



Combined Financial Services Guide and Product Disclosure Statement

nib
travel
insurance

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Product Disclosure Statement



Before You Buy

When purchasing nib Travel Insurance, we ask that you carefully read through the information outlined in this policy document.

Whether **you'll** be going **overseas** or staying closer to **home**, apply for cover online and choose the cover **you** need. For assistance, contact **our** team on **1300 410 272**.

Who can buy?

nib Travel Insurance is only available to Australian **residents** and their **dependents** (which are defined in the **Glossary** on pages 35-36) who are 80 years old or younger and residing in Australia at the time of policy purchase. Only travellers named on the Certificate of Insurance will have cover under the policy.

What plans are offered?

- International Comprehensive: This plan provides **our** highest level of cover for a **trip** taken between Australia and **overseas**.
- International Select: This plan provides a reduced level of cover compared to **our** International Comprehensive plan for a **trip** taken between Australia and **overseas**.

- Domestic: This plan is available for a **trip** taken solely within Australia.

Our International plans will cover a single **trip** up to 12 months in duration; **our** Domestic plan will cover a single **trip** up to 6 months in duration.

When does cover begin and end?

Cover begins from when **you** pay **your** premium and **we** issue **your** Certificate of Insurance.

For policies with Section 3 Cancellation Costs noted on **your** Certificate of Insurance, cover for Cancellation Costs begins from the issue of **your** policy. Cover for all other benefit sections for **your** chosen plan begins on **your** date of departure noted on **your** Certificate of Insurance or when **you** actually leave **your home** to begin **your trip**, whichever occurs last.

All cover under **your** policy ends when **you** return to **your home** in Australia, or on **your** policy return date at 11.59pm AEST/AEDT, whichever occurs first. (Any policy extension **you** are eligible for must be applied for and purchased online before **your** cover ends – refer to page 33 for details.) If **you** return **home** before **your** policy return date, all cover under **your** policy ends, and the policy cannot be used for any future travel.

Waiting period

If **you** buy a policy after leaving **your home** and starting **your trip**, there is a 72-hour waiting period that applies to all benefits from the time **we** issue **your** Certificate of Insurance before cover begins.

Please keep a copy of **your** Certificate of Insurance, this PDS and any other documents **we** send **you**. These documents, along with **your** application for insurance, contain **your** cover terms and conditions.

What's covered and what's not?

A summary of the cover, options and limits available with each plan are shown in the **Policy Benefits** section (pages 5-7).

Benefits and limits vary amongst the plans, so read the information carefully. For example, the International Select plan has no cover for Cancellation Costs included unless **you** choose a limit and pay an additional premium for this cover.

In addition:

- The **Benefits Table** (pages 6-7) summarises the cover, options and limits offered by each plan.
- Each cover section described in **What's Covered and What's Not** (pages 8-17) tells **you** what's covered, any special conditions, and when **we'll** pay.
- The **Exclusions to Sections 1-13** (pages 13-17) and the **General Exclusions** (pages 18-20) describe when cover is excluded.
- Depending on **your** plan, the following options may be available for an additional premium: **your excess**, Cancellation Costs, Additional Rental Vehicle Insurance Excess, Specified Items Option, Sports and Leisure Equipment, and Snow Sports and Activities.
- Throughout the PDS **you'll** find words that are **bolded**; these are defined in the **Glossary** (pages 35-37).

Please read through this PDS carefully, ensure **you** understand the cover offered, and select the cover that's right for **you**.

How medical conditions affect your cover

Medical cover under travel insurance policies is for unexpected **sudden illnesses or serious injuries**. If the illness or **injury** relates in any way to an **existing medical condition**, restrictions may apply.

Our travel insurance only covers certain medical conditions. As medical care **overseas** can be expensive, please consider **your** medical history to determine what conditions **you** need to cover.

Medical conditions **you** have at the time **you** buy a policy (or have previously experienced) are defined as '**existing medical conditions**'. They are only automatically covered without paying any additional premium if they are on the list of **Automatically accepted conditions** AND **you** meet all requirements outlined for automatic cover on pages 21-25. If **you** do not meet those requirements, **you** will not have cover for **your existing medical condition(s)** unless **we** offer **you** cover following **your** completion of a medical assessment and **you** pay any additional premium required.

Refer to the **Existing Medical Conditions** section (pages 21-25) for guidelines on covering **your existing medical conditions**.

When **your** medical condition (or the medical condition of others) is a contributing factor to any claim, cover is subject to all policy terms, conditions and exclusions.

About your insurance

The **Important Matters** section (pages 32-34) includes information on applying for insurance and making changes, **your** duty of disclosure, **your** rights, and **our** responsibilities to **you**.

This policy is underwritten by certain underwriters at Lloyd's, managed by Cerberus Special Risks Pty Limited, ABN 81 115 932 173, AFS Licence No 308461 (CSR) and arranged and promoted by nib Travel Insurance Distribution Pty Limited, ABN 40 129 262 175, AR 336467 (nib).

For information on how these insurance providers work together and the services they provide, please refer to the **Financial Services Guide** (pages 38-39).

Contact us

nib Travel Insurance
 phone: **1300 410 272**
 email: **travel@nib.com.au**
 web: **nibtravelinsurance.com.au**



Policy Benefits

The following Benefits Table is a summary only of the benefits and limits applicable to our plans along with available cover options.

Please refer to [What's Covered and What's Not](#) (pages 8-17), the policy exclusions and conditions, and to **your** Certificate of Insurance for details of **your** chosen cover.

Cover options

We offer a variety of additional cover options which **you** can purchase to tailor **your** cover:

- Additional Rental Vehicle Insurance Excess
- Specified Items Option, including Sports and Leisure Equipment
- Snow Sports and Activities

Purchasing any of these options will change the premium **you** pay, and, if applicable, the option will be noted on **your** Certificate of Insurance.

Cancellation Costs

You can choose **your** cover limit for Cancellation Costs when **you** purchase **your** policy. This policy limit will be shown on **your** Certificate of Insurance. The International Select Plan has no automatic Cancellation cover; however, **you** may purchase Cancellation Costs as an option.

Existing Medical Conditions

You may also apply to cover **your existing medical condition(s)** if **you** have a condition which doesn't

qualify for cover under 'Automatically accepted conditions'. In this case **you'll** need to complete a medical assessment online and answer questions about **your** health when applying for insurance. **We** may offer cover for these conditions subject to the payment of an additional premium. Refer to pages 21-25 for more information, including what **we** mean by "**existing medical conditions**".

Excess

An **excess** is an amount **you** must pay once for each claim **you** make, and it applies to Sections 1-5 and 11-13, unless stated otherwise in this PDS. If **your** claim is paid, this **excess** is deducted from any payment **we** make to **you** under these sections. When **you** apply online and select **your excess**, **we** will let **you** know the applicable premium **you** have to pay; the higher the **excess**, the lower the premium. **Your** chosen **excess** will be shown on **your** Certificate of Insurance.

Existing medical conditions excess

An additional **excess** may apply to each event relating to **your existing medical conditions**. Where applicable, this **excess** will also be shown on **your** Certificate of Insurance and on any other related documents **we** send **you**; however, **you** cannot change or remove this **excess**.

Policy exclusions

For a detailed explanation of what's not covered in each policy section, refer to [Exclusions to Sections 1-13](#) (pages 13-17). There are also [General Exclusions](#) which apply to all sections of the policy (pages 18-20) under [What's Covered and What's Not](#).

This table sets out the benefits covered under the policy and is a summary only. Please refer to the cover in the Sections, exclusions and conditions and **your** Certificate of Insurance for details of **your** cover. Refer to footnotes on page 7.

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Policy Benefits

Benefits Table

Cover and Policy Limits †	International Comprehensive Plan		International Select Plan	
	Single	Family	Single	Family
1 Medical Expenses Incurred Overseas ^ Sub-limit: Emergency Dental	Unlimited \$500 per person	Unlimited \$500 per person	Unlimited \$500 per person	Unlimited \$500 per person
2 Medical Evacuation and Repatriation ^ Sub-limit: Burial or cremation overseas, or Repatriation of remains	Unlimited \$20,000 per person	Unlimited \$20,000 per person	Unlimited \$20,000 per person	Unlimited \$20,000 per person
3 Cancellation Costs * Sub-limits: Tuition or course fees Agent cancellation fees	Chosen Policy Limit * \$2,000 per policy 10%, to max \$1,500 per policy	Chosen Policy Limit * \$2,000 per policy 10%, to max \$3,000 per policy	Option only * \$2,000 per policy 10%, to max \$1,500 per policy	Option only * \$2,000 per policy 10%, to max \$3,000 per policy
4 Additional Expenses	Unlimited	Unlimited	Unlimited	Unlimited
5 Loss of Income Sub-limit:	\$9,000 per policy \$1,500 per person per month	\$18,000 per policy \$1,500 per person per month		
6 Travel Delay (after 6 hours) Sub-limit:	\$2,000 per policy \$200 for every 12 hours	\$4,000 per policy \$200 for every 12 hours		
7 Special Events	\$2,000 per policy	\$4,000 per policy		
8 Rental Vehicle Insurance Excess Additional Rental Vehicle Insurance Excess Option	\$4,000 per policy Option only	\$4,000 per policy Option only		
9 Accidental Death Sub-limit:	\$25,000 per policy \$25,000 per person, subject to sub-limit \$2,500 per dependent	\$50,000 per policy \$25,000 per person, subject to sub-limit \$2,500 per dependent	\$10,000 per policy \$10,000 per person, subject to sub-limit \$2,500 per dependent	\$20,000 per policy \$10,000 per person, subject to sub-limit \$2,500 per dependent
10 Total Permanent Disability Sub-limit:	\$12,500 per policy \$12,500 per person	\$25,000 per policy \$12,500 per person		
11 Luggage and Personal Effects Sub-limits: Stolen cash Delay of luggage Fraudulent use of credit cards, travel documents Replacement passport or travel documents Item limits: Mobile phones Laptops, tablets, cameras, video cameras Other luggage Specified Items Option, including Sports and Leisure Equipment Item limit:	\$12,000 per policy \$250 per policy \$250 (12-72 hrs); \$500 (72+ hrs) \$2,000 per policy \$2,000 per policy \$750 per item \$3,500 per item \$500 per item Option only \$10,000 per policy \$4,000 per item	\$24,000 per policy \$250 per policy \$500 (12-72 hrs); \$1000 (72+ hrs) \$2,000 per policy \$2,000 per policy \$750 per item \$3,500 per item \$500 per item Option only \$10,000 per policy \$4,000 per item	\$3,000 per policy \$250 per policy \$250 (12-72 hrs); \$500 (72+ hrs) \$2,000 per policy \$2,000 per policy \$500 per item \$2,000 per item \$500 per item Option only \$10,000 per policy \$4,000 per item	\$6,000 per policy \$250 per policy \$500 (12-72 hrs); \$1000 (72+ hrs) \$2,000 per policy \$2,000 per policy \$500 per item \$2,000 per item \$500 per item Option only \$10,000 per policy \$4,000 per item
12 Personal Liability	\$2,500,000 per policy	\$2,500,000 per policy	\$1,000,000 per policy	\$1,000,000 per policy
13 Snow Sports and Activities Option Sub-limits: Piste closure Pre-paid costs Equipment replacement Hired equipment	Option only \$100 per day to \$1,000 per policy \$1,000 per policy \$1,500 per policy \$2,000 per policy	Option only \$200 per day to \$2,000 per policy \$2,000 per policy \$3,000 per policy \$4,000 per policy	Option only \$100 per day to \$1,000 per policy \$1,000 per policy \$1,500 per policy \$2,000 per policy	Option only \$200 per day to \$2,000 per policy \$2,000 per policy \$3,000 per policy \$4,000 per policy

This table sets out the benefits covered under the policy and is a summary only. Please refer to the cover in the Sections, exclusions and conditions and **your** Certificate of Insurance for details of **your** cover.

