Ticket Protection and Luggage Cover

coles.com.au/insurance or call 1300 315 654

Combined Financial Services Guide and Product Disclosure Statement

Effective 19 June 2019

The insurer of this product is Zurich Australian Insurance Limited (ZAIL), ABN 13 000 296 640, AFS Licence Number 232507.
Welcome and thank you for choosing Coles Travel Insurance. We know travel is about having an amazing experience and enjoying yourself even when you are hundreds of kilometres away from home. We also know that things don’t always go to plan. If the unexpected happens, this straightforward domestic policy is designed to cover your luggage or the cancellation costs of your flight booked with flybuys Travel if you need to cancel your trip.

About this cover

This policy is available to residents of Australia who are 69 years of age or less at the time the policy is issued. You can purchase this policy when booking a flight with flybuys Travel (flybuystravel.com.au).

The purpose of the Product Disclosure Statement (PDS)

The PDS provides information to help you understand this travel insurance policy, compare cover and make an informed decision about whether to buy a policy. Please read the PDS carefully to ensure it provides the cover you need. If you have any questions please contact Customer Service.

The PDS details:

• the benefits — read these together with the options to vary cover;
• requirements if you have an Existing Medical Condition or are pregnant;
• obligations in relation to your duty of disclosure;
• definitions of ‘words with special meaning’ where they are used in the policy; and
• what is and isn’t covered.

When you purchase a policy, keep a copy of this PDS and the Certificate of Insurance we’ll give you in a safe place for future reference.

Contact us

To purchase a policy
Call: 1300 315 654

Customer Service
Call: 1300 315 654
Email: enquiries@flybuystravel.com.au

Claims
Call: 1300 568 298
Email: colesclaims@covermore.com.au

24 hour emergency assistance
Call: 02 8907 5957
Fax: 02 9954 6250
Below is a summary of the benefits We provide and their maximum limits.

<table>
<thead>
<tr>
<th>Benefits table</th>
<th>Maximum limit per person</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 Ticket Protection</td>
<td>$10,000</td>
</tr>
<tr>
<td>2 Luggage and Travel Documents</td>
<td>$2,000*</td>
</tr>
</tbody>
</table>

It’s important to note that Section 1 Ticket Protection of this policy covers domestic flights booked with flybuys Travel (flybuystravel.com.au) in the same transaction as this policy only.

Please read the PDS carefully to understand what this policy covers. Importantly, please note that conditions, exclusions, limits and sub-limits apply.

**Your belongings**

When You’re at Home, You look after Your belongings. When You travel it should be no different. Unfortunately, many claims We see for loss or theft are caused by people being careless with their belongings. If You do not take good care of Your belongings We may not be able to pay Your claim. Not all belongings are covered by the policy.

**What does this mean?**

- Keep Valuables with You rather than checking them in with the Transport Provider.
- Do not leave Valuables in a motor vehicle at any time.
- "Valuables" means articles made of or containing gold, silver or precious metals; binoculars; jewellery; mobile phones; photographic, audio, video, tablet computer, computer and electrical equipment of any kind (including but not limited to devices such as drones, computer games, portable navigation equipment or media); precious stones; smart phones; telescopes and watches.
- A maximum limit of $2,000 applies to all other items (i.e. not Valuables) left in a locked motor vehicle as long as they are in a Concealed Storage Compartment. Also, don’t leave items in a motor vehicle overnight as they are not covered.
- Report any loss or theft to the police within 24 hours as an original police report is required for any claim involving loss or theft.
- Additionally, We require the relevant report from the related party. For example, an Airline Property Irregularity Report (PIR) is also required if Your items were lost or stolen when travelling with an airline.

* Luggage item limit

There is an item limit of $300 which is the maximum amount You can claim for any one item, set or pair of items (including attached and unattached accessories), after taking into account reasonable depreciation. See pages 12-13 for depreciation rates and an example of how a claim is worked out.

**Policy excess**

This policy has a $50 excess. The excess will be shown on Your Certificate of Insurance. Other excess amounts may be available.

The excess is the amount You need to pay towards a claim and applies to any claim arising from a separate event.

**Money back guarantee**

If You cancel this policy for any reason within the cooling off period which is within 14 days of the date of purchase, We will give You Your money back.

Our money back guarantee ensures a refund of the entire premium unless You have already:

- made a claim under the policy, or
- departed on Your Journey.

If You wish to cancel Your policy and receive a full refund, please contact Customer Service within the cooling off period.
All time frames are measured in relation to the time the policy was issued, unless specified otherwise.

