



Butter

Domestic Travel Insurance

**Combined Product Disclosure Statement (PDS)
& Financial Services Guide (FSG)**

Effective date: 24 October 2025

24/7 Emergency Assistance

Robin Assist, our specialist in-house Emergency Assistance team is available 24/7 to support you in the event of an emergency while travelling.

Whether it's you or someone else, please let Robin Assist know as soon as possible following any event that requires changes to travel arrangements.

Useful Contact Details

For general enquiries You can get in touch with the Butter team any time by submitting a support request through your butter account, or by sending an email to support@butterinsurance.com.au

For Emergency Assistance **Email:** help@robinassist.com
Phone: (02) 8358 5317

Smarttraveller

We encourage you to subscribe to smartraveller.gov.au and download their App to receive up-to-date travel advice.

Making a Claim

You can make a claim at any time, from anywhere.

To start your claim, log into your Butter account via our website www.butterinsurance.com.au, and navigate to the 'Claims' section of your account.

If you need help with your claim, please contact Robin Assist:

**Please note - all calls are recorded for training and verification purposes*

Butter Domestic Travel Insurance Policy

Travel is one of the greatest gifts you can give yourself. And like all amazing gifts, you want to be sure it's a great experience. That it enriches you and your needs. Because you've got more interesting things to think about while you're off exploring Australia, you want the peace of mind knowing your insurance will be there if you need it.

This document contains important information to help you decide if the cover we offer is right for you. It's divided into two parts:

- Product Disclosure Statement (PDS); and
- Financial Services Guide (FSG).



Product Disclosure Statement (PDS)

The PDS contains everything you need to know about this policy. This includes contact details and comprehensive information about policy benefits, conditions, and exclusions.

This policy is a consumer insurance contract under the Insurance Contracts Act 1984. The PDS will help you understand:

- what's covered;
- what's not covered;
- policy benefits;
- how we protect your privacy; and
- what happens if you need to make a claim.

Any advice given in this document is general in nature and hasn't taken into account your personal circumstances. As we don't know your objectives, financial and non-financial situation or your needs, it is important you carefully consider whether this insurance product is right for you.

If you buy this insurance, your policy is made up of this PDS and your Certificate of Insurance. Your Certificate of Insurance contains your personal insurance details, so check to make sure everything is correct. Contact us immediately if any details or information is incorrect.

The information in this PDS is current as of (TBD) October 2025. If we make any changes, we'll let you know.

You can find the latest info [here](#). Or contact us and we'll send it to you.

Our Agreement with You

Your policy is a contract between you and us, and your agreement with us is set out in:

- this document;
- your application for insurance;
- your Certificate of Insurance; and
- any other documents we issue outlining terms and conditions of your cover.

Together, these documents make up your policy and should be read carefully.

The Insurer

This insurance is underwritten by Pacific International Insurance Pty Ltd ABN 83 169 311 193, AFSL No 523921 (the Insurer).

For information on how we work together and the services we provide, please refer to the Financial Services Guide.

About Butter

Butter Insurance Pty Ltd, (ABN 52 651 061 362, ARN 1300855) (Butter) is an authorised representative of battleface Insurance Services Pty Ltd (ABN 28 650 606 045, AFSL 536280) (battleface). battleface acts on behalf of the insurer, and battleface has authorised Butter to sell this policy, administer it and cancel it. Under the terms of its authority, Butter acts on behalf of battleface and not on your behalf. battleface receives and handles all claims on the policy.

Any general advice provided by Butter about this product is provided as an authorised representative of battleface under battleface's AFSL 536280. Please consider your financial or non-financial situation, needs and objectives and read the PDS and Butter's Financial Services Guide before deciding whether to buy or continue to hold this product.

About battleface

battleface Insurance Services Pty Ltd, ABN 28 650 606 045, AFSL 536280 (battleface) acts as the underwriting agent of the insurer under a binding authority from them, which means battleface can issue, vary, or cancel insurance on their behalf and handle and settle any claims you make. battleface is authorised to provide these services under their AFSL.



Cooling off period and Cancellations

Cancelling within the cooling off period

You've got 21 days (known as the 'cooling off period') from the day you buy your policy to cancel and get a full refund. This gives you time to read the PDS and check the policy is right for you.

Cancelling outside the cooling off period

If you request to cancel your policy outside the cooling-off period, we'll refund that part of your premium paid for the unused period of insurance based on a pro-rata calculation.

In all cases, whether or not you cancel within the cooling off period, we will only consider a refund if:

- you haven't started your trip; and
- you haven't made a claim; and
- you don't intend to make a claim or exercise any other right under your policy.

When a policy cancellation has been accepted, we will process your refund within 15 Business Days.

Other important info about this policy

- You must be 18 years of age or older to buy the policy.
- You can buy this policy up to 12 months before your date of departure.
- The policy covers one way and return journeys.
- The policy is not available if you have commenced your trip.
- Cover is limited to the dates of travel displayed on the Certificate of Insurance.
- The policy automatically extends if your return is delayed by an event covered under the policy, until you are able to return to your home by the quickest route.

The premium payable for this policy

The amount we charge is the total amount of the premium and any relevant government charges (such as Goods and Services Tax (GST) and Stamp Duty). Several factors are considered in determining the amount payable. These include:

- Advance Purchase – the further in advance that you purchase the policy, the higher the premium may be.
- Age – the older you are, the higher the premium is likely to be.
- Duration – the longer you travel, the higher the premium is likely to be.
- Covers - You can choose the covers that you require for your trip, for example, a Rental vehicle excess cover. The more covers you choose, the higher the premium will be.
- Variable Limits – you have flexibility to choose your required level of benefit on some covers. The more cover that you require, the higher the premium is likely to be.

