

freely

Combined Financial
Services Guide and
Product Disclosure Statement



Effective 15 October 2025

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The insurer of this product is Zurich Australian Insurance Limited (ZAIL), ABN 13 000 296 640, AFSL 232507.

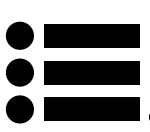
Making sense of all the legal bits

Firstly do we really need to print this out?

At Freely, we're all about reducing our impact on the planet, so we've designed this document to be easy to read on your phone, wherever you go.

If you must print it out, we suggest that you print 2 pages to an A4 sheet, and both sides of the page.

Return to top

We've made it as easy as to navigate. On the footer of each page you'll see this symbol .

Click on this and you'll be returned back to the Contents page.

Words with special meaning

Some of the words have a special meaning.

To help you understand what these mean we've got a quicklink.

In the footer of the page you'll see 

Click on this and you'll always be taken to the Words with special meaning

Hyperlinks

We've also [hyperlinked](#) for your navigational pleasure.

Need more help?

You can chat to the team on our live chat function through the app, call or email:

Call: 1300 772 183 (within Australia) or +61 2 8907 5085 (from Overseas)

Email: team@gofreely.help

Welcome - let's get your adventure started

Whether you're planning the journey of a lifetime, or just a quick trip to Fiji, with Freely, we make it super simple for you to get exactly the right level and amount of cover you think you'll need – and you can change it when and if you need to.

Once you purchase the policy, you can choose to personalise your cover from a selection of add-ons, or, as we call them, "**Boosts**".

Getting started with Freely

To get the most out of Freely, we recommend you download our app.



Step 1

Scan the code with your phone camera and download the app.

Step 2

Access your account with the email address you used to purchase your policy.

Step 3

Turn on notifications and safety alerts before you depart.

You can also buy a policy online – simply visit freely.me/au and get a quote, customise your coverage and purchase a policy all without downloading the app.

This is the “Fine Print” you really need to read!

- Terms, conditions, limits and sub-limits apply to everything – that is why it is important **you** read this booklet very carefully.
- Exclusions apply that restrict, limit and/or exclude cover. Read the [General exclusions](#) and the exclusions under each benefit section carefully to see what **we** don't cover.
- **We** have made this policy to give **you** choice and flexibility while **you** are on **your journey**.

You can do things like:

- extend **your** trip by changing **your** return date; or
- pay for Daily Boosts to do things like skiing or motorcycling – **you** pay-per-day.

In any case, **you** must pay the extra premium for cover to start for **your** Daily Boost. Cover for **your** Daily boost starts from the moment **you** have completed payment for the Daily Boost or, if **you** are purchasing a Daily Boost for a later part of **your journey**, cover starts at midnight (midnight where **you** are at the time) and ends at 11:59pm (where **you** are at the time) on the selected day(s) as displayed on your **Certificate of Insurance**.

- Already left? See [15. Already travelling](#) on page 63.

How to make changes to your policy

The quickest way to make changes to **your** policy is via the Freely app.

If **you** purchase **your** policy on the Freely app **you** can make changes in the app.

If **you** purchase your policy on the Freely website, **you** can download the Freely app to make changes.

If you don't use the Freely app or if you do but need some help, that's fine!

You can contact our customer team instead.

Call: 1300 772 183 (within Australia) or
+61 2 8907 5085 (from Overseas)

Email: team@gofreely.help

How to make a claim

Making a claim is quick and easy using the Freely app or online at freely.me/au/claims. If **you're** having trouble, reach out using the in-app chat or over the phone and we can walk **you** through the process.

There are a series of prompts to help **you** complete **your** claim, and a checklist of the supporting documents **you** need to submit with it.

Submit the claim via email or in the app

Upload **your** supporting documents when submitting the claim.

If **you** are unable to upload documents, still submit the claim in the app, and post the documents to **us**. **We** will give **you** a claim number to note on the original supporting documents.

Freely

Private Box 913

North Sydney NSW 2059

Australia

email: claims@gofreely.help

We'll need the original supporting documents, so if **you** are uploading Your documents, please hold on to them as **we** may request them. If **you** are posting them, keep a copy.



The Freely policy

When you tell us about your trip, you will receive a quote for a policy, which is made up of Mandatory Benefits and any extra Boosts you have requested.

Overseas medical and dental and Personal liability benefits are a must for any trip overseas, but after that, **you're** free to tailor **your** cover to suit the type of trip **you're** taking.

Hitting the snow in Japan? Purchase the Snow Sports **Boost** to receive medical cover – and **you** can grab Specified items cover for **your** snowboard if needed.

If **your** plans change – **you** can add or cancel some **Boosts** even after **you** set off. So **you** get the cover **you** need, as and when **you** need it.

See [How to make changes to your policy](#) and [Daily Boosts](#) for more information.

After buying the Freely policy

- **We** will issue **you** with a **Certificate of Insurance**, **your** policy number and a copy of this document.

COVID-19!

See pages 94-101 for the full details of what is and isn't covered in relation to COVID-19.



The Freely policy

The things you have to have, and the bits you can change

The Explorer

When **you** buy the Freely policy **you** get these **Mandatory Benefits** for **your** trip. The limits apply per person unless stated otherwise.

Overseas Explorer (Excess Applies)	
Cancellation and amendment	\$3,000 limit per policy
Overseas medical and dental~	\$Unlimited
Additional expenses	\$Unlimited
Travel delay expenses	\$2,000
Resumption of Journey	\$2,000
Special events	\$2,000
Luggage delay^	\$1,000
Luggage+^	\$10,000
Passport and travel documents	\$1,000
Money	\$600
Accidental death	\$25,000*
Disability	\$25,000*
Personal liability	\$3,000,000

~Medical and dental cover will not exceed 12 months from onset of the illness or injury.

*Liability shall not exceed \$25,000 on the Overseas Plan.

+Maximum item limit is \$1,500 for any one item, set or pair of items (including attached and unattached accessories), after taking into account depreciation.

^Limits, sub-limits, conditions and exclusions apply.



The Freely policy

The things you have to have, and the bits you can change

The Explorer

When **you** buy the Freely policy **you** get these **Mandatory Benefits** for **your** trip. The limits apply per person unless stated otherwise.

Domestic Explorer (Excess Applies)	
Cancellation and amendment	\$3,000 limit per policy
Additional expenses	\$10,000
Travel delay expenses	\$2,000
Resumption of journey	\$2,000
Special events	\$2,000
Luggage delay^	\$1,000
Luggage+^	\$10,000
Money	\$600
Accidental death	\$10,000*
Disability	\$10,000*
Personal liability	\$200,000

*Liability shall not exceed \$10,000 on the Domestic Plan.
+Maximum item limit is \$1,500 for any one item, set or pair of items (including attached and unattached accessories), after taking into account depreciation.
^Limits, sub-limits, conditions and exclusions apply.



The Freely policy

We’ve got a Boost for that!

Boosts provide **you** with more cover for things like **your** gadgets or cancellation cover limit and can also provide cover for some risky activities **you** plan on **your** trip.

A **premium** is payable to **us** for each additional **Boost you** select.

Any **Boost** that **you** have chosen, and that **we** have agreed to, will be shown on the **Certificate of Insurance**. **You** are required to pay **us** any **premium** that applies.

The **period of insurance** for each **Boost you** select will be shown on **your Certificate of Insurance**, and unless otherwise stated, cover starts and ends at midnight (where **you** are physically located at the time).

Trip extras

These **Boosts** below can only be added before **you** depart on **your journey** and must cover **your** entire trip duration. **You** can do this through the Freely app. If **you** can’t do it through the app – get in touch with the Freely Team using the [Contact details](#).

Specified items
Gadget
Cancellation



The Freely policy

Daily Boosts

These Daily **Boosts** can be added before or during **your journey***. **You** select which individual days **you** want covered and pay-per-day, giving **you** more control of **your** travels.

Cruise
Rental vehicle insurance excess
Adventure activities cover
Motorcycle or moped riding
Snow sports cover

Our pay-per-day Daily **Boosts**: **you** can add these during **your journey**, if **you** have **your** phone with the Freely app downloaded, and access to the internet.

If **you** need to add a Daily **Boost** and can't do it through the app – get in touch with the Freely Team using the [Contact details](#).

If **you** add any of these Daily **Boosts** when **you** are already on a **journey**, **you** will only be able to add the relevant Daily **Boost** to cover the remaining days of **your journey**. I.e. **you** can't back-date it.

Changing your Boosts

If **you** need to cancel **your** policy before **you** have departed on **your** trip, **we** will refund the premium for all the **Boosts**, even if it's outside the Cooling-off Period, see [Cancelling your policy](#). If **you** need to cancel any daily experience **Boost**, even if **you** are on **your** trip, **we** will refund the **premium** for any future days that **you** have not used.

Remember – if **you** cancel a **Boost**, **you** will not receive any cover for days without a **Boost**.

The Boosts

Existing medical conditions and pregnancy

See Your health and existing medical conditions.

Specified items

If a single item is worth more than \$1,500, **you** may be able to increase the item limit on a specific item by telling **us** about it, and paying an additional **premium**. Receipts or valuations (less than 12 months old) must be available if requested by **us**. Depreciation applies.

Gadget

Travelling with a number of electronics that are worth more than \$1,500?

If **you** select this **Boost**, **you** do not need to specify **your** items, but the item limits below apply.

For any one item, set or pair of items (including attached and unattached accessories), **we** provide cover up to the limits shown in the table below after taking into account reasonable depreciation.

Items	Item limit
smart phones, mobile phones and smart watches	\$2,000
laptop and tablet computers	\$4,000
cameras and video cameras and go pros	\$4,000
drones (not covered in use)	\$2,000

The Item limits above are included in the maximum limit stated in **your** Luggage benefit not in addition to it.

Cancellation

If **you** need more cancellation and amendment cover than is included in the **Mandatory Benefits**, **you** can add more value to the limit, in lots of \$1,000.

Rental vehicle insurance excess

Thinking of hiring a motor vehicle when **you** go on **your** trip?

If **you** select the **rental vehicle** insurance excess **Boost**, **you** get cover for up to \$10,000.

You select just the days **you** need this cover for.

"rental vehicle"

means a campervan/motorhome that does not exceed 6 tonnes, SUV, sedan, station wagon, hatchback, people mover, coupe, motorcycle, moped, convertible, four-wheel-drive or mini bus rented from a licensed motor vehicle rental company or agency.

Benefit 5: Rental vehicle insurance excess provides the conditions and exclusions of this cover.

Adventure activities

We have a comprehensive list of activities that are automatically included while **you** are on **your journey**, and optional **Boosts** for more adventurous activities.

Please check the lists to make sure that any activities **you** plan to take part in are covered.

If **your** activity is not listed please check with **us**.

Activities included in your cover

- Abseiling
- Archery
- Ballooning
- Bungy Jumping
- Flying Fox
- Horse Riding
- Jet Boating
- Banana Boating
- Sail Boarding
- Off Road or 4WD Driving (organised tour)
- Mountain Biking (not BMX racing)
- Scuba Diving – (up to 30 metres) if diving with a diving school or qualified instructor
- Jet Skiing
- Kayaking
- Paragliding
- Parasailing
- Snorkelling
- White Water Rafting
- Working Holidays
- Surfing
- Safari (organised tours)

Adventure activities cover

Want to add more adventurous activities? Check if they're included in the list below, and if they are, select the **Boost** option.

Please note that **we** will not pay claims involving **your** participation in any activity in a **professional** capacity.

Adventure Boost

- Closed circuit triathlon up to a 1.5 kilometre swim, 40 kilometre bike and 10 kilometre run
- Outdoor rock climbing (with ropes and/or guides, or bolted) less than 2,000 metres above sea level
- Scuba diving if the maximum depth is between 30 metres and 50 metres below the surface provided **you** are: diving under the direction of an accredited dive marshal, instructor or guide; or, if qualified, diving within the guidelines of the relevant* diving or training agency or organisation and not diving alone.

*BSAC Sports Diver – 35 metres, BSAC Dive Leader – 50 metres, PADI Advanced Open Water – 30 metres, PADI Dive Master – 40 metres, PADI Deep Dive Speciality – 40 metres, SSI Advanced Open Water – 30 metres, SSAC Sports Diver – 35 metres or SSAC Master Diver – 50 metres.

- Parachuting or Skydiving (not including BASE jumping)
- Trekking (that doesn't require specialist climbing equipment) that reaches an altitude between 4000 metres and 6000 metres above sea level, if the trek takes more than 2 days to complete
- Trekking the Kokoda Track.

Motorcycle/moped riding cover

Are **you** going to be hiring or riding a Motorcycle or Moped on **your** trip? If so, check this **Boost** out, as this policy does not automatically cover claims for motorcycling or moped riding, for any purpose, during **your journey**.

To obtain motorcycle or moped riding benefits while travelling, **you** can select a **Boost** option.

Cover is subject to meeting the criteria listed under [Motorcycle/moped riding Boost](#).

No cover will apply under Personal Liability.

This means **you** are responsible to pay costs associated with damage to the motorcycle, moped or property or Injury to another person.

