ReadySet Travel Insurance

ReadySet Insurance Policy

Product Disclosure Statement

ReadySet Travel Insurance

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Travel Insurance

SECTION 1

Important Information

About 360 Leisure Travel Pty Ltd

360 Leisure Travel Pty Ltd ABN 81 681 928 254 (Trading as ReadySet Insurance) is an Authorised Representative (AR 1315592) of 360 Underwriting Solutions Pty Ltd ABN 18 120 261 270, AFSL 319181 (360 Underwriting).

In issuing this **policy**, 360 Underwriting and its Authorised Representative, ReadySet Insurance, will be acting under an authority given to it by the **insurer**. This means that when issuing this **policy**, 360 Underwriting and ReadySet Insurance will be acting as an agent for the **insurer** and not for **you**.

ReadySet Insurance contact details are:
Suite 1, Level 18, 201 Kent Street
Sydney, NSW 2000
Telephone. 1300 450 440
Email. info@readysetinsurance.com.au

You should contact ReadySet Insurance in the first instance in relation to this **policy**.

About the Insurer

This **policy** is underwritten by Certain Underwriters at Lloyd's led by Canopius Managing Agents Limited, Syndicate 4444.

Lloyd's has been insuring Australian risks for over 150 years and is licensed to write non-life insurance business under the *Australian Insurance Act 1973 (Cth)*. **You** or **your** representatives can obtain further details of the syndicate numbers and the proportions of this insurance for which each of the underwriters at Lloyd's is liable by requesting them from **us**. In the event of loss, each Underwriter (and their Executors and Administrators) is only liable for their own share of the loss.

Lloyd's Underwriters have strong financial security characteristics. However, please note that ratings can vary from time to time. **You** can check the **insurer's** current ratings at the following website www.lloyds.com/investor-relations/ratings

Emergency Assistance

Emergency Assistance is provided 24/7, 365 days a year by 'Healix International Australia Pty Limited ABN 69 615 890 072' (Healix International).

Contact details for Emergency Assistance are:
Telephone. +61 2 4217 5923 (Reverse Charge)
Email. readysetinsurance@healix.com

About this Product Disclosure Statement

This Product Disclosure Statement is an Important Document

This Product Disclosure Statement (PDS) includes the policy wording which sets out the cover available and the terms and conditions which apply.

If **you** buy the **policy**, this PDS, a Medical Declaration from **us** confirming or declining cover for **your pre existing medical condition**(s), **your policy schedule** and other documents **we** may issue to **you**, such as a Supplementary Product Disclosure Statement (SPDS) make up **your** insurance contract with **us**.

Be sure to read them carefully and keep them in a safe place.

Updates to the Product Disclosure Statement

At the time this PDS was prepared, the information in it was up to date. However, from time to time and where permitted by law, **we** may change parts of the PDS that are not materially adverse to **you** (from the point of view of a reasonable person deciding whether to buy this insurance) without notifying **you**.

Should **we** substantially amend this PDS, **we** will issue **you** with a SPDS which will provide details of these amendments.

You can access an electronic copy of the current PDS and any updated information by visiting www.readysetinsurance.com.au

Your Duty to Take Reasonable Care Not to Make a Misrepresentation

This **policy** is a 'consumer insurance contract' under the *Insurance Contracts Act 1984 (Cth)*. Under that Act, before a consumer insurance contract is entered into, **you** have a legal duty to take **reasonable** care not to make a misrepresentation to the **insurer**. It is very important that **you** comply with **your** duty, as this may impact on **your** insurance cover.

A misrepresentation is an answer or statement that is not true, only partially true, or does not fairly reflect the truth.

When **you** apply for insurance, **we** will ask **you** clear and specific questions that are relevant to **our** decision to insure **you**. **Your** answers in response to **our** questions are important as **we** use them to determine whether **we** can provide insurance cover to **you**, and if so, the terms of the **policy** and the premium **we** will charge. This means that when answering **our** questions, **you** should respond fully, honestly and accurately.

The duty to take **reasonable** care not to make a misrepresentation applies anytime **you** answer **our** questions as a part of an initial insurance application, when extending or making changes to an existing insurance, and reinstating any previous contract of insurance.

We may later investigate the answers **you** provide to **us**, for example, when a claim is made.

Guidance for answering our questions:

Important: please ensure that you take care when providing your answers in response to our questions in relation to your insurance application. You should respond fully, honestly and accurately. If you do not, it may affect your insurance cover.

When answering our questions, please:

+ Think carefully about **your** responses. If **you** do not understand the question or require further explanation, please ask **us** before responding;
+ Make sure **your** responses are truthful, accurate and complete answers to every question that **we** ask **you**;
+ Provide **us** with all relevant information in response to **our** questions. If **you** are unsure what information to include, please include it or check with **us**, **your** broker or adviser;
+ Do not assume that **we** will contact anyone else for the information **we** are asking **you** for;
+ Review each answer **you** have provided on **your** insurance application carefully and make any corrections (if necessary) before submitting it to **us**. **You** are responsible for the answers that **you** provide **us**, even if **you** have had help in preparing **your** application, for example from **your** broker, intermediary, advisor or someone else.

Before **your** insurance cover starts, please tell **us** of any changes that may be required to the answers **you** have given to **our** questions. This may save time as any changes may require further investigation or assessment of the risk.

If, after **your** insurance cover starts, **you** think **you** may not have complied with **your** duty, please contact **us**, **your** broker or advisor immediately and **we** will let **you** know whether it has any impact on **your** cover.

We may contact **you** after **you** have submitted **your** application to clarify or collect any information that **you** may not have included. The information **you** provide may be recorded and used by **us** in assessing **your** application. **Your** duty to take **reasonable** care not to make a misrepresentation applies to all types of communication with **us**, including written, electronic, online, when speaking with **us** in person or on the telephone, or a mix of these.

If you do not comply with your duty

If **you** do not take **reasonable** care not to make a misrepresentation, it may have serious consequences for **your** insurance. If **you** have failed to comply with **your** duty, **we** have certain rights, which may depend on what **your** insurance offer may have been had **you** not made a misrepresentation, and whether or not the misrepresentation was fraudulent. **We** have different actions available to **us**, for example, **we** may do one of the following:

+ Avoid **your** insurance cover. This means that **your** insurance contract and cover will be treated as if it never existed;
+ Change the amount of cover, for example the level of cover may be reduced;
+ Change the terms of **your** insurance contract, for example certain events may be excluded from being covered.

This may mean an insurance claim may not be paid, or the amount or benefit paid may be reduced, or premiums increased.

If **we** suspect that **you** may have breached **your** duty to take **reasonable** care not to make a misrepresentation, before **we** exercise any of the actions available to **us**, **we** will:

+ Explain **our** reasons why **we** believe **you** have breached **your** duty; and
+ Provide **you** with an opportunity to respond and provide **us** with further information.

If **we** decide to make changes to **your** cover, **we** will notify **you** of **our** decision and provide **you** with the review process and complaints process to follow if **you** disagree with **our** decision.

If you need help

It is very important that **you** understand this information, the questions that **we** ask **you** and **your** duty. If **you** are having difficulty for any reason, such as a disability, English language, or require further support such as a support person **you** trust, please contact **us** so that **we** may tell **you** how **we** may assist in providing additional support.

If **you** have any questions, please contact **us**.

Privacy Statement

ReadySet Insurance

ReadySet Insurance will collect personal information when **you** deal with ReadySet Insurance its agents, other companies in the 360 Group, the **insurer** or suppliers acting on ReadySet Insurance's behalf. ReadySet Insurance uses **your** personal information so it can do business with **you**, which includes issuing and administering its products and services and processing claims.

Sometimes ReadySet Insurance might send **your** personal information overseas. The locations ReadySet Insurance sends it to can vary and may include New Zealand, Singapore, Philippines, India, UK, countries within the European Union and the United States of America.

A copy of the ReadySet Insurance Privacy Policy is located on the ReadySet Insurance website at www.readysetinsurance.com.au

Insurer

We are bound by the *Privacy Act 1988 (Cth)* when collecting and handling **your** personal information including health information. **We** will only collect personal information from or about **you** for the purpose of assessing **your** proposal for insurance and administering **your policy**, including any claims **you** make or claims made against **you**.

We may need to disclose personal information to other entities within **our** group, re-insurers (who may be located overseas including Australia, the UK and EU), insurance intermediaries, insurance reference bureaus, credit reference agencies, **our** advisers, **our** agents, **our** administrators and those involved in the claims handling process (including assessors, investigators and others), for the purpose of assisting **us** and them in providing relevant services and products, or for the purpose of recovery or litigation.

We will disclose **your** personal information to someone overseas only if **we** have:

+ **reasonable** grounds to believe that they are subject to privacy laws that, overall, provide comparable safeguards to those in the *Privacy Act 1988 (Cth)*;
+ **reasonable** grounds to believe that they are subject to privacy laws of a prescribed country under the *Privacy Act 1988 (Cth)*; or
+ they agree to protect **your** information in a way that, overall, provides comparable safeguards to those in the *Privacy Act 1988 (Cth)*.

The Cost of The policy

We will tell **you** the premium payable for **your policy** when **you** apply for cover.

It will be based on a number of factors including **your** travel destination(s), the duration of **your journey**, the level of cover and **excess you** choose, the number of people covered, **your** age and any optional extra cover **you** select.

It will also include some government charges and taxes (e.g. GST).

The Terms on Cancelling Your policy

If **you** decide that **you** do not want this **policy**, **you** can cancel it via the online policy manager or **you** can contact **us**. It's important to understand that canceling **your policy** means that that **you** won't be eligible for any cover, and **you** won't be able to make any claim under **your policy**. The following cancellation terms apply depending upon the circumstances.

Up to 14 Days Cooling-Off Period

You may change **your** mind about buying this **policy** within fourteen (14) days of issue of the **policy schedule** ('cooling-off period') and **we** will provide a full refund. **We** must receive **your** request within the 14 days either in writing or by email. Alternatively, **you** may log in to **your** online policy manager and cancel **your policy** online.

This cooling-off right does not apply if it is past the first travel date shown on **your policy schedule**, **you** have made a claim or if **you** have started **your journey**.

Cancellation by You After 14 Days

You can cancel **your policy** after 14 days, and **we** will refund the amount **you** paid less duties and taxes **we** cannot recover, the proportion of the premium for the period which **you** were insured.

To be eligible for a refund, **you** must not have:

+ started **your journey**;
+ made a claim or intend to make a claim; or
+ exercise any other right under **your policy**.

If **you** choose to end **your journey** early, **we** will not reimburse any premium for any unused portion of **your policy**.

Cancellation by Us

We may cancel this **policy** at any time as allowed by law by notifying **you** in writing of the date from which cancellation is to take effect. **We** may only cancel in certain circumstances, as allowed by law, including where **you** have:

+ breached **your** duty to take **reasonable** care not to make misrepresentation; or
+ breached a provision of **your policy**; or
+ made a fraudulent claim under **your policy**.

If **we** cancel, **we** will only refund the portion of the premium for **your policy** for the period for which **you** were not insured.

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General Insurance Code of Practice

The Insurance Council of Australia has developed the General Insurance Code of Practice (Code), which is a voluntary self-regulatory code. The Code aims to raise the standards of practice and service in the insurance industry.

Lloyd's has adopted the Code on terms agreed with the Insurance Council of Australia. For further information on the Code please visit www.codeofpractice.com.au

The Code Governance Committee (CGC) is an independent body that monitors and enforces insurers' compliance with the Code. For more information on the CGC go to www.insurancecode.org.au

Complaints and Disputes

If **you** have any concerns or wish to make a complaint in relation to this **policy**, **our** services or **your** insurance claim, please let **us** know and **we** will attempt to resolve **your** concerns in accordance with **our** Internal Dispute Resolution procedure. Please contact ReadySet Insurance or the **claims handler** (as appropriate) in the first instance:

ReadySet Insurance Complaints Officer:
Telephone. 1800 411 580
Email. idr@360uw.com.au
Post. Suite 1, Level 18, 201 Kent Street,
Sydney NSW 2000
Claims Handler:
Corporate Services Network (CSN)
Post. GPO Box 4276
Sydney NSW 2001, Australia
Email. readysetcomplaints@gbtpa.com.au
Telephone. +61 (2) 8123 0493 (Claims, Mon-Fri)
CSN is an Authorised Representative (A/R #: 001294637) of Gallagher Bassett Services Pty Ltd (AFSL #: 530867)

ReadySet Insurance or the **claims handler** (as appropriate) will acknowledge receipt of **your** complaint and do their utmost to resolve the complaint to **your** satisfaction within 10 business days.