Flexible Covers

Nobody likes paying for things they don't need, so our approach gives you flexibility to select or de-select a range of covers, and in some cases, the level of benefit that you require. The choice is yours.

Significant Risks

This policy may not be right for you

This policy may not be right for you, so it's important you read and understand this document. If you're unsure about anything, please contact us.

Do you have the right level of cover?

You need to make sure the limits of cover are right for your needs. If you make a

claim and your losses are higher than the cover provided, you'll have to cover losses over the policy limits.

Please refer to the maximum and applicable sub-limits set out in the Schedule of Benefits.

A claim may be denied

We may refuse to pay, or reduce the amount we pay for a claim if you:

- don't comply with the eligibility or policy conditions relevant to that claim;
- don't comply with your duty to take reasonable care not to make a misrepresentation; or
- make a fraudulent claim.



Our Definitions

These words have specific meanings in your PDS, Certificate of Insurance and any other documents forming part of your policy.

Accident	Any sudden, unexpected, or unusual physical event not intended by you.
Carrier	Any regularly scheduled land, sea or air transport operating under a valid licence for transporting passengers. Excludes taxi, ride sharing, limousine or similar service.
Certificate of Insurance	The document we give you detailing your travel insurance cover. Sometimes called an Insurance Certificate.
Close relative	• spouse or common law partner; • parent; • step-parent; • legal guardian; • children (including legally adopted and stepchildren); • sibling (including step-siblings and sister/brother-in-law); or • fiancé(e).
Epidemic	A fast-spreading, contagious or infectious disease or illness in a community, population or region and recognised by a public health authority.

Excess	The amount shown on your Certificate of Insurance as your financial contribution to any claim accepted by us. Any applicable excess will apply on a per Insured Person, per event basis. Where an event triggers benefits under multiple covers or sections, the highest applicable excess will apply.
Home	Your primary place of residence.
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.
Insured person / you / your	Each person named on the Certificate of Insurance.
Insurer	Pacific International Insurance Pty Ltd (ABN 83 169 311 193, AFSL No 523921).
Interruption	Abandoning or cutting short your trip by direct early return to your home.

Luggage	Luggage and personal possessions owned, borrowed or hired and taken by you on the trip. Includes: • travel documents; • musical instruments; • sporting equipment; • hire equipment; and • wheelchairs and mobility aids.
Luggage compartment	Any of the following: • The locked dashboard, boot or locked luggage compartment of a hatchback vehicle fitted with a lid closing off the luggage area, or of a station wagon with a fitted and engaged tray or roller blind cover behind the rear seats. • The fixed storage units of a motorised or towed caravan. • A locked luggage box locked to a roof rack which is locked to the vehicle roof.
Medical condition	A disease, illness, sickness or injury including psychological conditions.
Medical practitioner	A legally licensed member of the medical profession, recognised by the law of the country where treatment is provided and in giving such treatment, is practising within the scope of their licence and training and isn't related to you or anyone within your travelling party.

Natural disaster	A major adverse event resulting from natural processes of the Earth, such as bushfire, hurricane, tornado, volcanic eruption, earthquake, tsunami, falling object from space (including a meteorite) and any extraordinary atmospheric, meteorological, seismic, or geological phenomenon. Not an epidemic or pandemic.
Pair or set	Similar items and complementary to one another or used together. For example, golf clubs.
Pandemic	An epidemic expected to affect an unusually large number of people or involve an extensive geographic area and recognised by a public health authority.
Period of insurance	The date range shown on the Certificate of Insurance. • Cancellation or trip Interruption cover (if selected) starts from the Purchase Date (when the policy is issued). • All other benefits (if selected) begin on your nominated trip start date. In the event you can't complete your trip due to an insured event, the Period of Insurance is automatically extended until you are able to your home by the quickest route.

Pre-existing medical condition	Is, in the 12 months before buying the policy: • a medical or dental condition of which you're aware, or the related complication you have, or the symptoms of which you're aware; • a medical or dental condition currently being, or has been, investigated or treated by a medical practitioner (including dentist or chiropractor); • any condition for which you have been prescribed medicine. Doesn't apply to common colds, flu or contraceptive medication; • any condition for which you've had surgery; or • any condition for which you have seen a medical specialist.
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This definition applies to you, your travelling party, a close relative or any other person named on the Certificate of Insurance.