Motorcycle/moped riding Boost

Even if **you** pay the additional **premium** for Motorcycle or Moped Riding, **you** will only be covered if:

1. Where the engine capacity is 250cc or less:
 - while in control of a motorcycle or moped **you** hold a valid Australian motorcycle rider's licence or Australian motor vehicle driver's licence;
2. Where the engine capacity exceeds 250cc:
 - the motorcycle/moped is hired;
 - **you** have held an Australian motorcycle rider's licence for the last 5 years;
 - while in control of a motorcycle or moped **you** hold a valid Australian motorcycle rider's licence; and

- **you** are the registered owner of a motorcycle in Australia that has an engine capacity greater than or equal to the engine capacity of the motorcycle/moped **you** are hiring;

3. For all engine capacities:

- **you** are wearing a helmet;
- while **you** are a passenger the driver holds a valid licence for riding that vehicle;
- **you** are not participating in a **professional** capacity;
- **you** are not racing; and
- **you** are not participating in motocross.

Snow sports cover

Thinking of hitting the slopes? Think about adding Snow sports cover, as the **Mandatory Benefits** of the policy do not cover snow skiing, snowboarding or snowmobiling.

No cover will apply under Personal liability for snowmobiling. This means **you** are responsible to pay costs associated with damage to the vehicle or property or injury to another person.

Snow sports Boost

On-piste snow skiing, snowboarding and snowmobiling, and cross-country skiing only. Even if **you** pay the additional **premium** for Snow Sports, **you** will only be covered if:

- **you** are snow skiing, snowboarding or snowmobiling **on-piste**, or cross-country skiing;
- heli-skiing/boarding, but only if **you** are on a guided tour with a licensed tour operator;
- skiing or snowboarding outside piste boundaries (i.e. off-piste), but only if **you** are not going against local advice or warning;
- **you** are not participating in a **professional** capacity; and
- **you** are not racing.

Cruise

If **you** are planning on taking a multi-night ocean or sea going cruise on **your** trip, it's mandatory to select Cruise cover from the day **you** first board the cruise to when **you** last disembark.

We've broken down Cruise cover into two main sections:

- medical; and
- loss of enjoyment.

Read more about this cover at [Benefit 12: Cruise and Cruising Cover - mandatory if you're travelling on a multi-night ocean or sea going cruise*](#).

The following benefits only apply if Cruise Cover is selected and the additional **premium** for participation in multi-night cruising has been paid.

Cruise cover benefit	Benefit limit
On-board medical and dental	\$Unlimited~
Ship to shore medical	\$Unlimited
Sea sickness	\$Unlimited~
Cabin confinement	\$1,500 (\$100 per day)
Missed port	\$1,000
Missed shore excursions	\$1,000

~ Medical and dental cover will not exceed 12 months from onset of the illness or injury.

Your health and existing medical conditions

Do you have an existing medical condition?

Claims which in any way relate to, or are exacerbated by, an **existing medical condition** or related new infections are specifically excluded from this policy unless **your existing medical condition** is approved by **us**.

What does this mean?

If **you** have an **existing medical condition** and for example take medication to keep that condition in check, it doesn't mean **you** can't purchase travel insurance.

It does however, mean that you should tell **us** about all **your existing medical conditions** including anything for which medication is prescribed so **we** can complete an online health assessment and, if **we** approve, offer **you** cover.

If **you** choose to declare some conditions and not others or choose not to declare any conditions, **you** run the risk of a claim being denied.

See **existing medical conditions** for more information.

Existing medical condition cover can be applied for, and/or included on policies with a maximum **period of insurance** of 12 months.

Assessing Your health

So **we** can assess the risk, **we** may also require **you** to answer some questions about **your** general health as well as completing an online health assessment at the time of applying for this travel insurance. **You** may also contact us for assistance.

Existing Medical Conditions

(Of You or Your travelling companion)

Cover for claims which in any way relate to, or are exacerbated by, an **existing medical condition** or related new infections are specifically excluded from this policy. However, we may separately provide cover for an **existing medical condition**. If such cover is applied for and approved, an extra premium may apply.

What is an existing medical condition?

Existing medical condition means a disease, illness, medical or dental condition or physical defect that at the **relevant time, you** were aware of or a reasonable person in **your** circumstances could be expected to have been aware of, by reference to all relevant factors including whether it meets any one of the following:

- a) Has required an emergency department visit, hospitalisation or day surgery procedure within the last 12 months.
- b) Requires:
 - (i) prescription medication from a qualified medical practitioner;
 - (ii) regular review or check-ups;
 - (iii) ongoing medication for treatment or risk factor control; or
 - (iv) consultation with a specialist.
- c) Has:
 - (i) been medically documented involving the brain, circulatory system, heart, kidneys, liver, respiratory system or cancer; or
 - (ii) required surgery involving the abdomen, back, joints or spine that required at least an overnight stay in hospital.
- d) Is:
 - (i) chronic or ongoing (whether chronic or otherwise) and medically documented;
 - (ii) under investigation;
 - (iii) pending diagnosis; or
 - (iv) pending test results.

Relevant time means the time when the policy is issued.

If **you** are unsure whether **you** have an **existing medical condition** and need assistance, please chat with us in the app. Or, see page 126 for other contact details.

Getting cover for Your Existing Medical Conditions

There are 3 categories of Existing Medical Conditions:

- Conditions which cannot be covered
- Conditions We automatically include
- Conditions We need to assess

Please review each of the categories to determine which category applies.

Existing Medical Conditions which cannot be covered

This policy does not provide cover for claims arising from, or exacerbated by:

- conditions involving drug or alcohol dependency;
- travel booked or undertaken against the advice of any medical practitioner;
- routine or cosmetic medical or dental treatment or surgery during the Journey, even if **your existing medical condition** has been approved;
- conditions for which **you** are travelling to seek advice, treatment or review or to participate in a clinical trial.

Medical conditions that are undiagnosed or awaiting specialist opinion

We are unable to offer cover for medical conditions **you** were aware of, or a reasonable person in **your** circumstances could be expected to have been aware of, or arising from signs or symptoms* that **you** were aware of or a reasonable person in **your** circumstances could be expected to have been aware of, at or before the **relevant time**, and for which at that time:

- **you** had not yet sought a medical opinion regarding the cause;
- **you** were currently under investigation to define a diagnosis; or
- **you** were awaiting specialist opinion.

You will still be eligible for the other benefits provided by the policy but **you** may not apply for cover for any **existing medical conditions**.

There will be no cover for claims which in any way relate to, or are exacerbated by, any **existing medical condition** or any condition where the points listed above apply.

If **you** receive a diagnosis before **you** depart on **your journey**, **you** may be able to complete a health assessment and, if approved, add **existing medical condition** cover to **your** policy by paying **us** the required premium.

*Examples of signs or symptoms include, but are not limited to, chest pain, shortness of breath, pain or discomfort in any part of **your** body, persistent cough or unexplained bleeding.

Existing medical conditions we automatically include

We automatically include the **existing medical condition** listed in the table following provided:

- all **your existing medical conditions** are on this list.
- **you** have not been hospitalised or required treatment by a **medical practitioner** in the last 12 months for any of the listed conditions;
- **you** are not under investigation for any of the listed conditions;
- **you** are not awaiting investigation, surgery, treatment or procedures for any of the listed conditions; and
- **your** condition satisfies the criteria in the table following.

All time frames are measured in relation to the **relevant time**, unless specified otherwise.

Condition	Criteria
Acne	No additional criteria.
ADHD (Attention Deficit Hyperactivity Disorder)	No additional criteria.
Allergy	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).

Continued over page

Anxiety	<p>You have not been diagnosed with Depression in the last 3 years.</p> <p>In the last 12 months, your prescribed medication hasn't changed.</p> <p>You are not currently waiting to see a mental health clinician (e.g. psychiatrist or psychologist).</p> <p>You have not previously been required to cancel or curtail your travel plans due to your anxiety.</p>
Asthma	<p>You are less than 60 years of age when you purchase the policy.</p> <p>In the last 12 months, you haven't had an Asthma exacerbation requiring treatment by a medical practitioner.</p> <p>You have been a non-smoker for at least the last 18 months.</p> <p>You don't need prescribed oxygen outside of a hospital.</p> <p>You don't have a chronic lung condition or disease (whether chronic or otherwise) including Chronic Bronchitis, Chronic Obstructive Pulmonary Disease (COPD), Emphysema or Pulmonary Fibrosis.</p>
Autism	<p>You have not previously been required to cancel or curtail your travel plans due to your Autism.</p>
Bell's Palsy	No additional criteria.
Bunions	No additional criteria.
Carpal Tunnel Syndrome	No additional criteria.

Continued over page

Cataracts Glaucoma	In the last 90 days, you haven't had an operation for this condition. You have no ongoing complications of this condition.
Coeliac Disease	No additional criteria.
Congenital Blindness	No additional criteria.
Congenital Deafness	No additional criteria.
Depression	You have not been hospitalised for this condition in the last 2 years. In the last 12 months, your prescribed medication hasn't changed. You are not currently waiting to see a mental health clinician (e.g. psychiatrist or psychologist). You have not previously been required to cancel or curtail your travel plans due to your Depression.
Ear Grommets	You don't have an ear infection.
Epilepsy	You don't have an underlying medical condition (e.g. previous head trauma, Brain Tumour or Stroke).
Gastric Reflux	Your Gastric Reflux doesn't relate to an underlying diagnosis (e.g. Hernia/Gastric Ulcer).
Goitre	No additional criteria.
Graves' Disease	No additional criteria.
Gout	No additional criteria.

Continued over page

Hiatus Hernia	No additional criteria.
Hip Replacement Knee Replacement Shoulder Replacement Hip Resurfacing	The procedure was performed more than 12 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.
Hyper-cholesterolaemia (High Cholesterol)	You don't have a known heart or cardiovascular condition.
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.
Learning Difficulties	You have no ongoing complications of this condition.
Migraine	No additional criteria.
Peptic Ulcer 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.
Continued over page	

Skin Cancer	<p>Your Skin Cancer isn't a Melanoma.</p> <p>You haven't had chemotherapy or radiotherapy for this condition.</p> <p>Your Skin Cancer does not require any follow up treatment e.g. chemotherapy, radiotherapy or further excision.</p>
Stenosing Tenosynovitis (Trigger Finger)	No additional criteria.
Urinary Incontinence	No additional criteria.
Underactive Thyroid Overactive Thyroid	The cause of your Underactive/Overactive Thyroid wasn't a tumour.

Existing Medical Conditions We need to assess

If **your** condition:

- does not meet the criteria above;
- **you** have one or more conditions which are not listed in the table of conditions **we** automatically include; or
- a combination of both the above points

You will need to complete an online health assessment by declaring all **your existing medical conditions** to **us**.

To be clear, the conditions **we** automatically include only apply if **you** do not have other **existing medical conditions** beyond those on this list.

Conditions to pay particular attention to

Chronic lung conditions

If **you** have a chronic lung condition*, unless **you** complete a health assessment for that condition at the **relevant time** which is then approved by **us** and **you** pay the required extra premium, **you** won't be covered for claims which in any way relate to or are exacerbated by:

- that condition;
- a respiratory infection e.g. Influenza; or
- a lung infection e.g. Pneumonia.

*Chronic lung condition includes Chronic Asthma, Chronic Bronchitis, Chronic Obstructive Pulmonary Disease (COPD), Emphysema or Pulmonary Fibrosis.

What does this mean?

For example, if You have COPD and are diagnosed with a respiratory infection, Your claim will not be covered because We consider the respiratory infection to complicate and be a complication of the underlying Existing Medical Condition, COPD.

Cardiovascular Disease

If **you** have a condition involving **your** heart and blood vessels, collectively known as Cardiovascular Disease**, unless **you** complete a health assessment for that condition at the **relevant time** which is then approved by **us** and **you** pay the required extra premium, **you** won't be covered for claims which in any way relate to or are exacerbated by:

- that condition; or
- another heart/cardiovascular system problem including a Heart Attack or Stroke.

**Cardiovascular Disease includes Aneurysms, Angina, Cardiac Arrhythmias (disturbances in heart rhythm) Cardiomyopathy, Cerebrovascular Accident (CVA or Stroke), previous heart surgery (including valve replacements, bypass surgery or stents), Myocardial Infarction (Heart Attack) or Transient Ischaemic Attack (TIA).

What does this mean?

For example, if **you** have ever been diagnosed with Coronary Artery Disease, also known as Ischaemic Heart Disease (IHD), it is considered a life-long condition. The risk of disease is elevated whether or not **you** have been treated with bypass surgery or coronary artery stent insertion. If **you** haven't told **us** about **your** condition, **we** haven't approved it and **you** haven't paid the additional premium, **we** won't be able to consider **your** claim if something goes wrong before or during **your journey** with respect to these conditions.

Reduced immunity

If **you** have reduced immunity at the **relevant time** (e.g. as the result of a medical condition or medical treatment), unless **you** complete a health assessment which is then approved by **us** and **you** pay the required extra premium, **we** won't be able to approve claims which in any way relate to, or are exacerbated by, the underlying medical condition or a new infection.

What does this mean?

For example, if **you** currently suffer from a condition that is associated with significant immunosuppression or **you** require medication that significantly impairs immune function (e.g. Methotrexate, Azathioprine or high dose steroids), **you** should tell **us** about **your** condition, otherwise **we** won't be able to cover **your** claim if **you** develop an opportunistic infection with respect to these conditions.

What happens if I have an existing medical condition but do not take steps to cover it under my travel insurance policy?