If ReadySet Insurance or the **claims handler** cannot resolve **your** complaint to **your** satisfaction, they will escalate **your** matter to Lloyd's Australia who will determine whether it will be reviewed by their office or the Lloyd's UK Complaints team. Lloyd's contact details are:

Lloyd's Australia Limited
Telephone. (02) 8298 0783
Email. idraustralia@lloyds.com
Post. PO Box R1745
Royal Exchange NSW 1225

A final decision will be provided to **you** within 30 calendar days of the date on which **you** first made the complaint unless certain exceptions apply.

You may refer **your** complaint to the Australian Financial Complaints Authority (AFCA), if **your** complaint is not resolved to **your** satisfaction within 30 calendar days of the date on which **you** first made the complaint or at any time. AFCA can be contacted as follows:

Australian Financial Complaints Authority
Telephone. 1800 931 678
Email. info@afca.org.au
Post. GPO Box 3
Melbourne VIC 3001
Online. www.afca.org.au

Your complaint must be referred to AFCA within 2 years of the final decision, unless AFCA considers special circumstances apply. If **your** complaint is not eligible for consideration by AFCA, **you** may be referred to the Financial Ombudsman Service (UK) or **you** can seek independent legal advice. **You** can also access any other external dispute resolution or other options that may be available to **you**.

The **insurer** accepting this contract of insurance agrees that:

I. if a dispute **arises** under this insurance, this insurance will be subject to Australian law and practice and the **insurer** will submit to the jurisdiction of any competent Court in Australia;
II. any summons notice or process to be served upon the **insurer** may be served upon:

Lloyd's Underwriters' General Representative in Australia
Post. PO Box R1745
Royal Exchange NSW 1225
Email. serviceofsuitaus@lloyds.com

who has authority to accept service on the **insurer's** behalf;

III. if a suit is instituted against the **insurer**, the **insurer** will abide by the final decision of such Court or any competent Appellate Court.

In the event of a claim **arising** under this **policy** notice should be given as soon as possible to:

Claims Handler
Corporate Services Network (CSN)
GPO Box 4276, Sydney NSW 2001, Australia
Email. readysetcomplaints@gbta.com.au

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Summary of Policy Features and Table of Benefits

This **policy** has a number of benefits as listed below. For full details of all the benefits, exclusions, conditions and limits of the **policy**, please refer to the **policy** wording.

Policy Section & Table of Benefits		Excess Applied	Ultimate		Premium	Standard	Basic
			International	Domestic			
	A. Benefits applicable before or during travel						
1	Additional Accommodation & Travel Expenses	Yes	$50,000	$5,000	$25,000	X	X
2	Family Emergency	Yes	Yes	Yes	Yes	X	X
3	Emergency Companion Cover	Yes	Yes	Yes	Yes	X	X
4	Cancellation	Yes	Unlimited	Unlimited	$20,000	$6,000	X
5	Disruption of Journey	No	Unlimited	Unlimited	$20,000	$6,000	X
6	Alternative Transport Expenses	Yes	$5,000	X	X	X	X
	B. Medical benefits applicable during travel						
7	Overseas Emergency Medical Assistance	No	Unlimited	X	Unlimited	Unlimited	Unlimited
8	Overseas Emergency Medical & Hospital Expenses	Yes	Unlimited	X	Unlimited	Unlimited	Unlimited
9	Dental Expenses	Yes	$1,000	X	$500	$500	$500
10	Resumption of Journey	No	$3,000	X	$3,000	X	X
11	Hospital Cash Allowance	No	$5,000	X	$5,000	X	X
12	Repatriation of Remains	No	$15,000	X	$15,000	$15,000	$15,000
13	Permanent Disability	No	$25,000	X	$10,000	X	X
14	Loss of Income	No	$10,400	X	$5,200	X	X
	C. Other benefits applicable during or after travel						
15	Credit Card Fraud & Replacement	Yes	$5,000	X	$1,000	X	X
16	Travel Documents & Traveller's Cheques	Yes	$4,000	X	$2,000	X	X
17	Theft of Cash	No	$500	X	$300	X	X
18	Baggage & Personal Effects	Yes	$15,000	$15,000	$6,000	$4,000	$3,000
19	Baggage & Personal Effects Delay Expenses	No	$250	X	$250	X	X
20	Personal Liability	Yes	$5 Million	$5 Million	$5 Million	$5 Million	$5 Million
21	Domestic Pets	Yes	$500	X	X	X	X
22	Domestic Services	Yes	$500	X	X	X	X
23	Rental Vehicle Insurance Excess	Yes	$5,000	$5,000	$5,000	$5,000	$5,000

Add-on Policy Section & Benefits		Excess Applied	Ultimate		Premium	Standard	Basic
			International	Domestic			
	D. Optional benefits						
23	Rental Vehicle Insurance Excess (increased from the automatic cover defined above)	Yes	$8,000	$8,000	$8,000	$8,000	$8,000

	Cruise Option Add On						
24	Pre-paid Shore Excursions Cancellation	Yes	$1,000	$1,000	$1,000	$1,000	$1,000
25	Missed Cruise Departure	Yes	$2,500	$2,500	$2,500	$2,500	$2,500
26	Cabin Confinement/Loss of Enjoyment	No	$1,500	$1,500	$1,500	$1,500	$1,500
27	Missed Port Cover	Yes	$750	$750	$750	$750	$750
28	Formal Attire Cover	Yes	$1,500	$1,500	$1,500	$1,500	$1,500
29	Formal Attire Delay Allowance	No	$250	$250	$250	$250	$250
	Winter Sports Add On						
30	Emergency Rescue	Yes	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited
31	Ski Pack	Yes	$750	$750	$750	$750	$750
32	Piste Closure	Yes	$1,000	$1,000	$1,000	$1,000	$1,000
33	Bad Weather & Avalanche Closure	Yes	$750	$750	$750	$750	$750
34	Winter Sports Equipment Hire	Yes	$1,500	$1,500	$1,500	$1,500	$1,500
35	Winter Sports Equipment Excess	Yes	$1,750	$1,750	$1,750	$1,750	$1,750

Unless otherwise defined in this PDS:

Sections 1 to 5: If **you** claim for the same or similar cancelled services/facilities or alternative arrangements under sections 1 to 5, **we** will only pay the higher of the two amounts, not both. Benefit limits are per adult traveller.

Except as referenced above all **policy** Benefit Limits and **excesses** are Per Person with the exception of sections 17 and 20 where the Benefit Limits are per **policy** regardless of the number of persons insured under the **policy**. Section 10 includes a sub limit that is per adult.

Sections 23 to 35 are only applicable where **you** only have paid an appropriate applicable premium.

Sections 1 to 5, 8, 10, 11, 13, 14, 18, 21, 22, 23, 26, 28, 32 and 35 all have sub limits and **you** will find this detail in the section describing each benefit of this PDS.

You do not have cover under sections 6 to 17, 19, 21 and 22 while travelling in Australia.

Annual Multi Trip:

Only Available with Ultimate and Premium Cover Levels.

SECTION 2

Your ReadySet Insurance Policy

The Policy

This part of the PDS explains:

+ things to consider when buying the **policy**
+ what the **policy** covers. **We** have arranged this into sections to indicate what cover is applicable before, during and after **your** trip.
+ how to make a claim under the **policy**.

You should read the PDS before buying the **policy** because **you** are responsible for ensuring that the insurance cover **you** select is suitable for **your** needs.

Things to Consider When Buying The policy

Before buying this **policy**, **you** should consider:

+ the different levels of cover available
+ whether **you** are eligible for cover
+ how frequently **you** travel
+ whether **you** need any extra optional cover
+ the level of **excess** that **you** prefer
+ the cost of the **policy**
+ the terms on cancelling **your policy**

The Different Cover Levels Available

You need to choose who will be covered and the level of cover **you** need to suit **your** travel plans.

You can choose from 5 Cover Levels with differing benefits and levels of cover of which only Ultimate and Premium are available as Annual Multi Trip **policy**.

You can also choose from 3 optional covers; **cruise option**, **winter sports option** and **rental vehicle insurance excess**.

Cover Levels Available	What's Included
Ultimate (International)	Sections 1 to 23
Ultimate (Domestic)	Sections 1 to 5, 18, 20, 23
Premium	Sections 1 to 5, 7 to 20, 23
Standard	Sections 4, 5, 7 to 9, 12, 18, 20, 23
Basic	Sections 7 to 9, 12, 18, 20, 23

Whether You Are Eligible For Cover

Cover is only available if **you** fulfil the following requirements at the time of purchase:

+ **you** currently reside in Australia; and
+ **your** trip starts and ends in Australia; and
+ **you** satisfy the age limits that apply to the chosen cover level; and
+ **you** hold a valid Australian Medicare card (if **you** are a temporary visitor, then **you** must be covered in Australia by a private health insurance policy that satisfies the Australian Government health insurance requirements for **your** visa type).
+ for temporary visitors, **your** visa remains valid beyond the period of **your** return.

Ultimate | Premium| Standard | Basic

These cover levels are appropriate for **Australian residents** whose **journey** has not yet commenced. In addition to meeting the eligibility criteria above, **we** can only provide cover under these cover levels if:

+ **you** purchase the **policy** before leaving **your departure point**; and
+ **your** itinerary matches the travel dates and destinations shown on **your policy schedule**.

Annual Multi Trip

If **you** have selected an Annual Multi Trip **policy** this covers an unlimited number of **journeys** both internationally and domestically for a twelve-month period. This applies to both leisure and business travel.

The maximum duration of cover for any one **journey** will depend upon which **policy** option **you** have selected. (**You** can choose from 30 or 45 days per **journey**.)

There are 2 types of cover:	
Ultimate	Sections 1 to 23
Premium	Sections 1 to 5, 7 to 20, 23

All benefit limits and sub-limits are reinstated at the end of each **journey** (other than *Section 20 – Personal Liability*, where the amount shown in the **table of benefits** is the most **we** will pay for all claims under the **policy**).

Irrespective of the region of travel selected there is no cover provided under **our** Annual Multi Trip cover for travel in, to or through; Cuba, Iran, North Korea, Russia, Belarus or Ukraine.

You Will Not Be Eligible For Cover

Applicable to all cover levels, except Domestic. **You** will not be eligible for cover if:

+ **you** do not intend to return to Australia on the completion of **your overseas journey**; or
+ **you** are using this travel insurance to substitute with a private health insurance while **overseas**.

Age Limits That Apply

Age limits are as at the date of issue of **your policy schedule**.

Cover Levels:	Age Limits That Apply
Ultimate	Travellers of all ages*
Premium	Travellers of all ages*
Standard	Travellers of all ages*
Basic	Travellers of all ages*
Annual Multi Trip	Travellers aged 75 and under

*Cover is only available up to a maximum of 6 months per 1 **journey** for travellers aged 80 years or over.

Amendment of Cover

In certain circumstances, **we** will allow **you** to amend **your policy** after purchase.

Where **we** agree to update or add to the cover under **your policy**, the change in cover will only apply to circumstances which **arise** after **we** have issued **you** with an updated **policy schedule** reflecting the change.

Where **we** agree to **your** request to remove any cover under **your policy**, **you** will not be able to make any claim or exercise any other right under the cover that has been removed for any circumstance which **arises** at the time or after **your policy** is updated.

Your Travel Destination

When **you** apply for the **policy**, **you** need to tell **us** where **you** are travelling to. The premium **you** pay for the **policy** depends on **your** destination(s). **Policy** only covers loss, **injury** or **illness** that occurs in the countries or regions shown on **your policy schedule**.

You don't have to list transit stops when they are less than 24 hours and **you** will stay at the airport, except for the USA.

Please note: **We** will cover **you** for stopovers in the USA if **you** also nominate USA as a destination when **you** apply for cover.

You can change the destinations **you** have covered before **your journey** commences. However, once **you** have departed on **your journey**, **you** can only add new destinations. Some destinations may be free to add cover for. **We** may charge an additional premium for other destinations.

Cruise Travel Cover

If **you** plan to undertake a multi-night **cruise**, **you** are required to choose the correct travel region that corresponds to **your** primary itinerary and all scheduled port stops. Additionally, **you** must opt for the **cruise cover option** and pay any applicable extra premium to activate this protection. Once selected the **cruise cover** will then appear on **your policy schedule**. Please note, this **policy** does not provide any coverage while travelling on cargo ships, freighters, or similar vessels.

Whether You Need Any Extra Optional Cover

Rental Vehicle Insurance Excess

Your policy automatically provides cover under *Section 23 – Rental Vehicle Insurance Excess* for all cover levels.

You can increase the benefit level shown in the **table of benefits** by nominating the level of additional cover required from the options **we** make available to **you** and paying an additional premium at the time **you** purchase **your policy**.

The amount of additional cover purchased by **you** will be shown on **your policy schedule**.