Public transport	Any scheduled, publicly licensed aircraft, sea vessel, train, coach or bus on which you're booked, or had been booked on, to travel.
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Rental vehicle	A campervan, recreational vehicle, motorhome (not exceeding 4.5 tonnes), a sedan, stationwagon, coupe, hatchback, SUV, four-wheel drive, or minibus/people mover, rented from a licensed rental agency or company. Rental vehicle doesn't include any other vehicle, irrespective of use or weight.
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Schedule of Benefits	The summary of cover as outlined in this document.
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Strike	Any form of industrial action, organised by a trade union or not, done with the intention of preventing, restricting or otherwise interfering with the production of goods, or the provision of services.
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Terrorism	An act, including but not limited to, the use of force or violence and/or threat, of any person or group(s) of person(s), whether they're acting alone, or on behalf of, or in connection with, any organisation(s) or government(s), committed for political, religious, ideological or similar purpose, including the intention to influence any government and/or to put the public, or any section of the public, at fear.
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Travelling party	You and any travelling companion planning to accompany you for at least 50 percent of the duration of your trip.
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Trip	A journey within Australia. Begins when you leave home (or on the nominated start date) and ends when you return home (or on the nominated end date), whichever is earlier.
Unattended	Leaving your luggage or personal effects: • in a public place where it can be taken without your knowledge; • at a distance in a public place where you can't prevent it from being taken; or • with a person not a member of your travelling party, working for your carrier or accommodation provider.
Valuables	Articles made of, or containing, gold, silver or precious metals, precious stones, binoculars, jewellery, watches, mobile and smart phones, photographic, audio, video, tablet computer, computer or electrical equipment of any kind (including but not limited to devices such as drones, computer games, portable navigation equipment or media).
We, our or us	battleface Insurance Services Pty Ltd, acting under a binder authority on behalf of the Insurer. The relationship between the insurer, Butter and battleface is explained in the 'Butter International Travel Insurance' and 'The insurer' sections at the start of this PDS.



Schedule of Benefits

The table below is a summary of the benefits available within this policy.

The maximum amount payable for each insured person will be up to the applicable limit per person, as set out in the Schedule of Benefits, Policy Wording or your Certificate of Insurance, for the Covers selected by you.

Please also refer to the coverages section for any specific sub limits, conditions and exclusions applying to each section of cover.

Available Covers		
	Excess Applies*	Domestic Plan Maximum amount payable per person
Cancellation or trip interruption	Yes	As selected up to \$10,000
Travel delay	No	\$50 per 6 hours (up to a maximum of \$1,000)
Personal liability	No	Up to \$2,500,000
Luggage and personal effects	Yes	As selected up to \$5,000 overall Single Item Limit of \$1,000
Delayed baggage allowance	No	Up tp \$300
Rental vehicle excess	No	Up to \$8,000

***A \$100 excess applies to this Product.**

What is an Excess?

This is an amount you must contribute when you make a claim.

Except for benefit sections stating, 'no excess applies to claims under this benefit', the excess amount is deducted from any claim payment we make to you.

Any applicable excess will apply on a per Insured Person, per event basis.



General Conditions

These general conditions apply to all covers.

To be covered under this insurance, you must be fit to travel and able to undertake your planned trip.

You must:

- Let us know as soon as possible following an event you may want to claim under this policy.
- Give us documents, medical certificates, original receipts or information we reasonably request.
- Not make any promise, offer of payment, admit guilt or fault to anyone (except as required by law), or become involved in any litigation regarding an event that may result in a claim under this policy, without our consent, which will not be unreasonably withheld.
- Provide evidence from the treating medical practitioner for a claim for illness or injury, as soon as reasonably possible.
- Exercise reasonable caution and care for the supervision and safety of both you and your property to minimise any claim.
- Avoid unnecessary exposure to dangerous situations, unless attempting to save human life.

We may, at our expense, take fair and reasonable action in your name to recover compensation or enforce an indemnity against someone else regarding a loss covered by this insurance, in accordance with the law.

If we pay any expenses on your behalf, or reimburse you for any loss, and you later receive payment from any other source for these expenses, you must pay us up to the claim amount we paid you.

If we pay you for stolen or damaged property, and you later recover the property or it's replaced by a third party, you must pay us the claim amount we paid you.

Claims will be paid to you or your personal representative in Australian dollars (AUD) based on the exchange rate at the time of the loss. We'll not pay more than your actual loss.



Medical Health & Pregnancy

Change of health before departure

If you have a change in health after you've taken out this insurance, but before your trip begins, please talk to your medical practitioner to make sure you're still fit to travel. Unless your medical practitioner can confirm you're fit to travel, you won't be covered for any claim for the condition if you still travel.

Pre-existing medical conditions

Please consider your medical history carefully.

This policy provides cover for unexpected sudden illnesses or serious injuries.

We automatically include cover for specific pre-existing medical conditions (listed below), subject to the following:

- you've not been hospitalised for the condition in the past 24 months, and;
- your medications for the condition have remained unchanged for the past 6 months.

Timeframes are in relation to the date of issue of the policy.

If you have a pre-existing medical condition not included in this list, then it's not covered. We won't pay for any claims where that medical condition is a contributing factor.

What is a pre-existing medical condition?

Our definition of pre-existing medical condition is, in the 12 months before buying the policy:

- a medical or dental condition of which you're aware, or the related complication you have, or the symptoms of which you're aware;

- a medical or dental condition currently being, or has been, investigated or treated by a medical practitioner (including dentist or chiropractor);
- any condition for which you take prescribed medicine. Doesn't apply to common colds, flu or contraceptive medication;
- any condition for which you've had surgery; or
- any condition for which you see a medical specialist.

This definition applies to you, your travelling party, a close relative or any other person named on the Certificate of Insurance.