We will not pay any claims which in any way relate to, or are exacerbated by, **your existing medical condition** if:

- **you** do not apply for this cover for that **existing medical condition** at the **relevant time** or, at the latest, before **you** depart on **your journey**;
- **you** apply for this cover for that **existing medical condition** and **we** do not agree to provide cover; or
- **we** agree to provide cover for that **existing medical condition** and **you** do not pay the required extra premium.

This means, for example, that **you** will have to pay for an overseas medical emergency which can be very expensive in some countries.

How to complete a health assessment

You can complete an online health assessment with **your** travel insurance quote. You may also contact **us** for assistance.

- **you**'ll need to have sufficient knowledge about each **existing medical condition** to be able to complete a full declaration so **we** can assess the risk.

For example, **we** need to know the name of the medical condition **you** take medication for, rather than the name of the medication. Check with **your** doctor first if unsure. Check all **existing medical conditions** have been disclosed to **us**. Telling **us** about all **your existing medical conditions** is important. If **you** leave off any **existing medical condition** it may jeopardise the outcome of **your** claim if **you** need to make one.

- **we** will provide **your** assessment outcome and a number.
- If **we** can approve **your** health assessment, **you** must pay an extra premium to add cover for **your existing medical conditions** to the policy.
- An approval number for this cover will then be listed on the **certificate of insurance we** give **you**.

Special conditions, limits and excesses may apply depending on **your existing medical condition**, age, trip destination and duration. This will be stated on **your certificate of insurance** or separately advised to **you** in writing.

Pregnancy

Our policy provides limited cover for pregnancy.

If **you** know **you** are pregnant at the **relevant time**, **you** will need to apply for cover if:

- there have been complications with this pregnancy or a previous pregnancy;
- **you** have a multiple pregnancy e.g. twins or triplets; or
- the conception was medically assisted e.g. using assisted fertility treatment including hormone therapies or IVF.

Relevant time means the time when the policy is issued.

Please complete additional questions in an online medical assessment in order to determine eligibility and obtain a quote.

If **you** have any questions about the online assessment or need help, please chat with us in the app. Or, see page 126 for other contact details.

Pregnancy restrictions

Whether or not **you** have to apply for pregnancy cover, the following restrictions apply to claims arising in any way from the pregnancy of any person.

- 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 20 weeks gestation. For assistance or if **you** wish to discuss other policy cover options, please chat with us in the app. Or, see page 126 for other contact details.

Health of other people impacting your travel (non-traveller)

This policy provides cover if **you** need to change **your** trip due to the health of a **relative** or **your** business partner who is not travelling.

What is covered?

We will pay for claims arising from the sudden disabling injury, sickness or disease or death of a **relative** or **your** business partner who is not travelling if, at the **relevant time**, that person:

- a) in the last 12 months, had not been hospitalised (including day surgery or emergency department attendance) for a condition that was in any way related to, or exacerbated by, the condition that gave rise to the claim;
- b) 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;

- c) 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;
- d) was not on a waiting list for, or did not know they needed surgery, inpatient treatment or tests at a hospital or clinic;
- e) did not have a drug or alcohol addiction; and
- f) did not have a **terminal illness**.

What are the restrictions and limits?

If any point a)-f) cannot be met e.g. if **your** non-travelling **relative** was in a nursing home or did have a **terminal illness**, the maximum **we** will pay is \$1,000 under all sections of the policy combined.

- For **your** reference, "**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; uncle, aunt; or niece, nephew.

What isn't covered?

- Claims related to non-travellers who aren't a **relative** or **your** business partner.
- Claims where **you** are aware of a circumstance which is likely to give rise to a claim.

- Claims which in any way relate to circumstances **you** knew of, or a person in **your** circumstances would have reasonably known or foreseen, at the **relevant time**, that could lead to the **journey** being delayed, abandoned or cancelled.

Examples

- Jim's father was hospitalised after a serious accident. After hearing the bad news, Jim cancelled his upcoming trip and received a 50% refund.
He then bought a policy so he could claim the rest of the money back.
When Jim bought the policy, he had already cancelled the trip so his claim would not be covered.
- Khalida's mother had been unwell for several months and was booked to have medical tests. Khalida organised a holiday and purchased a policy. Unfortunately, the test results showed her mother had a serious sickness so Khalida cancelled her holiday to spend time with her mother. Because her mother was having tests after being unwell when Khalida bought her policy, her claim would not be covered as she knew at that time, or a person in her circumstances would have reasonably known or foreseen, that she may need to cancel her trip due to her mother's health.

Important information

Who is the insurer?

ZAIL is part of the Zurich Insurance Group, a leading multi-line insurer that serves its customers in global and local markets. Zurich provides a wide range of general insurance and life insurance products and services in more than 210 countries and territories. Zurich's customers include individuals, small businesses, and mid-sized and large companies, including multinational corporations. ZAIL's contact details are:

Mail: Zurich Australian Insurance Limited
PO Box 677, North Sydney NSW 2059

Who is Cover-More and the providing entity?

Cover-More Insurance Services Pty Ltd
ABN 95 003 114 145, AFSL 241713

(Cover-More) acts on behalf of the insurer to enter into, vary and cancel the policy and may also be appointed from time to time to assist in the management, administration or settlement of claims and deal with complaints on behalf of the insurer in specific circumstances.

Freely is a travel insurance brand of Cover-More.

Cover-More arranges for the issue of this insurance.

Cover-More provides **you** with this PDS and is the providing entity. The capacity in which Cover-More acts is displayed in the [Financial Services Guide](#).

Duty to take reasonable care not to make a misrepresentation

This is a consumer insurance contract under the Insurance Contracts Act 1984 (Cth) (Act).

Under the Act, **you** have a duty to take reasonable care not to make a misrepresentation to **us**.

This duty applies whenever **you** enter into, renew, extend or vary this contract of insurance. In all cases, **we** will ask **you** questions that are relevant to **our** decision to insure **you** and on what terms.

It is important that **you** understand **you** are answering **our** questions in this way for **yourself** and anyone else that **you** want to be covered by the contract.

When **you** answer the questions **you** must give a true and accurate account of matters. **Your** response should tell **us** everything that **you** know about the question because **your** response is relevant to whether **we** offer **you** insurance and the terms **we** offer **you**.

A misrepresentation made fraudulently is made in breach of the duty to take reasonable care not to make a misrepresentation.

Circumstances relevant to your duty

Whether or not **you** took reasonable care not to make a misrepresentation will be determined with regard to all the relevant circumstances.

If **we** know, or ought to know about **your** particular characteristics or circumstances, **we** will consider these to determine if **you** took reasonable care not to make a misrepresentation to **us**.

We may consider the following matters to determine if **you** took reasonable care not to make a misrepresentation to **us**:

- the type of consumer insurance contract in question, and its target market;
- explanatory material or publicity produced or authorised by **us**;
- how clear, and how specific, the questions **we** asked were;
- how clearly **we** communicated to **you** the importance of answering those questions and the possible consequences of failing to do so;
- whether or not an agent/insurance broker was acting for **you**; or
- whether the contract was a new contract or was being renewed, extended, varied or reinstated.

You are not to be taken to have made a misrepresentation merely because **you**:

- failed to answer a question; or
- gave an obviously incomplete or irrelevant answer to a question.

Consequences if you fail to take reasonable care and do make a misrepresentation

If **you** do not take reasonable care when answering **our** questions and the result is **you** do make a misrepresentation to **us**, **we** may cancel **your** contract or reduce the amount **we** will pay **you** if **you** make a claim, or both.

If **your** failure to take reasonable care not to make a misrepresentation to us is fraudulent, **we** may refuse to pay a claim and treat the contract as if it never existed.

When and how benefits are provided

The benefits for which **you** are insured under this policy are payable:

- when an insured event occurs during the **period of insurance** causing **you** to suffer loss or damage or incur legal liability; and
- **your** claim is accepted by **us**.

After calculating the **amount payable we** will either:

- pay for specified **additional** expenses;
- pay the person or provider to whom **you** are legally liable;
- pay the cash value, repair cost or arrange replacement of **your** personal items (after deducting depreciation where applicable); or
- pay **you**.

The amount you pay for this insurance

The amount **we** charge **you** for this insurance policy is the total amount of the **premium** that **we** calculate to cover the risk and any relevant government charges (such as Goods and Services Tax (GST) and stamp duty). These amounts add up to the total amount **you** must pay.

Once the policy is issued your total premium and any relevant government charges are shown on the **Certificate of Insurance**. If **you** wish to change **your** policy in any way please contact **us**.

How various factors affect the amount payable

We consider a number of factors in calculating the total **amount payable**. The following is a guide on these key factors, how they combine and how they may impact the assessment of risk and therefore **your premium**.

- Area of travel – higher risk areas cost more.
- Departure date and trip duration – the longer the period until **you** depart and the longer **your** trip duration, the higher the cost may be.
- Age – higher risk age groups cost more.
- Selected **Boosts** (e.g. cancellation and amendment, cruise) – additional **premium** may apply.
- Adding cover for **existing medical conditions** and pregnancy (where available) – additional premium may apply if a medical assessment is completed and cover is accepted by **us**.

How a claim settlement is calculated

When **we** pay a claim **we** consider a number of aspects in calculating the settlement. These include:

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

The following is an example to show how **we** will calculate claim settlement.

- **Your** new video camera with an original purchase price of \$2,800 is stolen from a hotel room
- **You** are travelling on an Overseas Trip with the Gadget **Boosts**.
- The excess shown on **your Certificate of Insurance** is \$300.

The claim settlement would be calculated as follows:

- Consider the original purchase price of the video camera – \$2,800 (no depreciation applies because the video camera was new).
- Consider the maximum benefit limit for Luggage – \$10,000
- Consider the maximum item limit payable for cameras and video cameras under the Gadget **Boost** – \$4,000. The claimed item is lower than the limit.
- Consider the excess of \$300. As the excess in this example is \$300, an excess of \$300 is deducted. This results in a claim settlement of \$2,500 or **we** may replace the item.

Policy wording

The terms and conditions set out in benefits for The Explorer and We've got a Boost for that!, Your health and existing medical conditions and Pregnancy and Health of other people, Duty to take reasonable care not to make a misrepresentation, Words with special meanings and General exclusions form part of this policy and should be read in conjunction with the benefits described.

The policy is not valid unless the Certificate of Insurance is issued to you.

We will give **you** the insurance cover described in the policy in return for receiving the total **amount payable**.

It is a condition of the policy that:

- **you** are not aware of any circumstance which is likely to give rise to a claim; and
- **you** are a resident of Australia (i.e. a resident of the area enclosed by the territorial waters of the Commonwealth of Australia (including Norfolk Island) with;
 - an Australian Medicare card;
 - an Australian issued Temporary Work (skilled) Visa (subclass 457); or
 - an Australian Visa that:
 - authorises them to live and work in Australia; and
 - requires them to maintain a minimum level of health insurance coverage as required by the Department of Home Affairs.

Words with special meaning

In this policy the following words have the following meanings. The use of the singular will also include the use of the plural and vice versa.

we, our, us

means Zurich Australian Insurance Limited (ZAIL).

you, your, yourself

means the means the people listed on the **Certificate of Insurance** and includes **accompanied children**. Where more than one person is listed 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;
- c) for **Benefit 1: Cancellation and amendment** where the limit applies per 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 not in full-time employment, they are financially dependent on **you** and they are under the age of 21 years.

act of terrorism

means any act by a person, alone or with an organisation or foreign government, who:

- a) uses or threatens force or violence;
- b) aims to create public fear; or

c) aims to resist or influence a government, or has ideological, religious, ethnic or similar aims.

additional

means the cost of the accommodation or transport **you** actually use less the cost of the accommodation or transport **you** expected to use had the **journey** proceeded as planned.

amount payable

means the total amount payable shown on **your Certificate of Insurance**.

Boost/Boosts

means the cover and benefits **you** can apply for, described on pages 13-21 of this booklet.

Certificate of Insurance

means the document **we** give **you** when **you** are issued a **Mandatory Benefits** policy and, if applicable, **Boosts**, which sets out details of the cover provided.

computer system

means any computer, hardware, software, communications system, electronic device (including, but not limited to, smart phone, laptop, tablet, wearable device), server, cloud or microcontroller including any similar system or any configuration of the aforementioned and including any associated input, output, data storage device, networking equipment or back up facility, owned or operated by the coach, airline, shipping line, cruise line or railway company that **you** were due to travel on.

concealed storage compartment

means a boot, glove box, enclosed centre console, or concealed cargo area.

cyber act

means an unauthorised, malicious or criminal act or series of related unauthorised, malicious or criminal acts, regardless of time and place, or the threat or hoax thereof involving access to, processing of, use of or operation of any **computer system**.

cyber incident

means any:

- a) **cyber act** or error or omission or series of related errors or omissions involving access to, processing of, use of or operation of any **computer system**; or
- b) **cyber act** including any partial or total unavailability or failure or series of related partial or total unavailability or failures to access, process, use or operate any **computer system**.

disabling injury, sickness or disease

means a disabling injury, sickness or disease which first shows itself during the **period of insurance** and which requires immediate treatment by a qualified medical practitioner or dentist.