Benefits Table (continued)

Cover and Policy Limits †	Domestic Plan	
	Single	Family
1 Medical Expenses Incurred Overseas ^		
2 Medical Evacuation and Repatriation ^	\$10,000 per policy	\$20,000 per policy
3 Cancellation Costs * Sub-limits: Tuition or course fees Agent cancellation fees	Chosen Policy Limit * \$2,000 per policy 10%, to max \$1,500 per policy	Chosen Policy Limit * \$2,000 per policy 10%, to max \$3,000 per policy
4 Additional Expenses	\$10,000 per policy	\$20,000 per policy
5 Loss of Income		
6 Travel Delay (after 6 hours)		
7 Special Events		
8 Rental Vehicle Insurance Excess Additional Rental Vehicle Insurance Excess Option	\$4,000 per policy Option only	\$4,000 per policy Option only
9 Accidental Death Sub-limit:	\$10,000 per policy \$10,000 per person, subject to sub-limit \$2,500 per dependent	\$20,000 per policy \$10,000 per person, subject to sub-limit \$2,500 per dependent
10 Total Permanent Disability		
11 Luggage and Personal Effects Sub-limits: Stolen cash Delay of luggage Fraudulent use of credit cards, travel documents Item limits: Mobile phones Laptops, tablets, cameras, video cameras Other luggage Specified Items Option, including Sports and Leisure Equipment Item limit:	\$4,000 per policy \$250 per policy \$250 (12-72 hrs); \$500 (72+ hrs) \$2,000 per policy \$750 per item \$3,500 per item \$500 per item Option only \$10,000 per policy \$4,000 per item	\$8,000 per policy \$250 per policy \$500 (12-72 hrs); \$1000 (72+ hrs) \$2,000 per policy \$750 per item \$3,500 per item \$500 per item Option only \$10,000 per policy \$4,000 per item
12 Personal Liability	\$1,000,000 per policy	\$1,000,000 per policy
13 Snow Sports and Activities Option Sub-limits: Piste closure Pre-paid costs Equipment replacement Hired equipment	Option only \$100 per day to \$1,000 per policy \$1,000 per policy \$1,500 per policy \$2,000 per policy	Option only \$200 per day to \$2,000 per policy \$2,000 per policy \$3,000 per policy \$4,000 per policy

† We will pay up to the stated limits under each benefit.

^ For up to 12 months after the **sudden illness** first appears or **serious injury** first occurs.

* For all plans, the policy limit for Cancellation Costs must be chosen at time of purchase; the limit will then appear on the Certificate of Insurance. Cover for Section 3: Cancellation Costs (and any sub-limit) is only provided for the International Select plan when the Cancellation Option is purchased for an additional premium.



What's Covered and What's Not

This section describes the cover and options available and the terms, conditions and exclusions that apply when we issue you a policy.

For the cover limits (policy limits, sub-limits and item limits) applicable to each plan, refer to the [Benefits Table](#) on pages 6-7; for further exclusions that apply to all sections, refer to the [General Exclusions](#) on pages 18-20.

Section 1: Medical expenses incurred overseas

You only have this cover if **you** choose the International Comprehensive or International Select plan.

1. **We** will pay the reasonable cost of emergency medical, hospital, road ambulance or other treatment **you** actually and necessarily receive **overseas** during the **trip** because **you** suffer a **sudden illness or serious injury**.

However, **we** will only pay for treatment received and/or hospital accommodation up to a maximum of 12 months after the **sudden illness** first showed itself or the **serious injury** happened and which directly **arise** from that event.

The treatment must be given or prescribed by a registered medical practitioner or paramedic, and **you** must make an effort to keep **your** expenses to a minimum.

If **we** determine that **you** should return **home** to Australia for treatment and **you** do not agree to do so, then **we** will pay **you** the amount which **we** determine would cover **your** medical expenses and/or related costs had **you** agreed to **our** recommendation. **You** will then be responsible for any on-going or additional costs relating to or **arising** out of the event **you** have claimed for.

2. **We** will also pay the cost of **overseas** emergency dental treatment up to the applicable cover limits following an infection or broken tooth and which the treating dentist certifies in writing is solely required for the immediate relief of sudden and acute onset of pain to healthy, natural teeth. A natural tooth is one that is whole or properly restored (with fillings only).

The cover limits are shown in the [Benefits Table](#) on pages 6-7; the exclusions are described on page 13 and pages 18-20.

Section 2: Medical evacuation and repatriation

Cover is available with all plans for **your** reasonable and medically necessary additional travel and repatriation expenses that result directly from one of the following events occurring during **your trip**, for up to a maximum period of 12 months from the date **your trip** was interrupted if:

1. **You** suffer a **sudden illness or serious injury** and **you** require emergency medical transport and/or repatriation **home** for medical reasons.
2. A **sudden illness or serious injury** causes **your** death. **We** will pay up to the applicable cover limits for **your** burial or cremation **overseas** or for transporting **your** remains from **overseas** back **home**.

The following conditions apply:

1. Travel expenses for **your** medical evacuation or medical repatriation **home** are only covered if the attending registered medical practitioner advises **us** in writing that as a result of **sudden illness or serious injury you** are unfit to continue the **trip** and **we** consent to these expenses.
2. **We** will not pay for the cost of resuming the **trip** after **you** have returned **home**.
3. Additional travel must be at the fare class originally chosen, except where **we** agree otherwise based on a written recommendation by **your** attending registered medical practitioner.
4. If **you** do not have a return ticket at the time of the event that causes **you** to return to Australia, **we** will deduct the cost of an economy class airfare at the **carrier's** regular published rates for the return **trip**. **We** will use **your** return ticket if this reduces **our** costs.

The cover limits are shown in the **Benefits Table** on pages 6-7; the exclusions are described on page 13 and pages 18-20.

Section 3: Cancellation costs

You only have this cover up to the limit **you** choose, which will be shown on **your** Certificate of Insurance. (Cancellation costs are not automatically covered on the International Select Plan; **you** may select this cover for an additional premium.)

If any of the following Insured Events occurs and, as a direct result of the event, **you** have no option but to cancel **your** travel plans, **we** will pay up to the applicable cover limits:

- the value of **your** unused pre-paid travel and accommodation arrangements, less any refunds due to **you**;
- the reasonable cost of rearranging **your trip** prior to **you** travelling. This cost must not be greater than the cancellation fees or lost deposits which would have been incurred had the **trip** been cancelled.

Insured Events:

The following events must be unforeseen and outside of **your** control at the time **we** issue **your** Certificate of Insurance and when **you** book any related travel arrangements.

1. A **sudden illness or serious injury** or death of:
 - a) **You** or a member of **your travelling party**; or
 - b) A **close relative** who resides in Australia or New Zealand and who is not travelling with **you**, provided that their **sudden illness or serious injury** required hospitalisation or confinement.
2. Cancellation, delay or rescheduling of scheduled public transport services caused by severe weather, natural disaster, hijacking, riot, strike, civil commotion, or an emergency landing or diversion.
3. **You** miss **your** scheduled transport because **you** cannot reach **your** departure point on time due to severe weather or natural disaster; a motor vehicle, railway, air or marine **accident**; a riot, strike or civil commotion; a hijacking.
4. Closure of an airport, port, station, terminal or other designated point of arrival or departure by the relevant authority.
5. Before **your trip** starts, the pre-approved leave of either **you** or a member of **your travelling party** – who is a member of the Australian military or police force – is cancelled. This event does not include voluntary cancellation of leave.

6. Before **your trip** starts, a tour or special event is cancelled or rescheduled by the organiser. The special events are: a wedding (which is not **your** own); a pre-paid sporting event, training course, conference, concert or festival; a graduation; or a funeral.
7. During **your trip**, **your** passport, travel documents or credit cards are permanently lost, **accidentally** damaged or stolen from **you** when they were either:
 - a) on **your** person, on the person of a **family** member or a member of **your travelling party**; or
 - b) in a locked safe or cabinet in **your** private, locked room occupied only by **you**, **your family** or member of **your travelling party**.
8. **You** are prevented from staying at **your** pre-paid accommodation due to fire, severe weather or natural disaster.
9. **Your home** in Australia is declared uninhabitable by the relevant public authority due to fire, severe weather or natural disaster.
10. During **your trip**, **your** current location or a planned destination is declared a 'Do Not Travel' zone by the Australian Government's Department of Foreign Affairs and Trade (DFAT).

You must do everything reasonable to avoid any unnecessary expense. **You** must also obtain written confirmation of the event from an official body in the country where any **accident** or other event occurs as well as written confirmation of any claim **you** have with any responsible party (including but not limited to any transport or accommodation provider).

The following conditions apply:

- a) **Tuition or course fees** – **We** will pay the cancellation cost of tuition or course fees up to the cover limits if the sole purpose of **your trip** is to attend that course and that course is cancelled due to circumstances outside of **your** control.
- b) **Travel agent cancellation fees** – **We** will pay the travel agent's cancellation fees up to the cover limits when full monies have been paid or the maximum amount of the deposit has been paid at the time of cancellation. **We** will not pay any travel agent's cancellation fees above the level of commission and/or service fees normally earned by the agent had the **trip** not been cancelled.
- c) **Frequent flyer points** – **We** will pay **you** for loss of frequent flyer or similar air travel points **you** used to purchase an airline ticket following cancellation of **your** airline ticket and where **you** cannot recover the lost points from any other source.

We calculate the amount **we** pay **you** by multiplying:

- i) the cost of an equivalent class airline ticket based on the quoted retail price at the time the ticket was issued, less **your** financial contribution;
- ii) by the total value of points lost divided by the total value of points used to obtain the ticket.

The cover limits are shown in the **Benefits Table** on pages 6-7; the exclusions are described on page 13 and pages 18-20.

Section 4: Additional expenses

Cover is available with all plans.

Following **your** departure, if **your trip** is interrupted, **we** will pay **you** up to the cover limits for **your** reasonable and necessary additional travel, accommodation and meals expenses that result directly from one of the following events:

1. **You** being unable to continue the **trip** because of the death, **sudden illness or serious injury** of:
 - a) **You** or a member of **your travelling party**; or
 - b) A **close relative** who resides in Australia or New Zealand and is not travelling with **you** – provided that the **sudden illness or serious injury** required hospitalisation or confinement.
2. The need, because of a **sudden illness or serious injury** resulting in **you** being hospitalised as an in-patient, for a **close relative** or friend to travel to, remain with or escort **you** in place of the attending registered medical practitioner. **You** must have written advice of this need from the attending registered medical practitioner and **our** consent.
3. Cancellation or restriction of scheduled public transport services caused by severe weather, natural disaster, hijacking, riot, strike or civil commotion. The event must have begun after **we** issued the Certificate of Insurance. **You** must have done everything reasonable to avoid the expenses, and **you** must get the **carrier's** written confirmation of **your** claim.