Cruise Cover Option

This **policy** does not automatically cover **you** for any costs related to **cruises**. If **you** are going on a **cruise** for 2 nights or more, **you** MUST select the **cruise cover option**, pay the additional premium, and have it shown on **your policy schedule**. **You** will not have cover under this **policy** if **you** go on or intend to go on a **cruise** and have not selected this cover.

You do not need to add **cruise cover** if **you** are:

+ not going on a **cruise**;
+ travelling on a **cruise** for only one night;
+ only taking a ferry trip; or
+ sailing (note: that sailing is not covered if **you** are more than 10 nautical miles off any land mass).

You can purchase the **cruise option** with all cover levels. The **cruise option** must be applied for at least 24 hours before travelling on a **cruise**. **You** cannot purchase this pack individually.

By adding the **cruise option**, all of the **policy** benefit sections for **your** chosen cover level will be included. The following sections in the table below are additional benefits included with the **cruise option**. This table also shows the coverage limits under each section.

Section	Benefit	Amount
24	Pre-paid Shore Excursion Cancellation	$1,000
25	Missed Cruise Departure	$2,500
26	Cabin Confinement / Loss of Enjoyment*	$1,500
27	Missed Port Cover	$750
28	Formal Attire Cover	$1,500
29	Formal Attire Delay Allowance	$250

*sub-limits apply

If **you** are travelling on a **cruise** within Australian waters, **your** cover is extended to allow for **you** to be evacuated to a location where Australian emergency services can pick **you** up and transfer **you** to an Australian medical facility for treatment if **you** are injured or become sick. **Your** cover is also extended for certain medical expenses incurred whilst on-board the **cruise** ship if **you** are Injured or become **ill**. **We** will not pay for any medical expenses or medical transportation which is provided on land in Australia.

Winter Sports Cover Option

You can add **winter sports cover** by paying a little extra when purchasing **your policy**. This cover only applies if **you** select it and pay for it upfront.

If **you** don't add **winter sports cover**, **your policy** won't pay for anything that happens because **you** take part in winter sports, like skiing or snowboarding, under these sections. If **you** do not purchase the **winter sports option you** will not be covered for any losses **arising** directly or indirectly from **you** participating in **winter sports activities** under the following sections of the **policy**:

1 – Additional Accommodation & Travel Expenses;
2 – Family Emergency;
3 – Emergency Companion Cover; and
4 – Cancellation.
7 – Emergency Medical Assistance;
8 – Emergency Medical & Hospital Expenses;

Make sure **you** buy this add-on at least 24 hours before **you** start any winter sports. **You** can't buy this cover on its own without the main **policy**.

Section	Benefit	Amount
30	Emergency Rescue	Unlimited
31	Ski Pack	$750
32	Piste Closure*	$1,000
33	Bad Weather and Avalanche Closure	$750
34	Winter Sports Hire Equipment	$1,500
35	Winter Sports Equipment Excess*	$1,750

*sub-limits apply

You need to be 64 or younger when **you** buy the **policy** to get this cover.

This add-on does not cover for any claims **arising** under the Permanent Disability section where **you** are participating in **winter sports activities**.

If **you** make a claim for **winter sports** injuries or issues, there's a double **excess** fee Sections 7 to 10, 13 and 14. This extra fee can't be removed.

Pre Existing Medical Conditions

Please refer to **our pre existing medical condition**(s) process on page 24 of this PDS.

Choosing Your Excess Amount

The **excess** is the portion of a claim that **you** pay yourself when **you** make a claim. If **your** claim is approved, we'll subtract the **excess** amount from **your** payout.

When **you** buy **your policy**, **you** can usually choose how much **excess you** want to pay for certain claims. **Your policy schedule** will list the **excess** amounts that apply to **your** cover. Generally, selecting a higher **excess** means **your** premium will be lower.

Please note: There may be an extra **excess** added for claims related to certain medical conditions you've declared. This will be shown on **your policy schedule** and any medical declaration letters **we** send **you**.

If **you** are aged 80 or over, an additional $3,000 **excess** applies to claims related to injuries, illnesses, or medical conditions.

Additional **excesses** also apply if **you** purchase the Winter Sports Add-On.

You cannot pay to remove these **excesses**.

What You're Covered For

This part of the PDS explains:

+ The period for which **you** are covered
+ Circumstances in which **you** can extend **your policy**
+ What the **policy** covers and, does not cover
+ General exclusions and general conditions that limit what **you** are covered for under the **policy**

Period For Which You Are Covered

The earliest that cover under the **policy** starts is when **we** issue **you** a **policy schedule**. This confirms the period for which **you** are insured.

Importantly:

+ Cover for *Section 4 – Cancellation* starts on the date the **policy schedule** is issued, unless **you** have purchased an Annual Multi Trip cover where **your** cover commences on the Start Date shown on **your policy schedule**.
+ If **you** need to return **home** during **your journey** (unless it is a claimable event), the cover provided by **your policy** will be suspended from the time **you** return to **your home**, until the time **you** leave **your home** to continue **your journey**.

  Please note, it does not change the end date of **your policy**. Following resumption of **your journey**, **your policy** will remain valid until the end date shown on **your policy schedule** or **your** permanent return to **your home**, whichever happens first.

  We will not pay any cost in relation to **your** return to Australia (unless these costs are covered by this **policy**) or for **your** expenses to travel **overseas** to resume **your journey**. Any **illness** or **injury you** have developed, show symptoms for, have diagnosed or treated in Australia before **you** resume **your journey** will not be covered in the remaining insurance period, as it will be considered a **pre existing medical condition** from the time **you** resume **your journey**.

+ Cover under all other sections starts on the first of the travelling dates shown on **your policy schedule**. This means there is no cover **arising** from events that happen within or before this period.
+ All cover ends on the earlier of the date **you** return **home** or the last of the travelling dates shown on **your policy schedule**.
+ **You** must purchase **your policy** before **you** leave **your departure point**.

When You Can Extend Your Policy

If **you** plan to travel beyond the original travel dates stated on **your policy schedule**, **you** may request to extend **your policy**. To do so please contact **us** by email info@readysetinsurance.com.au or by calling **our** customer service team on 1300 450 440.

You must submit **your** extension request before **your** current **policy** expires (by 11:59 PM AEST on the expiry date).

If **we** approve **your** request and **you** pay the applicable additional premium, **we** will provide **you** with a new **policy schedule** reflecting the new travel dates.

Extensions will generally be approved unless:

+ **you** have already made a claim, or **you** know **you** may need to make a claim under **your** current **policy** that **you** have not notified **us**; or
+ **you** exceed the maximum age limit for **your** chosen level of coverage; or
+ the extension relates to a pre-existing medical condition that **you** have not been hospitalized for (including day surgery or emergency visits) within the last 12 months, even if it was covered by **your** original **policy**); or
+ **you** have developed a new medical condition during **your** original **policy** period.

Any extension fees or changes will be charged based on the current rates for **your** coverage level at the time of the request.

What The Policy Covers And, Does Not Cover

The **policy** provides 35 different types of benefits.

Benefits Limits

The **table of benefits** shows:

+ whether the benefit is included in the cover level **you** have selected.
+ the maximum amount **we** will pay for certain types of claims.

Limits on Cover

Although **we** strive to provide as wide coverage as possible, the **policy** does not cover every circumstance. The limits on the cover are explained in each section and also in the section titled 'General Exclusions'. Carefully read these sections to understand for what **you** are, and are not, covered for.

A. Benefits Applicable Before or During Travel

1. Additional Accommodation & Travel Expenses

This benefit is available only with the Ultimate & Premium levels of cover. Please Note: **you** will not have cover under this **policy** section while travelling on a **cruise** or while participating in **winter sports activities** unless **you** purchase the **cruise option** or the **winter sports option**.

What is Covered

We will reimburse:

a. All **reasonable** additional accommodation and travel expenses if **you** cannot travel because of an **injury** or **illness** which needs immediate treatment from a **medical adviser** who certifies that **you** are unfit to travel.

b. If **you** shorten **your journey** and return to Australia on the written advice of a **medical adviser** approved by Healix International, the **reasonable** cost of **your** return to Australia. **We** will only pay the cost of the fare class that **you** had originally planned to travel at and **you** must take advantage of any pre-arranged return travel to Australia.

   If **you** do not have a return ticket booked to Australia before **you** were **Injured** or became **ill**, **we** will deduct, from the amount of **your** claim, the price of the fare to Australia from the place from which **you** planned to return to Australia. The fare will always be at the same fare class as the one on which **you** left Australia.

c. **Your reasonable** additional travel and accommodation expenses if a disruption to **your journey** is disrupted due to any of the following reasons:

   – **your** passport, travel documents or credit cards are lost or they are stolen.
   – **your** scheduled or connecting transport is cancelled, delayed, shortened or diverted because of one of the following events: strike, riot, hijack, civil unrest, weather, natural disaster or accident affecting **your** mode of transport.
   – **you** unknowingly break any quarantine rule.
   – fire, explosion, earthquake or flood render **your home** uninhabitable.

What is Not Covered

We will not pay if:

a. Before **your** period of cover commenced, **you** were aware of any reason that may cause **your journey** to be cancelled, disrupted or delayed.

b. **You** can claim **your** additional travel and accommodation expenses from anyone else.

c. **Your** claim related to the financial collapse of any transport, tour or accommodation provider.

d. **Your** claim is a result of **you** or **your travelling companion** changing travel plans.
e. For cancellations, delays, rescheduling or diversions to **your** scheduled or connecting transport unless it is due to a strike, riot, hijack, civil protest, weather, natural disaster or accident affecting **your** mode of transport.
f. The additional out-of-pocket expenses **you** have paid are for, or on behalf of any other person, unless that person is also an insured person named on **your policy schedule**.
g. Any claims under this section **arising** from **your** participation in **winter sports activities**, unless **you** have purchased the **winter sports option**.
h. Any claims under this section **arising** during **your** travel on a **cruise**, unless **you** have purchased the **cruise option**.

2. Family Emergency Coverage

This benefit is available only with the Ultimate & Premium levels of cover.

Important: This coverage does not apply if **you** are travelling on a **cruise** or taking part in **winter sports activities** unless **you** have added the **cruise cover option** or the **winter sports cover** option to **your policy**.

What is Covered

We will pay:

a. during **your journey**, **your travelling companion** or a **relative** of either of **you** aged 84 or younger and resides in Australia:
   - passes away unexpectedly;
   - suffers a disabling **injury** that requires **hospitalisation**; or
   - becomes seriously **ill** and requires **hospitalisation** (excluding **hospitalisation** due to a **pre existing medical condition**(s).

   In these circumstances **we** will reimburse **you** for the **reasonable** extra costs to return **home** early based on the same class of travel **you** originally booked.

b. if a **relative** is **hospitalised** or passes away in Australia due to a **pre existing medical condition**(s) that was unknown and unforeseeable at the time **you** purchased the **policy**, the maximum reimbursement under this section is:

Per Adult:	$2,000

What is Not Covered

We will not pay if:

a. **you** were aware of any reason that may cause **your journey** to be cancelled or disrupted before **your journey** commenced.
b. the death, **injury** or **illness** of a **relative arises** from a **pre existing medical condition**(s), except as specified under *Section 2.b Family Emergency*.
c. **you** can claim **your** additional travel expenses from any other source.
d. as a result of **you** or **your travelling companion** changing travel plans.
e. **your travelling companion** or a **relative** of either of **you** is aged 85 or over.
f. any claims under this section **arising** from **your** participation in **winter sports activities**, unless **you** have purchased the **winter sports option**.
g. any claims under this section **arising** during **your** travel on a **cruise**, unless **you** have purchased the **cruise option**.

3. Emergency Companion Cover

This benefit is available only with the Ultimate & Premium levels of cover. Please Note: **you** will not have cover under this **policy** section while travelling on a **cruise** or while participating in **winter sports activities** unless **you** purchase the **cruise option** or the **winter sports option**.

What is Covered

We will reimburse:

a. **reasonable** additional accommodation and travel expenses **you** incur so as to remain behind with **your travelling companion** if he or she cannot continue their **journey** because of an **injury** or **illness** which needs immediate treatment from a **medical adviser** who certifies that **your travelling companion** is unfit to travel.
b. **reasonable** accommodation and travel expenses of **your travelling companion** or a **relative** to travel to **you**, stay with **you** or escort **you**, if **you** are in **hospital** suffering from a life threatening or other serious condition, or are evacuated for medical reasons. He or she must travel, stay with **you** or escort **you** on the written advice of a **medical adviser** and with the prior approval of Healix International.

