ALLCLEAR TRAVEL INSURANCE

TARGET MARKET DETERMINATION

This target market determination (TMD) document has been designed to help our customers; representatives and our staff understand who the AllClear Travel Insurance is most suitable for (target market).
This TMD is current as of 29th October 2026. We may review this TMD at any time.

This TMD also describes:

- Who our products are not suitable for;
- How the product can be distributed to our customers;
- How often we will review this TMD and when the next review will be;
- The events and circumstances that could mean we need to review whether this TMD is still appropriate;
- The information we would need in order to decide that this TMD is no longer appropriate; and
- How we record information related to the AllClear Travel Insurance and how this information is reported.

If you are considering whether to purchase AllClear Travel Insurance, please refer to the Combined Financial Services Guide and Product Disclosure Statement (Combined FSG/PDS), to decide whether the product is right for you. AllClear Travel Insurance is issued by Redion Insurance Pty Ltd ABN 71 140 219 594, AFSL 552106 (referred to in this document as 'we' and 'our')

1. Our product
This document explains the target market for AllClear Travel Insurance. AllClear Travel Insurance can provide insurance for losses associated with incidents and accidents that occur relating to your scheduled overseas or domestic travel before or during your trip.

2. Who is the target market for this product
AllClear Travel Insurance has been designed for people who require insurance for a range of accidents and incidents that can happen prior to or whilst travelling overseas or domestically. Full details of coverage and limits in the PDS should be reviewed when purchasing the product, but benefits include (amongst others):

- Unexpected medical and hospital expenses that occur overseas.
- Loss, theft and damage to belongings and baggage owned by the customer.
- Travel disruptions to scheduled itineraries. This includes cancellations and delays.
- Excesses charged by rental car companies.

AllClear Travel Insurance has been designed as a Single Trip policy and as an Annual Insurance policy to allow you to purchase cover that is best suited to your travel needs.

2.1 This product is suitable:

- If you are between the ages of 18 years and 70 years (or if you are an accompanied minor – see below).
- If you wish to travel within Australia or from Australia to another country and return to Australia.
- If you are a citizen or permanent resident of Australia.
- If you are a non-permanent resident of Australia and you have a valid Medicare, Private Health Fund or Overseas Student Travel Insurance in Australia.
- If you want to travel on one trip shorter than 12 months and purchase our Single Trip policy.
- If you are up to the age of 70 years and wish to travel on any one trip for up to 45 days and purchase our Annual Trip policy.
- If you are over the age of 70 years and wish to travel on any one trip for up to 31 days and purchase an Annual Trip policy.
- If you are under the age of 18 years and are dropped off before and picked up after your trip by an adult over the age of 21 years.
- If you have a (pre-existing) medical condition or have had a medical condition in the past 2 years and agree to have a medical assessment.

- If you wish to cover cancellation and are happy to select a limit of cover that is most appropriate for your trip and pay the relevant premium.
- If you wish to select the excess level that is most suitable for your trip and are happy to pay the relevant premium associated with that option.
- If you wish to travel on a commercial cruise for longer than 2 hours and are happy to purchase the relevant product add-on benefit.
- If you wish to travel on golf trips, you want protection for those activities and are happy to purchase the relevant product add-on benefit.
- If you wish to travel on winter sports trips, you are up to the age of 65 years, you want protection for winter sports activities and are happy to purchase the relevant add-on benefit.
- If you have the ability to pay the premiums and excesses (in the event of a claim) associated with AllClear Travel Insurance.

2.2 This product is not suitable:

- If you are already overseas when purchasing the product or wish to travel to Australia from another country and return to another country.
- If you are not a citizen or permanent resident of Australia or you are a non-permanent resident of Australia and you do not have a valid Medicare, Private Health Fund or Overseas Student Travel Insurance in Australia.
- If you wish to travel on one trip for longer than 12 months.
- If you require an Annual Trip policy and are up to the age of 70 years and want to travel on one trip for more than 45 days.
- If you require an Annual Trip policy and are over the age of 70 years and want to travel on one trip for more than 31 days.
- If you require an Annual Trip policy and would like more than 17 days of winter sports coverage over the year.
- If you are over the age of 65 years and you want protection for winter sports activities.
- If you are intending your start date for your trip to be more than 365 days in advance.
- If you require any cover where providing that cover, payment, service or benefit, or any activity of yours would violate or otherwise expose us to any applicable trade or economic sanctions, law or regulation, including but not limited to sanctions, laws or regulations issued by the United Nations, European Union, United States of America, mainly through the Office of Foreign Assets Control of the US Department of Treasury, United Kingdom, France, Australia and New Zealand.
- If you are under the age of 18 years and not supervised by an adult during the trip.
- If you are or will be 37 or more weeks pregnant and carrying one child before or during the trip.
- If you are or will be 33 or more weeks pregnant and carrying more than one child before or during the trip.
- If you have a (pre-existing) medical condition or have had a medical condition in the past 2 years and do not disclose this to us.
- If you are not fit to travel.
- If you are on a waiting list for medical treatment and might have to cancel or curtail your trip.
- If you are receiving or waiting for hospital tests or treatment for any condition or set of symptoms that have not been diagnosed.
- If you have been told about a condition that will cause your death and the terminal prognosis is expected prior to the trip end date.
- If you are proposing to travel against the advice of a medical practitioner, you know you will need medical treatment during your trip, or you are travelling to get medical treatment.
- If you wish to travel with someone and that person's state of health is likely to lead to cancelling or curtailing the trip.
- If you wish to be covered for professional or organised sports.
- If you are intending to rent a two or three-wheeled motor vehicle or commercial vehicle, bus, minibus, truck, full size van mounted on truck chassis, camper, trailer, or limousine and require the policy to cover any associated rental car excess waiver cover costs.
- If you wish to cover the risk that COVID-19 causes government travel bans, "Do not travel" warnings; government directed border closure; mandatory quarantine or self-isolation requirements related to cross border, region or territory travel; or any other COVID-19 related risk that does not relate to you or your