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 **relevant time, you** were aware of or a reasonable person in **your** circumstances could be expected to have been aware of, by reference to all relevant factors including whether it meets any one of the following:

- a) Has required an emergency department visit, hospitalisation or day surgery procedure within the last 12 months.
- b) Requires:
 - (i) prescription medication from a qualified medical practitioner;
 - (ii) regular review or check-ups;
 - (iii) ongoing medication for treatment or risk factor control; or
 - (iv) consultation with a specialist.
- c) Has:
 - (i) been medically documented involving the brain, circulatory system, heart, kidneys, liver, respiratory system or cancer; or
 - (ii) required surgery involving the abdomen, back, brain, joints or spine that required at least an overnight stay in hospital.
- d) Is:
 - (i) chronic or ongoing (whether chronic or otherwise) and medically documented;
 - (ii) under investigation;
 - (iii) pending diagnosis; or
 - (iv) pending test results.

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**. On an Annual Multi-Trip policy, **your** destination must be more than 250 kilometres from **home** or, if less than that, **your** trip must include at least one night paid accommodation staying at a registered accommodation provider.

limbs

means a hand at or above the wrist or a foot at or above the ankle.

Mandatory Benefits

means cover described in Benefit 1: Cancellation and Amendment, Benefit 2: Overseas medical and emergency dental, Benefit 3: Additional Expenses, Benefit 4: Travel delay expenses, Benefit 6: Resumption of journey, Benefit 7: Special events, Benefit 8: Luggage delay, Benefit 9: Luggage, Benefit 10: Passport and Documents, Benefit 11: Money, Benefit 13: Accidental Death, Benefit 14: Disability and Benefit 15: Personal Liability of a policy as stated **your Certificate of Insurance**.

natural disaster

means a major adverse event resulting from natural processes of the Earth; examples are bushfire, hurricane, tornado, volcanic eruption, earthquake, tsunami, falling object from space (including a meteorite), and in general any extraordinary atmospheric, meteorological, seismic, or geological phenomenon. It does not mean an epidemic or pandemic.

on-piste

means on a marked trail or slope prepared for the purpose of skiing or snowboarding within the boundary of the ski field or ski resort and used in accordance with any regulations published by the ski field or ski resort.

pandemic

means an **epidemic** that is expected to affect an unusually large number of people or involves an extensive geographic area.

period of insurance

For the **Mandatory Benefits** and **Boosts** for the entire policy, it means from the time **you** commence the **journey** or 00:00am (midnight) of the travel start date shown on **your Certificate of Insurance** (whichever is later) until the time **you** complete the **journey** or 11:59pm of the travel end date shown the travel end date shown on **your Certificate of Insurance** (whichever is the earlier). These times are in AEST.

For cover under the Benefit 1: Cancellation and amendment of **your** policy begins from the time the policy is issued. The dates on **your Certificate of Insurance** can only be changed with **our** consent.

For Daily **Boosts** (that are pay-per-day), it means the time when **you** are covered for each Daily **Boost**. This may be different for each Daily **Boost**. For each individual day listed on the **Certificate of Insurance**, for each pay-per-day Daily **Boost**, the **period of insurance** starts from, the later of:

- the time you pay for your Daily Boost;
- midnight (where you are physically located at the time);
- the date (AEST) **you** commence the **journey**; or
- the applicable Daily Boost start date stated on **your Certificate of Insurance**,

and finishes, the earlier of:

- 11:59pm (where you are physically located at the time)
- the applicable Daily Boost end date stated on **your Certificate of Insurance**, or
- the time **you** complete the **journey**.

permanent

means a period of time lasting 12 consecutive months after the expiry of which there is no reasonable prospect of improvement.

premium

means the **amount payable** by **you** to **us** in relation to **Mandatory Benefits** and **Boosts**.

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, bus terminals, buses, cruise ships, planes, stations, taxis, trains, wharves and beaches, galleries, hostels, hotels, hotel foyers and grounds, museums, private car parks, public toilets, shops, streets, restaurants and general access areas.

relative

means **your** spouse; 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; uncle, aunt; or niece, nephew.

relevant time

means the time when the policy is issued.

rental vehicle

means a campervan/motorhome that does not exceed 6 tonnes, SUV, sedan, station wagon, hatchback, people mover, coupe, motorcycle, moped, convertible, four-wheel-drive or mini bus rented from a licensed motor vehicle rental company or agency.

snow sport equipment

means skis, poles, boots, bindings, snowboards or ice skates.

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, cruise line, shipping line or railway company.

travel companion

means a person whom, before the **journey** began, arranged to accompany **you** on **your journey** for at least 50% of the time of **your journey**.

unattended

means not on **your** person or within **your** sight and reach.

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 that **we** will not pay for. It is deducted from **your** claim if it is approved by **us**. The excess applies to all benefits and it applies per event i.e. if **you** fall over and need medical treatment, and smashed **your** smart phone in the fall, the excess will be deducted once.

COVID-19 Special excess

In addition to the policy excess, a special excess will apply to:

- Benefit 1: Cancellation and amendment if **you** or **your travel companion** are diagnosed with COVID-19 on **your** trip: Overseas policy – \$500, Domestic policy – \$250.
- Benefit 3: Additional expenses if **you** are diagnosed with COVID-19 on **your** trip: Overseas policy – \$250, Domestic policy – \$250.

If **your** claim is under both sections, the higher special excess will be deducted. The special excess applies in addition to any other excess. **you** cannot remove this special excess.

What that means is, for example, if **you** claim for **additional** accommodation costs and cancellation costs because **you** were diagnosed with COVID-19 on **your** overseas trip, **we** would deduct an excess of \$800 in total from **your** claim. (\$300 chosen excess shown on your **Certificate of Insurance** + \$500 special excess).

2. Limits of liability

The limits of **our** liability for each Section of the policy are the amounts shown in the benefit limits presented for The Explorer and The Boosts (if purchased) except:

- a) where the **Boost** policy limit for Benefit 1: Cancellation and amendment on the Overseas or Domestic Plans will be shown on **your Certificate of Insurance**;
- b) where Specified item or Gadget **Boost** cover has been effected;
- c) the maximum liability collectively for Benefit 13: Accidental death and Benefit 14: Disability shall not exceed \$25,000 on the Overseas Plan or, \$10,000 on the Domestic Plan;
- d) where **you** have paid an additional amount for the Rental Car insurance excess **Boost**; or
- e) where **we** have notified **you** in writing of different limits such as on **your Certificate of Insurance**.

3. Claims

- a) **You** must report any loss or theft of luggage, personal effects, travel documents or money to the police, the **transport provider** or accommodation provider as relevant within seven days of **you** first becoming aware of the loss or theft. **You** should obtain a report confirming the incident to submit to **us** with **your** claim.
- 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** consent. **We** or **our** Emergency Assistance team will not unreasonably withhold or delay **our** consent.

- d) **You** must advise **us** of any claim or occurrence which may give rise to a claim as soon as possible, by following the instructions on how to claim, and within 60 days of the return date shown on **your Certificate of Insurance**.

How to make a claim

- e) **You** must at **your** own expense, supply any documents in support of **your** claim which **we** may request, such as a 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) When making a claim, **you** are responsible for assisting **us** and acting in an honest and truthful manner. 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 on a Domestic Plan **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.

- j) **We** will be entitled, at **our** expense, to have **you** medically examined or, in the event of death, a post-mortem examination carried out. **We** will give **you** or **your** legal representative reasonable notice of the medical examination.

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 recover from any other party in **your** name, 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

Where **your** claim is excluded or falls outside the coverage provided, the giving of emergency assistance will not in itself be an admission of liability.

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 **our** emergency assistance, Freely, Cover-More or **us**.

If **your** trip involves travel to a country or part of a country the Australian Government on the smartraveller.gov.au website* has issued a "Reconsider your need to travel" or "Do not travel" advice or warning, **we** may not be able to provide **you** with emergency assistance in that country. For example, in a case where **you** travel to a war zone the airspace may be closed which may prevent **us** from arranging emergency repatriation for a covered claim. This condition applies regardless of whether **your** claim relates to the warning.

*Or the equivalent authority responsible in **your** country of residence for setting advisories for citizens and/or residents.

9. Free extension of insurance

Where **your journey** is necessarily extended due to an unforeseen 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 **you** in the last five years have:

- a) made three or more travel insurance claims, or
- 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)

cover must be separately applied for (using the app, by phone or by email) and accepted by **us**, and it may be subject to special conditions, limitations, excesses and amounts payable.

We will notify **you** in writing of these before **we** issue the policy.

11. Policy conditions applying to Benefit 2: Overseas medical and emergency dental and Benefit 3: Additional expenses

- a) **We** have the option of returning **you** to Australia if the cost of medical and/or **additional** expenses overseas are likely to exceed the cost of returning **you** to Australia subject always to medical advice. **We** also have the option of evacuating **you** to another country.
- b) In all cases the cost of evacuation or to bring **you** back to Australia will only be met if **your** claim is approved by **us** and it was arranged by and deemed necessary by **our** emergency assistance network.
- c) If **we** request that **you** be moved to another hospital, return to Australia or be evacuated to another country and **you** refuse, **we** will only consider:

- (i) **your** costs and expenses per Benefit 2: Overseas medical and emergency dental and Benefit 3: Additional expenses (as applicable) incurred up to the time of **our** request; and
- (ii) the lesser of:
 - an amount equivalent to the costs and expenses per Benefit 2: Overseas medical and emergency dental and Benefit 3: Additional expenses (as applicable) that **you** would have incurred after **our** request had **you** moved to another hospital, returned to Australia or been evacuated to another country as requested; or
 - **your** costs and expenses actually incurred after **our** request.
- d) If **you** are hospitalised **we** will pay for a share room. If a share room is not available **we** will pay to upgrade **you** to a single room.
- e) If **you** do not hold a return airline ticket an amount equal to the cost of an economy class one way ticket will be deducted from **your** claim for repatriation expenses.

12. Policy conditions applying to Benefit 13: Accidental death and Benefit 14: Disability only

- a) If the conveyance **you** are travelling in disappears, sinks or crashes and **your** body has not been found after 12 months **you** will be presumed to have died.
- b) **You** must obtain and follow advice and treatment given by a qualified medical practitioner as soon as possible after suffering a disabling injury, during the **period of insurance**.

13. 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 expose **us**, **our** parent company or **our** ultimate controlling entity to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of Australia, New Zealand, the European Union, the United Kingdom, Switzerland, the United States of America or any other applicable trade or economic sanctions, law or regulation.

14. Cooling-off period

Even after **you** have obtained **your Certificate of Insurance** confirming **your** trip cover, **you** have cooling-off rights.

If **you** decide that **you** do not want **your** trip cover, **you** can cancel the cover within 21 days after **you** are issued **your Certificate of Insurance**. **You** will be given a full refund of the **premium you** paid, provided **you** have not started **your journey** and **you** do not want to make a claim or exercise any other right under **your** cover.

After the cooling-off period ends, **you** still have the right to cancel **your** trip cover. However, **we** may deduct some costs from any refund, as set out under [Cancelling your policy](#).

15. Already travelling

If **you** purchase this policy on **your** trip after leaving **home**, this cover is subject to a 3 day no-cover period. This means there is no cover under any section of the policy for any event that has occurred already or that arises within the first 3 days of buying the policy.

Benefits

Benefit 1: Cancellation and amendment

Cover is provided on the policy **Mandatory Benefits** and Cancellation **Boost** when shown on **your Certificate of Insurance**.

If due to circumstances outside **your** control and unforeseeable at the **relevant time**:

1. **you** have to rearrange **your journey** prior to leaving **home**, **we** will pay the reasonable cost of doing so (**we** will not pay more for rearranging **your journey** than the cancellation and amendment costs which would have been incurred had the **journey** been cancelled); or
2. **you** have to cancel the **journey** (where **you** cannot rearrange it prior to leaving **home**) **we** will pay **you**:
 - a) the value of the unused portion of **your** prepaid travel or accommodation arrangements that are non-refundable and not recoverable in any other way;
 - b) the travel agent's commission (this is limited to the lesser of \$4,000 or the amount of cancellation cover you chose or the amount of commission the agent had earned on the prepaid refundable amount of the cancelled travel arrangements); and
 - c) 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. 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 up to the current market value of an equivalent booking.

The proportion of any trip costs for a **travel companion** not insured on this policy is not claimable. This applies even if the trip was paid for by someone insured on this policy.

We will not pay for claims caused by:

1. **transport provider** caused cancellations, delays or rescheduling other than when caused by strikes. This exclusion does not apply to the unused portion of:
 - a) any accommodation, day tour or car hire;
 - b) an overnight tour or overnight cruise if the leg of transport that is initially delayed or cancelled arrives at its destination more than 90 minutes later than originally scheduled.
2. **your** or any other person's unwillingness or reluctance to proceed with the **journey** or deciding to change plans.
3. **you** cancelling or amending **your journey** prior to being certified by a qualified medical practitioner as unfit to travel.

4. the death or sudden disabling injury, sickness or disease of a **relative** or **your** business partner who is not travelling, unless at the **relevant time** that person:

- a) in the last 12 months, had not been hospitalised (including day surgery or emergency department attendance) for a condition that was in any way related to, or exacerbated by, the condition that gave rise to the claim;
- b) 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;
- c) 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;
- d) was not on a waiting list for, or did not know they needed surgery, inpatient treatment or tests at a hospital or clinic;
- e) did not have a drug or alcohol addiction; and
- f) did not have a **terminal illness**.