<table>
<thead>
<tr>
<th>Condition</th>
<th>Criteria</th>
</tr>
</thead>
<tbody>
<tr>
<td>Acne</td>
<td>No additional criteria.</td>
</tr>
<tr>
<td>Allergy</td>
<td>In the last 6 months, You haven’t required treatment by a medical practitioner for this condition. You have no known respiratory conditions (e.g. Asthma).</td>
</tr>
<tr>
<td>Asthma</td>
<td>You are less than 60 years of age when You purchase the policy. In the last 12 months, You haven’t had an Asthma exacerbation requiring treatment by a medical practitioner. You have been a non-smoker for at least the last 18 months. You don’t need oxygen outside of a hospital. You don’t have a chronic lung condition or disease (whether chronic or otherwise) including Chronic Asthma, Chronic Bronchitis, Chronic Obstructive Pulmonary Disease (COPD), Emphysema or Pulmonary Fibrosis.</td>
</tr>
<tr>
<td>Bell’s Palsy</td>
<td>No additional criteria.</td>
</tr>
<tr>
<td>Bunions</td>
<td>No additional criteria.</td>
</tr>
<tr>
<td>Carpal Tunnel Syndrome</td>
<td>No additional criteria.</td>
</tr>
<tr>
<td>Cataracts</td>
<td>In the last 90 days, You haven’t had an operation for this condition. You have no ongoing complications of this condition.</td>
</tr>
<tr>
<td>Glaucoma</td>
<td>In the last 90 days, You haven’t had an operation for this condition. You have no ongoing complications of this condition.</td>
</tr>
<tr>
<td>Coeliac Disease</td>
<td>In the last 6 months, You haven’t been treated by a medical practitioner for this condition.</td>
</tr>
<tr>
<td>Congenital Blindness</td>
<td>No additional criteria.</td>
</tr>
<tr>
<td>Congenital Deafness</td>
<td>No additional criteria.</td>
</tr>
<tr>
<td>Ear Grommets</td>
<td>You don’t have an ear infection.</td>
</tr>
<tr>
<td>Epilepsy</td>
<td>In the last 2 years, You haven’t required medical treatment for this condition. You don’t have an underlying medical condition (e.g. previous head trauma, Brain Tumour or Stroke).</td>
</tr>
<tr>
<td>Gastric Reflux</td>
<td>Your Gastric Reflux doesn’t relate to an underlying diagnosis (e.g. Hernia/Gastric Ulcer).</td>
</tr>
<tr>
<td>Goitre</td>
<td>No additional criteria.</td>
</tr>
<tr>
<td>Graves’ Disease</td>
<td>No additional criteria.</td>
</tr>
<tr>
<td>Gout</td>
<td>No additional criteria.</td>
</tr>
<tr>
<td>Hiatus Hernia</td>
<td>No additional criteria.</td>
</tr>
<tr>
<td>Hip Replacement</td>
<td>The procedure was performed more than 6 months ago and less than 10 years ago. You haven’t had any post-operative complications related to that surgery. Post-operative complications include joint dislocation and infection.</td>
</tr>
<tr>
<td>Knee Replacement</td>
<td>No additional criteria.</td>
</tr>
<tr>
<td>Shoulder Replacement</td>
<td>No additional criteria.</td>
</tr>
<tr>
<td>Hip Resurfacing</td>
<td>No additional criteria.</td>
</tr>
<tr>
<td>Hypercholesterolaemia (High Cholesterol)</td>
<td>You don’t have a known heart or cardiovascular condition.</td>
</tr>
</tbody>
</table>
Hypertension (High Blood Pressure)
You don’t have a known heart or cardiovascular condition.
You don’t have Diabetes (Type I or Type II).
Your Hypertension is stable and managed by Your medical practitioner.
In the last 12 months, Your prescribed blood pressure medication hasn’t changed.
You aren’t suffering symptoms of Hypertension.
You aren’t having investigations related to blood pressure.

Migraine
No additional criteria.

Peptic Gastric Ulcer
In the last 12 months, the Peptic/Gastric Ulcer has been stable.

Plantar Fasciitis
No additional criteria.

Raynaud’s Disease
No additional criteria.

Skin Cancer
Your Skin Cancer isn’t a Melanoma.
You haven’t had chemotherapy or radiotherapy for this condition.
Your Skin Cancer does not require any follow up treatment e.g. chemotherapy, radiotherapy or further excision.

Stenosing Tenosynovitis (Trigger Finger)
No additional criteria.

Urinary Incontinence
No additional criteria.

Underactive Thyroid
The cause of Your Underactive/Overactive Thyroid wasn’t a tumour.

Overactive Thyroid

Other Existing Medical Conditions
Other Existing Medical Conditions not listed above are not covered by this policy.

PREGNANCY

The following restrictions apply to all pregnancies and any claim arising from pregnancy:
• No cover is available if there have been complications of this pregnancy or any previous pregnancy had occurred prior to the time the policy was issued.
• No cover is available if You have a multiple pregnancy e.g. twins or triplets.
• No cover is available if the pregnancy was medically assisted e.g. using assisted fertility treatment including hormone therapies or IVF.
• Cover is only provided for unexpected serious pregnancy complications which occur up until the 24th week of pregnancy i.e. up to 23 weeks, 6 days. Gestational age is measured in weeks and days and is calculated from the last known date of Your menstrual period or calculated from staging ultrasound.
• Childbirth is not covered.
• Costs relating to the health or care of a newborn child are not covered, irrespective of the stage of pregnancy when the child is born.

What does this mean?
Expectant mothers should consider if Our products are right for them when travelling after the 20th week of pregnancy.

For assistance please call 1300 315 654.

24 HOUR EMERGENCY ASSISTANCE

We hope You have a great trip but should something go wrong, We’re here to help.
When travelling, all policyholders have access to Our emergency assistance team of doctors, nurses, case managers and travel agents 24 hours a day, 365 days a year.
When You call, please have the following information:
• Your policy number
• a phone number to call You back on
Contact emergency assistance on:
Call:  (02) 8907 5957
Fax:  (02) 9954 6250
How to make a claim

Fill in a claim form
Please call or email for a claim form.
Call: 1300 568 298
Email: colesclaims@covermore.com.au

Add receipts and other supporting documents
Follow the checklist for the supporting documents You need to send with Your completed claim.

Submit the claim by post
Post the completed claim form and original supporting documents to:
Coles Travel Insurance
Claims Department
Private Bag 913
North Sydney NSW 2059
Australia

We need original documents, so please hold on to Your documents as We may request them. If You are posting them, keep a copy.
For additional assistance:
Call: 1300 568 298 or +61 2 8907 5087
Email: colesclaims@covermore.com.au

When will I hear back about the claim?

