.org.au](mailto: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](http://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' 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 1 March 2019.

POLICY

**Q030**

AUST CAN\_BAG\_RV

CODE

**Customer Service**

Phone: 1300 783 146

Fax: 1300 657 117

Email: [travel-service@nib.com.au](mailto:travel-service@nib.com.au)

**Claims**

Phone: 1300 783 146

Fax: 1300 657 157

Email: [travel-claims@nib.com.au](mailto:travel-claims@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](mailto: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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