What is Not Covered

We will not pay if:

a. **you** were aware of any reason that may cause **your journey** to be cancelled, disrupted or delayed, before **your** period of cover commenced.
b. **you** can claim **your** additional travel and accommodation expenses from any other source.
c. as a result of **you** or **your travelling companion** changing travel plans.
d. any claims under this section **arising** from **your** participation in **winter sports activities**, unless **you** have purchased the **winter sports option**.
e. any claims under this section **arising** during **your** travel on a **cruise**, unless **you** have purchased the **cruise option**.

4. Cancellation

This benefit is available only with the Ultimate, Premium & Standard levels of cover. Please Note: **you** will not have cover under this **policy** section while travelling on a **cruise** or while participating in **winter sports activities** unless **you** purchase the **cruise option** or the **winter sports option**.

What is Covered

a. **We** will pay cancellation fees and lost deposits for unused travel and accommodation arrangements for which **you** have paid in advance, associated with those named on the **policy schedule** only, that and cannot be recovered in any other way, if **your journey** is cancelled or shortened at any time, and as a result of circumstances that **you** did not expect or intend or outside of **your** control.

b. **We** will reimburse the travel agent's cancellation fees up to the following amounts where all monies have been paid or the maximum amount of the deposit has been paid at the time of cancellation is as follows:

Per Adult:	$1,500

c. **We** will not pay more than the level of commission or service fees normally earned by the agent, had **your journey** not been cancelled. **You** must provide **us** with documentary evidence of the travel agent's lost commission or service fees.

d. **We** will also pay the cancellation cost of tuition or course fees up to a maximum of $2,000 per person.

e. **We** will pay the value of any frequent flyer or similar air travel points, loyalty cards points, redeemable vouchers or other similar schemes, **you** used to purchase an airline ticket following cancellation of that airline ticket due to unforeseen circumstances outside of **your** control, if **you** cannot recover the lost points from any other source.

   The amount **we** pay will be calculated as follows:

   – 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 toward the airline ticket;
   – multiplied by the total number of points lost;
   – divided by the number of points used to obtain the ticket.

f. If **you** cancel or shorten **your journey** because a **relative** is **hospitalised** in Australia, or dies in Australia after the **policy** is issued as a result of a **pre existing medical condition**(s), **we** will not cover **you** unless **you** were unaware of the likelihood of the **hospitalisation** or death before the **policy** was issued.

   The most **we** will pay under this section is as follows:

Per Adult:	$2,000

What is Not Covered

We will not pay if:

a. before **your** period of cover commenced, **you** were aware of any reason that may cause **your journey** to be cancelled, abandoned or shortened.

b. the cancellation fees or lost deposits **arise** because of the death, **injury** or **illness** of a **relative** aged 85 and over, and/or **arises** from a **pre existing medical condition**(s) except as specified under *Section 4 .f. Cancellation*.

c. **you** or **your travelling companion** decide to change plans.

d. **your** claim **arises** from any business, financial or contractual obligations. This exclusion does not apply to claims where **you** or **your travelling companion** are made redundant from full time employment in Australia provided **you** or they were not aware that the redundancy was to occur before the **policy** was issued.

e. a tour operator or wholesaler being unable to complete arrangements for any tour because there were not enough people to go on the tour.

f. the cancellation, delay or rescheduling is caused by a bus line, airline, shipping line or rail authority.

g. **your** claim **arises** from the financial collapse of any travel agency, transport, tour or accommodation provider.

h. **your** claim **arises** due to the failure of **your** travel agent to pass on monies to operators or to deliver promised services.

i. **your** claim **arises** from the mechanical breakdown of any means of transport.

j. **your** claim **arises** from an act or threat of terrorism.

k. **your** claim **arises** from the death, **injury** or **illness** of any person who resides outside of Australia.

l. **you** are a full-time permanent employee and **your** pre-arranged leave is cancelled by **your** employer unless **you** are a full time member of the Australian Defence Force or of federal, state or territory emergency services.

m. **your** claim **arises** from the breakdown or dissolution of any personal or **family** relationship.

n. **your** claim **arises** from **your** participation in **winter sports activities**, unless **you** have purchased the **winter sports option**.

o. **you** were travelling on or intending to travel on a **cruise**, unless **you** have purchased the **cruise option**.

p. the expenses **you** have paid for were on behalf of any other person, unless that person is also an insured person named on **your policy schedule**.

5. Disruption of Journey

This benefit is available only with the Ultimate, Premium & Standard levels of cover.

What is Covered

If **your** pre-paid scheduled transport is cancelled, rescheduled or delayed for a reason outside of **your** control, **we** will pay the benefit shown in the **table of benefits**, subject to the following:

a. if **your** delay lasts 6 hours or more, **we** will reimburse **you** up to $200 for **reasonable** additional meal and accommodation expenses after the initial 6 hour period; and up to $200 for each full 24 hour period that the delay continues past the initial 6 hour delay; and/or

b. if **you** are unable to reach **your** next destination or connecting transport on time, **we** will cover the cost of **your** pre-paid, unusable, non-recoverable, accommodation, flights, transfers, tours and events expenses.

What is Not Covered

There is no cover in respect of disruption to **your journey** if:

a. **You** missed a connecting flight or transport service where the stopover, layover or connection originally scheduled on **your** itinerary was less than 4 hours.
b. **You** can claim **your** additional meal and accommodation or non-refundable out of pocket expenses from any other source.
c. The disruption to **your journey arises** from the financial collapse of any travel agency, booking agent, transport, tour or accommodation provider.
d. The disruption to **your journey arises** from an act or threat of terrorism.
e. New flights or other transport costs or upgrades for **you** to continue **your journey**.

6. Alternative Transport Expenses

This benefit is available only with the Ultimate level of cover.

What is Covered

If **your** scheduled **overseas** transportation is cancelled, delayed, shortened, or diverted, and as a result **you** risk missing important events such as a wedding, funeral, conference, sporting event, or prepaid tour, **we** will cover **reasonable** extra travel expenses needed to get **you** there on time.

What is Not Covered

We will not pay if the cancellation, delay, shortening or diversion of **your** scheduled **transport** is caused by:

a. The financial failure of any transport, tour operator or accommodation provider.
b. An act or threat related to terrorism.

B. Medical Benefits Applicable During Travel

7. Emergency Medical Assistance

This benefit applies to all levels of cover when **you** are travelling internationally, but is excluded whilst **you** are travelling within Australia, unless **you** are travelling on a **cruise** within australian waters and have purchased the **cruise option**. **Our** emergency assistance team, Healix International, are available 24/7 to help **you** if **you** need it.

Please Note: **you** will not have cover under this **policy** section while travelling on a **cruise** or while participating in **winter sports activities** unless **you** purchase the **cruise option** or the **winter sports option**.

What is Covered

We will pay for **our** emergency assistance provider, Healix International, to provide the following services if **you injure yourself** or become **ill** while **overseas**:

a. Arrange access to a **medical adviser** for emergency medical treatment while **you** are **overseas**.
b. Arrange medical transfer if **you** need to be transported to the nearest **overseas hospital** for emergency medical treatment, or evacuation if **you** need to be brought back to Australia with appropriate medical supervision.
c. Provide written guarantees of payment of **reasonable** expenses for emergency **hospitalisation** that may be required while **you** are **overseas**.
d. Pass on messages to **your family** or employer in the case of an emergency.
e. Arrange for **your dependants** to return to Australia during **your journey** if they are left without supervision following **your hospitalisation** or evacuation.

What is Not Covered

We will not pay for:

a. Any medical treatment or ambulance transportation which is provided in Australia.
b. Any subsequent medical, **hospital** or evacuation expenses if **you** decline to promptly follow any medical advice Healix International has given.
c. Medical evacuation or the transportation of **your** remains from Australia to an **overseas** country.
d. Any claims under this section **arising** from **your** participation in **winter sports activities**, unless **you** have purchased the **winter sports option**.
e. Any claims under this section **arising** during **your** travel on a **cruise** unless **you** have purchased the **cruise option**.
f. Any claims **arising** from search and rescue.

You Can Choose Your Own Doctor

You can choose **your** own **medical adviser** or Healix International can appoint an approved **medical adviser** to see **you**, unless **you** can be treated under a **reciprocal health care agreement**.

You will not be covered if **you** elect to receive private medical treatment where public funded services or treatment is readily available, including medical or **hospital** treatment under a **reciprocal health care agreement** between the Government of Australia and the government at **your** destination. The list of countries that Australia has a **reciprocal health care agreements** with can be found at smartraveller.gov.au.

If **you** do not get the medical treatment **you** expect, although Healix International can assist **you**, neither **we** nor Healix International will be liable for anything that results from that treatment.

24 Hours Emergency Assistance

Emergency Assistance is provided 24/7, 365 days a year by Healix International.

If **you** are advised that **you** need a medical transfer or evacuation to Australia, **you** or a member of **your** travelling party MUST contact Healix International as soon as possible and obtain their prior approval for any expenses.

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Travel Insurance

If **you** do not contact Healix International or follow their guidance, **we** will not pay any expenses that would have been avoided or minimised if **you** had followed their guidance.

8. Emergency Medical & Hospital Expenses

This benefit applies to all levels of cover when **you** are travelling internationally, but is excluded whilst **you** are travelling within Australia.

Please Note: **you** will not have cover under this **policy** section while travelling on a **cruise** or while participating in **winter sports activities** unless **you** purchase the **cruise option** or the **winter sports option**.

What is Covered

We will reimburse:

a. **You** for **reasonable overseas** emergency medical, **hospital** and other necessary treatment expenses **you** incur until **you** get back to Australia if **you** become **ill** or **injured overseas**. This cover is subject to the following conditions:
   - The medical or **hospital** expenses must have been incurred as a result of a claimable event and confirmed in writing by a **medical adviser**.
   - **You** must make every effort to keep **your** medical and **hospital** expenses to a minimum.
   - If **you** are **hospitalised** or, if **you** are treated as an outpatient and the total cost of the treatment will exceed $1,000, **you** or a member of **your** travelling party MUST contact Healix International as soon as possible and obtain their prior approval for any expenses.

If **you** do not, **we** will not pay for any expenses that Healix International would not have approved or arranged had **you** sought their prior approval.

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

We will only pay for medical expenses incurred within 12 months after an **illness** first showed itself or the **injury** happened.

What is Not Covered

We will not pay for expenses:

a. Incurred in Australia.
b. **Arising** from **pre existing medical condition**(s) except as specified under the **pre existing medical condition**(s) section.
c. If **you** do not take the advice of Healix International.
d. For treatments longer than 2 weeks by a chiropractor, physiotherapist or dentist unless approved by Healix International.
e. In respect of medical care that is covered under a **reciprocal health care agreement**.
f. **Arising** from **your** participation in **winter sports activities**, unless **you** have purchased the **winter sports option**.
g. **Arising** during **your** travel on a **cruise**, unless **you** have purchased the **cruise option**.
h. **Arising** from any search and rescue.

9. Dental Expenses

This benefit applies to all levels of cover when **you** are travelling internationally, but is excluded whilst **you** are travelling within Australia.

What is Covered

We will reimburse the cost of emergency dental treatment up to a maximum payable benefit for dental costs incurred which the treating dentist certifies in writing is for the relief of sudden and acute pain to sound and **natural teeth**.

What is Not Covered

We will not pay for expenses:

a. Incurred in Australia.
b. **Arising** from **pre existing medical condition**(s) except as specified under the **pre existing medical condition**(s) section.
c. Relating to damage to dentures, dental prostheses, bridges or crowns.
d. Relating to dental treatment involving the use of precious metals or for cosmetic dentistry.
e. For dental treatment caused by or related to the deterioration and/or decay of **teeth**, including root canal treatments.
f. For preventative dental treatment.

10. Resumption of Journey

This benefit is available only with Ultimate and Premium levels of cover levels when **you** are travelling internationally, but is excluded whilst **you** are travelling within Australia.

What is Covered

We will pay if:

a. **You** return to **your home** from **overseas** because:
   - During **your journey**, a **relative** dies unexpectedly or is **hospitalised** following a serious **injury** or **illness** (except **arising** from **pre existing medical condition**(s); and
   - It is possible for **your journey** to be resumed and more than 14 days of the period of cover remains, as noted on **your policy schedule**; and
   - **You** resume **your journey** within 30 days of **your** return to Australia.

   We will reimburse the cost of the airfares for **you** to return to the place where **your journey** was interrupted.

b. The **relative** is **hospitalised** in Australia or dies in Australia after the **policy** is issued as a result of a **pre existing medical condition**(s), and at the time of **policy** issue **you** were unaware of the likelihood of such **hospitalisation** or death, the most **we** will pay under this sections is:

Per Adult:	$2,000

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Travel Insurance

What is Not Covered

We will not pay if:

a. **You** were aware of any reason, before **your** period of cover commenced, that may cause **your journey** to be cancelled, disrupted or delayed.
b. **You** can claim **your** resumption of **journey** expenses from any other source.