immediate relative being infected with COVID-19. (Please refer to the PDS for full coverage terms related to COVID-19 expenses).

3. Distributing this product

This product is distributed by AllClear. We have chosen these representatives to distribute AllClear Travel Insurance because of their skill, knowledge and experience in this area. These representatives will distribute AllClear Travel Insurance product using:

- https://www.allcleartravel.com.au/
- tel:1800 785 870

We have conditions in place to ensure that the product is only sold to the customers within the Target Market. These conditions include:

- Ensuring the TMD is made available before purchase.
- We ask pre-purchase questions to confirm eligibility.
- We ask medical screening questions to confirm the product is suitable for your needs.
- We ask you to confirm your travel details and dates to ensure the correct destination and duration is covered.
- We ask you to confirm details of your trip to ensure all activities and relevant add-ons are offered e.g. cruise.
- Parameters are built into our systems where possible, preventing purchases outside of the TMD.
- Disclaimer prior to finalising sale.
- Ongoing monitoring and reporting.
- Training of employees.

4. Reviewing our target market

It is important that we review this TMD to make sure it is appropriate for the needs of our potential and existing customers. When we review this TMD, we will consider information collected by our representatives. This information covers:

- Eligibility for cover.
- Sales information.
- Customer information.
- Claims information.
- Feedback and complaints.
- Renewals and cancellations.

Each year, we will review this TMD to ensure it is still appropriate. The next review will take place on 29th October 2027.

5. Review triggers

Certain events and circumstances taking place could mean that a review should take place earlier than the annual review. This is because the TMD could no longer be appropriate. These events and circumstances are called review triggers. Below is a list of review triggers for this TMD:

- We make a significant change to the eligibility criteria for AllClear Travel Insurance.
- We make a significant change to AllClear Travel Insurance, including the cover provided.
- We make a significant change to the way AllClear Travel Insurance can be distributed by our representatives.
- We receive a significant number of complaints;
- We receive a significant number of claims;
- We identify that we or our representatives have been offering and selling AllClear Travel Insurance to people outside of the target market or in a way that does not meet the distribution condition for the TMD.

Our representatives also consider whether a review trigger has taken place. If they think an event or occurrence is a review trigger, they must tell us within 10 business days.

If we decide we have enough information to identify a review trigger has occurred, we will review this TMD within 10 business days of our decision.

6. Records

We will keep records of any actions we take to make sure this product in distributed only to customers who fit this TMD. We will also keep records of any decisions and reasons for:

- How we set review triggers;
- How we decide if a review trigger has taken place;
- How often we review this TMD;
- The general information in this TMD.

7. Reporting

We record all complaints that we receive about AllClear Travel Insurance. Our representatives must also record any complaints related to AllClear Travel Insurance and report these to us every 12 months.

If our representatives believe that AllClear Travel Insurance has been sold to person who does not fit with this TMD, or a significant dealing has otherwise occurred, they must report this to us as soon as practicable, and in any event within 10 business days.

Redion Insurance Pty Ltd ABN 71 140 219 594, AFSL 552106 is the insurer of AllClear Travel Insurance. AllClear Insurance Services Pty Ltd, ABN 76 165 270 066, trading as AllClear Travel Insurance, is an Authorised Representative (AR number 1311154) appointed by Redion to distribute and administer this insurance product.

Please read the Combined Financial Services Guide & Product Disclosure Statement (FSG/PDS) and TMD before you decide to buy the travel insurance to ensure that it meets your needs and financial situation.

This document was prepared on 28th October 2026.