If any point a)-f) cannot be met e.g. if **your** non-travelling **relative** was in a nursing home or did have a **terminal illness**, which means **your** claim would otherwise be excluded, **we** will pay no more than \$1,000 under all Sections of the policy combined.

5. the health or death of any other person (not listed in point 4).

6. 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 **relevant time**, that the redundancy was to occur.
7. failure by **you** or another person to obtain the relevant visa, passport or travel documents.
8. errors or omissions by **you** or another person in a booking arrangement.
9. the standards or expectations of **your** prepaid travel arrangements being below or not meeting the standard expected.
10. 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 service such as Airbnb and Uber), person or agency to pass on monies to operators or to deliver promised services.
11. a request by **your** employer, **your** leave application being denied, or **your** leave being revoked. This exclusion does not apply if **you** are a full-time member of the Australian Defence Force or of federal, state or territory emergency services (e.g. police, fire, ambulance, paramedic) and **your** leave is revoked.
12. 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.

However, if a tour or river cruise, that is prepaid and overnight, is cancelled due to a lack of numbers **we** will pay in respect of **your** other prepaid arrangements the lesser of:

- a) necessary amendment costs; or
- b) the non-refundable unused portion of costs if **you** cancel the trip.

In any case the most **we** will pay is the lesser of \$800 or **your** sum insured under this section of the policy.

13. customs and immigration officials acting in the course of their duties or **you** travelling on incorrect travel documents.

14. an **act of terrorism**.

15. an **epidemic, pandemic** or outbreak of an infectious disease or any derivative or mutation of such viruses.

Also refer to [General exclusions](#).

Benefit 2: Overseas medical and emergency dental

This cover is provided as a Mandatory Benefit of the policy for a trip outside of Australia only (Overseas Plan).

Overseas medical expenses

If **you** suffer a **disabling injury, sickness or disease** during **your journey we** will pay the usual and customary cost of medical treatment and ambulance transportation provided outside Australia by or on the advice of a qualified medical practitioner.

Also includes the usual and customary cost of emergency repatriation or evacuation. In all cases the cost of evacuation or to bring **you** back to Australia will only be met if **your** claim is approved by **us** and it was arranged by and deemed necessary by **our** emergency assistance network.

If **your** prescription medication is lost, stolen or damaged during **your journey we** will also pay up to \$500 for medical expenses incurred outside Australia to replace that prescription medication.

Cover applies for a maximum of 12 months from the date of suffering the **disabling injury, sickness or disease**.

If any costs or expenses are incurred without **our** approval and before contacting **us, we** will only cover any such costs or expenses or for any evacuation/repatriation or airfares if **we** would have approved them up to an amount **we** would have otherwise incurred, had contact been made and approval provided.

Overseas medical and dental expenses cover may end less than 12 months from the date of suffering the **disabling injury, sickness or disease** as We do not provide cover if these expenses are incurred outside the **period of insurance**. In certain circumstances The **period of insurance** will automatically extend for a period of time – see Policy condition 9. Free extension of insurance on page 60 for more information

Overseas dental expenses

If **you** suffer a **disabling injury, sickness or disease** during **your journey we** will pay the usual and customary cost of emergency dental treatment provided outside Australia by or on the advice of a qualified medical practitioner or dentist to relieve pain or temporarily restore function. For example, if **you** have a sore tooth and need a regular filling or if a capped front tooth breaks and a temporary cap is required.

We will not pay for:

1. medical treatment, dental treatment or ambulance transportation provided in Australia.

This exclusion does not apply to medical treatment provided while on a ship (including cruise ship, passenger ship or passenger ferry) even if that ship is within Australian territorial waters. However, this additional benefit does not apply to any medical treatment provided on Australian inland waterways or while the ship is tied up in an Australian port.

2. dental treatment caused by or related to the deterioration and/or decay of teeth or associated tissue; involving the use of precious metals; or involving cosmetic dentistry.
3. the continuation or follow-up of treatment (including medication and ongoing immunisations) started prior to **your journey**.
4. routine medical or dental treatment or prenatal visits.
5. medical treatment, dental treatment or ambulance transportation provided in **your** country of residence.
6. private medical or hospital treatment where public funded services or care is available, including medical or hospital treatment under any Reciprocal Health Agreement between Australia and the Government of any other country unless **we** agree to the private treatment.

Also refer to [General exclusions](#).

Benefit 3: Additional expenses

This cover is provided as a Mandatory Benefit of the policy for an Overseas or Domestic trip.

1. If you become sick

Cover is subject to the written advice of the treating qualified medical practitioner and acceptance by **our** emergency assistance team. If **your** claim is coverable, **we** or **our** emergency assistance team will not unreasonably withhold or delay **our** acceptance.

If **you** suffer a **disabling injury, sickness or disease**, **we** will pay the reasonable **additional** accommodation (room rate only) expenses and **additional** transport expenses, at the same fare class and accommodation standard as originally booked, incurred by:

- a) **you**. The benefit ceases when **you** are able to continue **your journey**, travel **home** or on the completion of the **period of insurance**, whichever is the earlier.
- b) **your travel companion** who remains with or escorts **you** until **you** are able to continue **your journey**, travel **home** or on the completion of the **period of insurance**, whichever is the earlier.
- c) one person (e.g. a **relative**) (if **you** don't have a **travel companion** with **you** already) who travels to and remains with **you** following **you** being hospitalised as an inpatient. The benefit ceases when **you** are able to continue **your journey**, travel **home** or on the completion of the **period of insurance**, whichever is the earlier.

Room rate only means that other expenses **you** may incur such as food, drinks, groceries, laundry etc. are not included.

We will also pay the reasonable expenses incurred in returning **your** Rental Car to the nearest depot if **you** suffer a **disabling injury, sickness or disease** provided that, on the written advice of the treating qualified medical practitioner, **you** are unfit to drive it.

We will not pay for:

1. any costs or expenses incurred prior to **you** being certified by a medical practitioner as unfit to travel.

2. If you die

We will pay reasonable overseas funeral or cremation expenses or the cost of returning **your** remains to Australia if:

- a) **you** die during the **period of insurance**. In either event the maximum amount **we** will pay in total will not exceed \$20,000; or
- b) **you** hold a valid Schengen Visa and **you** die in a Schengen Member state during the **period of insurance**. In either event the maximum amount **we** will pay in total will not exceed 30,000EUR for expenses incurred in that Schengen Member state.

3. If a relative or your business partner becomes sick in Australia

We will pay reasonable **additional** transport expenses at the same fare class as originally booked if **you** are required to return **home** due to the sudden **disabling injury, sickness or disease** or death of a **relative** or **your** business partner in Australia.

4. If your home is destroyed by fire, earthquake or flood

We will pay the reasonable **additional** transport expenses at the same class as originally booked for **your** early return **home** if it is totally destroyed by fire, earthquake or flood while **you** are on **your journey**.

5. Other circumstances

We will pay **your** reasonable **additional** accommodation (room rate only) and **additional** transport expenses, at the same fare class and accommodation standard as originally booked, incurred on the **journey** due to an unforeseeable circumstance outside **your** control and resulting from:

- a) disruption of **your** scheduled transport because of riot, strike or civil commotion occurring after the commencement of the **journey** provided **you** act reasonably in avoiding **additional** costs;
- b) disruption of **your** scheduled transport because of a **cyber incident** provided **you** act reasonably in avoiding **additional** costs;
- c) loss of passport or travel documents except involving government confiscation or articles sent through the mail;
- d) a natural disaster;
- e) a collision of a motor vehicle, watercraft, aircraft or train in which **you** are travelling;
- f) **your** scheduled transport being delayed for at least 12 hours due to severe weather conditions. **We** will pay up to \$300 providing confirmation from the **transport provider** has been obtained.

If **you** are unable to provide **us** with a copy of the relevant report confirming the delay, **you** must provide **us** with a reasonable explanation and details of the time and place the delay occurred, including any contact details **you** were provided with for the provider of the scheduled transport.

Room rate only means that other expenses **you** may incur such as food, drinks, groceries, laundry etc. are not included.

We will not pay for:

1. an **epidemic, pandemic** or outbreak of an infectious disease or any derivative or mutation of such viruses.
2. the sudden disabling injury, sickness or disease or death of a **relative** or **your** business partner who is not travelling, unless at the **relevant time** that person:
 - a) in the last 12 months, had not been hospitalised (including day surgery or emergency department attendance) for a condition that was in any way related to, or exacerbated by, the condition that gave rise to the claim;
 - b) 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;
 - c) 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;

- d) was not on a waiting list for, or did not know (they needed surgery, inpatient treatment or tests at a hospital or clinic;
- e) did not have a drug or alcohol addiction; and
- f) did not have a **terminal illness**.

If any point a)-f) cannot be met e.g. if **your** non-travelling **relative** was in a nursing home or did have a **terminal illness**, which means **your** claim would otherwise be excluded, **we** will pay no more than \$1,000 under all Sections of the policy combined.

Also refer to [General exclusions](#).

Benefit 4: Travel delay expenses

If **your** pre-booked, prepaid transport is temporarily delayed during the **journey** for at least 6 hours due to an unforeseeable circumstance outside **your** control (including a **cyber incident**), **we** will reimburse **you**:

1. the reasonable **additional** accommodation (room rate only) expenses **you** incur; and
2. the cost of the unused, prepaid accommodation (if **you** have to pay for new accommodation) less any refund **you** are entitled to from the supplier of the original accommodation.

Our reimbursement will be up to \$300. **We** will also reimburse up to \$300 again for each full 24 hour period that the delay continues beyond the initial 6 hour delay.

You must claim from the **transport provider** first, and provide **us** with confirmation from the **transport provider** of the cause and period of the delay and the amount of compensation offered by them.

You must also provide **us** with receipts for the **additional** accommodation (room rate only) expenses incurred.

Room rate only means that other expenses **you** may incur such as food, drinks, groceries, laundry etc. are not included.

We will not pay for claims caused by:

1. an **epidemic, pandemic** or outbreak of an infectious disease or any derivative or mutation of such viruses.

Also refer to [General exclusions](#).

Benefit 5: Rental Vehicle insurance excess

Boost – This cover is provided as the [Rental vehicle insurance excess](#) when shown on your Certificate of Insurance.

This cover applies if **you**:

- a) hire a **rental vehicle**;
- b) are the nominated driver on the **rental vehicle** agreement; and
- c) have comprehensive motor vehicle insurance for the **rental vehicle** for the hire period.

If the **rental vehicle** is damaged or stolen while in **your** control during the **journey we** will pay the lower of the **rental vehicle** insurance excess or the repair costs to the **rental vehicle** that **you** become liable to pay.

It is **your** responsibility to provide the final loss/repair report to substantiate **your** claim.

We will not pay for:

1. any damage or theft, arising from the operation of a Rental Car in violation of the terms of the rental agreement.

2. any damage sustained to a Rental Car while it is being driven on an unsealed surface.
3. administration costs or loss of use penalties.

Also refer to [General exclusions](#).

Benefit 6: Resumption of journey

If **you** are required to return **home** during the **journey** due to the sudden serious injury, sickness, disease or death of a **relative** or **your** business partner in Australia and the exclusions on Section 3.3 do not apply to **your** claim under this section, **we** will pay for the economy class transport costs **you** incur to return overseas provided:

- a) **your period of insurance** was at least 23 days;
- b) less than 50% of the **period of insurance** had elapsed at the time of the onset of the sudden serious injury, sickness, disease or death of a **relative** or **your** business partner;
- c) **your** return overseas occurs prior to the original expiry date of **your** cover for **your** original **journey**;
- d) no claim due to the same event is made under Benefit 2 of this policy;
- e) the death was not caused by an illness or injury appearing prior to the commencement of **your** original **journey**; and
- f) the onset of the illness or injury did not occur prior to the commencement of **your** original **journey**.

Also refer to [General exclusions](#).

Benefit 7: Special events

If due to an unforeseeable circumstance outside **your** control **your journey** would otherwise be delayed resulting in **you** being unable to arrive in time to attend a wedding, funeral, 25th or 50th wedding anniversary or, a prepaid conference, concert, music festival or sporting event, which cannot be delayed due to **your** late arrival, **we** will pay for the reasonable **additional** cost of using alternative public transport to arrive at **your** destination on time.

We will not pay for:

1. an **epidemic, pandemic** or outbreak of an infectious disease or any derivative or mutation of such viruses.

Also refer to [General exclusions](#).

Benefit 8: Luggage delay

If all **your** luggage is delayed by a **transport provider** during the **journey** for more than 12 hours **we** will reimburse **you** up to:

- \$300 per item to a maximum of \$900 for underwear, socks, toiletries, non-prescription medication and change of shoes and clothing (and a bag) **you** bought after a 12 hour delay and before the luggage was returned to **you**
- \$100 for transport to retrieve **your** luggage.

The original receipts for the items and confirmation of the length of delay from the **transport provider** must be produced in support of **your** claim.

This section does not apply on the leg of the **journey** that returns **you home**.