11. Hospital Cash Allowance

This benefit is available only with Ultimate and Premium levels of cover when **you** are travelling internationally, but is excluded whist **you** are travelling within Australia.

What is Covered

We will pay **you** $50 for each day **you** are in **hospital** if **you** are in **hospital** for more than 48 continuous hours while **you** are **overseas**.

What is Not Covered

We will not pay:

a. For the first 48 continuous hours **you** are in **hospital**;
b. If **you** cannot claim for **overseas** medical expenses in *Section 8 – Emergency Medical & Hospital Expenses*.

12. Repatriation of Remains

This benefit applies to all cover levels when **you** are travelling internationally, but is excluded whilst **you** are travelling within Australia.

If **you** die as a result of an **injury** or **illness** during **your journey**, **we** will also pay up to $15,000 per person for the **reasonable** cost of either a funeral or cremation **overseas** and/or returning **your** remains to **your home**.

13. Permanent Disability

This benefit is available only with Ultimate and Premium levels of cover when **you** are travelling internationally, but is excluded whilst **you** are travelling within Australia.

What is Covered

We will pay the permanent disability benefit shown in the **table of benefits** if:

a. **You** are Injured during an **overseas journey**; and
b. Within 12 months of the **injury you** have **totally lost** all of the sight in one or both eyes or the total use of a hand or foot at or above the wrist or ankle; and the loss is for at least 12 months and, in **our reasonable** opinion after consultation with an appropriate medical specialist, will continue indefinitely.

What is Not Covered

We will not pay if any claims under this section **arising** from **your** participation in **winter sports activities**.

14. Loss of Income

This benefit is available only with Ultimate and Premium levels of cover when **you** are travelling internationally, but is excluded whilst **you** are travelling within Australia.

What is Covered

We will pay $400 per week for up to 26 weeks if:

+ an **injury** which occurs during an **overseas journey** causes **you** to become disabled within 30 days of the **injury**; and
+ the disablement continues for more than 30 days after **your** return to Australia; and
+ as a result of the disablement, **you** cannot do **your** normal full-time job or suitable alternative work and **you** lose all of **your** income.

What is Not Covered

We will not pay for:

a. The first 30 days of **your** disablement from the time **you** return to Australia.
b. Loss of income of dependents.

C. Benefits Applicable During or After Travel

15. Credit Card Fraud & Replacement

This benefit is available only with Ultimate and Premium levels of cover when **you** are travelling internationally, but is excluded whilst **you** are travelling within Australia.

What is Covered

We will pay **you** back:

a. The replacement cost (including communication costs) of **your** credit cards that **you** lose or which are stolen from **you** during an **overseas journey**.
b. For any loss resulting from the fraudulent use of **your** credit card which is lost or stolen during the **overseas journey** where the loss is not covered by any guarantee provided by the bank or issuing company.

What is Not Covered

We will not pay if:

a. **You** do not report the theft as soon as possible, after **you** becoming aware of the loss to the police or other appropriate authority and **your** card provider in accordance with the credit card terms and conditions; and
b. **You** do not provide **us** with proof that **you** made such a report to the police (or an appropriate authority and (if relevant) **your** credit card provider as soon as possible after **you** become aware of it. Where possible a written statement from the police should be provided.

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16. Travellers Cheques & Travel Documents Cover

This cover only applies to Ultimate and Premium cover levels excluding while **you** are travelling within Australia.

What is Covered

We will pay **you** back the replacement costs (including communication costs) of any travel documents, including passports or travellers cheques **you** lose or which are stolen from **you** during an **overseas journey** where the loss is not covered by any guarantee provided by the bank or issuing company.

What is Not Covered

We will not pay if **you** do not report the loss or theft as soon as practicable after becoming aware of the loss, to the police or other appropriate authority and in the instance of travellers cheques, to the issuing bank or company in accordance with the conditions under which **your** travellers cheques were issued.

You must provide **us** with evidence that **you** made such report to the relevant persons, or an appropriate authority. Where possible, a written statement should be provided by whoever **you** reported the incident to.

17. Theft of Cash

This benefit is available only with Ultimate and Premium levels of cover when **you** are travelling internationally, but is excluded whilst **you** are travelling within Australia.

What is Covered

We will pay **you** back the value of cash, bank notes, currency notes, postal orders or money orders stolen from **you** physically during an **overseas journey**.

What is Not Covered

We will not pay if the cash, bank notes, currency notes, postal orders or money orders were not on **you** physically when the theft happened.

You MUST report the theft as soon as possible after **you** become aware of the loss, to the police or an officer of the bus line, airline, shipping line or rail authority (or other appropriate authority) on which **you** were travelling when the theft occurred.

You must provide **us** with evidence that **you** made such report to the police, or an appropriate authority and (if relevant) **your** credit card provider. Where possible, a written statement should be provided by whomever to which **you** reported the incident.

18. Baggage & Personal Effects

Benefits under this section apply to all levels of cover.

In this section:

'Accidentally Damaged' means an unexpected, unintended, unforeseeable event causing damage. The accidental damage must occur while **you** are on **your journey**.

'Baggage & Personal Effects' means any personal items owned by **you** and that **you** take with **you** or buy on **your journey** 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 cash, bank notes, currency notes, cheques, credit cards, negotiable instruments, **bicycles**, drones, passports, business samples or items that **you** intend to trade.

'Concealed Storage Compartment' means a boot, trunk, glove box, enclosed centre console, or concealed cargo area of a sedan, station wagon, hatchback, van or motorhome. It also includes overhead storage on a plane, or train, or bus on which **you** are travelling.

'Electronic & Communication Devices' means photographic and video equipment, tablets, personal computers and electrical devices of any type. It does not include mobile phones.

'Unattended' means but is not limited to when an item is:

+ not on **your** person or under **your** control at the time of loss;
+ left with someone **you** don't know;
+ left in a place where it can be taken without **your** knowledge including on the beach or beside the pool when **you** swim;
+ left in a place where the item is out of **your** sight; and/or
+ left at a distance where **you** are unable to prevent the item from being unlawfully taken.

'Valuables' means passports, travel documents, jewellery, watches, phones, precious metals or stones or items made from precious metals or stones, furs, binoculars, telescopes, computer games, any kind of photographic equipment, computers, mobile phones, laptops or tablets.

What is Covered

We will pay the repair cost or value of any **baggage & personal effects** which are stolen or **accidentally damaged** or are permanently lost during **your journey**.

When calculating the amount payable **we** will apply **depreciation** due to age, wear and tear. The amount of such **depreciation** will be determined by **us**. No **depreciation** will be applied to goods purchased duty free prior to **your** departure or goods purchased during **your journey**.

We will not pay more than the original purchase price of any item. **We** may repair or replace any item with an equivalent item at **our** option, instead of paying **you**.

Limits & Cover Conditions

Subject to clauses b) and c), the maximum amount **we** will pay for any one individual item is $750 per one **journey**, except for **electronic & communication devices**, which have the following sub-limits.

Lost / stolen / damaged item*#	Maximum payable amount for the first item*#	Maximum payable amount for subsequent items within the same category*#
Category 1: Personal computer, video recorder or camera	$3,000	$750
Category 2: Mobile phones & tablets (including personal digital assistants (PDAs) & any items with phone capabilities)	$2,500 if you have selected Ultimate or Premium, otherwise; $1,000	$750

Pairs or related sets of items are considered as only one item and the appropriate single item limit will be applied. For example, this applies, but is not limited to:

+ a camera, lenses (attached or not), tripod and accessories;
+ a matched or unmatched set of golf clubs, golf bag and buggy;
+ a matching pair of earrings;
+ a mobile phone and its accessories (including sim and Secure Digital (SD) cards).

In addition to the limit shown in the **table of benefits** for this section, **we** will pay up to a maximum of $5,000 (or any lower amount which **you** have selected) for all **high value items** combined. **Depreciation** and the standard item limits shown in *Section 18 – Baggage & Personal Effects* do not apply to **high value items**. If **you** make a claim for **high value items**, **you** must provide **us** with purchase receipts and/or valuations for the items claimed.

Baggage & personal effects left in a motor vehicle are only covered during the daylight hours and must have been left in a **concealed storage compartment** of a locked motor vehicle, and forced entry must have been made.

The most **we** will pay if **your baggage & personal effects** are stolen from a **concealed storage compartment** of an unoccupied locked motor vehicle during daylight hours is $200 for each item, and $2,000 in total for all stolen items, even if they are **high value items**.

You must report any loss, theft or misplacement as soon as possible after becoming aware of the loss, to the police or an office of the bus line, airline, shipping line or rail authority **you** were travelling on when the loss, theft or misplacement occurred.

You must provide evidence that **you** made such report. Where possible a written statement should be provided by the relevant authority **you** reported the incident to.

What is Not Covered

a. For any loss, theft of or damage to jewellery, mobile phones, tablets, cameras, video cameras, personal computers, computer equipment or their accessories which occurs between the time they are checked in to be held and transported in the cargo hold of any aircraft, ship, train, tram or bus and the time they returned to **your** possession, unless an airline requires **you** to transport these items in the cargo hold and **you** have written confirmation from the airline to this effect.

b. For loss, theft of or damage to any the following:
   - cash, bank notes, currency notes, cheques or negotiable instruments;
   - **bicycles**;
   - drones;
   - watercraft of any type (other than surfboards);
   - sporting equipment while in use (including surfboards).

c. For loss, theft of or damage to **baggage & personal effects** which occurred:
   - while they were left **unattended** in any place at any time, unless secured in **your** accommodation (excluding shared accommodation or room such as a hostel, Airbnb or camp grounds), a safe or secure baggage locker;
   - left behind in any accommodation after **you** have checked out;
   - left behind on any form of public or private transport;
   - left **unattended** in any shared accommodation or room (including but not limited to a hostel room and camp grounds) and not stored in a locked safe or locker;
   - while they were left **unattended** and visible in a motor vehicle, unless they were left in a **concealed storage compartment** of a locked motor vehicle; and/or
   - while they were left overnight in a motor vehicle even if they were left in a **concealed storage compartment** of a locked motor vehicle.

d. For loss, theft of or damage to **valuables** or electronics and communication devices left or stored in an overhead locker or hold of any aircraft, bus, coach, train or watercraft. This exclusion will not apply if the transport provider has specifically instructed **you** that such items must be placed in the hold and no prior instruction or advice regarding this requirement was available to **you** prior to checking in;

e. While they were being sent unaccompanied or under a freight contract;

f. As a result of an electrical or mechanical breakdown;

g. Because a fragile, brittle or an electronic component is broken or scratched – unless either the damage is to the lens of spectacles, binoculars or photographic or video equipment or was caused by a crash involving a vehicle in which **you** are travelling;

h. Any process of cleaning, repair or alteration;

i. Ordinary wear and tear, deterioration, atmospheric or weather conditions, insects, rodents or vermin.

j. For damage to mobile phone, laptop or tablet screens, or LCDs.

k. For water (or any liquid) damage to mobile phones, laptops or tablets.

If **you** are entitled to be reimbursed by the bus line, airline, shipping line or rail authority **you** were travelling on when the loss, theft, misplacement or damage occurred. However, if **you** are not reimbursed the full amount of **your** claim, **we** will pay the difference between the amount of **your** loss and what **you** were reimbursed, up to the limit of **your** cover (allowing for **depreciation** due to the age, wear and tear).

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Travel Insurance

19. Baggage & Personal Effects Delay Expenses

This benefit is available only with Ultimate and Premium levels of cover.

In this section:

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

What is Covered

We will reimburse **you** if any items of **your baggage & personal effects** are delayed, misdirected or misplaced by a carrier for more than 12 hours while **you** are **overseas** and in **our reasonable** opinion it was **reasonable** for **you** to purchase essentials items of clothing or other personal items.

You must provide **us** with written confirmation from the carrier who was responsible for **your baggage & personal effects** that they were delayed, misdirected or misplaced.

We will deduct any amount **we** pay **you** under this section from any claim for lost **baggage & personal effects** under *Section 18 – Baggage & Personal Effects*.

What is Not Covered

We will not pay if **you** are entitled to compensation for the amount claimed from the bus line, airline, shipping line or rail authority on which **you** are travelling. However, if **you** are not reimbursed for the full amount of **your** expenses, **we** will pay the difference, up to the limit of **your** cover.

20. Personal Liability

This benefit applies to all levels of cover.

What is Covered

We will cover **your** legal liability for payment of compensation in respect of:

+ death or bodily **injury**, and/or
+ physical loss of, or damage to, property,

occurring during **your journey** which is caused by an accident or a series of accidents attributable to one source or originating cause.

We will also reimburse **your reasonable** legal expenses for settling or defending the claim made against **you**. **You** must not admit fault or liability for the claim, or incur any legal costs without **our** prior written approval (which shall not be unreasonably withheld).