Automatically covered pre-existing medical conditions

The following medical conditions are automatically covered under this policy

- **Acne**
- **Allergies** – limited to rhinitis, chronic sinusitis, eczema, food intolerance, hay fever
- **Anxiety** – if:
 - Your prescribed medication hasn't changed within the last 12 months, or;
 - You have not been diagnosed with depression within the last 3 years, or;
 - You do not have any appointments pending with a psychologist or psychiatrist, or;
 - You have not needed to cancel or interrupt any previous travel plans due to your anxiety
- **Asthma** – if you:
 - have no other lung disease, and;
 - are under 60 years of age on the date of policy purchase
- **Attention Deficit Hyperactivity Disorder (ADHD)**
- **Bell's Palsy**
- **Benign paroxysmal positional vertigo (BPPV)**
- **Bunions**
- **Carpal tunnel syndrome**

- **Cataracts**
- **Coeliac disease**
- **Congenital blindness**
- **Congenital deafness**
- **Depression** – if:
 - Your prescribed medication hasn't changed within the last 12 months, or;
 - You have not been hospitalised for your depression within the last 2 years, or;
 - You do not have any appointments pending with a psychologist or psychiatrist, or;
 - You have not needed to cancel or interrupt any previous travel plans due to your depression
- ***Diabetes mellitus (also known as Type I diabetes)**- if you:
 - were diagnosed over 12 months ago, and;
 - have no eye, kidney, nerve or vascular complications, and;
 - don't also suffer from a known cardiovascular disease, hypertension, hyperlipidaemia or hypercholesterolaemia, and;
 - are under 60 years of age at the date of policy purchase
- ***Diabetes mellitus (also known as Type II diabetes)** - if you:
 - were diagnosed over 12 months ago, and
 - have no eye, kidney, nerve or vascular complications, and;
 - don't also suffer from a known cardiovascular disease, hypertension, hyperlipidaemia or hypercholesterolaemia
- **Dry eye syndrome**
- **Epilepsy** – if there's been no change to your medication regime in the past 12 months
- **Folate deficiency**
- **Gastric reflux**
- **Goitre**
- **Glaucoma**
- **Graves' disease**
- **Hiatus hernia**

- ***Hypercholesterolaemia (high cholesterol)** – if you don't also suffer from a known cardiovascular disease and/or diabetes
- ***Hyperlipidaemia (High Blood Lipids)** – if you don't also suffer from a known cardiovascular disease and/or diabetes
- ***Hypertension (High Blood Pressure)** – if you don't also suffer from a known cardiovascular disease and/or diabetes
- **Hypothyroidism** - including Hashimoto's disease
- **Impaired glucose tolerance**
- **Incontinence**
- **Insulin resistance**
- **Iron deficiency anaemia**
- **Macular degeneration**
- **Meniere's disease**
- **Migraine**
- **Nocturnal cramps**
- **Osteopenia**
- **Osteoporosis**
- **Pernicious anaemia**
- **Plantar fasciitis**
- **Raynaud's disease**
- **Sleep Apnoea**
- **Solar keratosis**
- **Trigeminal neuralgia**
- **Trigger finger**
- **Vitamin B12 deficiency**

**** Diabetes (Type I and Type II), hypertension, hypercholesterolaemia and hyperlipidaemia are risk factors for cardiovascular disease. If you have a history of cardiovascular disease, and it's a pre-existing medical condition, cover for these conditions is also excluded.***

Claims for any pre-existing medical condition not listed above as an automatically covered pre-existing condition are excluded under this policy.

Pregnancy

Our policy offers limited cover for pregnancy.

Please read this section carefully if you're pregnant or planning to get pregnant, as there are important limitations.

Cover available if you're pregnant

We'll pay for unexpected serious complications of pregnancy and childbirth occurring:

- Up to the 24th week of pregnancy if you're pregnant with a single child; or
- Up to the 19th week of pregnancy if you're pregnant with twins or multiple children.

Cover is subject to the exclusions described below and all other applicable terms and conditions, exclusions and limitations of the policy.

Exclusions relating to claims from pregnancy

We won't pay any claim or loss directly or indirectly related to, or for:

- Childbirth at any stage of pregnancy.
- The health or care of a newborn child, whatever the claim.
- Your pregnancy or the pregnancy of another person after the:
 - 24th week of pregnancy with a single child; or
 - 19th week of pregnancy with twins or multiple children.
- Your pregnancy or the pregnancy of another person where:
 - Conception was medically assisted (including hormone therapy and IVF);
 - There's been complications* with this pregnancy, or your health, prior to the start of your trip and you've been told it may adversely affect this pregnancy; or
 - You've had complications* with any previous pregnancy.
- Antenatal care.

**Complications mean any secondary diagnosis occurring before, during, at the same time as, or as a result of the pregnancy, which may adversely affect the pregnancy outcome.*



Cancellation or trip interruption

This cover only applies if it is shown as selected on the Certificate of Insurance

When cover applies

Cover applies under this section when you need to cancel, or change your travel plans, due to any of the following unexpected events:

- Serious illness, injury or death of you, a travelling companion, a close relative or any person you've planned to stay with for a significant part of the trip.
- You can't travel because you or a travelling companion:
 - are diagnosed with COVID-19 in Australia by a registered medical provider within 14 days prior to your departure date; or
 - are diagnosed with COVID-19 while on your trip by a registered medical provider; or
 - are individually contacted by a local public health authority and directed into a period of quarantine during the period of insurance.
- Cancellation or restriction by the carrier of pre-paid scheduled public transport services, caused by severe weather, natural disaster, riot, strike or civil commotion.
- Accidental damage, burglary, flooding or fire affecting your home or business premises and it's appropriate for you to stay, or return, to prevent further damage, organise necessary repairs or alternate accommodation arrangements.
- Your pre-paid accommodation is destroyed or becomes uninhabitable due to severe weather or natural disaster. No alternative equivalent accommodation is available nearby and you've done everything you can to find other accommodation. You must make a reasonable attempt to obtain evidence of the incident, such as written confirmation from an official of the hotel or government body where the incident took place.