What **you** must do if **you** want to make a claim

- Notify **your transport provider** or their handling agents of the situation as soon as possible after arriving at the destination. The quicker **you** report the fact **your** luggage has been delayed, the better chance the **transport provider** has of finding it and reuniting it with **you** promptly.
- Obtain a report from them as soon as possible to give to **us** with **your** claim so **we** have evidence of what happened.
- Get receipts for the essential items **you** bought to tide **you** over. **You** need to give **us** the receipts proving the amount **you** spent and that **you** waited at least 12 hours before buying essential items. **We** need receipts so **we** can reimburse **you**.

We will not pay for:

1. delay that is not reported to the responsible **transport provider**. All reports must be confirmed in writing by the **transport provider** at the time of making the report. If **you** are unable to provide **us** with a copy of the **transport provider's** report, **you** must provide **us** with a reasonable explanation and details of the time and place **you** made the report, including their contact details.

Also refer to [General exclusions](#).

Benefit 9: Luggage

1. Loss, theft or damage

If during the **period of insurance your** luggage or personal effects are lost, stolen or damaged, after deducting depreciation as shown in the depreciation table, **we** will repair the item if it is practical and economic to do so. If it is not practical and economic to repair the item and depreciation is not applicable, **we** will replace the item or provide **you** with a replacement voucher if the item is available from **our** usual suppliers. If the above do not apply, **we** will pay **you** the monetary value of the item less any depreciation applicable.

It is **your** responsibility to provide **us** with evidence to support **your** claim for an item. This is 'proof of ownership'.

- **We** will accept the original or a copy of a purchase receipt, invoice and/or bank statement showing the purchase, the date of the purchase and the amount paid.
- **We** may consider valuation certificates (issued prior to the **relevant time**), ATM receipts and warranty cards with accompanying bank statement of purchases.
- **We** will not accept photographs, packaging or instruction manuals as proof of ownership.

Depreciation table

This policy operates on an indemnity basis which means settlement of **your** claim is based on the value of an item at the time of the loss.

Depreciation takes into account the amount paid originally for the item, its age, wear and tear and advances in technology.

We will reduce the value of the items because of age, wear and tear, and advances in technology according to the table following:

	Items		
Age of item & depreciation that applies	Jewellery (not watches or costume jewellery)	Communication devices, all computers, electrical devices, electronics equipment, phones, all, photographic equipment, smart watches, tablet computers	Any other items
New-24 months	0%	0%	0%
25-36 months	0%	60%	36%
More than 36 months	0%	60%	60%

Item limit

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 \$1,500 (or the limits under the Gadget **Boost** if purchased).

Specified Items Boost: Where an additional **premium** has been paid to increase the luggage item limit for a single item, the claim will be assessed based on the item and item limit specified on the **Certificate of Insurance**. Depreciation applies.

Claim example:

A phone purchased for \$1,300 was 28 months old when it was stolen. The excess shown on your **Certificate of Insurance** is \$300. A claim would be calculated as follows.

Item: Phone cost \$1,300 when purchased over 2 years ago.

Depreciation: Minus \$780 depreciation ($\$1,300 \times 60\%$) = \$520

Excess: Minus policy excess \$300 (where applicable)

Total: The total in this case is \$220

2. 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 selected while on **your journey**.

We will not pay for:

1. loss or theft that is not reported to the:
 - a) police or security personnel;
 - b) responsible **transport provider** (if **your** items are lost or stolen while travelling with a **transport provider**); or
 - c) the accommodation provider.

All cases of loss or theft must be reported as soon as possible and within seven days. A copy of the relevant report must be submitted for any claim involving loss or theft.

If **you** are unable to provide **us** with a copy of the relevant report, **you** must provide **us** with a reasonable explanation and details of the time and place **you** made the report, including their contact details.

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. items left **unattended** in any motor vehicle or towed land vehicle during daylight hours, unless they were stored in a **concealed storage compartment** of a locked motor vehicle or towed land vehicle and forced entry was gained.
4. items left **unattended** in any motor vehicle or towed land vehicle overnight even if they were in a **concealed storage compartment**.
5. any amount exceeding \$500 per item and \$2,000 in total for all items left **unattended** in any motor vehicle or towed land vehicle.
6. items left **unattended** in a **public place**.
7. loss, theft or damage to drones (including attached and unattached accessories) while in use.
8. sporting equipment (including bicycles) damaged, lost or stolen while in use.
9. items sent under the provisions of any freight contract or any luggage forwarded in advance or which is unaccompanied.
10. 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**.
11. 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.

12. damage caused by atmospheric or climatic conditions, wear and tear, vermin or any process of cleaning, repairing, restoring or alteration.
13. electrical or mechanical fault or breakdown.
14. information stored on any electronic device or other media, including digital photos, downloaded files, electronic applications, programmed data, software or any other intangible asset.
15. bonds, coupons, gift cards, stamps, vouchers, warranties, pre-loaded or rechargeable cards including but not limited to phone, debit or stored value cards.
16. bullion, deeds, insurance premiums, manuscripts, negotiable instruments, precious metals or securities.
17. items described in [Benefit 11: Money](#).

Also refer to [General exclusions](#).

Benefit 10: Passport and travel documents

This cover is provided as part of the Mandatory Benefits for [Overseas Trips](#).

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.

We will not pay for:

1. loss or theft that is not reported to the:
 - a) police or security personnel;
 - b) responsible **transport provider** (if **your** items are lost or stolen while travelling with a **transport provider**); or

c) the accommodation provider.

All cases of loss or theft must be reported as soon as possible and within 7 days. A copy of the relevant report must be submitted for any claim involving loss or theft. If **you** are unable to provide **us** with a copy of the relevant report, **you** must provide **us** with a reasonable explanation and details of the time and place **you** made the report, including their contact details.

2. items left **unattended** in any motor vehicle (for example, a car, campervan or motorhome) or towed land vehicle overnight even if they were in a **concealed storage compartment**.
3. items left **unattended** in any motor vehicle (for example, a car, campervan or motorhome) or towed land vehicle during daylight hours, unless they were stored in a **concealed storage compartment** of a locked motor vehicle or towed land vehicle and forced entry was gained.
4. any amount exceeding \$500 per item and \$2,000 in total for all items left **unattended** in any motor vehicle (for example, a car, campervan or motorhome) or towed land vehicle.
5. items left **unattended** in a **public place**.
6. items sent under the provisions of any freight contract or any luggage forwarded in advance or which is unaccompanied.
7. damage caused by atmospheric or climatic conditions, wear and tear, vermin or any process of cleaning, repairing, restoring or alteration.

Also refer to [General exclusions](#).

Benefit 11: Money

We will reimburse **you** for cash, bank or currency notes, postal or money orders accidentally lost or stolen from **your** person, or stolen from a locked safe or safety deposit box, during the **period of insurance**.

We will not pay for:

1. loss or theft that is not reported to the:
 - a) police or security personnel;
 - b) responsible **transport provider** (if **your** items are lost or stolen while travelling with a **transport provider**); or
 - c) the accommodation provider.

All cases of loss or theft must be reported as soon as possible and within seven days.

A copy of the relevant report must be submitted for any claim involving loss or theft. If **you** are unable to provide **us** with a copy of the relevant report, **you** must provide **us** with a reasonable explanation and details of the time and place **you** made the report, including their contact details.

2. loss or theft of cash, bank or currency notes, postal or money orders unless carried on **your** person or stored in a locked safe or safety deposit box.

Also refer to [General exclusions](#).

Benefit 12: Cruise

Available as a Boost for international trips only.

This cover is provided as part of the Cruise Boost when shown on your Certificate of Insurance.

The following benefits only apply if Cruise cover is selected for the entire duration of the cruise and the additional **premium** for participation in multi-night cruising has been paid.

(i) On-board medical and dental cover

If, during the **period of insurance**, you suffer a **disabling injury, sickness or disease** we will pay the **usual and customary** cost of medical treatment and emergency dental treatment which is provided while onboard a cruise ship outside Australia by or on the advice of a qualified medical practitioner or dentist.

Cover applies for a maximum of 12 months from the date of suffering the **disabling injury, sickness or disease**.

(ii) Ship to shore medical cover

If during the **period of insurance** you suffer a **disabling injury, sickness or disease** we will pay the usual and customary cost of emergency transportation which is provided outside Australia by or on the advice of a qualified medical practitioner to evacuate **you** to the nearest onshore medical facility.

(iii) Sea sickness cover

If during the **period of insurance** while onboard a cruise ship **you** suffer sea sickness **we** will pay the usual and customary cost of medical treatment which is provided outside Australia by or on the advice of a qualified medical practitioner.

Cover applies for a maximum of 12 months from the date of suffering the **disabling injury, sickness or disease**.

(iv) Cabin confinement

If during the **period of insurance** **you** suffer a **disabling injury, sickness or disease** and the treating medical practitioner onboard the cruise ship orders **you** to be confined to **your** cabin **we** will pay **you** up to \$100 per day provided that the period of confinement is at least 24 hours.

For Cruise Benefits (i) – (iv), **we** will not pay for:

1. medical treatment, dental treatment or ambulance transportation provided in Australia. This exclusion does not apply to medical treatment provided while on a ship (including cruise ship, passenger ship or passenger ferry) even if that ship is within Australian territorial waters. However, this additional benefit does not apply to any medical treatment provided on Australian inland waterways or while the ship is tied up in an Australian port.
2. dental treatment caused by or related to the deterioration and/or decay of teeth or associated tissue; involving the use of precious metals; or involving cosmetic dentistry.

3. the continuation or follow-up of treatment (including medication and ongoing immunisations) started prior to **your journey**.
4. routine medical or dental treatment or prenatal visits.
5. medical treatment, dental treatment or ambulance transportation provided in **your** country of residence.
6. private medical or hospital treatment where public funded services or care is available, including medical or hospital treatment under any Reciprocal Health Agreement between Australia and the Government of any other country unless **we** agree to the private treatment.
7. cabin confinement claims arising from or caused by COVID-19 (whether or not **you** are diagnosed with COVID-19).

(v) Missed port

If during the **period of insurance you** are on a **journey** from or to Australia and due to an unforeseeable circumstance outside **your** control **you** miss:

- a) **your** pre-booked port; or
- b) **your** pre-booked connection, where **you** have allowed the minimum connection time between transport as stipulated by **your transport provider**.

We will pay the reasonable costs to use alternative public transport services to catch up on **your** planned itinerary. If **you** claim under this section, **you** are not entitled to make a claim under any other section of this policy for the same incident.

We will not pay for claims caused by:

1. **transport provider** caused cancellations, delays or rescheduling other than when caused by mechanical failure or strike.
2. an **act of terrorism**.
3. an **epidemic, pandemic** or outbreak of an infectious disease or any derivative or mutation of such viruses.
4. or 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.

(vi) Missed shore excursions

If due to an unforeseeable circumstance outside **your** control **you** are unable to attend a shore excursion for which **you** hold a prepaid ticket or pass, **we** will pay for the non-refundable cost of the unused ticket. The original ticket must be submitted with **your** claim.

We will not pay for claims caused by:

1. an **act of terrorism**
2. an **epidemic, pandemic** or outbreak of an infectious disease or any derivative or mutation of such viruses.
3. or 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.

Also refer to [General exclusions](#).

Benefit 13: Accidental death

If during the **period of insurance you** suffer an **injury** caused solely and directly by violent, accidental, visible and external means (not caused by a sickness or disease) resulting in **your** death, **we** will pay **your** estate the amount shown in the Plan purchased provided **your** death occurs within one year of the accident.

Our limit in respect of **accompanied children** is \$1,000 for each child.

Also refer to [General exclusions](#).

Benefit 14: Disability

If during the **period of insurance you** suffer an **injury** caused solely and directly by violent, accidental, visible and external means (not caused by a sickness or disease) resulting in **your permanent** total loss of sight in one or both eyes or the **permanent** total loss of use of one or more **limbs** within one year of the date of the accident, **we** will pay **you** the amount shown in the Plan purchased.

The maximum limit in respect of **accompanied children** is \$10,000 for each child.

Also refer to [General exclusions](#).

Benefit 15: Personal liability

We will provide cover if, as a result of **your** negligent act occurring during the **period of insurance**, **you** become unintentionally legally liable to pay compensation in respect to damage caused to someone else's property or the injury or death of someone else.

We will not pay for:

1. liability **you** become liable to pay to somebody who is a member of **your** family or travelling party or employed by **you** or deemed to be employed by **you**.
2. liability arising from loss or damage to property which is in **your** legal custody or control.
3. liability arising from the conduct by **you** of any profession, trade or business.
4. liability arising out of the use or ownership by **you** of any aircraft, drone, firearm, waterborne craft or mechanically propelled vehicle.
5. liability arising out of occupation or ownership of any land, buildings or immobile property.
6. liability arising out of any wilful or malicious act.
7. liability arising out of the transmission of an illness, sickness or disease.
8. liability involving punitive, exemplary or aggravated damages or any fine or penalty.
9. liability arising out of **your** liability under a contract or agreement unless **you** would be liable if that contract or agreement did not exist.

Also refer to [General exclusions](#).

Benefit 16: COVID-19 benefits

Cover under this policy is extended to include claims arising from COVID-19 in the circumstances following under the policy benefit sections listed.

Please note:

- This policy does not cover claims relating to government travel bans; "Do not travel" warnings; government directed border closure; or mandatory quarantine or self-isolation requirements related to cross area, border, region or territory travel.