We try to process claims as quickly as possible.
We may approve and settle, investigate or decline the claim or request further information. In any case, You will hear back within 10 working days from the time We receive Your claim or each time We receive further information on it.

When You book a trip, You expect to be going on it.

Travel insurance is designed to protect You from the unforeseen and the unexpected.
Sometimes things happen before You even depart—unavoidable things that mean You need to amend or even cancel Your trip. And because We believe that travel insurance policies should be clear and readily understood, here are some general points on how to make sure You can provide Us with the documents We require if You need to cancel Your trip and make a claim for cancellation or early return costs.

For all health related claims, We will always need the patient’s usual GP to complete Our claim form medical certificate and certify unfitness to travel or the need to look after someone.
For a new mental health condition, in addition to the above, referral to and a diagnosis made by a Registered Psychologist or Psychiatrist is required.
We’re not saying the GP can’t be the first port-of-call but We need specialist certification of unfitness to travel or the need to look after someone. It’s the same type of thing as having a heart condition where the GP would refer to a heart specialist.
treat the contract as if it never existed.

If Your failure to tell Us is fraudulent, We may refuse to pay a claim and claim, or both.

Your contract or reduce the amount We will pay You if You make a

If You do not tell Us anything You are required to tell Us, We may cancel

It is important that You understand You are answering Our questions

In all cases, if We ask You questions that are relevant to Our decision to

For variations, extensions and reinstatements You have a broader duty
to tell Us anything that You know, or could reasonably be expected to

If You do not tell Us anything You are required to tell Us, We may cancel

If Your failure to tell Us is fraudulent, We may refuse to pay a claim and treat the contract as if it never existed.

**Additional policy information**

The insurance We offer You is set out in the PDS and Policy Wording. It

The following is a guide on how these factors combine together and

**General Insurance Code of Practice**

We are signatories to the General Insurance Code of Practice (Code),

**The amount You pay for this insurance**

You can obtain a quote from the providing entity. The amount We

**How various factors affect the amount You pay**

We consider a number of factors in calculating the total Amount

**Change of terms and conditions**

From time to time and where permitted by law, We may change parts


to You from the view of

of a reasonable person deciding whether to buy this insurance, may

You can obtain a paper copy of any

**Your duty of disclosure**

Before You enter into this contract of insurance, You have a duty of

**Answering Our questions**

In all cases, if We ask You questions that are relevant to Our decision to

**Variations, extensions and reinstatements**

For variations, extensions and reinstatements You have a broader duty
to tell Us anything that You know, or could reasonably be expected to

**If You do not tell Us something**

If You do not tell Us anything You are required to tell Us, We may cancel

We may refuse to pay a claim and treat the contract as if it never existed.

**How a claim settlement is calculated**

When We pay a claim We consider a number of aspects in calculating

- the amount of loss or damage or liability;
- the excess;
- maximum benefit limits and sub-limits;
- reasonable depreciation; and
- the terms and conditions of the policy.

**FSG/PDS or a Supplementary FSG or PDS or other compliant document to update the relevant information except in limited cases. Any updates which are not materially adverse to You from the view of a reasonable person deciding whether to buy this insurance, may be found on covermore.com.au. You can obtain a paper copy of any updated information without charge by calling 1300 568 298.**

**1. **pay the cash value, repair cost or arrange replacement of Your personal items (after deducting reasonable depreciation where applicable); or

2. pay You.**
The other parties and service providers include:

- medical providers, travel providers and Your travel consultant;
- our lawyers and other professional advisers;
- our related companies and other representatives or contractors who we have hired to provide services or to monitor the services provided by us or our agents, our products or operations;
- our business partners who may offer other goods and services to You, including flybuys (Loyalty Pacific Pty Ltd) and Coles Financial Services Pty Ltd; and/or
- other parties we may be able to claim or recover against or other parties where permitted or required by law.

Additional parties and service providers are detailed in the Cover-More Privacy Policy and the insurer’s Privacy Statement. The contractual arrangements that we have in place with these parties and service providers generally include an obligation for them to comply with Australian privacy laws.

We may need to disclose personal information about You to other parties and service providers, some of whom may be located in overseas countries. Who they may be will change from time to time.

Generally these recipients will be located in the overseas countries you travelled to over the duration of Your policy and Your claim. These recipients would usually be service providers such as medical providers, providers of travel related services, investigators, assessors and facilitators or our related entities that carry out services on our behalf in relation to Your policy and Your claim. Further details of these types of recipients are set out in the Cover-More Privacy Policy and the insurer’s Privacy Statement.

We may not always be able to take reasonable steps to ensure that these recipients comply with the Privacy Act. Some of the countries where these recipients are based may not offer the same protection or obligations that are offered by the Act in Australia. By acquiring the services and products from us You agree that You may not be able to seek redress under the Act, or from us and/or from the recipients in overseas countries, or to the extent permitted by law.

You and any other traveller included on the policy consent to these uses and disclosures unless You tell Cover-More, using the contact details following.

**Your choices**

If You choose not to provide Your personal information and/or choose not to consent and/or withdraw Your consent to the use and disclosure of Your personal information set out in this Privacy Notice at any stage, we may not be able to provide our services or products or manage and administer services and products to You and/or others.

If You wish to withdraw Your consent including for things such as receiving information on products and offers or Your consultant receiving personal information about Your policy and coverage, please call 1300 568 298.