- You're involved in a motor vehicle, railway, air or marine accident. You must make a reasonable attempt to obtain evidence of the accident, such as documents from an official body in the country where the accident happened.
- You're made redundant from full time employment.
- You're a full-time member of the police, fire, ambulance or emergency service and your leave is cancelled.
- A member of the travelling party is required to do jury service.
- The cancellation of your wedding, or the wedding you were travelling to attend.

What's covered

We'll pay up to the amount shown in the Schedule Of Benefits for the following:

- Non-refundable travel, accommodation and ancillary purchases you don't use because you can't begin or complete the planned trip.
- The travel agent's commission. This is limited to the lesser of \$1,500 or the amount of commission the agent earned on the pre-paid refundable amount of the cancelled travel arrangements
- Rearrangement costs up to the value of cancellation fees if you decide to reschedule your trip.
- Additional costs incurred during your trip as a result of a change in the per person occupancy rate for prepaid, non-refundable travel arrangements if a person booked to share accommodations with you has their trip cancelled, or interrupted due to any covered event, and you do not cancel.
- Rearrangement costs up to \$500 per insured person following a public warning of a natural disaster expected to impact your trip.
- Additional accommodation expenses up to \$200 per insured person for a maximum of 14 days if you are directed into a period of mandatory quarantine by a local public health authority whilst on your trip.
- The value of frequent flyer or similar flight reward points, air miles, redeemable vouchers or similar schemes lost by you following cancellation of the services paid for with those points, if you cannot recover your loss in any-

- -other way. We will reimburse you as follows:
 - 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 redemption 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. For example:
 - Equivalent booking value = \$2,000
 - Points lost = 10,000 • Points redeemed for original ticket = 100,000
 - Claimable amount = \$2,000 x (10,000 / 100,000) = \$200
 - For vouchers, the face value of the voucher up to the current market value of an equivalent booking.



What's not covered

We won't pay for any claim caused by:

- Any event reasonably expected at the time you bought the policy.
- Any event that is not listed as covered under the Cancellation or trip Interruption 'When cover applies' section.
- Your pre-existing medical condition (unless it's automatically accepted as a pre-existing medical condition).
- A pre-existing medical condition affecting any close relative, member of the travelling party, or person you planned to stay with on your trip, unless their medical practitioner confirms in writing they would've seen no substantial likelihood of their patient's condition manifesting or deteriorating to such a degree this would become necessary at the time you bought this policy.
- Pandemic or epidemic (doesn't apply to COVID-19).
- Your pregnancy or childbirth unless the cancellation or interruption is certified by a medical practitioner as necessary due to complications of pregnancy or childbirth.
- An act or threat of terrorism.
- Withdrawal from service of the aircraft, sea vessel, coach or train, on which you're booked to travel, by order or recommendation of a regulatory authority. You should direct any claim for this to the transport operator involved.

Also see General Exclusions

Special conditions relating to this cover

This cover has the following special conditions:

- If you cancel the trip due to unexpected illness or injury, you'll need to provide a medical certificate from your treating medical practitioner confirming the illness or injury stopped you from travelling.
- In the event of interruption of the trip, you need to make reasonable attempts to contact us first so we can make any necessary travel arrangements.

- In the event of unexpected illness or injury to you, a close relative, a travelling companion or person you planned to stay with on your trip, you'll need a medical certificate from the treating medical practitioner and our prior consent (which will not be unreasonably withheld) to confirm the need to return home before originally scheduled.
- To minimise your loss, you'll need to advise the booking agent, carrier or travel agent as soon as possible if the trip is to be cancelled or interrupted.
- If your pre-booked arrangement is cancelled by the carrier, you'll need written confirmation from the carrier stating the reason for the cancellation.
- If you cancel or interrupt your trip because you're needed regarding accidental damage, burglary, fire or natural disaster affecting your home or business premises, you'll need written confirmation of the event or warning from an appropriate authority.

Also see General Exclusions.

Travel Delay

This cover only applies if it is shown as selected on the Certificate of Insurance

No excess applies to claims under this benefit

When cover starts

Cover applies under this section if, during a trip, your pre-paid public transport is delayed by more than six hours for reasons beyond your control and you need to arrange additional accommodation.

What's covered

We will pay the amount shown in the Schedule of Benefits for each six (6) hour delay.

What's not covered

See General Exclusions.

Special conditions relating to cover

See General Conditions.

Personal Liability

This cover only applies if it is shown as selected on the Certificate of Insurance

No excess applies to claims under this benefit

When cover starts

If during your trip, your negligence causes:

- Injury to a person not a member of your family or travelling party; or
- Loss or damage to property not owned by you, a member of your family or travelling party.

What's covered

We'll pay up to the amount shown in the Schedule of Benefits for your legal liability to pay damages or compensation.

What's not covered

You're not covered for liability for:

- Your trade, business or profession.
- Injury to a person employed by you.
- Intentional, unlawful, wilfully negligent or malicious acts by you.
- Your ownership, possession or use (including as a passenger) of a

- Mechanically propelled vehicle or any aircraft (including drones) or watercraft*.
- Your ownership or use of firearms.
- Injury, illness, death, loss, expense or other liability caused by the transmission of any contagious disease or virus.

Also see General Exclusions.

Special conditions relating to cover

You'll need our written consent, which will not be unreasonably withheld, to cover any legal costs relating to your liability.

Also see General Conditions.