What is Not Covered

We will not pay for any amount **you** become legally liable to pay if the claim **arises** directly or indirectly from, or is in any way connected with, or is for:

a. Bodily **injury** to **you**, **your travelling companion**, or to a **relative** or employee of either of **you**;
b. Damage to property belonging to **you**, or in **your** care or control, or belonging to, or in the care or control of, **your relative**, or **your travelling companion**, or an employee of either of **you**;
c. **Your** ownership, custody, control or use of any firearm or weapon, aerial device, watercraft or motorised vehicle;
d. **Your** conduct of, or employment in, any business, profession, trade or occupation;
e. Any loss, damage or expenses which are covered or should have been covered under a statutory or compulsory insurance **policy**, statutory or compulsory insurance or compensation scheme or fund, or under workers compensation legislation, an industrial award or agreement, or accident compensation legislation;
f. Any fine or penalty, or aggravated punitive, exemplary or liquidated damages;
g. Disease that is transmitted to **you** or by **you**;
h. Any relief or recovery other than monetary amounts;
i. A Contract that imposes a liability on **you** which **you** would not otherwise have;
j. Assault and/or battery committed by **you** or at **your** direction;
k. Conduct intended to cause bodily **injury**, property damage or liability with reckless disregard for the consequences of **you** or any person acting with **your** knowledge, consent or connivance.

21. Domestic Pets

This benefit is available only with the Ultimate level of cover.

What is Covered

We will pay **you back** up to:

a. $25 for each 24 hour period for additional kennel, boarding or cattery fees for domestic dogs and cats owned by **you** if **you** are delayed **overseas** beyond **your** original return date due to an event covered under this **policy**.
b. $400 if **your** pet suffers an **injury** during **your overseas journey** and requires veterinary treatment, provided that at the time of the **injury**, **you** pet was in the care of a **relative** or boarding kennel.

What is Not Covered

We will not pay any kennel or boarding cattery fees incurred outside of Australia.

22. Domestic Services

This benefit is available only with the Ultimate level of cover.

What is Covered

If **you** become disabled as a result of an **injury** which occurs during an **overseas journey** and the disablement continues after **your** return to Australia **we** will pay **you back** up to $50 per day for the cost of housekeeping services that **you** are unable to perform **yourself**.

What is Not Covered

We will not pay **you** if **you** do not have a medical certificate confirming disablement and verifying the need for the housekeeping services while **you** are disabled.

ReadySet Travel Insurance

D. Optional Benefits

23. Rental Vehicle Insurance Excess

This benefit applies to all levels of cover up to the Standard Limit defined below.

You only have this cover to the Increased Limit defined below if **you** have purchased this option.

Standard Per Policy Benefit	$5,000
Increased Benefit Limit (where the additional premium has been paid)	$8,000

Cover is only provided under this benefit if **your rental vehicle** agreement specifies an **excess**, deductible or damage liability fee that is payable in the event the **rental vehicle** is damaged or stolen while in **your** custody and whilst in **your** control. This section does not cover **your** liability to pay an **excess** in respect of tyres, windscreens, roof and underbody if they are not covered by the protection provided by the rental company under the **rental vehicle** agreement to which the **excess**, deductible or damage liability fees applies.

What is Covered

We will reimburse:

a. If, during **your** period of cover, a **rental vehicle you** have rented from a rental company or agency is involved in a motor vehicle accident while **you** are driving it or damaged or stolen while in **your** custody, **we** will pay the lesser of:
   - the motor vehicle insurance **excess** or the liability fee **you** are required to pay under a damage waiver; and
   - the cost of repair of the property damage for which **you** are liable.

   You must provide a copy of the following documents:
   - **your rental vehicle** agreement;
   - the incident report of the accident provided to or made by the rental company;
   - an itemised list of the value of the damage;
   - the repair account; and
   - a written demand from the rental company or agency for the **excess**, liability fee or property damage.

b. This cover does not replace **rental vehicle** insurance and only covers the **excess** component up to the applicable benefit limit.

c. **We** will also pay up to $500 for the cost of returning **your rental vehicle** to the nearest depot if **your** attending **medical adviser** certifies in writing that **you** are unfit to do so during **your journey**.

The maximum amount **we** will pay for all claims combined under this section is shown in the **table of benefits** for the cover level **you** have selected. The amount applies to the total of all claims combined, regardless of the number of persons the claims relate to.

What is Not Covered

We will not pay a claim involving the theft of, or damage to, **your rental vehicle** if any claim **arises** from **you** operating or using the **rental vehicle**:

a. In violation of the rental agreement;

b. While affected by alcohol or any other drug in a way that is against a law of the place **you** are in;

c. Without licence for the purpose for which **you** were using it;

d. If **you** have purchased **your policy** after **you** have left **your departure point**; or

e. The claim is for administrative charges or fees of the rental company that are not a component of the **excess**, deductible or damage liability fee specified in **your rental vehicle** agreement (such as loss of use).

f. If the vehicle is hired from any car sharing company.

24. Pre-Paid Shore Excursions Cancellation

You only have this benefit if **you** have purchased the **cruise option**.

What is Covered

If **you** cannot participate in **your** pre-paid shore excursion(s) due to **your** confinement in **your** cabin or in the **cruise** s medical centre as a result of circumstances outside of **your** control, **we** will pay **you**, any cancellation fees **you** incur and **your** lost deposits.

25. Missed Cruise Departure

You only have this benefit if **you** have purchased the **cruise option**.

What is Covered

We will pay up to the amount shown in the **table of benefits** for **your reasonable** and necessary additional accommodation and travelling expenses to get **you** to the nearest port in **your** itinerary, incurred after **you** leave **your home** in Australia, if **you** missed the scheduled departure of **your** pre booked **cruise** due to:

a. An accident involving **your** means of transport provided **you** have written confirmation from appropriate authority stating full details of the accident;

b. The cancellation, delay or diversion of **your** scheduled transport caused by riot, strike or civil commotion;

c. Weather conditions;

d. Natural disaster(s).

What is Not Covered

We will not pay if:

a. **You** can claim **your** additional travel expenses from anyone else.

b. Cancellations, delays or rescheduling caused by mechanical breakdown or operational requirements of the airline, bus line or rail authority.

26. Cabin Confinement/Loss of Enjoyment

You only have this benefit if **you** have purchased the **cruise option**.

What is Covered

If as a result of **injury** or **illness** during **your journey**, **you** are confined to bed in **your** cabin or the **cruise**'s medical centre for a continuous period of more than 48 hours then **we** will pay **you** $150 for each 24 hour that **you** continue to be confined.

What is Not Covered

a. For the first 48 continuous hours.

b. If **you** cannot claim for emergency medical expenses in *Section 8 – Emergency Medical and Hospital Expenses*.

27. Missed Port Cover

You only have this benefit if **you** have purchased the **cruise option**.

What is Covered

We will pay $250 for each scheduled port **your cruise** never docks at during **your journey**, which is due to weather conditions or natural disaster.

What is Not Covered

We will not pay if:

a. **You** cannot get a written statement from the **cruise** company or relevant authority confirming the reason for the missed port;

b. **You** can make a claim on this benefit on anyone else.

28. Formal Attire Cover

You only have this benefit if **you** have purchased the **cruise option**.

What is Covered

If during **your journey**, **your formal attire** is stolen, damaged or permanently lost **we** will pay the lesser of:

a. The repair cost; or

b. The original purchase price of **formal attire**.

c. **We** have the option to repair or reimburse **you** the original purchase price of **formal attire**.

What is Not Covered

We will not pay for:

a. For loss, theft of or damage to **formal attire** which occurred whilst:
   - left **unattended** in any place at any time, unless secured in **your** accommodation (excluding shared accommodation or room such as a hostel, Airbnb or camp grounds), a safe or secure luggage locker;
   - left behind in any accommodation after **you** have checked out of **your** cabin or after **you** have disembarked the **cruise**;
   - left behind in any form of public or private transport;
   - left **unattended** in any shared accommodation or room (including but not limited to a hostel room and camp grounds) and not stored in a locked safe or locker;
   - left **unattended** and visible in a motor vehicle unless they were left in a **concealed storage compartment** of a locked motor vehicle;
   - left at, during or overnight in a motor vehicle even if they were left in a **concealed storage compartment** of a locked motor vehicle; and/or
   - being sent unaccompanied or under a freight contract.

b. The loss or damage **arising** from:
   - any process of cleaning, repair or alteration;
   - ordinary wear and tear, deterioration, atmospheric or weather conditions, insects, rodents or vermin.

   You MUST report any loss, theft or misplacement as soon as possible after **you** become aware of the loss, to the police or an office of the bus line, airline, shipping line or rail authority **you** were travelling on when the loss, theft or misplacement occurred. **You** must prove that **you** made such report and where possible, provide **us** with a written statement from whoever **you** reported it to.

29. Formal Attire Delay Allowance

You only have this benefit if **you** have purchased the **cruise option**.

What is Covered

We will reimburse **you** if **your formal attire** is delayed, misdirected, or misplaced while on the outward portion of **your journey** for more than 12 hours from the time **you** boarded the **cruise** and in **our reasonable** opinion, it was **reasonable** for **you** to purchase or hire alternative **formal attire**. **You** must provide **us** with written confirmation from the carrier who was responsible for **your baggage & personal effects** that they were delayed, misdirected, or misplaced.

We will deduct any amount **we** pay **you** under this section from any claim for lost **baggage & personal effects** under *Section 28 – Formal Attire Cover*.

What is Not Covered

If **you** are entitled to be reimbursed by the bus line, airline, shipping line or rail authority **you** were travelling on when the misplacement, delay or misdirection has occurred. However, if **you** are not reimbursed the full amount of **your** claim, **we** will pay the difference between the amount of **your** loss and what **you** were reimbursed, up to the limit of **your** cover (allowing for **depreciation** due to the age, wear and tear).

30. Emergency Rescue

You only have this benefit if **you** have purchased the **winter sports option**.

What is Covered

Healix International will arrange for **your** medical transfer or evacuation if **you** must be transported to the nearest **hospital** for emergency medical treatment if **you** suffer an **injury** while participating in **winter sports activities**.

ReadySet Travel Insurance

What is Not Covered

a. **We** will not pay for any claims **arising** from activities not defined as **winter sports activities**.

b. **We** will not pay for any claims **arising** outside the period 15th December to 31st March in Northern Hemisphere resorts and 15th June to 30th September in Southern Hemisphere resorts. This exclusion will not apply to those resorts which are open outside these time periods and have sufficient snow for **winter sports activities**.

c. **We** will not pay for any search and rescue.

31. Ski Pack

You only have this benefit if **you** have purchased the **winter sports option**.

What is Covered

If, as a result of **your injury** or **illness** during **your journey**, **you** are unable to utilise the full duration of **your** pre-booked and pre-paid ski passes, ski hire, tuition fees or lift passes, **we** will reimburse **you** the irrecoverable cost of the unused portion for each insured person.

You must obtain a medical certificate from a **medical adviser** in support of **your** claim for **your injury** or **illness**.

What is Not Covered

We will not pay:

a. for any claims **arising** from activities not defined as **winter sports activities**.

b. for any claims **arising** outside the period 15th December to 31st March in Northern Hemisphere resorts and 15th June to 30th September in Southern Hemisphere resorts. This exclusion will not apply to those resorts which are open outside these time periods and have sufficient snow for **winter sports activities**.

32. Piste Closure

You only have this benefit if **you** have purchased the **winter sports option**.

What is Covered

We will pay up to $100 per 24 hour period if, as a result of not enough snow, bad weather or power failure in **your** pre booked holiday resort, all lift systems are closed for more than 24 hours.

We will pay for either:

a. the cost of transport to the nearest resort; or,

b. the cost of additional ski passes.

What is Not Covered

We will not pay for any claims **arising** outside the period 15th December to 31st March in Northern Hemisphere resorts and 15th June to 30th September in Southern Hemisphere resorts. This exclusion will not apply to those resorts which are open outside these time periods and have sufficient snow for **winter sports activities**.

33. Bad Weather and Avalanche Closure

You only have this benefit if **you** have purchased the **winter sports option**.

What is Covered

We will pay the **reasonable** extra travel and accommodation expenses that **you** need to pay if **your** pre-booked outward or return **journey** is delayed for more than 12 hours from **your** scheduled departure time because of an avalanche or bad weather.

What is Not Covered

We will not pay:

a. for any claims **arising** from activities not defined as a **winter sports activities**.

b. to the extent permitted by law **we** will not pay unless **you** obtain a written statement from the appropriate authority confirming that the reason for the delay was related to either an avalanche or bad weather, and how long it lasted.

c. for any claims **arising** outside the period 15th December to 31st March in Northern Hemisphere resorts and 15th June to 30th September in Southern Hemisphere resorts. This exclusion will not apply to those resorts which are open outside these time periods and have sufficient snow for **winter sports activities**.