**More information**

For more information about how Your personal information is collected, used or disclosed, how to access or seek correction to Your personal information or how to make a complaint and how such a complaint will be handled, please contact us or refer to the relevant website.
Resolving complaints

We and Cover-More are committed to resolving any complaint or dispute fairly.

If you think we have let you down in any way, or our service is not what you expect (even if through one of our representatives), please let us know. We will put you in contact with someone who can help to resolve the complaint. You can talk over the phone, email or write:

• Call 1300 315 654
• Write to the Customer Relations Manager

We will attempt to resolve the matter in accordance with our Internal Dispute Resolution process. To obtain a copy of our procedures, please contact us.

A dispute can be referred to the Australian Financial Complaints Authority (AFCA), subject to the AFCA Rules.

Its services are independent and free to you and we are bound by determinations made by it in accordance with its terms of reference.

Words with special meaning

In this PDS the following words have the meanings shown below. The use of the singular shall also include the use of the plural and vice versa.

“we”, “our”, “us” means Zurich Australian Insurance Limited (ZAIL).

“You”, “your”, “yourself” means the people listed as adults on the Certificate of Insurance and includes Accompanied Children.

Where more than one person is listed as an adult on the Certificate of Insurance all benefits, limitations, conditions and exclusions will be interpreted as if a separate policy was issued to each of the persons listed other than:

a) in the event a claim arising from the one event is made, an excess (if applicable) will only be applied once;

b) in the case of luggage item limits which shall be as per a single policy.

“Accompanied Children” means your children or grandchildren who are identified on the Certificate of Insurance and travelling with you on the journey, provided they are under the age of 2 years.

“Act Of Terrorism” means an act including, but not limited to, the use of force or violence, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or government(s), which from its nature or context is done for, or in connection with, political, religious, ideological, ethnic or similar purposes or reasons, including the intention to influence any government and/or to put the public, or any section of the public, in fear.

“Amount Payable” means the total amount payable shown on your Certificate of Insurance.
“Concealed Storage Compartment” means a boot, trunk, glove box, enclosed centre console, or concealed cargo area of a motor vehicle.

“Epidemic” means a fast-spreading contagious or infectious disease or illness in an area as documented by a recognised public health authority.

“Existing Medical Condition” means a disease, illness, medical or dental condition or physical defect that at the time the policy was issued meets any one of the following:

a) has required an emergency department visit, hospitalisation or day surgery procedure within the last two years;

b) requires
   (i) prescription medication from a qualified medical practitioner or dentist;
   (ii) regular review or check-ups;
   (iii) ongoing medication for treatment or risk factor control;
   (iv) consultation with a specialist;

c) has
   (i) been medically documented involving the brain, circulatory system, heart, kidneys, liver, respiratory system or cancer;
   (ii) required surgery involving the abdomen, back, joints or spine;
   (iii) shown symptoms or signs however, a medical opinion or investigation has not been sought to confirm or provide a diagnosis; or

d) is
   (i) chronic or ongoing (whether chronic or otherwise) and medically documented;
   (ii) under investigation;
   (iii) pending diagnosis;
   (iv) pending test results; or

“Home” means Your usual place of residence in Australia.

“Insolvency” means bankruptcy, provisional liquidation, liquidation, insolvency, appointment of a receiver or administrator, entry into a scheme of arrangement, statutory protection, presentation of a petition for the compulsory winding up of, stopping the payment of debts or the happening of anything of a similar nature under the laws of any jurisdiction.

“International Waters” means waters outside the jurisdiction territory of any country.

“Journey” means the period commencing at the time You leave Home and ceasing at the time You return Home.

“Pandemic” means an Epidemic that is expected to affect an unusually large number of people or involves an extensive geographic area.

“Period Of Insurance” means from the time You commence the Journey or the travel start date shown on Your Certificate of Insurance (whichever is later) until the time You complete the Journey or the travel end date shown on Your Certificate of Insurance (whichever is earlier).

Cover under Section 1 Ticket Protection begins from the time the policy is issued. The dates on Your Certificate of Insurance can only be changed with Our consent.

“Professional” means undertaking any activity for which financial payment is received from another person or party.

“Public Place” means any place the public has access to including but not limited to airports, beaches, hotel foyers and grounds, ports, private car parks, restaurants, shops and streets.

“Registered Psychologist or Psychiatrist” means a psychologist or psychiatrist registered with and accredited by the Australian Health Practitioner Regulation Agency (AHPRA). Or, if You are overseas, an equivalent regulatory body that governs psychologists and psychiatrists in the jurisdiction in which You seek medical assistance.

“Relative” means a person who is Your spouse, de facto; parent, parent-in-law, stepparent, guardian; grandparent, child, foster child, grandchild; brother, brother-in-law, half-brother, stepbrother, sister, sister-in-law, half-sister, stepsister; daughter, daughter-in-law, stepdaughter, son, son-in-law, stepson; fiancé, fiancée; first cousin; uncle, aunt; or niece, nephew.

“Terminal Illness” means a medical condition for which a terminal prognosis has been given by a qualified medical practitioner and which is likely to result in death.

“Transport Provider” means a properly licensed coach operator, airline, shipping line or railway company.

“Valuables” means articles made of or containing gold, silver or precious metals; binoculars; jewellery; mobile phones; photographic, audio, video, tablet computer, computer and electrical equipment of any kind (including but not limited to devices such as drones, computer games, portable navigation equipment or media); precious stones; smart phones; telescopes and watches.