Luggage and Personal Effects

This cover only applies if it is shown as selected on the Certificate of Insurance

When cover starts

Cover applies under this section if your luggage or personal effects are damaged, stolen or accidentally lost during your trip.

What's covered

We'll pay up to the amount shown in the Schedule of Benefits for the following:

- Damaged items - we'll pay you to repair damage where practical and economical to do so.
- Stolen and lost items.

We'll calculate your benefit based on the depreciation table below.

- In the event of loss to a pair or set of items, we'll pay the lesser of the:
 - Cost to repair or buy the individual item(s) needed to complete the set or pair; or
 - Original purchase price of the set or pair (subject to the depreciation table below).

Age of item on date of loss	Category and applicable depreciation		
	Jewellery (excluding costume jewellery and watches)	Communication, Electronic devices, Photographic equipment*	All other items
Less than 2 years	0%	0%	0%
2 to 3 years	0%	50%	30%
More than 3 years	0%	75%	60%

* Includes computers, electrical devices, electronics equipment, phones, all photographic equipment, smart watches, and tablet computers

Delayed baggage allowance

If your carrier confirms your luggage is delayed or misplaced for a period of more than 12 hours, you can claim up to \$300 per insured person to buy essential items. This benefit doesn't apply for your return journey home. No excess applies to claims under this benefit. We'll also cover the costs of shipping your lost luggage and personal effects to you if recovered.

What's not covered

We'll not pay any claim for:

- Sporting equipment while in use.
- Fragile or brittle items (e.g. Glass or fine china), except loss or damage caused by fire or accident to the transport carrying them.
- Damage to the screens of personal computers, smartphones or tablets, except where the damage is caused by an accident involving a vehicle or carrier in which you are travelling.
- Unaccompanied luggage or personal effects, such as items shipped or transported separately from you.
- Valuables checked in as luggage, unless security regulations stop you keeping them with you.
- Items left unattended or because you don't take reasonable care to protect them.
- Luggage or personal effects if you don't reasonably attempt to claim compensation from the carrier.
- Valuables you leave in a motor vehicle for any length of time, even if secured in the luggage area of the motor vehicle.
- Luggage or personal effects you leave for any length of time:
 - in an unlocked motor vehicle, or;
 - unconcealed in a motor vehicle.
- Cash, bank or currency notes, cheques or negotiable instruments.
- Aircraft (including drones).
- Watercraft (including surfboards) of any type. This doesn't apply if the item is lost, stolen or damaged while in the custody of the carrier.
- Losses caused by wear and tear, depreciation of property, damage by the action of insects or vermin, mildew, humidity, rust or corrosion.
- Malfunction repair costs, or losses from mechanical or electrical breakdown.
- Information stored on any electronic device or other media, including digital-

photos, downloaded files, electronic applications, programmed data, software or any other intangible asset.

- Loss of, or damage to, artificial prosthetic devices, false teeth, contact lenses or hearing aids.
- Confiscation or detention by customs or other lawful officials and authorities.

Also see General Exclusions

Special conditions relating to cover

This cover has the following special conditions:

All cases of loss, theft or delay must be reported to an appropriate authority as soon as possible. You'll need to submit a copy of the report as part of your claim.

If you can't give us a copy of the report, you'll need a reasonable explanation, and details of, when and where you made the report, including their contact details.

It's your responsibility to provide acceptable proof of ownership for a claim. We'll need proof that you owned the item and details about its value and age. This helps us process your claim quickly, so it's a good idea to hang onto things like receipts, invoices, or bank statements showing what you purchased, when, and how much you paid.

We can accept original documents or copies, and we might also consider valuation certificates, ATM receipts, or warranty cards if they're backed up by a bank statement. However, we generally won't accept photographs, packaging, or instruction manuals as proof of ownership.

If you can't provide the evidence we ask for, we might not be able to pay out on your claim.

Also see General Conditions.

Rental Vehicle Excess

This cover only applies if it is shown as selected on the Certificate of Insurance.

No excess applies to claims under this benefit.

When cover starts

Cover applies under this section if, during a trip, you hire a rental vehicle that includes comprehensive insurance cover. Please refer to our definition of rental vehicle.

What's covered

We'll pay up to the amount shown in the Schedule of Benefits for the:

- Rental vehicle insurance excess or repair costs (whichever is lower) you're liable for if the rental vehicle is damaged or stolen while in your control during the trip; or
- Cost of returning your rental vehicle to the nearest depot, including related airport concession charges, if you can't return the vehicle due to an event covered by this policy.

What's not covered

We'll not pay any claim for:

- The operation of a rental vehicle in violation of the terms of the rental agreement. For example, driving on unsealed roads.

Also see General Exclusions.

Special conditions relating to cover

This cover has the following special conditions:

We will deduct from any claim settlement an additional premium for days that exceed what was declared and paid for at the time of purchasing this policy.

See General Conditions.



General Exclusions

These general exclusions apply to all covers.

Specific exclusions may also apply to the different types of cover and these are detailed within each section. Please read them carefully.