34. Winter Sports Equipment Hire

You only have this benefit if **you** have purchased the **winter sports option**.

What is Covered

We will pay for the costs of hiring alternative winter sports equipment following:

a. Accidental loss, theft of, or damage to, **your** winter sports equipment for which a claim has been accepted by **us** under *Section 18 – Baggage & Personal Effects*;

b. the misdirection or delay, for a period of more than 24 hours, of **winter sports equipment** owned by **you**.

What is Not Covered

We will not pay for any claims **arising** from activities that are not **winter sports activities**.

35. Winter Sports Equipment Excess

You only have this benefit if **you** have purchased the **winter sports option**.

What is Covered

We will pay for the costs of hiring alternative **winter sports equipment** following:

a. Accidental loss, theft of, or damage to, **your winter sports equipment** for which a claim has been accepted by **us** under *Section 18 – Baggage & Personal Effects*;

b. **We** will reimburse the **winter sports equipment** hire insurance **excess** or the cost of repairing the equipment, whichever is the lesser, if the **winter sports equipment you** have hired is damaged or stolen due to an event covered under this **policy**.

c. This cover does not take the place of the **winter sports equipment** hire insurance and only provides cover for the **excess** component up to the applicable benefit limit for the cover level **you** have selected.

d. **We** will also pay up to $1,000 for the cost of returning **your** winter sports hire equipment to the nearest affiliated snow ski hire equipment supplier if **your** attending **medical adviser** certifies in writing that **you** are unfit to do so during **your journey**.

Pre Existing Medical Condition(s)

This **policy** only covers unforeseen medical events. Many **pre existing medical condition**(s) are not covered.

This section explains how **you** can purchase cover for **pre existing medical condition**(s).

A Pre Existing Medical Condition is

1. Any medical, dental, physical or mental condition, defect, virus, disease or **illness** of which in the 12 months prior to issue of the **policy schedule**, **you** were aware or should reasonably have been aware of (due to symptoms a **reasonable** person in the circumstances would be expected to be aware of) and for which **you** (being all persons insured under the **policy** and set out in the **policy schedule**), **your relative** or **travelling companion** have:
   - been diagnosed or had symptoms (even if a condition has not yet been diagnosed); or;
   - have been prescribed medication;
   - received (or are waiting for) medical treatment, including any kind of surgery;
   - 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).

And/or:

2. Any of the below medical conditions which **you**, **your relative** or **travelling companion** had at any time in **your** life prior to the issue of the **policy schedule**.
   - Heart conditions, including any cardiovascular or coronary heart disease or any condition related to **your** blood or heart vessels;
   - Any condition relating to **your** respiratory system, e.g. infections, and **chronic** diseases;
   - Kidney conditions and kidney disease;
   - Any physical or mental disability;
   - Any recurring **illness**;
   - Conditions involving the neck or back;
   - Any type of cancer;
   - Reduced or deficient immune system; and/or
   - A terminal **illness**.

Relevant time in respect of:

a. Single trip policies means the time of issue of the **policy**.

b. Annual Multi Trip policies means the first time at which any part of the relevant trip is paid for or the time at which the **policy** is issued, whichever occurs last.

This above definition applies to **you**, **your travelling companion**, and a **relative** or any other person.

We treat **pre existing medical condition**(s) subject to a Medical Assessment (see below).

Medical Assessment

You MUST declare any **pre existing medical condition**(s), even if **you** no longer receive treatment for them and **you** do not require any additional cover.

How To Tell Us About or Apply For Cover For a Pre Existing Medical Condition

To add a **pre existing medical condition**(s), **you** MUST let **us** know at the time **you** buy **your policy** and complete medical assessment. **We** will ask **you** some questions about **your** health and then determine whether **we** can offer **you** cover and if so, on what terms.

Depending on **your** condition, **we** may decline to cover **you**, limit the amount of cover, exclude specific medical condition and/or agree to provide cover for an additional premium.

Each condition that **we** agree to cover will be noted on **your policy schedule** after **you** pay any applicable additional premium. **You** are not covered unless the condition is noted on **your policy schedule**.

We will only pay for treatment that was not expected at the time **we** agreed to insure **you**.

Pregnancy

We Will Pay

You are covered under the **policy** while **you** are pregnant:

a. for single foetus pregnancies – up to and inclusive of the 24th week of gestation.

b. for multiple pregnancies – up to and inclusive of the 19th week of gestation.

If **you** have had **complications** during this pregnancy **you** MUST complete a medical assessment.

We will assess **your** application and decide whether and to what extent **we** can offer **you** insurance for **your** pregnancy and/or **journey**. Depending on the circumstances, **we** may decline to cover **you**, limit **your** cover and/or agree to provide cover for an additional premium. Any limitation on cover will be noted on **your policy schedule**.

If **you** have not told **us** about the circumstances of **your** pregnancy when **you** were required to do so, **we** may refuse **your** claim or reduce it to the amount **we** would have paid had **you** given **us** the required information.

We Will Not Pay

In no circumstances will **we** pay any medical expenses for:

a. Regular antenatal care;

b. Childbirth at any gestation; or

c. Care of the newborn child.

Sports and Other Activities

The following lists detail the sports and activities that this **policy** will cover without charge when **you** are participating on a recreational basis during any **journey**. Any involvement in these sports and/or activities is subject to **you** following local laws and regulations and the use of recommended safety equipment. **You** are not covered when participating in any sport professionally, or whilst racing or during a competition.

There is no cover under *Section 20 – Personal liability* for those sports or activities marked with an *

+ Abseiling (fully harnessed) *
+ Amateur athletics
+ Archaeological digging
+ Archery – amateur and occasional
+ Assault course (no weapons) *
+ Badminton – amateur and occasional only
+ Baseball – amateur and occasional only
+ Basketball – amateur and occasional only
+ Battle re-enactment (no live firearms) *
+ Breathing observation bubble diving (maximum depth 30 metres)
+ Bridge walking – supervised by a fully trained guide only
+ Bungee jumps (three jumps maximum)
+ Camel or elephant riding or trekking *
+ Canoeing (grade 1 & 2 rapids or ower) *
+ Canoeing (grade 3 & 4 rapids) *
+ Canopy walking or tree-top walking
+ Cave tubing or river tubing *
+ Clay-pigeon shooting *
+ Coasteering – amateur and occasional only *
+ Conservation or charity work (educational and environmental – working with hand tools only) *
+ Cricket – amateur and occasional only
+ Cycle touring *
+ Cycling
+ Dragon boating *
+ Dune or wadi bashing *
+ Falconry *
+ Football – amateur and occasional only *
+ Go-karting *
+ Golf – amateur and occasional only
+ Gorge swinging or canyon swinging
+ Gorge walking *
+ Hockey *
+ Horse riding (not polo, hunting or jumping) *
+ Hot-air ballooning *
+ Husky sledge driving
+ Jet boating *
+ Jet skiing *
+ Jogging
+ Kayaking (grade 1 & 2 rapids or lower) *
+ Kayaking (grade 3 & 4 rapids) *
+ Lugeing – not ice *
+ Marathons -amateur and occasional only *
+ Martial arts – non- contact training only *
+ Motorcycling – over 125cc (please note General Exclusions 11 & 12) *
+ Motorcycling – under 125cc (please note General Exclusions 11 & 12) *
+ Mountain biking – not racing or extreme ground conditions or stunts *
+ Mud buggying *
+ Netball – amateur and occasional only
+ Orienteering – amateur and occasional only
+ Ostrich riding (not racing) *
+ Paintballing – wearing eye protection *
+ Parasailing
+ Parascending – over water *
+ Passenger in private or small aircraft or helicopter *
+ Quad biking *
+ Rafting – white or black water (grade 3 and 4 rapids)
+ Rafting – white or black water (grade 1 and 2 rapids)
+ Rambling
+ Refereeing – on an amateur basis
+ Rock Climbing – Indoor and harnessed *
+ Roller blading (no racing, half-pipe, stunts or extreme skating)
+ Rowing – amateur and occasional only
+ Rugby codes – amateur and occasional only *
+ Running – sprint and long distance
+ Safari
+ Sand boarding
+ Sand yachting *
+ Scuba diving (qualified, maximum depth 30 metres, not diving alone) *
+ Scuba diving (unqualified but with instructor, maximum depth 30 metres) *
+ Sea canoeing or kayaking – short or day trips only, with overnight stays (not on water) *
+ Sea canoeing or kayaking – day trips and coastal only *
+ Sleigh rides – as part of a Christmas trip to Northern Europe
+ Skateboarding (no racing, half-pipe, stunts or extreme skating)
+ Snorkelling
+ Squash
+ Surfing (not big wave or extreme surfing)
+ Swimming
+ Target rifle shooting *
+ Tennis – amateur and occasional only
+ Trekking or hiking (over 3,000 metres but under 5,000 metres altitude)
+ Trekking or hiking (under 3,000 metres altitude)
+ Tubing
+ Volleyball – amateur and occasional only
+ Wake boarding (no stunts)
+ Water polo – amateur and occasional only
+ Waterskiing (no stunts)
+ Windsurfing *
+ Yachting – not racing and sailing inside territorial waters
+ Zip lining *
+ Zorbing

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Excluded Sports and Activities

Please be aware that this is not a definitive list of excluded activities, but is intended to provide examples of sports and activities where cover is not available under this **policy** under any circumstances.

+ Boating in international waters (other than on a commercial **cruise** liner)
+ Bobsleighing
+ Bouldering (outdoor or unharnessed)
+ Boxing (including training)
+ Cascading
+ Cliff diving and cliff jumping
+ Competition contact sports or activities (e.g. Rugby Union, Rugby League, AFL)
+ Competitive cycling
+ Cross-country skiing – not on a designated cross country ski route
+ Expeditions to remote, hazardous or dangerous locations (e.g. Antarctica)
+ Flying – piloting or crewing any aircraft
+ Freestyle skiing
+ Gliding
+ Gorge walking – private
+ Hang-gliding
+ High diving
+ Horse jumping
+ Hunting
+ Hydro speeding
+ Kite surfing
+ Micro lighting
+ Mountain biking – downhill racing or extreme ground conditions or stunts
+ Mountain boarding
+ Mountaineering – involving climbing or ice equipment.
+ Off-piste skiing – without professional snow sport instructor/guide
+ Parachuting
+ Paragliding
+ Parapenting
+ Parascending (over land or snow)
+ Polo
+ Potholing
+ Rock climbing (outdoor or unharnessed)
+ Rock scrambling
+ Running with the bulls
+ Scuba diving – more than 30 metres depth
+ Shark diving
+ Skeletons
+ Ski acrobatics
+ Ski/snowboard fun parks
+ Ski jumping or stunting
+ Ski racing (including training)
+ Sky diving
+ Triathlons
+ Via ferrata
+ White or black water rafting, canoeing or kayaking – grade 5 or higher
+ Yachting – racing or sailing in international waters

General Exclusions

Exclusions That Apply To All Sections of The Policy

To the extent permissible by law, **we** will not pay if:

1. **You** do not act in a responsible way to protect yourself and **your** property and to avoid making a claim.
2. **You** do not do everything **you** can to reduce **your** loss as much as possible.
3. **Your** losses are not directly associated with the incident that caused **you** to claim under the **policy**. For example, **you** will not be covered for loss of enjoyment, except as provided under *Section 26 – Cabin Confinement/Loss of Enjoyment*.
4. At the time **you** purchase the **policy**, **you** were aware of something that would give rise to **you** making a claim under this **policy**.
5. **Your** claim is for a loss which is recoverable by compensation under any workers compensation or transport accident laws, government sponsored fund, plan, or medical benefit scheme, or any other similar type of legislation required to be affected by, or under, a law.
6. **Your** claim is for any cost which **you** would have been expected to pay had the reason for the claim not occurred (i.e. cost of food which **you** would have paid for in any case).
7. **Your** claim **arises** from errors or omissions in any booking arrangements or failure to obtain the relevant visa, passport or travel documents.
8. In respect of any cover, claim or benefit under the **policy**, where payment would expose ReadySet Insurance or the **insurer** to any sanction, prohibition or restriction under any:
   a. United Nations resolution(s); or
   b. trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America or any trade or economic sanctions, laws or regulations of any other jurisdiction.
9. **Your** claim **arises** because **you** act illegally or break any government prohibition or regulation including visa requirements.
10. **Your** claim **arises** from a government authority confiscating, detaining or destroying anything.
11. **Your** claim **arises** from being in control of a motorcycle without a current Australian motorcycle licence or **you** are a passenger travelling on a motorcycle that is in the control of a person who does not hold a current motorcycle licence valid for the country **you** are travelling in.