Policy conditions

1. Excess
The excess is the first amount of a claim which We will not pay for; therefore it is the amount You need to pay towards a claim. The excess, if applicable, applies to any claim arising from a separate event in respect of all Sections of the policy. The excess is shown on Your Certificate of Insurance.

2. Limits of liability
The limits of Our liability for each Section of the policy are the amounts shown in the Benefits table (see page 3) except the maximum liability for Section 1 Ticket Protection shall not exceed the value of the domestic flights booked with flybuys Travel in the same transaction as the purchase of this insurance policy.

3. Claims
a) The loss or theft of luggage, personal effects, travel documents or money must be reported within 24 hours to the police and (where applicable) the responsible Transport Provider and a written report must be obtained at that time.

b) You must take all reasonable steps to prevent or minimise a claim.

c) You must not make any offer, promise of payment or admit any liability without Our written consent.

d) You must advise Us of any claim or occurrence which may give rise to a claim as soon as possible and within 60 days of the return date shown on Your Certificate of Insurance by sending a completed claim form.
e) You must at Your own expense, supply any documents in support of Your claim which We may request, such as an original police report, a Property Irregularity Report (PIR), receipts, valuations, a repair quote, a death certificate and/or medical certificate.

f) You must co-operate fully in the assessment or investigation of Your claim.

g) If You make or try to make a false, exaggerated or fraudulent claim or use any false, exaggerated or fraudulent means in trying to make a claim, We will not pay Your claim. Your cover under this policy will be voided (without any return of the amount You have paid). We may report You to the appropriate authorities and You may be prosecuted.

h) Where You are a registered entity You may be entitled to an input tax credit for Your Amount Payable and/or for things covered by this policy. You must disclose these entitlements to Us if You make a claim under Your policy.

i) If We agree to pay a claim under Your policy We will base any claim payment on the GST inclusive costs (up to the relevant limits of liability). 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 this policy.

4. If You are able to claim from a statutory fund, compensation scheme or Transport Provider

If You are able to claim from a statutory fund, compensation scheme (for example a private health fund or workers compensation scheme) or Transport Provider for monies otherwise payable under this policy You must do so and the policy will only cover the remaining amount.

5. You must help Us to make any recoveries

We have the right to sue any other party in Your name to recover money payable under the policy or to choose to defend any action brought against You. You must provide reasonable assistance to Us.

6. Claims payable in Australian dollars

All amounts payable and claims are payable in Australian dollars at the rate of exchange applicable at the time the expenses were incurred.

7. Policy interpretation

The policy shall be interpreted in accordance with the law of the Australian State or Territory in which it is issued.

8. Emergency assistance

a) Where Your claim is excluded or falls outside the policy coverage, the giving of emergency assistance will not in itself be an admission of liability.

b) The medical standards, sanitary conditions, reliability of telephone systems and facilities for urgent medical evacuations differ from country to country. Responsibility for any loss, medical complication or death resulting from any factor reasonably beyond Our control cannot be accepted by Coles, flybuys Travel, Our emergency assistance, Cover-More or Us.

9. Free extension of insurance

Where Your Journey is necessarily extended due to an unforeseeable circumstance outside Your control, Your Period Of Insurance will be extended until You are physically able to travel Home by the quickest and most direct route. The Period Of Insurance will not be extended for any other reason.

10. Special conditions, limitations, excesses and amounts payable

If in the last 5 years You have:

a) made 3 or more travel insurance claims;

b) had insurance declined or cancelled or had a renewal refused or claim rejected; or

c) been in prison or had any criminal conviction (other than driving offences)

You cannot make a new claim under this policy or benefit from any other party. We reserve the right to reduce any claim payment by any amounts payable under any other party or agreement. Any excess payable under Your policy is subject to special conditions, limitations, excesses and amounts payable. We will notify You in writing of these before We issue the policy.

11. Sanctions regulation

Notwithstanding any other terms or conditions under this policy, We shall not be deemed to provide coverage and will not make any payments nor provide any service or benefit to You or any other party to the extent that such cover, payment, service, benefit and/or activity of Yours would violate any applicable trade or economic sanctions, law or regulation.

The benefits

Section 1: Ticket Protection

If due to circumstances outside Your control and unforeseeable at the time the policy was issued You have to cancel the Journey, We will pay You:

1. the value of the unused portion of Your prepaid domestic flight arrangements purchased with flybuys Travel in the same transaction as this policy that are non-refundable and not recoverable in any other way.

2. the value of frequent flyer or similar flight reward points, air miles, redeemable vouchers or similar schemes lost by You following cancellation of Your prepaid domestic flight arrangements purchased with flybuys Travel in the same transaction as this policy paid for with those points, that are non-refundable and not recoverable in any other way. The amount We will pay is calculated as follows:

(i) For frequent flyer or similar flight reward points, loyalty card points, air miles:

- The cost of an equivalent booking, based on the same advance booking period as Your original booking. We will deduct any payment You made towards the booking and multiply it by the total number of points or air miles lost, divided by the total number of points or air miles used to make the booking

(ii) For vouchers, the face value of the voucher or current market value of an equivalent booking, whichever is the lesser.