4. Motor vehicle, railway, air or marine **accident**. **You** must have written confirmation of the **accident** from an official body in the country where the **accident** happened.
5. Loss (excluding Government confiscation) of passports, travel documents or credit cards, but limited to expenses incurred within the country where the loss occurred in having the documents replaced.
6. Disruption of **your trip** due to **your home** in Australia being destroyed by severe weather, a natural disaster or fire.

The following conditions apply:

1. **We** will not pay for the cost of resuming the **trip** after **you** have returned to Australia.
2. Additional travel must be at the fare class originally chosen, except where **we** agree otherwise based on a written recommendation by **your** attending registered medical practitioner.
3. If **you** do not have a return ticket at the time of the event that causes **you** to return to Australia, **we** will deduct the cost of an economy class airfare at the **carrier's** regular published rates for the return journey. **We** will use **your** return ticket if this reduces **our** costs.
4. **We** will not pay for additional transport and accommodation expenses when cover is provided for those expenses under Section 3 Cancellation costs or Section 6 Travel delay, when applicable, for cancelled transport and accommodation expenses covering the same period of time.

The cover limits are shown in the **Benefits Table** on pages 6-7; the exclusions are described on page 13 and pages 18-20.

Section 5: Loss of income

You only have this cover if **you** choose the International Comprehensive plan.

Cover is available if **you** suffer an **injury** as a result of an **accident** during **your trip** and within 30 days of that **accident** **you** become totally disabled. This disablement must:

- occur within 30 days of the **accident**; and
- prevent **you** from resuming **your** usual full-time occupation or business in Australia (where **you**

were working before **you** departed on **your trip**) on the date **you** originally planned.

We will pay **you** **your** average net monthly income for each month **you** are unable to resume work, but only after **you** remain totally disabled for the first 30 days after the date **you** originally planned to resume work. **We** will then begin payments for the following consecutive months of total disablement, up to a maximum of 6 months (up to the cover limits).

At **our** request, **you** must submit to a medical examination with a medical practitioner of **our** choice for confirmation **your** total disablement and inability to return to work continue.

This cover is not available to **dependents**.

The cover limits are shown in the **Benefits Table** on pages 6-7; the exclusions are described on page 13 and pages 18-20.

Section 6: Travel delay

You only have this cover if **you** choose the International Comprehensive plan.

If **your** pre-paid scheduled transport is cancelled, rescheduled or delayed for a reason outside of **your** control, whether or not caused by a **carrier**, **we** will pay **you** up to the cover limits as follows:

1. If **you** are delayed for at least 6 hours, **we** will pay **you** up to the sub-limit for each 12 hour period of delay. This benefit is for reimbursement of reasonable additional expenses for accommodation, meals and for transfers directly between transport terminals and accommodation; and
2. Where **you** cannot reach **your** next destination on time, **we** will pay **you** toward the cost of **your** unusable, non-recoverable, pre-paid accommodation, transfers, tours, events and attractions, up to the cover limits.

You may need to provide **us** with **your** receipts and written confirmation from the **carrier** of the reasons for the cancellation, rescheduling or delay and any compensation offered or denied. Additional expenses must be reasonable and necessary and at the same standard as originally booked.

We will not pay for flights or other transport costs or upgrades for **you** to continue **your** journey.

Where **you** incur an additional expense under item 1 above as well as a loss of a similar pre-paid expense under item 2 above relating to the same period of time, **we** will pay the higher of the two.

For example, if **you** have to purchase a night's accommodation in City A because **your** flight is delayed and **you** can't use **your** non-refundable, pre-paid accommodation in City B for the same night, **we** will only pay the higher of these costs.

The cover limits are shown in the [Benefits Table](#) on pages 6-7; the exclusions are described on page 13 and pages 18-20.

Section 7: Special events

You only have this cover if **you** choose the International Comprehensive plan.

If **your trip** is interrupted by any unforeseeable cause outside of **your** control and **you** are unable to arrive at **your** destination by the time originally scheduled for the purpose of:

- a) attending a pre-arranged wedding, funeral, conference or training course, or sporting event which cannot be delayed as a consequence of **your** late arrival, or
- b) returning to work in Australia,

we will reimburse **you** for the reasonable additional cost of using alternative public transport of the same fare class as originally chosen to arrive at the destination on time, up to the cover limit.

If returning to work, **you** will need to provide a letter from **your** employer confirming **your** dates of leave and when **you** were expected to return to work. For other pre-arranged events noted in (a) above, **you** will need to provide proof of the scheduled commencement date and time.

The cover limits are shown in the [Benefits Table](#) on pages 6-7; the exclusions are described on page 13 and pages 18-20.

Section 8: Rental vehicle insurance excess

You only have this cover if **you** choose the International Comprehensive or Domestic plan.

We will pay **you** for the rental vehicle insurance excess **you** are contracted to pay if **you** hire a rental vehicle from a rental company and it is involved in an accident, is damaged or is stolen whilst in **your** care. **We** will only pay if **you** have a written rental agreement from a licensed rental company.

The cover limits are shown in the [Benefits Table](#) on pages 6-7; the exclusions are described on page 13 and pages 18-20.

Additional Rental Vehicle Insurance Excess – Option

Where an additional premium has been paid and this option is noted on **your** Certificate of Insurance, the cover limit **you** select and which is shown on the Certificate of Insurance will apply to **your** cover under this Section 8.

Section 9: Accidental death

Cover is available under all plans.

1. **We** will pay **your** estate up to the applicable cover limits if **you** die within 12 months as the direct result of an **injury** that happens to **you** during **your** trip; or
2. **We** will pay **your** estate up to the applicable cover limits if **you** are presumed dead and **your** body is not found within 12 months after the transport **you** were travelling in disappears, sinks, is wrecked or crashes.

The cover limits are shown in the [Benefits Table](#) on pages 6-7; the exclusions are described on page 13 and pages 18-20.

Section 10: Total permanent disability

You only have this cover if **you** choose the International Comprehensive plan.

We will pay **you** up to the applicable cover limits if, during **your** trip, **you** suffer an **injury** 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**.

The cover limits are shown in the [Benefits Table](#) on pages 6-7; the exclusions are described on page 13 and pages 18-20.

Exclusions to Sections 1–10

We will not pay a claim that **arises** because of any of the following:

1. **You** have received medical care under a reciprocal national health scheme. Reciprocal Health Care Agreements are currently in place between the Government of Australia and several other countries. For details of these agreements, refer to the following Australian Medicare website: humanservices.gov.au/medicare.
2. **You** received private hospital or medical treatment where public funded services or care was available in Australia or under any Reciprocal Health Care Agreement between the Government of Australia and the Government of any other country. Please refer to the following Australian Medicare website for further information: humanservices.gov.au/medicare.
3. Costs incurred in Australia for medical or dental treatment or for funeral, burial or cremation costs.
4. **You** travel even though **you** know **you** are unfit to travel; travel against medical advice; travel to obtain medical treatment; or **you** arrange to travel when **you** know of circumstances that could lead to the **trip** being disrupted or cancelled.
5. **You** have been instructed by **your** registered medical practitioner that **you** are unfit to travel and **you** fail to promptly cancel **your** pre-booked travel. **You** will be responsible for any extra cost (including cancellation charges) incurred from **your** failure to promptly cancel the prearranged travel.
6. **Your** claim **arises** directly or indirectly from any **injury, sudden illness or serious injury** where a metastatic or terminal prognosis was made prior to the issue of the Certificate of Insurance.
7. **Your** claim **arises** out of pregnancy or related **pregnancy complications** after 26 weeks of pregnancy with a single baby or after 19 weeks of pregnancy with a multiple pregnancy. Expectant mothers should consider whether they travel under this policy, as no cover is provided for childbirth or the health of a newborn child, irrespective of the stage of pregnancy at which the child is born.
8. Dental treatment involving the use of precious metals or for cosmetic dentistry.
9. A tour operator or wholesaler or event organiser is unable to complete arrangements for a tour or event because there are not the required number of people to begin or complete a tour or **trip** or attend an event. This does not apply in relation to prepaid travel arrangements bought separately to reach the departure point for the tour or other travel arrangements.
10. A loss that **arises** directly or indirectly from an act or threat of terrorism. This exclusion only relates to **Section 3: Cancellation costs** (pages 9-10), **Section 6: Travel delay** (pages 11-12) and **Section 7: Special events** (page 12).
11. Delays, rescheduling or cancellation of scheduled transport services caused by the **carrier** or related to the **carrier**, including maintenance, repairs, rescheduling, service faults, corporate takeovers, or industrial activity other than a strike. This exclusion does not apply to **Section 6: Travel delay** (pages 11-12) and **Section 7: Special events** (page 12).
12. Financial, business, professional or contractual arrangements. This exclusion does not apply to claims under **Section 3: Cancellation costs** (pages 9-10) where **you** are a full-time permanent employee of the Australian military or police force and **your** pre-approved leave is cancelled by **your** employer.
13. Which **arises** from a lack of due care and responsibility on **your** part by neglecting to observe appropriate preventative measures for the travel region as outlined by the World Health Organisation, including relevant vaccinations, malaria prophylaxis and hygiene measures. Please see who.int for further information.
14. **You** or a member of the **travelling party** changes plans or decides not to continue with the **trip**.
15. **You** operate a **rental vehicle** in violation of the rental agreement.
16. **You** use the **rental vehicle** to transport items other than **luggage**.
17. **You** engage in snow sports and activities, except those covered under **Section 13: Snow Sports and Activities Option** (pages 16-17) when **you** have purchased that option for an additional premium and it is noted on **your** Certificate of Insurance.
18. The financial collapse of any transport, tour or accommodation provider.

You must check the **General Exclusions** (pages 18-20) for other circumstances in which there is no cover or **we** will not pay.

Section 11: Luggage and personal effects

Cover is available with all plans.

We will pay **you** for each of the following, up to the applicable cover limits:

1. **Accidental** damage, theft or permanent loss of **your luggage and personal effects arising** from circumstances outside of **your** control.
2. Theft of cash, provided a police report is obtained confirming the theft has occurred.
3. Loss of dentures or dental prostheses.
4. Essential clothing and toiletry items bought because **your luggage** is temporarily lost or delayed (not permanently lost) by the **carrier** for more than 12 hours. This does not apply on the leg of **your trip** that brings **you to your home** in Australia. **You** must give **us** relevant receipts and written confirmation of **your** claim, including the length of the delay from the appropriate authority. No **excess** applies to this benefit.
5. Financial loss **you** suffer because of the fraudulent use of **your** travel documents, travellers cheques, passport or credit cards after they have been **accidentally** lost or have been stolen. **You** must comply with any conditions of the issuing body.
6. The reasonable additional costs incurred **overseas** in obtaining a replacement passport or travel document following the **accidental** damage, theft or permanent loss of **your** passport whilst outside Australia. No **excess** applies to this benefit.

The cover limits (including any item limits and sub-limits) are shown in the **Benefits Table** on pages 6-7; the exclusions are described on page 15 and pages 18-20.