COVID-19 Special excess

In addition to the policy excess, a special excess will apply to:

- Benefit 1: Cancellation and amendment if **you** or **your travel companion** are diagnosed with COVID-19 on **your** trip: Overseas policy – \$500, Domestic policy – \$250.
- Benefit 3: Additional expenses if **you** are diagnosed with COVID-19 on **your** trip: Overseas policy – \$250, Domestic policy – \$250.

If **your** claim is under both sections, the higher special excess will be deducted. The special excess applies in addition to any other excess. **you** cannot remove this special excess.

Benefit 1: Cancellation and amendment

This section is extended to include cover for the following COVID-19 related circumstances.

The maximum benefit limit is:

\$5,000[^] – Overseas policy

\$2,500 – Domestic policy

[^]If the amount of Cancellation and amendment cover shown on **your Certificate of Insurance** is less than the maximum limit listed above, the Cancellation and amendment costs amount shown on **your Certificate of Insurance** will be the maximum cover available for this benefit.

- **If you or your travel companion are diagnosed with COVID-19 prior to departure**

This section is extended to include cover if **you** cannot travel because **you** or **your travel companion** are diagnosed in Australia with COVID-19 and certified by a qualified medical practitioner as unfit to travel. Exclusion 15 of 'We will not pay for claims caused by' on page 68 will be waived in this event.

- **If your non-travelling relative or business partner residing in Australia or New Zealand becomes sick due to COVID-19**

This section is extended to include cover if **you** need to amend or cancel **your journey** because **your** non-travelling **relative** or business partner who resides in Australia or New Zealand is diagnosed by a qualified medical practitioner with COVID-19 and the treating doctor confirms in writing the level of infection is life threatening. Exclusion 4 on page 66 and exclusion 15 of 'We will not pay for claims caused by' on page 68 will be waived in this event.

- **If you are an essential health care worker whose leave is revoked**

This section is extended to include cover if **you** are a pharmacist, nurse, doctor, paramedic or other health care professional and **your** leave is revoked by **your** employer due to COVID-19 related reasons and that means **you** can't go on **your** trip.

A letter or email from **your** employer is required to support a claim. Exclusion 11 on page 67 and 15 on page 68 of 'We will not pay for claims caused by' will be waived in this event.

- **If you are diagnosed with COVID-19 on your trip**

This section is extended to include cover if **you** cannot continue **your** trip because **you** or **your travel companion** are diagnosed with COVID-19 and certified by a qualified medical practitioner as unfit to travel or are individually contacted by a local public health authority and are directed into a period of quarantine during the **period of insurance**. Exclusion 15 of 'We will not pay for claims caused by' on page 68 will be waived in this event.

In addition to the policy excess, a special excess will apply to Benefit 1: Cancellation and amendment if **you** or **your travel companion** are diagnosed with COVID-19 on **your** trip: Overseas policy – \$500, Domestic policy – \$250 and to Benefit 3: Additional expenses if **you** are diagnosed with COVID-19 on **your** trip: Overseas policy – \$250, Domestic policy – \$250. If **your** claim is under both sections, the higher special excess will be deducted. The special excess applies in addition to any other excess. **You** cannot remove this special excess.

We will not pay for claims caused by:

- or arising from **you** travelling to a country or part of a country, which was subject to “Do not travel” advice on the smartraveller.gov.au website at the time **you** entered the country or part of the country. (This exclusion only applies if the (or one of the) reason(s) for the advice was the presence of COVID-19.) This exclusion will not apply if **your** trip destination is Australia or New Zealand.

Benefit 2: Overseas medical and dental

The maximum benefit limit is:
\$Unlimited – Overseas policy
(There is no cover on the Domestic policy)

- **If you are diagnosed with COVID-19**

This section is extended to include cover if **you** are overseas and diagnosed with COVID-19 by a qualified medical practitioner during the **period of insurance**.

We will not pay for:

- claims arising from COVID-19 if the country or part of the country **you** travelled to was subject to “Do not travel” advice on the smartraveller.gov.au website at the time **you** entered the country or part of the country. (This exclusion only applies if the (or one of the) reason(s) for the advice was the presence of COVID-19). This exclusion will not apply if **your** trip destination is Australia or New Zealand.

Benefit 3: Additional expenses

The maximum benefit limit is:
\$Unlimited – Overseas policy
\$10,000 – Domestic policy

1. If you become sick (if you are diagnosed with COVID-19 on your trip and admitted to hospital)

This section is extended to include cover if **you** are diagnosed with COVID-19 by a qualified medical practitioner during the **period of insurance** and are hospitalised as a result.

Cover is for reasonable **additional** accommodation expenses (room rate only) and **additional** transport expenses, at the same accommodation standard and fare class as originally booked. Room rate only means that other expenses **you** may incur such as food, drinks, groceries, laundry etc. are not included.

In addition to the policy excess, a special excess will apply to Benefit 1: Cancellation and amendment if **you** or **your travel companion** are diagnosed with COVID-19 on **your** trip: Overseas policy – \$500, Domestic policy – \$250 and to Benefit 3: Additional expenses if **you** are diagnosed with COVID-19 on **your** trip: Overseas policy – \$250, Domestic policy – \$250. If **your** claim is under both sections, the higher special excess will be deducted. The special excess applies in addition to any other excess. **You** cannot remove this special excess.

We will not pay for:

- claims arising from COVID-19 if the country or part of the country **you** travelled to was subject to "Do not travel" advice on the smartraveller.gov.au website at the time **you**

entered the country or part of the country. (This exclusion only applies if the (or one of the) reason(s) for the advice was the presence of COVID-19.) This exclusion will not apply if **your** trip destination is Australia or New Zealand.

Benefit 3: Additional expenses

The maximum benefit limit is:

\$2,500 – Overseas policy

\$2,500 – Domestic policy

Cover is for reasonable Additional accommodation expenses (room rate only) and Additional transport expenses, at the same accommodation standard and fare class as originally booked. Room rate only means that other expenses **you** may incur such as food, drinks, groceries, laundry etc. are not included.

1. If you become sick (if you are diagnosed with COVID-19)

This section is extended to include cover if **you** are diagnosed with COVID-19 during the **period of insurance** and certified by a qualified medical practitioner as unfit to travel.

In addition to the policy excess, a special excess will apply to Benefit 1: Cancellation and amendment if **you** or **your travel companion** are diagnosed with COVID-19 on **your** trip: Overseas policy – \$500, Domestic policy – \$250 and to Benefit 3: Additional expenses if **you** are diagnosed with COVID-19 on **your** trip: Overseas policy – \$250, Domestic policy – \$250. If **your** claim is under both sections, the higher special excess will be deducted. The special excess applies in addition to any other excess. **You** cannot remove this special excess.

2. If you die (as a result of COVID-19)

This section is extended to include cover if the cause of death is COVID-19.

See point 2. 'If you die' on page 73 for the benefit limit.

In addition to the policy excess, a special excess will apply to Benefit 1: Cancellation and amendment if **you** or **your travel companion**

are diagnosed with COVID-19 on **your** trip:

Overseas policy – \$500, Domestic policy – \$250 and to Benefit 3: Additional expenses if **you** are diagnosed with COVID-19 on **your** trip: Overseas policy – \$250, Domestic policy – \$250. If **your** claim is under both sections, the higher special excess will be deducted. The special excess applies in addition to any other excess. **You** cannot remove this special excess.

We will not pay for:

- claims where the country or part of the country **you** travelled to was subject to "Do not travel" advice on the smartraveller.gov.au website at the time **you** entered the country or part of the country. (This exclusion only applies if the (or one of the) reason(s) for the advice was the presence of COVID-19.) This exclusion will not apply if **your** trip destination is Australia or New Zealand.

3. If a relative or your business partner becomes sick in Australia (as a result of COVID-19)

This section is extended to include cover if **you** need to amend or cancel **your journey** because **your** non-travelling **relative** or business partner who resides in Australia or New Zealand is diagnosed with COVID-19 and the treating doctor confirms in writing the level of infection is life threatening. **You** must obtain and provide **us** with evidence from the qualified medical practitioner and receipts. Exclusions 1 and 2 on page 75 will be waived in this event.

pay for claims caused by' on page 68 will be waived in this event.

End of Benefit 16: COVID-19 benefits

General exclusions

Unless otherwise indicated these exclusions apply to all Sections of the policy. They are listed in no particular order.

We will not pay for:

1. any other loss, damage or **additional** expenses following on from the event for which **you** are claiming that is not covered under this insurance. Examples of such loss, damage or additional expense would be the cost of replacing locks after losing keys, costs incurred in preparing a claim or loss of enjoyment.
2. claims 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.
3. 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.
4. 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.
5. claims which in any way relate to ionising radiation or radioactive contamination caused by nuclear fuel or waste, or the radioactive, toxic explosive or other dangerous properties of any explosive nuclear equipment.

6. claims arising from biological and/or chemical materials, substances, compounds or the like used directly for the purpose to harm or to destroy human life and/or create public fear.
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**.
9. claims arising from any government intervention, prohibition, sanction, regulation or restriction or court order.
10. claims which in any way relate to circumstances **you** knew of, or a person in **your** circumstances would have reasonably known or foreseen, at the **relevant time** (or, at the time when the applicable **Daily Boost** is issued to **you**), that could lead to the **journey** being delayed, abandoned or cancelled.
11. claims which in any way relate to, or are exacerbated by, any physiological or psychological signs or symptoms that **you** were aware of or a person in **your** circumstances reasonably should have been aware of at or before the **relevant time**, if **you**:
 - a) had not yet sought a medical opinion regarding the cause;
 - b) were currently under investigation to obtain a diagnosis; or
 - c) were awaiting specialist opinion.

12. claims 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.
13. claims which in any way relate to, or are exacerbated by, any **existing medical condition you** or **your travel companion** has except where **your** conditions are automatically accepted by **us** or where **you** have applied for cover and **your** conditions have been accepted by **us** in writing and **you** have paid the required extra premium.
14. claims arising from pregnancy of **you** or any other person if **you** are aware of the pregnancy at the **relevant time** and:
- a) where complications of this pregnancy or any previous pregnancy had occurred prior to this time;
 - b) it was 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 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 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 arising from **you** having elective medical or dental treatment or surgery, a cosmetic procedure or body modification (e.g. tattoos and piercings) during the **journey**, such as any complication, even if **your** automatically accepted conditions have been approved by **us**.

18. claims which in any way relate to **your** wilful or self-inflicted injury or illness, suicide or attempted suicide.

19. claims which in any way relate to **your**:

- a) chronic use of alcohol;
- b) substance abuse, drug abuse (whether over the counter, prescription or otherwise); or
- c) ingestion of any non-prescription drug or substance (e.g. marijuana, ecstasy, heroin).

20. claims involving, arising from or related to **your** impairment due to **you** drinking too much alcohol:

- a) which is evidenced by the results of a blood test which show that **your** blood alcohol concentration level is 0.19 or above. (The level of alcohol in **your** blood is called blood alcohol concentration (BAC). As a point of reference, a BAC of 0.19 is almost four times the legal driving BAC limit range in Australia which is currently 0.05.); or
- b) taking into account the following, where available:
 - (i) the report of a medical practitioner or forensic expert;
 - (ii) the witness report of a third party;
 - (iii) **your** own admission; or
 - (iv) the description of events **you** described to **us** or the treating medical professional (e.g. paramedic, nurse, doctor) as documented in their records.

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 travel companion** (during the **journey**) in hunting; racing (other than on foot); polo playing; hang gliding; rodeo riding; 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.

(See [Adventure activities cover](#) for details of optional cover available to purchase and the terms that apply.)

24. claims involving participation by **you** (during the **journey**) in motorcycling for any purpose.

(See [Motorcycle or moped riding](#) for details of optional cover available to purchase and the terms that apply.)

25. claims involving participation by **you** (during the **journey**) in snow skiing, snowboarding or snowmobiling.

(See [Snow sports cover](#) for details of optional cover available to purchase and the terms that apply.)

26. claims which in any way relate to **your** multi-night cruise, any cruise travel or that arise while on a cruise.
- (See [Cruise](#) for details of cover available to purchase and the terms that apply.)
27. 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) where **we** do not have the necessary licenses or authority to provide such cover.
28. any costs or expenses incurred if a government or public health authority mandatory quarantine or isolation order is imposed on **you** related to cross area, border, region or territory travel. This exclusion only applies to COVID-19 and applies regardless of **you** being diagnosed with COVID-19 or being directed by a local public health authority into a period of quarantine because they have classified **you** as having close contact with a person diagnosed with COVID-19.
29. claims arising from or caused by COVID-19, unless cover is extended as stated in [Benefit 16: COVID-19 benefits](#).

30. claims for costs or expenses incurred outside the **period of insurance**. This exclusion does not apply to benefit Sections Benefit 5: Rental vehicle insurance excess, Benefit 6: Resumption of journey, Benefit 9: Luggage, Benefit 10: Passport and travel documents, and Benefit 15: Personal liability.

31. claims directly arising from You not following an advice or warning:

a) of a "Do not travel" advice issued by the Australian Government on the smartraveller.gov.au website; or

b) published in the mass media;

and the subject of the advice or warning is related to the nature of Your claim. This exclusion does not apply to any events which are independent or unrelated to the reason for the warning.

32. claims for loss, injury, damage or legal liability arising directly or indirectly from planned or actual travel in, to, or through Cuba, Iran, Syria, North Korea or the Crimea, Donetsk People's Republic (DNR), or Luhansk People's Republic (LNR) regions of Ukraine.