We'll not cover any loss in connection with the following:

- Loss incurred outside of the Period of Insurance other than loss under the Personal Liability section.
- The extent of your loss recoverable under some other scheme, such as Medicare, a private health fund, workers compensation scheme, travel compensation fund or accident compensation scheme.
- Expenses you've not made every reasonable attempt to recover from the carrier, accommodation provider, booking agents, travel agents or any other source involved in your travel arrangements.
- Loss from the failure of any travel agent, tour operator, accommodation provider, airline or other carrier, car rental agency or any other travel or tourism service provider due to their insolvency or the insolvency of any person, company or organisation they deal with.
- A loss from any pre-existing medical condition you, a member of the travelling party or a non-travelling close relative, your business partner or co-worker. This exclusion doesn't apply to automatically covered conditions.
- Loss from a metastatic or terminal prognosis made before you bought your policy.
- Loss from any condition for which you've declined treatment or further investigation recommended by a medical practitioner.
- Claims for:
 - Childbirth at any stage of pregnancy;
 - The health or care of a newborn child, whatever the claim.
 - Your pregnancy or the pregnancy of any other person, after the:
 - 24th week of pregnancy, with a single child; or
 - 19th week of pregnancy, with twins or multiple children;
 - Your pregnancy or the pregnancy of another person where:
 - Conception was medically assisted (including hormone therapy and IVF)
 - There's been complications* with this pregnancy, or your health, prior to the start of your trip you've been told may adversely affect this pregnancy; or
 - You've had complications* with any previous pregnancy.
 - Antenatal care.
- Indirect losses including loss of enjoyment, revenue, profit, business opportunity or damage to goodwill or reputation.
- Loss caused by, or relating to, a criminal or dishonest act by you or a person with whom you're in collusion.
- Loss from war (whether declared or not), act of war, act of foreign enemy, invasion, civil war, rebellion, revolution, insurrection, military or usurped power.
- Loss from 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.
- Loss from any government prohibition, regulation, sanction or intervention, including border closures, for you or a member of your travelling party not obeying official laws, warnings, orders from a governmental authority, court of law, organization or any other relevant or local authority.
- Loss from cancelled travel arrangements due to mechanical breakdown of transportation, other than loss under the Travel Delay section.

- Loss relating in any way to:
 - chronic use of alcohol;
 - substance abuse or drug abuse (whether over the counter, prescription or otherwise); or
 - ingestion of non-prescription drugs or substances (such as marijuana, ecstasy, methamphetamines, heroin).
- Loss from, or related to, impairment due to alcohol:
 - evidenced by the results of a blood test showing your blood alcohol concentration level is above the level legally permissible to operate a motorised vehicle in the jurisdiction or country where the event occurs; or
 - considering the following, where available:
 - a report from a medical practitioner or forensic expert a third party witness report
 - your own admission; or
 - a description of events by you to us, or to the treating medical professionals (paramedic, nurse, doctor etc) and documented in their records.
- Where providing cover or 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 relevant international sanctions, laws or regulations.
- Losses from your involvement in a criminal activity.
- Losses from any computer virus or other malicious computer software.
- Losses from you operating or working as a crew member (including as a trainee or learner/student) aboard any aircraft, commercial vehicle or commercial watercraft.
- Losses from you doing manual work relating to any profession, business or trade during the trip.

****Complications mean any secondary diagnosis occurring before, during, at the same time as, or as a result of the pregnancy, which may adversely affect the pregnancy outcome.***

Your duty to take reasonable care not to make a misrepresentation

When you buy a Butter travel insurance policy, you're entering into an insurance contract with us. There are things you need to tell us and they must be true and correct to the best of your knowledge.

You should know that under the Insurance Contracts Act 1984 (Cth), it's your duty to take reasonable care not to make a misrepresentation. This applies when answering questions and giving us information.

If you tell us something which isn't true

If you don't take reasonable care when answering our questions or giving us information, we can cancel your policy or reduce the amount we pay if you make a claim. Or both.

If you deliberately mislead us (act fraudulently), we can refuse to pay a claim and will treat the policy as if it never existed.



How we handle complaints

Butter welcomes every opportunity to improve our customer experiences and encourage you to contact us if you're unhappy with our representatives, affiliates, service providers or product

You can make a complaint by submitting a support request in your Butter account, or contacting us by email:

Email: complaints@battleface.com



Internal dispute resolution (IDR) process

We will acknowledge your complaint within one (1) business day. If we can't immediately resolve your complaint, we'll arrange for our Customer Service team to contact you within two (2) business days. You'll also be given the contact details of the person handling your complaint.

Our Customer Service team will work as quickly as possible to investigate your complaint in a fair and efficient way.

We'll do our best to resolve your complaint within 10 business days.

If we're unable to resolve your complaint within 10 business days, we'll keep you informed about the complaint progress at least every 10 business days.

External dispute resolution (EDR) process

If you remain dissatisfied, you can contact AFCA. AFCA provides fair and independent financial services complaint resolution, free to consumers. You can take your complaint to AFCA at any time.

t: 1800 931 678 (free call)

e: info@afca.org.au

w: afca.org.au

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

If you do refer your complaint to AFCA, you must do so within two (2) years of our final decision.

Other things you need to know

The General Insurance Code of Practice

The insurer is a signatory to the General Insurance Code of Practice developed by the Insurance Council of Australia (ICA). As an agent of the insurer, battleface adheres to the principles of the Code.

The Code is designed to provide information about insurance and promote good relations between insurers, authorised representatives and consumers.

You can find more information about the Code or download a copy [here](#).

Claim service standard

Our claim service standard is to provide a claim outcome within 10 business days after successfully lodging a claim online, receipt of all the relevant information and after we've made our enquiries.

If we need more information, we'll contact you within 10 business days of receipt of your claim.