Specified Items – Option

By specifying individual **luggage** items when **you** buy **your** policy, nominating their value and paying an additional premium, cover is provided for specified items under this Section 11, up to the applicable item limits and policy limits. When **you** claim, settlement will be on a replacement cost basis (no depreciation will be applied), and **you** will be paid up to the value **you** specify per item, as noted on **your** Certificate of Insurance, subject to **your** original purchase price of the item.

Sports and leisure equipment (not in use only)

Any sports and leisure equipment which meet the definition of **luggage and personal effects** (and including bicycles and surfboards) will only be covered within the terms of this Section 11 when the Specified Items Option is purchased and the item is shown on **your** Certificate of Insurance.

Snow sports equipment

To obtain cover for **your** snow sports and leisure equipment, including whilst in use, the Snow Sports and Activities Option (Section 13) must be purchased and the option shown on **your** Certificate of Insurance. Cover for each item will be up to the 'other **luggage**' item limit shown in the **Benefits Table** on pages 6-7; claims will be assessed on a depreciation basis.

Where **you** have also purchased the Specified Items Option and nominated the value of **your** snow sports equipment, cover will be provided on a replacement cost basis (where no depreciation is applied), and **you** will be paid up to the amount **you** specify per item (as noted on **your** Certificate of Insurance), subject to **your** original purchase price of the item.

Where snow sports equipment is only specified under the Specified Items Option but the Snow Sports and Activities Option is not purchased, there is no cover for the equipment whilst in use.

For any specified individual **luggage** item, the most **we** will pay is the item's value stated on **your** Certificate of Insurance or **your** original purchase price of the item, whichever is less.

The exclusions that apply are described on page 15 and pages 18-20.

The following conditions apply to all luggage:

You must take all reasonable precautions to safeguard **your luggage and personal effects**, for example:

- a) locking them securely inside a locker or cabinet; or
- b) leaving them in **your** or **your travelling party's** locked, private room; or
- c) not leaving them **unsupervised** in a **public place**, not leaving them behind nor walking away from them.

If **you** do not comply with these conditions, **we** may reduce or may not pay **your** claim.

It is important that **you** notify the police if theft is suspected or if **you** lose something. However, all loss, theft or damage that occurs, particularly aboard public transport or whilst **you** are a guest of an accommodation provider, should also be reported to a responsible authority or an officer of the transport or accommodation provider where the event occurred. All events must be reported within 24 hours of discovery.

You must obtain a written report from whomever **you** reported the event to and include details of any settlement they offer in relation to the loss, theft or damage.

A pair or related set of items will be assessed as one individual item. Examples of individual items include, but are not limited to:

- a camera, lenses (attached or not), tripod and accessories;
- a matching pair of earrings;
- a set of skis with bindings.

When claiming, **we** are entitled to choose between repairing or replacing the property or paying **you** its value in cash after allowing for **reasonable** wear and tear (depreciation); where **you** have purchased the Specified Items Option, cover is provided for those specified individual **luggage** items on a replacement cost basis). Any payment, however, will not exceed the original purchase price of the item.

The maximum amounts (including item limits) that **we** will pay for **luggage** are shown in the **Benefits Table** (pages 6-7).

If **you** intend to claim, **you** must:

- a) keep receipts for goods **you** buy separate from the goods themselves;
- b) keep any relevant ticket and luggage check and other documentation and give them to **us**;
- c) provide evidence of the value and **your** ownership of the goods;
- d) provide evidence of forced entry for theft of locked items;
- e) if an airline or other travel services provider loses or damages **your luggage**, report it in writing to them within 24 hours of discovery, and provide **us** with a copy.

Exclusions to Section 11

We will not pay for a claim that **arises** from any of the following:

1. Loss, theft or damage to items which have been left behind (whether left intentionally or not) in a guest room after **you've** checked out; in any aircraft, taxi, bus, ship, train or ferry; in a **public place**; etc;
2. Loss, theft or damage to sports and leisure equipment, except as follows:
 - a) for sports and leisure equipment (excluding snow sports equipment), when **you** have purchased the Specified Items Option for an additional premium and the item is noted on **your** Certificate of Insurance.
 - b) for snow sports equipment, when **you** have purchased either the Snow Sports and Activities Option or the Specified Items Option for an additional premium and it is noted on **your** Certificate of Insurance.
3. Damage to sports and leisure equipment while in use, except for snow sports and leisure equipment when **you** have purchased the Snow Sports and Activities Option (Section 13) for an additional premium and that option is noted on **your** Certificate of Insurance.
4. Breakage or damage to sports and leisure equipment over three years old.
5. Damage to sports and leisure equipment due to normal wear and tear, including dents and scratches.
6. Loss, theft or damage to watercraft of any type (except surfboards when the Specified Items Option is purchased and they are noted on **your** Certificate of Insurance).
7. Loss, theft or damage of **luggage** not reported to the transport provider, police, hotel or appropriate authority within 24 hours of **you** becoming aware of the event and where no written report is obtained.
8. Loss, theft or damage to:
 - furniture and household items; antiques; precious stones not set in jewellery; perishable items;
 - aircraft, including drones;
 - firearms, knives and weapons of any kind;
 - animals.

You must check the **General Exclusions** (pages 18-20) for other circumstances in which there is no cover or **we** will not pay.

Section 12: Personal liability

Cover is available under all plans.

We will pay **you** amounts for which **you** are legally liable, up to the maximum benefit, because **your** negligence during **your trip** causes:

1. Injury to a person who is not a member of **your** family or **travelling party** or insured person on this policy; or
2. Loss or damage to property that is not owned by **you** or a member of **your** family or **travelling party** or is not in **your** or their custody or control.

We will also reimburse **your** reasonable legal costs and legal expenses for settling or defending the claim made against **you**. We decide whether the costs were reasonable. **You** must not accept any liability without **our** prior approval.

The cover limits are shown in the **Benefits Table** on pages 6-7; the exclusions are described on page 16 and pages 18-20.

Exclusions to Section 12

We will not pay for liability:

1. **Arising** out of **your** trade, business or profession;
2. For **injury** to an employee **arising** out of, or in the course of, their employment by **you**;
3. **Arising** out of an unlawful, wilful or malicious act by **you**;
4. **Arising** out of **your** ownership, possession or use (including as a passenger) of a mechanically propelled vehicle or any aircraft (including drones) or watercraft;
5. **Arising** out of **you** passing on an illness or disease to another person;
6. **Arising** out of **your** participation in snow sports and activities, except those activities covered under **Section 13: Snow Sports and Activities Option** (pages 16-17) when **you** have purchased that option for an additional premium and it is noted on **your** Certificate of Insurance.

You must check the **General Exclusions** (pages 18-20) for other circumstances in which there is no cover or **we** will not pay.

Section 13: Snow Sports and Activities Option

You only have this cover if **you** have paid the additional premium and this option is noted on **your** Certificate of Insurance.

1. When **you** purchase this option, cover is extended under the following benefit sections when **you** participate in specific snow sports and activities (listed in 1a-e below).
 - International Comprehensive: Sections 1-5, 7, 9-12
 - International Select: Sections 1, 2, 4, 9, 11, 12; and Section 3 only when the Cancellation Option is purchased
 - Domestic: Sections 2-4, 9, 11, 12

This cover is subject to the terms, conditions, limits, **excesses** and exclusions described in each applicable section and applies when **you** participate in the following activities in areas designated as safe by a resort, tour operator or local authority:

- a) snow skiing and snowboarding on-piste and off-piste within resort and terrain park boundaries on groomed or ungroomed runs and marked trails which are patrolled or monitored by resort authorities;
 - b) backcountry snow skiing and snowboarding, including heli-skiing and cat skiing, only when on a guided tour with a licensed tour operator;
 - c) cross country skiing on marked trails; tobogganing (on-piste);
 - d) using snowmobiles when provided by the recognised piste authority for transport to and from areas designed for recreational skiing within resort boundaries or when on a guided tour with a licensed tour operator;
 - e) ice/glacier walking (up to 3,000 metres), sleigh riding and dog sledding, only when on a guided tour with a licensed tour operator.
2. **Piste closure:** We will pay **you** up to the applicable cover limits for each day that the skiing facilities at the resort **you** have pre-booked before **your trip** commenced and that **you** are staying in during the usual ski season for that resort are totally closed due to adverse snow conditions (including absence of snow).

You must obtain a detailed written report from the resort management in support of **your** claim. Furthermore, the resort's outdoor ski facilities must be at least 1,000 metres above sea level.

3. **Snow skiing pre-paid costs:** **We** will pay **you** the proportional amounts of irrecoverable pre-paid charges **you** have paid (or contracted to pay before the **trip** commenced) for ski equipment hire, lift passes and ski-school costs if, during **your trip**, **you** are prevented from skiing for more than 24 hours following **your sudden illness or serious injury** sustained during **your trip**.

You must obtain a medical certificate from a registered medical practitioner in support of **your** claim for **your sudden illness or serious injury**.

4. **Snow skiing equipment replacement:** **We** will pay **you** for the hire of alternative ski equipment:
- a) following **accidental** damage, theft or permanent loss of **your** ski equipment and for which a claim has been accepted by **us** under the Luggage Section 11; or
 - b) if **you** are temporarily deprived of **your** ski equipment for a period of more than 24 hours from the scheduled time of arrival at the snow destination due to delay or misdirection of **your** ski equipment.
5. **Hired snow skiing equipment:** **We** will pay for **accidental** damage, theft or permanent loss of hired snow skiing equipment (skis, poles, ski boots and bindings, ski helmets, snowboards, snowboard boots and bindings) for which **you** have a written hire agreement with a licenced hire company. The maximum amount **we** will pay for any one item (item limit for "other **luggage**") is shown in the **Benefits Table** under Luggage Section 11.

The cover limits are shown in the **Benefits Table** on pages 6-7; the exclusions are described on page 17 and pages 18-20.

Exclusions to Section 13

We will not pay for a claim that **arises** from:

1. **You** engaging in any of the following activities: racing; bobsleighbing/ bobsledding; luge; skeleton; tubing; ski acrobatics; ski jumping; skijoring; snow kiting; snow biking; snow rafting; ice hockey; ice climbing; activities on frozen lakes and rivers; and any form of power-assisted skiing;
2. Events that occur outside the normal ski season for the resort.

You must check all **Exclusions to Sections 1-10** (page 13), **11** (page 15) and **12** (page 16) and the **General Exclusions** (pages 18-20) for other circumstances in which there is no cover or **we** will not pay.



General Exclusions

In addition to the exclusions which apply to Sections 1-13, the following general exclusions apply to all policy Sections. **We** recommend that **you** read them to understand what is not covered. If **you** are unsure, please call nib on 1300 410 272.