General information

The Financial Claims Scheme

If the insurer becomes insolvent, **you** may be entitled to payment under the Financial Claims Scheme (FCS). Access to the FCS is subject to eligibility criteria. Please visit fcs.gov.au for information.

Additional policy information

The insurance **we** offer **you** is set out in the PDS and Policy wording. It is important that **you**:

- are aware of the limits on the cover provided and the amounts **we** will pay **you** (including any excess that applies);
- are aware of the [Words with special meaning](#) found in the [Policy wording](#);
- are aware of the maximum benefit limits shown in [The Boosts](#); and
- are aware of the [Policy conditions](#) and [General exclusions](#) found in the [Policy wording](#).

Change of terms and conditions

From time to time and where permitted by law, **we** may change parts of the Combined FSG/PDS. **We** will issue **you** with a new Combined 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 772 183.

General Insurance Code of Practice

We are a signatory to the General Insurance Code of Practice (the Code) and support the Code. The objectives of the Code are:

- to commit **us** to high standards of service;
- to promote better, more informed relations between **us** and **you**;
- to maintain and promote trust and confidence in the general insurance industry;
- to provide fair and effective mechanisms for the resolution of complaints and disputes **you** make about **us**; and
- to promote continuous improvement of the general insurance industry through education and training.

The Code Governance Committee is an independent body that monitors and enforces insurers compliance with the Code.

Further information about the Code or the Code Governance Committee and **your** rights under it is available at insurancecouncil.com.au/cop/ or by contacting us. [Contact details.](#)

We respect your privacy

In this Privacy Notice the use of "**we**", "**our**" or "**us**" means Cover-More and the insurer, unless specified otherwise.

Why your personal information is collected

We collect **your** personal information (including sensitive information) to help **us** in:

- identifying **you** and conducting necessary checks
- determining what services or products **we** can provide to **you** and/or others
- issuing, managing and administering services and products provided to **you** and/or others including claims investigation, handling and payment, and
- improving services and products, e.g. training and developing representatives, product and service research, data analysis and business strategy development.

Cover-More also collects **your** personal information to provide **you** with special offers of other services and products that may be of interest to **you**.

How your personal information is collected

We may collect **your** personal information through websites, from data **you** input directly, or through cookies and other web analytic tools, also via email, fax, telephone or in writing. **We** also collect any information contained within the Freely app including motion, geographic location and device information.

We collect personal information directly from **you** unless:

- **you** have consented to collection from someone else
- it is necessary for the provision of emergency assistance
- it is unreasonable or impracticable for **us** to do so, or
- the law permits **us** to collect **your** personal information from someone else.

We also collect additional personal information from other third parties to provide **you** with **our** services and products.

If **you** provide personal information to **us** about another person **you** must only do so with their consent and agree to make them aware of this Privacy Notice.

Who we disclose your personal information to

We may disclose **your** personal information to other parties and service providers for the reasons explained above. The other parties and service providers include:

- insurers and reinsurers
- 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, 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 overseas. Who they are may 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 1988* (Cth) (Privacy Act). Some of the countries where these recipients are based may not offer the same protection or obligations that are offered by the Privacy Act in Australia. By acquiring the services and products from **us**, **you** agree that **you** may not be able to seek redress under the Privacy 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, please contact Cover-More using the following methods.

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.

Cover-More Privacy Officer

Cover-More Insurance Services Pty Ltd

Mail: Private Bag 913, North Sydney NSW 2059
Australia

Email: privacy.officer@covermore.com.au

Website: covermore.com.au/covermore_privacy_policy

ZAIL Privacy Officer

Zurich Australian Insurance Limited

Mail: PO Box 677, North Sydney NSW 2059

Email: privacy.officer@zurich.com.au

Call: 132 687

Website: zurich.com.au/important-information/privacy

Complaints and disputes resolution process

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

If **you** have a complaint about an insurance product **we** issued or the service **you** have received (from **us** or one of **our** representatives), please contact **us**. **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 772 183
- Write to the Customer Relations Manager
Post: Private Bag 913, North Sydney NSW 2059
Email: customerrelations@covermore.com.au

We will acknowledge receipt of **your** complaint within 24 hours or as soon as practicable.

If **you** are not satisfied with **our** initial response, **you** may use **our** Internal Dispute resolution process. To obtain a copy of **our** procedures, please contact **us**.

We expect that **our** internal dispute resolution process will deal fairly and promptly with **your** complaint, however, **you** may take **your** complaint to the Australian Financial Complaints Authority (AFCA) at any time.

AFCA is an independent dispute resolution scheme. **We** are a member of this scheme and **we** agree to be bound by its determinations about a dispute. AFCA provides fair and independent financial services complaint resolution that is free to **you**.

Their contact details are:

Australian Financial Complaints Authority

Call: 1800 931 678 (free call)

Email: info@afca.org.au

Mail: The Australian Financial Complaints
Authority

GPO Box 3, Melbourne VIC 3001

Website: afca.org.au

If **your** complaint or dispute falls outside the AFCA rules, **you** can seek independent legal advice or access any other external dispute resolution options that may be available to **you**.

Cancelling your policy

If **you** cancel **your** policy, any **Boost you** bought will also be cancelled at the same time.

- For a Freely **Mandatory Benefits** policy or a policy with a **Boost(s)** is cancelled within a cooling-off period of 21 days after **you** are issued **your Certificate of Insurance**, **you** will be given a full refund of the **premium you** paid, provided **you** have not started **your journey** or **you** do not want to make a claim.
- If **you** have already departed on **your journey** the refund will be calculated at a combined amount of an admin fee and a pro-rated amount that reflects the amount of the cover already used.

This means if **your** trip was 14 days, and **you** cancel **your** policy 3 days into **your journey** the refund will be calculated at total **premium** less (-) pre-trip cancellation already used (i.e. 25% of total premium) plus (+) [total **premium**/14 x 3 days]).

- If **you** have boosted **your** trip Plan, with **Boosts** that can be added while on **your journey**, these can be cancelled and refunded if the selected date for the **Boost** has not yet commenced.

For example: **You** are travelling to Japan, and are planning to ski in 3 days' time, **you Boost your** policy to include Snow sports cover. If tomorrow there is a change of plan, and **you** will no longer be skiing, **you** can cancel this **Boost**, and get a full refund for the **Boost premium**. Or, if the designated **Boost** time has commenced **we** would then refund based on a pro-rated calculation.

To discuss **your** situation please contact **us** through the app or contact us. Contact details.

Conduct of others

When a claim involves a loss that is not covered by this policy due to the actions of someone insured under this policy, **we** may consider certain circumstances such as those following and provide assistance at **our** discretion.

Examples of certain circumstances include mental illness, an act of coercion, intimidation or violence by another policyholder or person entitled to benefit under this policy. In such cases, **you** or any other person covered by this policy can contact **us** for assistance.

This assistance may include making a payment to **you** or repairing or replacing an item even though there is no legal obligation to do so and subject in any case to a maximum of the applicable policy limits available.

We aim to approach each situation with sensitivity and fairness, and to act reasonably in the circumstances.

This clause does not form part of the terms and conditions, confer any contractual or other rights.

Helpful tips

Cruising Cover - mandatory if you're travelling on a multi-night ocean or sea going cruise*

For the purposes of this insurance, a multi-night cruise is a trip involving an ocean or sea voyage of more than two nights in total duration, where transportation and accommodation is primarily on an ocean or sea going passenger ship. Multi-night cruises include voyages:

- that don't stop at any port along the way e.g. a cruise out to sea for three nights and back;
- on a vessel to various ports e.g. sailing in Croatia, a Caribbean cruise; and
- those on a cruise ship around the same country e.g. Australia: Sydney-Hobart (select "South West Pacific Cruise" or "Domestic Cruise" as the destination) or USA: Hawaiian Island cruises.

For any of these, an Overseas Trip Cover with Cruise **Boost** is required.

*For a multi-night cruise within Australia, in the Kimberley region or on the Murray River for example, a Domestic policy may be purchased and no Cruising **Boost** is required.

Areas of travel

We need **you** to tell us **your** destination(s). Select from the list of countries and areas when **you** get a quote.

Where **you** travel will influence **your** premium.

Guide to entering/selecting **your** destination

Where are **you** travelling to?

- Enter or select every country **you** will be travelling to wherever possible.

If that is not possible, enter Worldwide or, enter an entire region(s) from the list available (cover then applies for travel to all countries within that region).

Examples:

- If **you** are travelling to Japan and Thailand and **you** might also go to Vietnam but **you** are not sure yet, enter "All of Asia".
- If **you** are travelling around Europe, enter "All of Europe".
- If **you** are travelling to multiple continents including North America, select "Worldwide".

Stopping over somewhere?

- If **you** are stopping in a country for less than 72 hours, **you** do not need to enter that country.

Reciprocal Healthcare Agreement

The Australian Government and the governments of certain countries have an agreement where Australian residents are provided with subsidised essential medical treatment (which, in turn, minimises **your** claim with **us**). The agreement is known as a Reciprocal Healthcare Agreement (RHA). Please visit humanservices.gov.au/medicare or servicesaustralia.gov.au/reciprocal-health-care-agreements for details of RHAs with Australia.

24 hour emergency assistance

You have access to **our** emergency assistance team when travelling. 24 hours a day, 365 days a year, **our** team of doctors, nurses, paramedics, case managers and travel agents provide the following services:

- **Help to find a medical facility and monitor your medical care**

- **Paying bills**

Becoming ill overseas can be very expensive so those significant medical expenses can be paid by **us** directly to the hospital if **your** claim is approved.

- **Keeping you travelling or getting you home**

Our team can decide if and when it is appropriate to move **you** or bring **you home** and will coordinate the entire exercise.

- **Help if passports, travel documents or credit cards are lost**

If **you** need assistance in contacting the issuer of the document or card, **our** emergency assistance team can help.

- **Help to change travel plans**

If **your** travel consultant is not available to assist with rescheduling in an emergency, **our** team can help.

Cover for costs under the policy benefits are subject to **your** claim being approved.

You or someone on **your** behalf must phone **our** emergency assistance team as soon as possible if **you** are admitted to hospital or if **you** anticipate **your** medical or related expenses will exceed \$2,000.

When **you** call, please have the following information ready:

- **your** policy number
- a phone number to call **you** back on

Please call Australia DIRECT and TOLL FREE from:

USA 1833 791 0075

UK 0808 234 0829

Canada 1833 612 1380

NZ 0800 423 705

Charges may apply if calling from a pay phone or mobile phone.

From all other countries or if **you** experience difficulties with the numbers above:

Call direct: +61 2 8907 5988

Financial Services Guide

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 through its travel insurance brand Freely, and
- how it is paid for providing the financial services offered.

What financial services are provided?

Cover-More holds an Australian Financial Services Licence that allows Cover-More to provide **you** with factual information and general financial product advice about this travel insurance product, issue this product to **you** and to provide claims handling and settlement services.

Cover-More is responsible for the provision of these services. Freely is a travel insurance brand of Cover-More.

If **you** purchase this travel insurance product from the Freely app, a Freely representative or through the Freely website, Cover-More is the providing entity for this FSG.

Cover-More and its brand Freely act for the insurer.

The issuer and insurer of this product is Zurich Australian Insurance Limited. Cover-More acts on behalf of the insurer to enter into, vary and cancel the policy and may also be appointed from time to time to assist in the management, administration or settlement of claims and deal with complaints on behalf of the insurer in specific circumstances. **You** can find full details of Cover-More and the insurer on page 40 of the PDS.

Cover-More is 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 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.

Cover-More works with affiliates who refer potential customers to Cover-More. Affiliates may provide **you** with factual information and refer **you** to Cover-More to arrange the insurance.

If **you** purchase travel insurance after an affiliate has referred **you** to Cover-More, the affiliate is paid a referral fee. The referral fee is either a flat fee for each click through to the Cover-More website from the affiliate's website, a flat fee for each policy purchased, or it is calculated as a percentage of the gross premium **you** pay when

you buy a policy. This referral fee is at no extra cost to **you**. Affiliates may also receive additional benefits such as free or discounted travel insurance.

Further information

For more information about remuneration or other benefits received for the financial services provided, please ask Cover-More 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 please refer to [Complaints and disputes resolution process](#) on page 116 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 (even after they cease to be employed). Cover-More's policy meets the requirements of the Corporations Act.

Who is responsible for this document?

Cover-More is responsible for the distribution of the FSG in this document.

The insurer is responsible for the PDS.

This Combined FSG and PDS was prepared 29 August 2025.

Contact details.

Travel insurance.



24 hour emergency assistance

Please call Australia DIRECT and TOLL FREE from:

USA 1833 791 0075

UK 0808 234 0829

Canada 1833 612 1380

NZ 0800 423 705

Charges apply if calling from a pay phone or mobile phone.

From all other countries or if you experience difficulties with the numbers above:

Call direct: +61 2 8907 5988

Fax: +61 2 9954 6250

See page 121 for more information.



General enquiries (non-emergency)

Please chat to the team on our live chat function through the app, call or email:

Call: 1300 772 183 (within Australia) or +61 2 8907 5085 (from Overseas)

Email: team@gofreely.help

How to make a claim – See page 7.

Date prepared: 29 August 2025