Jurisdiction and choice of law

This policy is governed by and construed in accordance with the laws of New South Wales (NSW), Australia and you agree to submit to the exclusive jurisdiction of the courts of New South Wales.

Equally, in accepting this insurance, we agree:

- If a dispute arises under this insurance, it's subject to New South Wales law and practice and the insurer will submit to the jurisdiction of any competent court in New South Wales
- Any summons notice or process to be served, may be served upon:
Pacific International Insurance Pty Ltd - PO BOX 550, Kotara NSW 2289

Financial claims scheme (FCS)

The insurer is authorised under the Insurance Act 1973 to carry on general insurance business. This Act contains prudential standards and practices to ensure they meet their financial obligations under this policy.

The protection provided under the Federal Government's Financial Claims Scheme applies to the insurer. If the insurer can't meet their financial obligations under this policy, you may have a claim under this scheme. Access to the scheme is subject to eligibility criteria.

Information about the scheme can be found at fsc.gov.au or by calling 1300 55 88 49.

Protecting your privacy

We respect your privacy and will protect your information.

Butter Insurance Pty Ltd and Battleface Insurance Services (Australia) Pty Limited collects your personal, and in some cases sensitive information, to issue, arrange and manage your travel insurance, or to provide you with related services. We'll only collect personal and sensitive information from you or those authorised by you, such as our distribution partners.

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 the personal and sensitive information we've requested, either directly or through others, we may not be able to offer you our services or products, including processing your application for insurance.

We may disclose your personal and sensitive information to third parties involved in the insurance 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 in other jurisdictions such as the UK, Europe, South Africa, New Zealand, the Philippines, and the USA.

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

You can view the insurer's Privacy Policy by visiting www.pacificins.com.au.

You can view battleface's Privacy Policy by visiting www.battleface.com.au.

You can view Butter's Privacy Policy by visiting www.butterinsurance.com.au.



Financial Services Guide (FSG)

This Financial Services Guide (FSG) is designed to help you make an informed decision about the services offered. We also show you how we deal with any complaints and disputes.

You'll also find information about:

- the insurer, battleface and Butter
- our relationship with our business partners
- the financial services we provide to you, and;
- information about how we and our business partners are paid for those services.

About the insurer

Your insurance is underwritten by Pacific International Insurance Pty Ltd ABN 83 169 311 193, AFSL No 523921 (the insurer).

About Butter

Butter Insurance Pty Ltd, (ABN 52 651 061 362, ARN 1300855) (Butter) is an authorised representative of battleface Insurance Services Pty Ltd (ABN 28 650 606 045, AFSL 536280) (battleface). battleface acts on behalf of the insurer, and battleface has authorised Butter to sell this policy, administer it and cancel it. Under the terms of its authority, Butter acts on behalf of battleface and not on your behalf. battleface receives and handles all claims on the policy.

Any general advice provided by Butter about this product is provided as an authorised representative of battleface under battleface's AFSL 536280. Please consider your financial situation, needs and objectives and read the PDS and Butter's Financial Services Guide before deciding whether to buy or continue to hold this product.

About battleface

battleface Insurance Services Pty Ltd, ABN 28 650 606 045, AFSL 536280 (battleface) acts as the underwriting agent of the insurer under a binding authority from them, which means battleface can issue, vary, or cancel insurance on their behalf and handle and settle any claims made on the policy. battleface is authorised to provide these services under their AFSL.

This travel insurance may be arranged through, or referred by a distributor, such as a travel agent. Distributors act on our behalf.

They may arrange this insurance but are not authorised to give you any advice about the policies.

Affiliates introduce or refer potential travel insurance customers. Affiliates are authorised only to refer you to Butter who can then arrange the insurance. Affiliates may also provide factual information such as linking to the policy.

About how we are paid

Butter and battleface are paid a commission by the insurer for arranging, issuing and managing the travel insurance (including claims under the insurance) on their behalf. The commission is calculated as a percentage of the premium (and taxes) you pay for the policy. Employees of Butter or battleface who provide services in relation to the insurance receive an annual salary and may receive bonuses based on performance and/or sales.

If your travel insurance is arranged through a distributor, the distributor may be paid a commission. The commission is calculated as a percentage of the gross premium when you buy a policy and is at no extra cost to you. A distributor may receive additional benefits such as discounted travel insurance or marketing assistance.

If your travel insurance is arranged after you have been referred to us by an affiliate, the affiliate may be paid a referral fee. The referral fee is calculated either as a percentage of the gross premium when you buy a policy or as a flat fee for each policy purchased after referral to us by an affiliate and is at no extra cost to you. An affiliate may receive additional benefits such as discounted travel insurance or marketing assistance.

If you would like more information on commissions or remuneration, please contact Butter either before you buy your insurance or within a reasonable time of receiving this Combined FSG and PDS.

Have a Complaint?

If You have a complaint about the financial services provided by Butter or any of our distribution partners, please email us at complaints@battleface.com and refer to the PDS for details of the complaint resolution process.

Professional Indemnity Insurance

Butter and battleface hold Professional Indemnity Insurance covering errors and mistakes relating to the provision of financial services provided by Butter or battleface and our representatives (including those who no longer act on our behalf but did at the time in question).

Our policy meets our obligations under the [Corporations Act 2001 \(Cth\)](#).



Butter Insurance Pty Ltd

ABN 52 651 061 362, AR No 001300855

e: info@butterinsurance.com.au

Insurance is underwritten by Pacific International Insurance Pty Ltd
(ABN 83 169 311 193, AFSL 523921) (the insurer)