We will not pay for any claim **arising** from or relating to the following:

1. A loss which is recoverable by compensation under any workers compensation act or transport accident laws or by any Government sponsored fund, plan, medical benefit scheme or any other similar legislation required to be effected by or under a law.
2. A loss **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.
3. Consequential loss of any nature including loss of enjoyment.
4. A loss resulting from a criminal, unlawful or dishonest act by **you** or by a person with whom **you** are in collusion or if **you** have not been honest and frank with all answers, statements and submissions made in connection with **your** insurance application or claim.
5. A loss that **arises** from any act of war (whether war is declared or not) or from any rebellion, revolution, insurrection or taking of power by the military.
6. A loss that **arises** from a nuclear reaction or contamination from nuclear weapons or radioactivity.
7. A loss that **arises** from biological and/or chemical materials, substances, compounds or the like used directly or indirectly for the purpose to harm or to destroy human life and/or create public fear.
8. **Your** claim **arises** from errors or omissions in any booking arrangements or failure to obtain relevant visa, passport or travel documents.
9. A loss that **arises** because **you** did not follow advice in the mass media of a government or other official body's warning:
 - a) against travel to a particular country or parts of a country; or
 - b) of a strike, riot, bad weather, civil commotion or contagious disease; or
 - c) of a likely or actual **epidemic** or **pandemic**; or
 - d) of a threat of an **epidemic** or **pandemic** that requires the closure of a country's borders; or
 - e) of an **epidemic** or **pandemic** that results in **you** being quarantined;

and **you** did not take the appropriate action to avoid or minimise any potential claim under **your** policy (including delay of travel referred to in the warning). Please refer to who.int, smartraveller.gov.au and dfat.gov.au for further information.

No cover is available for any event under any section of this policy should **you** travel to a country or region where the Australian government has issued a 'Do Not Travel' warning.

10. A loss that **arises** from BASE jumping, parachuting, sky diving, hang gliding, parapenting or travel in an air supported device other than as a passenger in a licensed passenger aircraft operated by an airline or charter company. This does not apply to hot air ballooning or parasailing.
11. A loss, theft or damage to:
 - a) cash, bank or currency notes, cheques or negotiable instruments (excluding Section 11 theft of cash);
 - b) **unsupervised luggage and personal effects**;
 - c) property that **you** leave **unsupervised** in a **public place** or that happens because **you** do not take reasonable care to protect it;
 - d) **luggage and personal effects**, but only to the extent that **you** are entitled to compensation from the **carrier** responsible for the loss, theft or damage;
 - e) items left **unsupervised** in a motor vehicle, unless taken from a locked boot or locked concealed luggage compartment of a station wagon, hatchback, van or motorhome between sunrise and sunset local time and there is evidence of damage or forced entry which is confirmed by a police report; or
 - f) a video camera, mobile telephone, photographic equipment, personal computer or jewellery left **unsupervised** in a motor vehicle at any time;
 - g) a video camera, mobile telephone, photographic equipment, personal computer or jewellery held and transported in the cargo hold of any **carrier** (including any loss from the point of check-in until receipt of the said goods);
 - h) **luggage and personal effects** which are fragile or brittle or an electronic component which is broken or scratched, unless either:
 - i) it is the lens of spectacles, binoculars or photographic or video equipment; or
 - ii) the breakage or scratch was caused by a crash involving a vehicle in which **you** were travelling.
12. For loss, theft or damage which is not reported to, and a written report is not obtained within 24 hours of discovery from, the police or the appropriate authority such as, but not limited to, the airline, accommodation manager, transport provider, airport authority, tour operator or guide. In the case of an airline, a property irregularity report will be required.
13. Loss, wear and tear or depreciation of property or damage caused by the action of insects, vermin, mildew, rust or corrosion.
14. A loss **arising** from any mechanical or electrical breakdown or malfunction.
15. A loss **arising** from **your**, any of **your travelling party's** or a **close relative's** intentional exposure to a needless risk or not taking reasonable care, except in an attempt to save human life.
16. Any search and rescue expenses (including costs charged to **you** by a government, regulated authority or private organisation connected with finding or rescuing an individual).
17. Delay, detention, seizure or confiscation by Customs or other officials.
18. Events for which the provision of cover or a liability to pay a benefit would expose **us** and/or **our** reinsurer(s) to any sanction, prohibition or restriction under United Nations resolutions or any sanctions, laws or regulations of the European Union, United Kingdom or the United States of America.
19. Loss, theft or damage to anything shipped as freight or under a Bill of Lading.
20. If **you**, **your close relative** or a member of **your travelling party**:
 - a) commits suicide, attempts to commit suicide or deliberately injures himself or herself;
 - b) is under the influence of, or is addicted to, intoxicating liquor or a drug, except a drug taken in accordance with the advice of a registered medical practitioner;
 - c) takes part in a riot or civil commotion;
 - d) acts maliciously;
 - e) races (except on foot); mountaineers or rock climbs using support ropes; or trains for or takes part in any professional sporting activity (an activity for which an appearance fee, wage or salary is received);

- f) rides a motorcycle (including a moped and scooter):
 - i) without wearing a helmet; and
 - ii) without having a valid licence as required in Australia and in the country of travel for the same class of motorcycle **you** (or they) are operating; or
 - iii) as a pillion passenger without a helmet;
 - g) dives underwater using an artificial breathing apparatus, unless an open water diving licence is held or when diving under licensed instruction.
21. For any costs or expenses incurred outside the period of the **trip**.
 22. Ongoing payments under **Section 1: Medical expenses incurred overseas** (page 8) if **we** decide on the advice of a doctor appointed by **us** that **you** are capable of being repatriated to Australia.
 23. **Your claim arises** from any medical procedures in relation to an implantable or automated implantable cardioverter-defibrillator (AICD/ICD insertion) during **overseas** travel. If **you** require this procedure, due to sudden and acute onset which occurs for the first time during **your** period of cover and not directly or indirectly related to an **existing medical condition**, **we** will exercise **our** right to organise a repatriation to Australia for this procedure to be completed.
 24. The cost of medication in use at the time the **trip** began or for maintaining a course of treatment **you** were on prior to the **trip**.
 25. **Your claim arises** from **existing medical conditions** except as specified under **Existing Medical Conditions** (pages 21 -25).
 26. If **your claim arises** directly or indirectly from a sexually transmitted disease.
 27. Any mental illness as defined by DSM-IV including but not limited to dementia, depression, anxiety, stress or other mental or nervous condition; behavioural diagnoses such as autism; eating disorders; a drug or alcohol addiction.
 28. Fertility treatment at any time, and any resulting complications (unless pre-approved by **us** in writing and any additional premium required is paid).
 29. Pregnancy in any of the following circumstances:
 - a) if **you** have experienced any **pregnancy complications**, prior to **your** policy being issued (unless **we** agree in writing to cover **you** for the **pregnancy complication(s)** and any additional premium required is paid);
 - b) a single pregnancy after 26 weeks;
 - c) a multiple pregnancy after 19 weeks;
 - d) for childbirth at any time;
 - e) for regular antenatal care;
 - f) care of a newborn child.
 30. Elective or cosmetic surgery that is not medically necessary (and any complications that **arise** from surgery); gastric banding and gastric bypass surgery (and their complications); elective pregnancy terminations.
 31. Any government prohibition, regulation or intervention.



Existing Medical Conditions

The cover described in the Policy Benefits (pages 5-7) and in What's Covered and What's Not (pages 8-17) may include cover for a claim which arises from an existing medical condition in certain circumstances.

What's an existing medical condition?

An **existing medical condition** is one for which, in the three years prior to policy purchase, **you** have:

- had symptoms or been diagnosed;
- been prescribed medication;
- received (or are waiting for) medical treatment;
- received (or are waiting for) tests, investigations or specialist consultation;
- received or been advised to attend a follow-up consultation; and/or
- had surgery or attended a hospital or clinic (as an outpatient or inpatient).

It also includes any **chronic** or ongoing medical condition or terminal illness.

This definition applies to **you**, a member of **your travelling party**, a **close relative**, and any other person.

Getting cover for existing medical conditions

Many common medical conditions are automatically covered by **your** policy. For other conditions, **you** may still be able to get cover. Here's what **you** need to do:

1. Check if **your** condition is on the list of **Automatically accepted conditions** (see page 22). If **you** satisfy all the criteria related to that condition, **you're** automatically covered for events that unexpectedly **arise** from that condition.
2. For any conditions that aren't automatically covered, apply to cover them as '**specified medical conditions**' by undertaking a medical assessment online at the time **you** buy **your** policy. See **Adding a specified medical condition (optional cover)** on page 22 for more information.

Medical conditions that must always be screened

If **you** have ever had any of the following medical conditions, **you** must complete **our** online medical screening before or at the time **you** buy **your** policy. **We** will then determine if the condition can be added to **your** policy and covered as a **specified medical condition**.

- heart conditions – cardiovascular/coronary heart disease;
- respiratory conditions (except asthma and/or sleep apnoea providing they are automatically covered);
- **chronic** kidney disease;
- conditions involving the neck or back;

- cancer which has metastasised (the process by which cancer spreads from the place at which it first **arose** as a primary tumour to distant locations in the body);
- immune system deficiencies/reduced immunity; and/or
- any terminal illness.

What happens if you choose not to get cover for your existing medical condition?

If **you** have an **existing medical condition** that's not automatically covered under **your** policy and **you** don't tell **us** about it, or if **you** do tell **us** about it and **we** agree to cover it but **you** choose not to add it to **your** policy as a **specified medical condition**, then **you** won't be covered for any claim that **arises** in relation to it.

What if I develop a medical condition after buying my policy but before I travel?

If **you** develop a new medical condition (or the symptoms of one) after **you** buy **your** policy but before **you** depart on **your** trip, **you** must check with **your** medical practitioner for written confirmation that **you're** fit to travel. If **you** don't get **your** medical practitioner's written confirmation before **you** travel, and/or are unfit to travel due to **your** medical condition, **you** won't be covered for any claim that **arises** either directly or indirectly from that condition if **you** still travel.

Don't forget, if **you** had symptoms of a condition or were undergoing investigations for it at the time **you** bought **your** policy, **we** consider that to be an **existing medical condition**. If **you** forgot to tell **us** about this when **you** bought **your** policy, contact **us** as soon as possible.

Adding a specified medical condition (optional cover)

To apply for cover of an **existing medical condition** which is not in the list of 'Automatically accepted conditions', **you** must tell **us** about **your existing medical conditions** at the time **you** buy **your** policy and complete a medical screening. **We'll** ask **you** some questions about **your** health and then determine if **we** can offer **you** cover and, if so, on what terms, including payment of an additional premium.

If **you** accept **our** terms and pay the additional premium, the condition becomes a **specified medical condition** covered under **your** policy, and the premium **you** have paid and any additional **excess** will be shown on **your** Certificate of Insurance.

Automatically accepted conditions

We automatically cover **you** for over 40 **existing medical conditions** (shown in the table below), provided that **you** satisfy all criteria listed for the condition(s).

Medical condition	Criteria
Acne	You haven't received treatment for your Acne from a medical practitioner in the three months prior to buying your policy.
Allergies	You follow advice in accordance with your medical practitioner (such as to carry epipens, antihistamines/other preventative medication at all times) and, at the date you buy your policy, you : <ul style="list-style-type: none"> ■ have no other known or underlying respiratory conditions or diseases (for example, Asthma); and ■ have not required treatment from a medical practitioner for your allergies in the last six months.
Anaemia (Iron Deficiency)	No criteria apply.