The maximum benefit limit for this section is: $10,000
We will not pay for claims caused by:

1. Transport Provider caused cancellations, delays or rescheduling other than when caused by strikes.
2. the disinclination of You or any other person to proceed with the Journey or deciding to change plans.
3. the death, injury, sickness or disease of any person living outside Australia.
4. anxiety, depression, mental illness or stress (or arising directly or indirectly from, or exacerbated by, these conditions) unless referred to and diagnosed by a Registered Psychologist or Psychiatrist as a new condition (i.e. not an Existing Medical Condition) and:
   a) You are certified as unfit to travel by the treating Registered Psychologist or Psychiatrist; or
   b) the treating Registered Psychologist or Psychiatrist certifies that it was medically necessary for You to amend or cancel Your Journey to assist a Relative or another person.
5. You cancelling or amending Your Journey prior to being certified by a qualified medical practitioner (or a Registered Psychologist or Psychiatrist as per point 4) as unfit to travel.
6. the death or sudden disabling injury, sickness or disease of a Relative or Your business partner who is not travelling, unless:
   a) that person lives in Australia; and
   b) it was medically necessary for You to amend or cancel Your Journey to assist that person; and
   c) at the time the policy was issued that person:
      (i) in the last two years, had not been hospitalised (including day surgery or emergency department attendance) for a condition that was directly or indirectly caused by, arising from, or exacerbated by, the condition that gave rise to the claim;
      (ii) was not residing in a facility such as a nursing home, an aged care facility, a residential aged care home, a high and/or low care facility, a privately owned accommodation facility such as Supported Residential Services or Facilities (SRS/SRF) or, a residential care facility as defined under the Aged Care Act 1997 (or any subsequent amendment, or amendment legislation, to it);
      (iii) was residing independently at home or in a retirement home or village, including independent living arrangements, and they did not require home care or flexible care services as defined under the Aged Care Act 1997 (or any subsequent amendment, or amendment legislation, to it);
      (iv) was not on a waiting list for, or did not know they needed surgery, inpatient treatment or tests at a hospital or clinic;
      (v) did not have a drug or alcohol addiction; and
      (vi) did not have a Terminal Illness.
7. the health or death of any other person (not listed in point 6).
8. any contractual or business obligation or Your financial situation. This exclusion does not apply to claims where You are involuntarily made redundant from Your permanent full-time or permanent part-time employment in Australia and where You would not have been aware before, or at the time the policy was issued, that the redundancy was to occur.
9. failure by You or another person to obtain the relevant visa, passport or travel documents.
10. errors or omissions by You or another person in a booking arrangement.
11. the standards or expectations of Your prepaid travel arrangements being below or not meeting the standard expected.
12. the failure of Your travel agent, Our agent who issued this policy, any tour operator, transport or accommodation supplier or provider (including but not limited to peer to peer services such as Airbnb and Uber), person or agency to pass on monies to operators or to deliver promised services.
13. a request by a Relative.
14. a request by Your employer, Your leave application being denied or Your leave being revoked. This exclusion does not apply if You are a member of the police force and Your leave is revoked.
15. a lack in the number of persons required to commence any tour, conference, accommodation or travel arrangements or due to the negligence of a wholesaler or operator.
16. customs and immigration officials acting in the course of their duties or You travelling on incorrect travel documents.
17. an Act Of Terrorism (or arising directly or indirectly from it) or the threat, or perceived threat, of an Act Of Terrorism.
18. an Epidemic, Pandemic or outbreak of an infectious disease or any derivative or mutation of such viruses (or arising directly or indirectly from these) or the threat, or perceived threat, of any of these.

Also refer to: General exclusions - pages 13-14.
Policy conditions - pages 10-11.

SECTION 2: Luggage and Travel Documents

1. Loss, theft or damage

If during the Period Of Insurance Your luggage or personal effects are lost, stolen or damaged, after deducting reasonable depreciation (where applicable and as determined by Us) We will replace, provide a replacement voucher, repair or pay You the monetary value of the item

It is Our choice which of these We do.

This policy is an indemnity policy which means settlement of Your claim is based on the value of an item at the time of the loss and not on a ‘new for old’ or replacement cost basis. Reasonable depreciation takes into account the amount paid originally for the item, its age, wear and tear and advances in technology.

<table>
<thead>
<tr>
<th>Items</th>
<th>Deduction for each month of age of the item at the time of loss</th>
<th>Maximum deduction</th>
</tr>
</thead>
<tbody>
<tr>
<td>All other items (not including jewellery)</td>
<td>1.50%</td>
<td>60%</td>
</tr>
<tr>
<td>Phones, electrical devices, communication devices, all computers, photographic equipment, tablets, electronics equipment</td>
<td>2.50%</td>
<td>60%</td>
</tr>
</tbody>
</table>
Our payment will not exceed the original purchase price of an item with a limit for any one item, set or pair of items including attached and unattached accessories of $300.

The following are examples of items considered as one item for the purpose of this insurance (an item limit will apply):

- Camera, lenses, tripods and camera accessories (attached or not)
- Smart phone and cover/case
- Matched or unmatched set of golf clubs, golf bag and buggy
- Necklace and pendant
- Charm bracelet and charms.

**Claim example**

A jacket purchased for $200 was one year old when it was stolen. A claim would be calculated as follows.

<table>
<thead>
<tr>
<th>Item</th>
<th>Description</th>
<th>Cost</th>
<th>Depreciation</th>
<th>Excess</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Jacket</td>
<td>Cost $200 (within item limit)</td>
<td></td>
<td>Minus $36 depreciation ($200 x 18% [i.e. 12 months x 1.5%/month])</td>
<td>Minus policy excess $50</td>
<td>The total in this case is $114</td>
</tr>
</tbody>
</table>

2. **Travel document replacement**

We will pay You for the cost of replacing travel documents and credit cards lost or stolen on the Journey. We will also pay for Your legal liability arising from their illegal use. You must however, comply with all the conditions of the issue of the document prior to and after the loss or theft.