Medical condition	Criteria
Asthma	At the date you buy your policy, you : <ul style="list-style-type: none"> ■ are under 60 years of age; ■ have no other known or underlying respiratory conditions (including Sleep Apnoea); ■ haven't required cortisone medication, except taken by inhaler or puffer; and ■ haven't required hospitalisation for Asthma in the last two years, including as an outpatient.
Bell's Palsy	No criteria apply.
Benign Positional Vertigo	At the date you buy your policy, you haven't required hospitalisation for Benign Positional Vertigo in the last two years, including as an outpatient.
Bunions	At the date you buy your policy, you haven't had surgery for Bunions in the last three months and have no surgery planned.
Carpal Tunnel Syndrome	At the date you buy your policy, you haven't had surgery for Carpal Tunnel Syndrome in the last three months and have no surgery planned.
Cataracts	At the date you buy your policy, you have no ongoing complications, haven't had surgery for Cataracts in the last three months, and have no surgery planned.
Coeliac Disease	At the date you buy your policy, you haven't required hospitalisation for Coeliac Disease in the last two years, including as an outpatient.
Congenital Blindness	No criteria apply.
Congenital Deafness	No criteria apply.
Diabetes Mellitus (Types I and II)	At the date you buy your policy, you : <ul style="list-style-type: none"> ■ were diagnosed more than six months ago; ■ haven't had any complications in the last six months; ■ have no eye, kidney, nerve or vascular complications; ■ have a blood sugar level reading between 4 and 12 or a HbA1C score of 9% or less; and ■ have no known cardiovascular/coronary heart disease.
Dry Eye Syndrome	No criteria apply.
Ear Grommets	At the date you buy your policy, you have no current ear infection.
Epilepsy	At the date you buy your policy, you have: <ul style="list-style-type: none"> ■ no underlying medical conditions (for example, previous head trauma, stroke); ■ not changed your medication regime for Epilepsy in the last 12 months; and ■ not required hospitalisation for Epilepsy in the last two years, including as an outpatient.
Folate Deficiency	No criteria apply.

Medical condition	Criteria
Gastric Reflux	You Gastric Reflux doesn't relate to another underlying diagnosis (examples: hernia or gastric ulcer).
Glaucoma	At the date you buy your policy, you have no ongoing complications, haven't had surgery for Glaucoma in the last three months, and have no surgery planned.
Goitre	The underlying medical cause excludes tumour.
Grave's Disease	At the date you buy your policy, you haven't received treatment from a medical practitioner for Grave's Disease in the last six months.
Hashimoto's Disease	The underlying medical cause excludes tumour.
Hiatus Hernia	At the date you buy your policy, you haven't had surgery for Hiatus Hernia in the last six months and have no surgery planned.
Hypercholesterolemia / Hyperlipidaemia (High Cholesterol / High Lipids)	Provided you have no cardiovascular/coronary heart disease.
Hypertension (High Blood Pressure)	Provided at the date you buy your policy: <ul style="list-style-type: none"> ■ you have no known cardiovascular/coronary heart disease; and ■ your current blood pressure reading is lower than 165/95.
Hyperthyroidism (overactive thyroid)	The underlying medical cause excludes tumour.
Hypothyroidism (underactive thyroid)	The underlying medical cause excludes tumour.
Impaired Glucose Tolerance	At the date you buy your policy, you : <ul style="list-style-type: none"> ■ were diagnosed more than six months ago; ■ haven't had any complications in the last six months; ■ have no eye, kidney, nerve or vascular complications; ■ have a blood sugar level reading between 4 and 12 or a HbA1C score of 9% or less; and ■ have no known cardiovascular/coronary heart disease.
Incontinence	You have no underlying gastrointestinal or urinary condition.
Insulin Resistance	At the date you buy your policy, you have: <ul style="list-style-type: none"> ■ no known cardiovascular/coronary heart disease; and ■ not required hospitalisation for Insulin Resistance in the last two years, including as an outpatient.
Iron Deficiency	No criteria apply.
Macular Degeneration	No criteria apply.
Migraine	You haven't required hospitalisation for Migraines in the two years prior to buying your policy, including as an outpatient.

Medical condition	Criteria
Nocturnal Cramps	No criteria apply.
Osteoporosis/ Osteopenia	At the date you buy your policy, you : <ul style="list-style-type: none"> ■ haven't had any fractures; ■ don't require more than one medication for this condition; and ■ have no other conditions involving the neck or back.
Pernicious Anaemia	No criteria apply.
Plantar Fasciitis	At the date you buy your policy, you haven't had surgery for Plantar Fasciitis in the last three months, and have no surgery planned.
Raynaud's Disease	At the date you buy your policy, you haven't required treatment by a medical practitioner for Raynaud's Disease in the last six months.
Sleep Apnoea	At the date you buy your policy, you : <ul style="list-style-type: none"> ■ have no other known or underlying respiratory conditions (including Asthma); and ■ haven't required hospitalisation for Sleep Apnoea in the last two years, including as an outpatient.
Solar Keratosis	Your condition has been confirmed as benign.
Trigeminal Neuralgia	You haven't required treatment by a medical practitioner for Trigeminal Neuralgia in six months prior to buying your policy.
Trigger Finger	At the date you buy your policy, you haven't had surgery for Trigger Finger in the last three months, and have no surgery planned.
Vitamin B12 Deficiency	No criteria apply.

Existing medical conditions – close relatives

Cover is available to **you** when **your** travel plans are interrupted when a **close relative** is hospitalised or dies unexpectedly in Australia or New Zealand as a result of a **sudden illness or serious injury arising from their existing medical condition(s)**. **Your close relative** must be residing in Australia or New Zealand at the time and not travelling with **you** on any part of **your trip**.

At the time of the policy issue, **you** had to have been unaware of the likelihood of such hospitalisation or death.

The most **we** will pay in respect of all claims **arising** from the **existing medical condition** of a **close relative** under all sections of the policy combined is \$2,000 for a **single** policy and \$4,000 for a **family** policy.

Existing medical conditions – other people

We will not pay for claims made under this policy which **arise** from an **existing medical condition** suffered by people other than those named on the Certificate of Insurance or for a **close relative** as noted above.

Please also read the applicable cover and exclusion sections under **What's Covered and What's Not** (pages 8-17) and the **General Exclusions** (pages 18-20).

If **you** have any queries regarding **existing medical conditions**, please contact nib on 1300 410 272.



Travelling While Pregnant

The cover described in the Policy Benefits (pages 5-7) and in What's Covered and What's Not (pages 8-17) may include cover for a claim which arises from pregnancy in the following circumstances.

When are you covered?

If **you're** pregnant at the time **you** buy **your** policy, or fall pregnant afterwards, **you'll** have cover for any claim that **arises** from **your** pregnancy, provided that the event that causes **your** claim:

- is sudden, unforeseen and outside of **your** control; and
- occurs up to the end of the 26th week of a single pregnancy (or the 19th week of a multiple pregnancy); and
- isn't otherwise excluded under this policy.

Further, if **your** claim **arises** as a result of **pregnancy complications** such as hyperemesis (severe morning sickness), miscarriage and gestational diabetes, then to be covered, those (or any other) **pregnancy complications** must either have:

- first developed unexpectedly after **you** bought **your** policy and not be related to any previous **pregnancy complication you'd** had prior to buying **your** policy; or

- been added to **your** policy as a '**specified medical condition**'. (See **Adding cover if you've had pregnancy complications (optional cover)**.)

These conditions apply whether **you** fall pregnant naturally or with medical assistance (for example, through IVF).

Adding cover if you've had pregnancy complications (optional cover)

If **you** have a history of **pregnancy complications**, either with a current or past pregnancy, and would like cover for them, **you** must tell **us** about these **pregnancy complications** before or at the time **you** buy **your** policy and complete a medical screening. **We'll** then determine whether **we** can offer **you** cover, and, if so, on what terms, including payment of an additional premium.

If **you** accept **our** terms and pay the additional premium, **your** approved **pregnancy complications** become **specified medical conditions** and covered under **your** policy. The premium **you** have paid as well as any additional **excess** will be shown on **your** Certificate of Insurance.

When aren't you covered?

You won't be covered for any claims that **arise** from any past or current **pregnancy complications** if those medical conditions aren't added to **your** policy as **specified medical conditions** at the time **you** buy **your** policy.

This means that if **you** don't tell **us** about current or past **pregnancy complications** at the time **you** buy

your policy, or if **you** do tell **us** about them and **we** agree to cover them but **you** choose not to add them to **your** policy as **specified medical conditions**, then **you** won't be covered for any claims that **arise** in relation to those **pregnancy complications**.

You also won't be covered for:

- fertility treatment, at any time;
- childbirth at any time;
- regular ante-natal care;
- care of a newborn child.

Also, **you** should plan **your trip** so **you're home** by the end of the 26th week for single pregnancies (or the 19th week for multiple pregnancies). If **you** don't and something happens after that period, **you** won't be covered.

Pregnancy complications?

You don't need to currently be pregnant to apply for cover in relation to any **pregnancy complications you've** had in the past. If **you're** thinking about having a baby and **you** have a history of **pregnancy complications**, follow the instructions in this section to apply for cover. If **you** don't tell **us** about prior **pregnancy complications** and **you** then fall pregnant, there's no cover under **your** policy for anything that happens as a result of those **pregnancy complications**.

You must check all **Exclusions to Sections 1-10** (page 13), **11** (page 15), **12** (page 16) and **13** (page 17) and the **General Exclusions** (pages 18-20) for other circumstances in which there is no cover or **we** will not pay.



Help & Emergencies

Our emergency assistance service is there to help with medical emergencies, locate the nearest medical facilities, arrange **your** medical repatriation **home**, guide **you** to a local consulate or embassy, keep **you** in touch with **your family** or just give some general help when **you** need it.

We're here for you, 24/7

Phone:

+61 2 9234 3170 or
+61 2 8256 1570

Call reverse charges via the local operator to avoid call costs.

Email:

travelassist@nib.com.au

Other contact information is available on **our** website nibtravelinsurance.com.au/emergencies

If you need to go to hospital, are in an accident, require medical evacuation or repatriation

In an emergency situation, time is critical, so **you** or a member of **your travelling party** must contact **our** emergency assistance service (contact details above) as soon as it is practical following an **accident** or **you** becoming ill or **you** being hospitalised. They will need to assess **your** condition, so they will contact

the hospital **you** are in to obtain necessary medical reports, and they may need to contact **your** medical practitioner at **home**.

Where **you** have not notified **our** emergency assistance service, **we** will not pay for any expenses, evacuation or airfares that have not been approved or arranged by **us**.

Subject to medical advice, **you** must follow the instructions of **our** emergency assistance team as to where **you** can be treated to ensure **you** receive quality medical care. **We** also have the option of returning **you** to Australia or evacuating **you** to another country if the cost of **your overseas** medical expenses could exceed the cost of returning **you** to Australia.

If you have a medical condition but are not hospitalised

Where the costs are likely to be under \$2,000 and **you** do not require repatriation to Australia due to **your** medical or dental condition, **you** do not need to contact **our** emergency assistance service straight away. **You** may pay the costs **yourself**, but keep all receipts and obtain any medical reports to submit with **your** claim online while **you** are away or when **you** return.

Stolen, lost or damaged passport

Our emergency assistance service can help **you** find a local consulate if **your** passport is lost or stolen as well as let **you** know what **you** need to provide **us** when **you** make a claim.



Making a Claim

What we ask for

We ask that **you** notify **us** of any claims within 30 days of **your** return from **your** trip. When **you** submit **your** claim, **we** will only ask for relevant information that **we** require to assess **your** claim. It is important that **you** tell **us** what happened and provide **us** with all the documents **we** ask for.

It is important that **you** obtain as much documentation as possible at the time of the event, as it can be difficult to obtain some documents once **you** return to Australia. If **you** have anything lost or stolen, **you** need to report it within 24 hours of discovery to the police; for any items lost, stolen or damaged, **you** must also report it to any appropriate authority in the circumstances (such as an accommodation provider, airline or tour operator; security staff; etc) while **you** are there.

You must also obtain a copy of the written report from whomever **you** report the event to and submit this with **your** claim. If a **carrier** has lost or damaged **your** luggage or **you** notice something has been taken from **your** bag, **you** should report the event to the **carrier** and obtain a Property Irregularity Report from them as soon as possible.

We may ask **you** to translate documents into English if they are provided to **us** in another language. Where possible, **you** should obtain these translations before submitting **your** claim. **We** do not require professional translations but any expenses incurred in obtaining the translation will not be paid by **us**.

Other information **we** may require includes, but is not limited to, original receipts; proof of ownership of **your** luggage and personal effects; valuations; clinical notes or a written medical report or summary from **your** treating doctor or dentist overseas which

clearly explains the medical condition, the diagnosis provided, medical tests requested and treatment given; or a medical certificate from **your** local GP or dentist. Any relevant information **we** ask for would need to be provided at **your** expense.

Please retain the originals of all documents, as **we** may require that **you** send these to **us** (as outlined following).

Submitting your claim

You need to notify **us** of any claims by fully completing a claim form in full (online, where available) and attaching all supporting documentation.

To obtain a claim form, for instructions on submitting **your** claim form and supporting documentation, and for details of the full claims process:



Visit the website at:

nibtravelinsurance.com.au/claims



Email:

nibtravelclaims@cerberusrisks.com, or



Ring **us** on:

1300 625 229 or **+61 2 8263 0487**

If **you** do not fully complete the claim form or provide the information **we** require, **we** may not be able to process **your** claim, or **we** may reduce the amount of **your** claim.

Claims processing

Your claim will be processed within 10 business days of **us** receiving a completed claim form or online claim and all necessary documentation. If **we** need additional information, a written request will be sent to **you** within 10 business days.

Depreciation

Depreciation will be applied to claims for **luggage and personal effects** which are not listed as specified items on **your** Certificate of Insurance. Depreciation is calculated at such reasonable rates as determined by **us** by taking into consideration factors such as reasonable wear and tear based on the age of the item, the expected life span of an item, the value on the second hand market and advances in technology which reflect in the price of the item if **you** were to purchase it now.

Claims are payable in Australian dollars

We will pay all claims in Australian dollars. **We** will pay **you** unless **you** tell **us** to pay someone else. The rate of currency exchange that will apply is the rate at the time **you** incurred the expense.

You must not admit fault or liability

In relation to any claim under this policy, **you** must not admit that **you** are at fault and **you** must not offer or promise to pay any money, or become involved in litigation, without **our** approval.

You must help us recover any money we have paid

If **we** have a claim against someone in relation to the money **we** have to pay under this policy, **you** must do everything **you** can to help **us** recover that money in legal proceedings. If **you** are aware of any third party that **you** or **we** may recover money from, **you** must inform **us** of such third party.

If you can claim from anyone else, we will only make up the difference

If **you** can make a claim against someone other than under an insurance policy in relation to a loss or expense covered under this policy and they do not pay **you** the full amount of **your** claim, **we** will make up the difference. **You** must claim from them first.

Other insurance

If any loss, damage or liability covered under this policy is covered by another insurance policy, **you** must give **us** details. If **you** make a claim under one insurance policy and **you** are paid the full amount of **your** claim, **you** cannot make a claim under the other policy. If **you** make a claim under another insurance policy and **you** are not paid the full amount of **your** claim, **we** will make up the difference provided that **your** claim is covered by this policy and approved by **us**. **We** may seek contribution from **your** other Insurer. **You** must give **us** any information **we** reasonably ask for to help **us** make a claim from **your** other Insurer.

Subrogation

We may, at **our** discretion, undertake in **your** name and on **your** behalf, control and settlement of proceedings for **our** own benefit to recover compensation or secure indemnity from any party in respect of anything covered by this policy; this is known as subrogation.

If **you** are entitled to make a claim upon another insurer, **we** may write to them on **your** behalf to ask them to contribute towards **your** claim, including, but not limited to, any insurance to which **you** are entitled or under which **you** may make a claim as part of **your** contract with **your** credit card provider. Please make sure **you** provide **us** with all details of any other insurance cover **you** may have when making **your** claim.

You are to assist and permit to be done all acts and things as required by **us** for the purpose of recovering compensation or securing indemnity from other parties to which **we** may become entitled or subrogated, notwithstanding that **we** have not paid **your** claim and whether or not the amount **we** pay **you** is less than full compensation for **your** loss.

Recovery

We will apply any money **we** recover from someone else under a right of subrogation in any manner **we** determine.

Once **we** pay **your** total loss, **we** will keep all money left over. If **we** have paid **your** total loss and **you** receive a payment from someone else for that loss or damage, **you** must pay **us** the amount of that payment up to the amount of the claim **we** paid **you**.

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

How GST affects your claim

If **you** are entitled to claim an input tax credit in respect of a cost for which a claim is made or would be entitled to an input tax credit if **you** were to incur the relevant cost (i.e. in replacing a lost or stolen item), the amount **we** would otherwise pay will be reduced by the amount of that input tax credit.

Travel within Australia only

If **you** are entitled to claim an input tax credit in respect of **your** premium, **you** must inform **us** of the amount of that input tax credit (as a percentage) at the time **you** first make a claim. If **you** fail to do so, **you** may have a liability for GST if **we** pay **you** an amount under this policy.



Important Matters

When you buy a policy with nib, it's important you understand your duty of disclosure, your rights and our responsibilities to you.

Insurer

This insurance is underwritten by certain underwriters at Lloyd's.

You may contact the insurer at:



Lloyd's Underwriters' General Representative in Australia

Level 9, 1 O'Connell St
Sydney NSW 2000



+61 2 8298 0700

Applying for cover

When **you** apply for a policy, **we** will confirm with **you** details such as the period of insurance, **your** premium, what cover options and **excesses** will apply, and, where applicable, any changes to the policy wording or cover. These details are recorded in the Certificate of Insurance and any other documentation **we** issue to **you**.

If **you** have any queries, want further information about the policy or want to confirm a transaction, please contact nib on:



1300 410 272 (local charges apply)

About your premium

You will be told the premium payable for the policy when **you** apply. It is based on a number of factors such as **your** destination(s), duration of **trip**, number of people covered, age(s), **existing medical conditions** and additional options. The higher the risk, the higher the premium.

Your premium also includes amounts that take into account **our** obligation to pay any relevant compulsory government charges, taxes or levies (e.g. Stamp Duty and GST) in relation to **your** policy. These amounts will be set out separately in **your** Certificate of Insurance as part of the total premium.

Changes to your policy

Please check all **your** policy documents and make sure all the information is correct, as **we** rely on the information in dealing with **your** policy. If there are any errors, please contact nib on:



1300 410 272 (local charges apply)



OR
travel@nib.com.au

Where **your** circumstances have changed and **you** need to change the cover **we** provide, please contact **us** so **we** can assist. In some circumstances **we** can change the cover or issue a new policy, which **we'll** document in writing to **you**.

Cooling-off period

You have up to 14 days from the time **you** are issued **your** Certificate of Insurance to decide if the cover is right for **you**. This is called **your** cooling-off period.

If **you** decide that **you** don't want this policy, **you** may cancel it within the cooling-off period. **You** will receive a full refund of the premium **you** paid, provided:

- a) **you** haven't started **your** trip;
- b) **you** haven't made a claim; and
- c) **you** don't want to make a claim or exercise any other right under the policy.

You can also cancel **your** policy at any other time, but **we** will not refund any part of **your** premium.

You can cancel **your** policy during the cooling-off period by contacting nib on 1300 410 272.

Cancelling outside the cooling-off period

If **you** request to cancel **your** policy outside the cooling-off period, **we** may, at **our** discretion, refund that part of **your** premium paid for the unused period of insurance; **we** may charge an administration fee to do so. Also, **you** cannot have started **your** trip, made a claim and/or intend to make a claim or exercise any other right under **your** policy.

Policy extensions

If **you** wish to extend **your** policy, **you** must meet the eligibility criteria below and complete **your** online application before **your** policy expires on 11.59pm of the return date AEST/AEDT stated on **your** Certificate of Insurance. Be sure to contact **us** several days before **your** policy expires and during Australian business hours to ensure sufficient processing time.

You are only eligible for a policy extension when:

- a) **You** are still under the age limit for the plan selected; and
- b) **We** did not cover **you** for any **specified medical condition(s)**; and
- c) **You** have not made a claim nor are aware of any possible claim to be made under **your** current policy; and
- d) There have been no changes to **your** health status – including the discovery of new medical conditions – since the issue date of **your** current policy; and

- e) There have been no other changes to **your** personal circumstances which someone would reasonably believe could impact on **our** decision to continue insuring **you** or applying any special conditions.

Extensions are calculated at the rates which are current at the time the extension is processed.

Where **we** have updated this PDS, **you** will be offered an extension under the terms of the PDS in use at the date **your** extension is processed. Extensions will not be available when the **trip** duration exceeds 12 months in total (6 months for Domestic) from the departure date stated on **your** Certificate of Insurance.

Automatic extension

If the scheduled transport on which **you** are to travel is delayed, or the delay is caused by an event that is covered under **your** policy, the insurance is automatically extended beyond the return date stated in the Certificate of Insurance. The extension lasts until **you** are capable of travelling to **your** final destination, including the journey there, or up to a maximum of 6 months, whichever happens first.

Your duty of disclosure

Before **you** enter into, vary or extend an insurance contract, **you** have a duty of disclosure under the *Insurance Contracts Act 1984*.

When **we** ask **you** questions that are relevant to **our** decision to insure **you** and on what terms, **you** must tell **us** anything that **you** know and that a reasonable person in the circumstances would include in answering the questions.

When amending or extending **your** contract of insurance, **we** will ask **you** specific questions about any change in **your** circumstances. **You** must tell **us** about any change to something **you** have previously told **us**, otherwise **you** will be taken to have told **us** that there is no change.

You have this duty until **we** agree to insure, amend or extend the contract.

If **you** do not tell **us** anything **you** are required to tell **us**, **we** may cancel **your** contract or reduce the amount **we** will pay **you** if **you** make a claim, or both.

If **your** failure to tell **us** is fraudulent, **we** may refuse to pay a claim and treat the contract as if it never existed.

How we handle complaints

We'll respond to **your** complaint within 15 business days. If more time is needed to collect necessary information or complete any further investigation required, **we** will agree with **you** a reasonable alternative timeframe. For more information about how **we** handle complaints about this insurance or the services provided to **you** by the underwriters, CSR or nib, refer to page 38 of this Combined FSG and PDS and the website at nibtravelinsurance.com.au/complaints.

General Insurance Code of Practice

The Insurance Council of Australia Limited has developed the General Insurance Code of Practice (the Code), which is a self-regulatory code for adoption by insurers. **We**, together with CSR and nib, proudly support the Code and embrace its objectives of raising the standards of practice and service in the insurance industry. **You** can obtain a copy of the Code from codeofpractice.com.au.