3. **Automatic reinstatement of sum insured**

In the event that a claimable loss, or damage to Your luggage and personal effects is incurred, We will allow You one automatic reinstatement of the sum insured stated in the Plan whilst on Your Journey.

The maximum benefit limit for this section is: $2,000

We will not pay for:

1. loss or theft that is not reported within 24 hours to the:
   a) police; and
   b) responsible Transport Provider (where Your items are lost or stolen whilst travelling with a Transport Provider).

All cases of loss or theft must be confirmed in writing by the police (and Transport Provider where applicable) at the time of making the report and a written report obtained.

2. damage, loss or theft of Valuables placed in the care of a Transport Provider unless security regulations prevented You from keeping the Valuables with You.

3. Valuables left unattended in any motor vehicle at any time, even if stored in a Concealed Storage Compartment.

4. items left unattended in any motor vehicle overnight even if they were in a Concealed Storage Compartment.

5. items left unattended in any motor vehicle, unless they were stored in a Concealed Storage Compartment of a locked motor vehicle and forced entry was gained (and subject to point 3 and 4 above)

6. any amount exceeding $2,000 in total for all items left unattended in any motor vehicle.

7. items left unattended in a Public Place.

8. drones (including attached and unattached accessories) lost, stolen or damaged whilst in use.

9. sporting equipment lost, stolen or damaged whilst in use.

10. items sent under the provisions of any freight contract or any luggage forwarded in advance or which is unaccompanied.

11. surfboards or waterborne craft of any description. This exclusion does not apply if the item is lost, stolen or damaged while in the custody of a Transport Provider.

12. damage to fragile or brittle articles unless caused by a fire or motor vehicle collision. This exclusion does not apply to spectacles, lenses in cameras and video cameras, laptop and tablet computers, or binoculars.

13. damage caused by atmospheric or climatic conditions, wear and tear, vermin or any process of cleaning, repairing, restoring or alteration.

14. electrical or mechanical fault or breakdown

15. information stored on any electronic device or other media, including digital photos, downloaded files, electronic applications, programmed data, software or any other intangible asset.

16. bonds, coupons, gift cards, stamps, vouchers, warranties, pre-loaded or rechargeable cards including but not limited to phone, debit or stored value cards.

17. bullion, deeds, insurance premiums, manuscripts, negotiable instruments, precious metals or securities.

18. cash, bank or currency notes, postal or money orders.

Also refer to: General exclusions - pages 13-14.

Policy conditions - pages 10-11.

**General exclusions**

We will not pay for:

1. claims for costs or expenses incurred outside the Period Of Insurance.

2. claims involving consequential loss of any kind including, but not limited to, loss of enjoyment or any financial loss not specifically covered in the policy.

3. claims directly or indirectly arising from loss, theft or damage to property, or death, illness or bodily injury if You fail to take reasonable care or put Yourself in a situation where a reasonable person could foresee that loss, theft or damage to property, or a death, illness or bodily injury might happen.

4. claims involving air travel other than as a passenger on a fully licensed passenger carrying aircraft operated by an airline or an air charter company.

5. claims arising as a result of war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection or military or usurped power.
6. claims arising directly or indirectly from any nuclear reaction or contamination, ionising rays or radioactivity.
7. loss or damage caused by detention, confiscation or destruction by customs or other officials or authorities.
8. claims arising from any unlawful act committed by You or if You have not been honest and frank with all answers, the accuracy of information, statements and submissions in connection with Your insurance application or claim.
9. claims arising from any government intervention, prohibition, regulation or restriction or court order.
10. claims directly or indirectly arising from circumstances You knew of, or a reasonable person in Your circumstances would know or foresee, at the time the policy was issued, that could lead to the Journey being delayed, abandoned or cancelled.
11. claims directly or indirectly arising from travel booked or undertaken by You:
   a) even though You knew, or a reasonable person in Your circumstances would know, You were unfit to travel, whether or not You had sought medical advice;
   b) against the advice of a medical practitioner;
   c) to seek or obtain medical or dental advice, treatment or review; or
   d) to participate in a clinical trial.
12. claims in respect of travel booked or undertaken after Your Terminal Illness was diagnosed.
13. claims directly or indirectly arising from, or exacerbated by, any Existing Medical Condition You or Your travelling companion has.
14. claims directly or indirectly arising from pregnancy of You or any other person:
   a) where complications of this pregnancy or any previous pregnancy had occurred prior to the time the policy was issued;
   b) where it is a multiple pregnancy e.g. twins or triplets; or
   c) where the conception was medically assisted e.g. using assisted fertility treatment including hormone therapies or IVF.
15. claims directly or indirectly arising from:
   a) pregnancy of You or any other person after the start of the 24th week of pregnancy; or
   b) pregnancy of You or any other person where the problem arising is not an unexpected serious medical complication.
16. claims directly or indirectly arising from childbirth or the health of a newborn child whatever the proximate cause of the claim is. This exclusion applies irrespective of the stage of pregnancy at which the child is born.
17. claims directly or indirectly arising from You having elective medical or dental treatment or surgery, a cosmetic procedure or body modification (including tattoos and piercings) during the Journey.
18. claims involving or directly or indirectly arising from Your suicide, attempted suicide, self-inflicted injury or condition, stress, travel exhaustion, any conduct engaged in whilst under the influence or effect of alcohol or drugs, the effect of or chronic use of alcohol or drugs or the transmission of any sexually transmittable disease or virus.
19. any GST liability or any fine, charge or penalty You are liable for because of a failure to fully disclose to Us Your input tax credit entitlement for the Amount Payable.
20. losses for which insurance or the payment is prohibited by law.
21. claims arising from the failure of any travel agent, tour operator, accommodation provider, airline or other carrier, car rental agency or any other travel or tourism services provider to provide services or accommodation due to their Insolvency or the Insolvency of any person, company or organisation they deal with.
22. claims involving You travelling (during the Journey) in International Waters in a private sailing vessel or a privately registered vessel.
23. claims involving participation by You or Your travelling companion (during the Journey) in hunting; racing (other than on foot); polo playing; hang gliding; BASE jumping; motocross; freestyle BMX riding; running with the bulls; sports activities in a Professional capacity; mountaineering or rock climbing using guides, ropes, rock climbing equipment or oxygen; scuba diving unless You hold an Open Water Diving Certificate or are diving with a qualified diving instructor.
24. claims involving participation by You (during the Journey) in motorcycling or moped riding where:
   a) whilst in control of a motorcycle or moped You do not hold a valid Australian motorcycle rider’s licence or Australian motor vehicle driver’s licence, and a licence valid in the relevant country;
   b) whilst You are a pillion passenger the driver does not hold a licence valid in the relevant country;
   c) the motorcycle/moped has an engine capacity of more than 200cc; or
   d) whilst in control of a motorcycle or moped or as a passenger You are not wearing a helmet.
25. claims involving participation by You (during the Journey) in snow skiing, snowboarding or snowmobiling.
26. any benefit, or provide cover, if the provision of a payment, benefit or cover would result in Us contravening the Health Insurance Act 1973 (Cth), the Private Health Insurance Act 2007 (Cth) or the National Health Act 1953 (Cth) or any applicable legislation (whether in Australia or not) or where We do not have the necessary licenses or authority to provide such cover.
This Financial Services Guide (FSG) is an important document designed to help You decide whether to use the financial services offered. It contains information about how Cover-More Insurance Services Pty Ltd ABN 95 003 114 145, AFSL 241713 (Cover-More) administers and arranges the policy directly or through its authorised representatives, in this case Corporate Travel Management Group Pty Ltd (ABN 52 005 000 895) (Agent). The Agent operates the flybuystravel.com.au website and the flybuys travel customer service call centre.

What financial services are provided?

Cover-More holds an Australian Financial Services Licence that allows Cover-More and the Agent to provide You with general financial product advice about this travel insurance product and to arrange this product for You. Cover-More is responsible for the provision of these services. The Agent is an authorised representatives of Cover-More. The Agent acts on behalf of Zurich Australian Insurance Limited (the insurer), the issuer of this product. Cover-More acts under a binder authority from the insurer. This means that Cover-More (and the Agent acting on behalf of Cover-More), can arrange this policy and Cover-More can handle or settle claims on behalf of the insurer. Cover-More and the Agent act for the insurer when providing these services. You can find full details of Cover-More and the insurer on page 6 of the PDS.

Cover-More and the Agent are not authorised to give You personal advice in relation to travel insurance. Any advice given to You about travel insurance will be of a general nature only and will not take into account Your personal objectives, financial situation or needs. You need to determine whether this product meets Your travel needs.

How are we paid?

Cover-More

Cover-More is paid a commission by the insurer when You buy this travel insurance policy. This commission is included in the premium that You pay and is received after You have paid the premium. The commission is a percentage of the premium. Cover-More may also receive a share of the profit earned by the insurer if the insurer makes an underwriting profit in accordance with the underwriting targets it has set. This amount is calculated and paid retrospectively only when the insurer exceeds its underwriting targets in a given year. Cover-More employees are paid an annual salary and may be paid a bonus based on business performance.

The Agent, and/or its associates

When travel insurance is issued to You, the insurer charges You a premium for that insurance based on Your risk profile and circumstances. The total amount You will pay is the premium plus any amount payable in relation to any stamp duty, GST and other government charges, taxes, fees and levies. If You buy this travel insurance, Cover-More will pay the Agent a commission of 10% of the premium (exclusive of government charges). The commission will also be paid on any variations to Your policy. The above commissions paid to the Agent is included as part of Your premium. If a premium is not payable for travel insurance under the terms and conditions on which it’s offered to You, the Agent will not receive a commission if You decide to take out the insurance. The Agent’s employees may receive salaries, bonuses and/or company dividends in their own business depending on the nature of their employment. Bonuses may be linked to general overall performance, including sales performance and may include all or part of the commission received by the Agent.

The Agent, and/or its associates, may also receive other financial and non-financial incentives from Cover-More for arranging Your travel insurance policy. Such incentives may be dependent on a number of performance related or other factors and may include, for example, a share of Cover-More’s profit, bonus payments, prize pools, sponsorship of training events and conferences, marketing promotions and competitions.

Further information

For more information about remuneration or other benefits received for the financial services provided, please ask the Agent within a reasonable time of receiving this FSG and before You choose to buy this product.

Complaints

If You have a complaint about the financial services provided by Cover-More or the Agent please refer to the PDS for details of the complaint resolution process.

What professional indemnity insurance arrangements do we have in place?

Cover-More holds professional indemnity insurance covering errors and mistakes relating to the provision of financial services provided by Cover-More, its employees, the Agent and the Agent’s employees (even after they cease to be employed). Cover-More’s policy meets the requirements of the Corporations Act.

Who is responsible for this document?

The Agent is responsible for the distribution of the FSG in this document. The insurer is responsible for the PDS. Cover-More has authorised the distribution of this FSG. This Combined FSG and PDS was prepared 23 April 2019.