Jurisdiction and Choice of Law

This policy is governed by and construed in accordance with the law of New South Wales, Australia, and **you** agree to submit to the exclusive jurisdiction of the courts of New South Wales. Equally, **we**, in accepting this insurance, agree that:

- If a dispute **arises** under this insurance, this insurance will be subject to Australian law and practice and the underwriters will submit to the jurisdiction of any competent court in the Commonwealth of Australia;
- Any summons notice or process to be served upon the underwriters may be served upon Lloyd's Underwriters' General Representative in Australia at Level 9, 1 O'Connell St, Sydney NSW 2000, who has authority to accept service and to appear on the underwriters' behalf; and
- If a suit is instituted against **us**, **we** will abide by the final decision of such court or any competent appellate court.

Updating the PDS

This PDS is current for the period of insurance outlined on **your** Certificate of Insurance. From time to time, **we** may need to update this PDS or issue a Supplementary PDS (SPDS) if certain changes occur where required and permitted by law. If the changes affect a policy **you** currently have with **us**, **we** may issue **you** with a new PDS and/or SPDS to update the relevant information. **We** ask that **you** read the new PDS and/or SPDS in full to understand the changes, as they may affect **your** cover or **your** decision to purchase this product from **us**.

Where the information is not something that would be materially adverse from the point of view of a reasonable person considering whether or not to buy this product, the updated information will be available at nibtravelinsurance.com.au. **You** can get a paper copy free of charge by contacting **us**.

Responsibility for this document

Certain underwriters at Lloyd's are responsible for the PDS in this document.

Date prepared: 23 November 2017

Version: NIBTI-PDS-01-23NOV2017



Glossary

Words in this PDS that have special meanings are noted in **bold** and defined here. Plurals and other forms of these words shall have the same meaning.

Accident

means an unexpected, unintended, unforeseeable event causing loss. The accident must happen while **you** are on a **trip** and covered under the policy.

Arise

means directly or indirectly caused by, resulting from, related to or in any way associated with.

Carrier

means an aircraft, vehicle, train, vessel or other public transport operated under a licence for the purpose of transporting passengers. This definition excludes taxis.

Chronic

means a persistent and lasting condition in medicine.

We do not consider that chronic pain has to be 'constant' pain, however in many situations it has a pattern of relapse and remission. The pain, disease or medical issue may be long-lasting, recurrent (occurred on more than two occasions) or characterised by long suffering.

Close Relative

means **your** or a member of **your travelling party's** spouse, de facto partner, parent, parent-in-law, daughter, son, daughter-in-law, son-in-law, brother, sister, brother-in-law, sister-in-law, grandchild, grandparent, step-parent, step-son, step-daughter, foster child, fiancé, fiancée or legal guardian.

Dependent

means **your** children or grandchildren (including foster children) not in full time employment who are under the age of 21 at the date of policy issue, travelling with **you** on the majority of the **trip**, and listed as covered on **your** Certificate of Insurance.

Epidemic

means a sudden development and rapid spreading of a contagious disease in a region where it developed in a simply endemic state or within a previously unscathed community.

Excess

means the amount which **you** must first pay for all losses **arising** from the one event before a claim can be made under **your** policy.

Existing Medical Condition

means a medical condition for which, in the three years prior to policy purchase, **you** have:

- had symptoms or been diagnosed;
- been prescribed medication;
- received (or are waiting for) medical treatment;
- received (or are waiting for) tests, investigations or specialist consultation;
- received or been advised to attend a follow-up consultation; and/or
- had surgery or attended a hospital or clinic (as an outpatient or inpatient).

It also includes any **chronic** or ongoing medical condition or terminal illness.

This definition applies to **you**, a member of **your travelling party**, a **close relative**, and any other person.

Family

means **you** and **your** travel partner named in the Certificate of Insurance and **your dependents**, listed as covered on **your** Certificate of Insurance.

Home

means **your** usual place of residence in Australia.

Injury

means a bodily **injury** caused solely and directly by violent, **accidental**, visible and external means, during **your** period of cover and which does not result from any illness, sickness or disease.

Insolvency

means bankruptcy, provisional liquidation, liquidation, appointment of a receiver or administrator, entry into a scheme of arrangement, statutory protection, stopping the payment of debts or the happening of anything of a similar nature under the laws of any jurisdiction.

Luggage, Luggage and Personal Effects

means any personal items owned by **you** and that **you** take with **you** or buy on **your trip** and which are designed to be worn or carried about with **you**. This includes items of clothing, personal jewellery, photographic and video equipment or personal computers, or electrical devices or portable equipment. However, it does not mean any business samples, business equipment, tools of trade or items that **you** intend to trade.

Overseas

means in any country other than Australia.

Pandemic

means a form of an **epidemic** that extends throughout an entire continent, even the entire human race.

Pregnancy Complications

means a medical condition in respect of which the diagnosis is distinct from pregnancy but is caused by or adversely affected by pregnancy.

Public Place

means any place that the public has access to including, but not limited to, planes, trains, cruise ships, taxis, buses, air or bus terminals, stations, wharves, streets, museums, galleries, hotels, hostels, dormitories and other shared accommodation (unless it is a private, locked room occupied only by **you** and/or **your travelling party**), foyers, grounds and common areas, campgrounds, beaches, restaurants, cafes, private car parks, public toilets and general access areas.

Rental Vehicle

means only a rented sedan, campervan, hatchback or station wagon, four-wheel drive, mini bus/people mover, or motorhome up to 4.5 tonnes rented from a licensed motor vehicle rental company.

Resident

means an Australian citizen; a holder of a current and valid Australian permanent resident visa, partner/spouse visa, Australian skilled migrant visa (including 457 and Temporary Skill Shortage (TSS) visa) or a student visa, but excluding working holiday visas; a New Zealand passport holder permanently residing in Australia; and:

- a) with unrestricted right of entry into Australia;
- b) with access to long-term medical care in Australia (not including Reciprocal Health Care Agreements);
- c) who has a permanent Australian residential address; and
- d) who agrees to be repatriated, if required, back to Australia under this insurance.

Single

means **you** and **your dependents**, listed as covered on **your** Certificate of Insurance.

Specified Medical Condition

means an **existing medical condition** that we've agreed in writing to cover under **your** policy and for which **you've** paid an additional premium (as shown on **your** Certificate of Insurance).

Sudden Illness or Serious Injury

means a condition which first occurs during **your** period of cover and which necessitates treatment by a legally qualified medical practitioner and which results in **you** or any other person to which this Insurance applies being certified by that medical practitioner at the time as being unfit to travel or continue with **your** original **trip**.

Travelling Party

means any travelling companion not listed on **your** Certificate of Insurance who has made arrangements to accompany **you** for at least 50% of the **trip**.

Trip

means travel:

- over 100km from **your home**, and
- which begins and/or ends at **your home**, and is
- between the departure and return dates, as shown on **your** Certificate of Insurance.

Unsupervised

means leaving **your luggage**:

- with a person **you** did not know prior to commencing **your trip**; or
- in any position where it can be taken without **your** knowledge; or
- at such a distance from **you** that **you** are unable to prevent it being taken.

Unsupervised also means leaving **your luggage** behind, forgetting it or walking away from it.

We, Our, Us

means certain underwriters at Lloyd's who deals with **you** through their agent, Cerberus Special Risks Pty Limited.

You, Your

means the person or people named in the Certificate of Insurance and their accompanying **dependents**, listed as covered on **your** Certificate of Insurance.

Financial Services Guide

In this section you can find information about nib and the financial services we provide to you.

It aims to help you make an informed decision about the services nib offers and how we're paid for those services. You can also find out about how we deal with any complaints and disputes.

About nib

Your insurance is underwritten by certain underwriters at Lloyd's (the insurer) – giving you the security of a policy issued by one of the world's largest specialist insurance markets.

nib Travel Insurance Distribution Pty Limited, ABN 40 129 262 175, AR 336467 (nib) is an authorised representative of Cerberus Special Risks Pty Ltd, ABN 81 115 932 173, AFSL 308461 (CSR). nib is authorised by CSR to distribute and issue travel insurance policies. nib may also provide you with general advice about the travel insurance product.

CSR acts as the underwriting agent of the insurer under a binding authority from the insurer which means it can issue, vary, renew or cancel your insurance on their behalf. CSR is authorised to provide general financial product advice and deal in general insurance products and also handles and settles any claims you make.

CSR receives a percentage of the premiums you pay to the insurer for the services it provides. CSR pays a percentage of its commission to nib for its role. CSR may also receive a profit-based commission from the insurer, based on the profitability and performance of all insurances placed by CSR, if the insurer makes an underwriting profit in any given year.

Representatives of nib are paid an annual salary and may be paid a bonus based on business performance. nib pays commission to entities which refer clients to them, which is calculated as a percentage of the premium paid. nib also works with affiliates who introduce or refer customers to nib. If you are referred to nib by an affiliate, the affiliate who referred you is paid a referral fee from the commission that nib receives from CSR. The referral fee is calculated as a percentage of the gross premium when you buy a policy and is at no extra cost to you. Depending on certain eligibility criteria, an affiliate can receive additional benefits such as discounted travel insurance or marketing assistance from nib.

For more information on commissions or remuneration paid for financial services provided, contact nib either before you buy your insurance or within a reasonable time of receiving this Combined FSG and PDS.

Feedback, complaints and disputes

If you have any feedback about our service – positive or negative – we would like you to share it with us. You can either call us on 1300 410 272 or email us at travel@nib.com.au. If you wish to lodge a complaint or dispute, we'll manage it by following our Internal Disputes Process. You can find details of this on our website at nibtravelinsurance.com.au/complaints or by calling us on 1300 625 229.

If your complaint or dispute is not satisfactorily resolved by our Internal Disputes Process, you can request that the matter be reviewed by the Financial Ombudsman Service (FOS) in accordance with our External Disputes Process. FOS is an independent body that operates nationally in Australia and aims to resolve certain insurance disputes. For more information on our External Disputes Process, go to **our** website at nibtravelinsurance.com.au/complaints or call us on 1300 625 229.

Other information about us

- **Your privacy.** We take your privacy seriously and adhere to the Privacy Policy detailed on our website at nibtravelinsurance.com.au/privacy.
- **Professional Indemnity Insurance.** CSR and its representatives (including nib) are covered under professional indemnity insurance arrangements that comply with the requirements of Chapter 7 of the *Corporations Act*. The insurance (subject to its terms and conditions) will continue to cover claims in relation to CSR' representatives that no longer work for it (but who did at the time of the relevant conduct).

Where a financial service is provided to **you** by one of CSR's and nib's partners, that partner is required to hold professional indemnity insurance arrangements for compensating clients for losses they suffer as a result of a breach of their obligations under the *Corporations Act* relating to the financial services provided by them.

- **This document.** CSR is responsible for this FSG, which was prepared on 23 November 2017.



Sales and General Enquiries

Phone: **1300 410 272**

Email: **travel@nib.com.au**

Website: **nibtravelinsurance.com.au**

Claims

Phone: **1300 625 229**

From outside Australia: **+61 2 8263 0487**

Email: **nibtravelclaims@cerberusrisks.com**

Website: **nibtravelinsurance.com.au/claims**

24 hour Emergency Assistance

Phone: **+61 2 9234 3170** or **+61 2 8256 1570**
(Please call reverse charges to avoid call costs)

Email: **travelassist@nib.com.au**

Website: **nibtravelinsurance.com.au/emergencies**