    In this clause, motorcycle means any two-wheeled or three-wheeled motor vehicle with an engine displacement greater than 50cc.
12. **Your** claim **arises** from being in control of a moped or scooter without a current Australian motorcycle or drivers licence or

you are a passenger travelling on a moped or scooter that is in the control of a person who does not hold a current motorcycle or drivers licence valid for the country **you** are travelling in.

In this clause, moped or scooter means any two-wheeled or three-wheeled motor vehicle with an engine displacement of less than 50 cc. It does not mean or include any dirt bikes.

13. If **your** claim **arises** from, is related to, or associated with an actual or likely **epidemic** or **pandemic** or outbreak of a contagious disease or any derivative or mutation of such viruses, except in respect of COVID-19 or SARS-COV-2 or any mutation or variation of these).

    'Epidemic' means "a fast-spreading contagious disease or **illness** that a recognised public health authority declares, defines, detects or states or otherwise classifies as an epidemic".

    'Pandemic' means "an outbreak of a disease, **illness** or bodily condition that the World Health Organization (WHO) or any international or national authority or organisation declares, defines, detects, states or otherwise classifies as a pandemic".

    Please refer to who.int and smartraveller.gov.au for further information on **epidemics** and **pandemics**.

14. **Your** claim **arises** from, is related to, or associated with travelling to Cuba, Iran, North Korea, Russia, Belarus or Ukraine; or travelling to, or planning to travel to, or choosing to remain in a country, region or part of a country for which:
    a. (i) an advice or warning has been released by the Australian Government Department of Foreign Affairs and Trade (see smartraveller.gov.au) or any other government or official body, and

       (ii) the advice or warning risk rating is 'Do Not Travel' or advises against specific transport arrangements or participation in specific events or activities, unless a Government exemption from the Department of Home Affairs has been granted; or
    b. a **reasonable** person in **your** position should be aware of the existence of circumstances (including, but not limited to circumstances referred to in this section (a)(i) and (ii) that may affect **your** travel; and
    c. **you** did not take appropriate action to avoid or minimise any potential claim under **your policy** (including any delay of travel to the country or part of the country referred to in the relevant advice(s) or warnings.

    The circumstances to which this exclusion applies, include but are not limited to strike, riot, weather event, civil protest or contagious disease (including an **epidemic** or **pandemic**).

15. **Your** claim **arises** from, is related to, or associated with mandatory quarantine, lockdown, curfew, or isolation orders required such as (but not limited to) border restrictions between states, countries, or regions, or if the government bans travel or imposes travel permit requirements before or during **your journey**.
16. **Your** claim **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.
17. **Your** claim **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.
18. **Your** claim **arises** from a nuclear reaction or contamination from nuclear weapons or radioactivity.
19. **Your** claim **arises** from, is related to or associated with any **pre existing medical condition**(s), except as provided under the **pre existing medical condition**(s) section or in *Section 2 Family Emergency*, *Section 10 – Resumption of Journey* or *Section 4 – Cancellation*.
20. **Your** claim **arises** from, is related to or associated with pregnancy, childbirth or related **complications**, or if **you** are not yet pregnant, except as provided under the pregnancy section.
21. **Your** claim is in respect of travel booked or undertaken against the advice of any **medical adviser**.
22. **You** arrange to travel when **you** know of circumstances that may lead to **your journey** being disrupted or cancelled.
23. **Your** claim **arises** from, is related to, or associated with, elective surgery or treatment.
24. **Your** claim **arises** from, is related to, or associated with, any routine treatment or management of **your** approved **pre existing medical condition**(s); for example, blood tests and prescription renewals.
25. **Your** claim **arises**, or is a consequence of **complications** from medical, surgical or dental procedures or treatments that are not for an **injury** or **illness** that would otherwise be covered by this **policy**.
26. **Your** claim **arising** from, related to or associated with, planned surgery, treatment, investigation or procedure, or for any yet to be diagnosed conditions.
27. **Your** claim involves a **hospital** where **you** are being treated for addiction to drugs or alcohol, or **you** are using it as a nursing, convalescent or rehabilitation place.
28. **Your** claim involves the cost of medication in use at the time the **journey** began or the cost for maintaining a course of treatment **you** were on prior to the **journey**.
29. **Your** claim **arises** from suicide or attempted suicide, or where **you** place yourself in unnecessary danger unless **you** are trying to save a human life.
30. **Your** claim **arises** from a sexually transmitted disease or infection.
31. **You** were under the influence of any intoxicating liquor or drugs except a drug prescribed to **you** by a **medical adviser**, and taken in accordance with their instructions.

32. **You** received private **hospital** or medical treatment where public funded services or care is available in Australia or under any reciprocal healthcare agreement between the government of Australia and the government of any other country unless **we** or Healix International agreed in advance to the private treatment.
33. **Your** claim **arises** from or is any way related to the death or **hospitalisation** of any person aged 85 years and over, regardless of the country in which they may live.
34. **Your** claim **arises** from **you** or **your travelling companion** participating in professional sport of any kind.
35. **Your** claim **arises** because **you** hunt, race (other than on foot), engage in sailing more than 10 nautical miles off any land mass, play polo, compete in rugby league or rugby union, go quad biking, go mountaineering or rock climbing using ropes or climbing equipment, go hiking or trekking within an altitude limit above 3,500 metres (i.e. Everest base camp), or from professional sport of any kind, or from parachuting or hang gliding.
36. **Your** claim **arises** because **you** dive underwater using an artificial breathing apparatus, unless **you** hold an open water diving licence recognised in Australia or **you** were diving under licensed instruction.
37. **Your** claim **arises** from travel in any air supported device other than as a passenger in a fully licensed aircraft operated by an airline or charter company. This exclusion does not apply to regulated or licensed ballooning.
38. **Your** claim **arises** as a result of a **cyber loss**; or loss, damage, liability, claim, cost, expense of whatsoever nature directly or indirectly caused by, contributed to by, resulting from, **arising** out of or in connection with any loss of use, reduction in functionality, repair, replacement, restoration or reproduction of any **data**, including any amount pertaining to the value of such **data**; regardless of any other cause or event contributing concurrently or in any other sequence thereto.

General Conditions

The following conditions apply to all sections.

Other Insurance

If any loss, damage or liability covered under this **policy** is covered by other insurance, **you** must give **us** details. If **you** are paid the full amount of **your** claim under one **policy**, **you** cannot make a claim under another **policy**.

If **you** are not paid the full amount of **your** claim under another **policy**, **we** will make up the difference provided **your** claim is covered by the **policy**. **We** may seek contribution from the other **insurer**. If **we** do, **you** must give **us** any information or assistance **we** reasonably need to do so.

Subrogation

If **you** are aware of any third party that is or may be liable for **your** loss or damage, **you** must tell **us** about them.

We are entitled to and may (at **our** discretion) seek to recover compensation from any party in respect of anything covered by this **policy**, including bringing legal proceedings. **We** are entitled to control and settle any such recovery action.

You must provide any assistance and permit all acts and things that **we** reasonably require to enable **us** to pursue any such recovery actions even if **we** have not yet paid **your** claim or the amount **we** pay does not fully compensate **you** for **your** loss or damage.

Recovery

Any money **we** recover from a third party under **our** right of subrogation will be applied in the following order:

1. To **us** for administration and legal costs **arising** from the recovery and for an amount equal to the amount **we** pay **you** under the **policy**;
2. To **you** for **your** uninsured loss (less **your excess**)
3. To **you** for **your excess**.

Once **we** have paid **your** total loss, **we** will keep any money left over.

If **we** have paid the full amount of **your** loss and **you** later receive a payment from someone else for that loss, **you** must pay that money to **us** (but only up to the amount **we** paid **you**).

If **we** pay for lost or damaged property which is later recovered or replaced by a third party, **you** must repay **us** the amount **we** paid for that property.

Business Travellers – GST

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 incur liability for GST when **we** pay **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. replacing a lost or stolen item), the amount **we** would otherwise pay will be reduced by the amount of that input tax credit.

Jurisdiction and Choice of Law

This **policy** is governed by laws of New South Wales, Australia. If **you** purchase the **policy**, **you** agree to submit to the exclusive jurisdiction of the Courts of that State.

Making a Claim

This part of the PDS explains what **you** need to do if **you** need to make a claim.

First Things First

If an event occurs which **you** think might be covered by the **policy**, **you** need to take some action right away:

1. For claims under *Section 7 – Overseas Emergency Medical Assistance*, *Section 8 – Overseas Emergency Medical and*

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Hospital Expenses, and *Section 30 – Emergency Rescue*, notify Healix International (Tel: +61 2 4217 5923 (reverse charge) & Email: readysetinsurance@healix.com) as quickly as possible. In some cases, **we** may refuse to pay **your** claim if **you** don't notify them.

2. **You** must not admit to anyone that **you** are at fault for any event. **You** must not offer or promise to pay any money to anyone or become involved in litigation, without **our** approval.
3. Report loss or theft of **your baggage & personal effects** to the police or an office of the bus line, airline, shipping line or rail authority **you** were travelling on when the loss or theft occurred, as soon as possible. **You** must also prove that **you** made such a report and where possible, obtain written evidence of **your** report.
4. Report damage or misplacement of **your baggage & personal effects** caused by an airline or other operator or accommodation provider to an appropriate official and where possible, obtain a written report, including of any settlement offer they make.
5. Do everything **you** can to reduce **your** loss as much as possible.
6. Keep evidence of the value of any property insured or the amount of any loss **you** sustain – **you** will need to provide this to **us** when **you** submit **your** claim.

How to Make a Claim

Step 1 – Submit Your Claim

If **you** need to make a claim on the **policy**, it is important that **you** let **us** know as soon as possible and within 30 days of **your** return **home**.

Email.	readysetclaims@gbtpa.com.au
Telephone.	+61 (2) 8123 0493

The easiest way to lodge a claim is online. Simply visit www.readysetinsurance.com.au and follow the steps to submit **your** claim. **You** can upload documents and track the progress of **your** claim in one place. If **you** need help at any stage, **our** claims team is here to support **you**.

When submitting **your** claim, make sure **you** provide **us** with full information.

If **you** delay submitting **your** claim, or provide **us** with insufficient information and **we** are disadvantaged as a result, **we** may need to reduce the amount **we** pay in settlement of **your** claim.

Step 2 – Provide Supporting Documents

You must give **us** any information **we** reasonably ask to support **your** claim at **your** expense, such as but not limited to, proof of **your** identification, police reports, valuations, detailed repair quote from an authorised repairer, medical reports, original receipts or proof of purchase and ownership.

You will need to show evidence for all expenses that **you** are claiming. If required, **we** may ask **you** to provide **us** with translations into English of any such documents to enable **us** to consider **your** claim.

You may be required to take part in an investigative interview, to help substantiate a legitimate claim.

Step 3 – Claim Assessment

We will assess **your** claim within 10 business days of receiving it, provided **we** have all necessary information and documentation.

If **we** need additional information **we** will let **you** know within 10 business days and provide an initial estimate of the timetable and process for making a decision.

Once **our** assessment is complete, **we** will decide whether to accept or deny **your** claim. If it is denied **we** will let **you** know in writing and give **you our** reasons.

Step 4 – Claim Acceptance

If **your** claim is accepted, **we** will reimburse the amount due to **you** in Australian dollars. **We** will reimburse **you** unless **you** ask **us** to pay someone else. Payment will be made by direct credit to an Australian bank account nominated by **you**.

Importantly:

+ where applicable, **we** will apply the rate of currency exchange that was current at the time **you** incurred an expense.
+ **depreciation** will be applied to claims for **baggage & personal effects** at the rate **we** determine appropriate.
+ if **you** make a claim against someone else in relation to a loss covered by the **policy** and **you** do not get paid the full amount of **your** claim, **we** will reimburse the difference, provided:
  a. the claim is covered by the **policy**; and
  b. **you** claim against the other person first

Depreciation

Depreciation will be applied to claims for **baggage & personal effects** and relevant items as follows:

Depreciation Table for Unspecified Baggage and Personal Effects			
Luggage and Personal Effects Item Claimed	Types of items *(but not limited to the below examples)*	Depreciation amount applied from the date of purchase *(applied for each month You have owned the item)*	Maximum Depreciation applicable *(% of original purchase cost)*
Toiletries	Cosmetics, moisturiser, skin care, make-up, perfume, hair products and medications	3% per month	Maximum of 80%
Computers and Electrical Devices	Personal Computers, video recorders, cameras, photographic equipment, mobile phones, tablets, personal computers, and electronics devices or equipment.	1.75% per month	Maximum of 60%
Clothing, Shoes, Luggage and Books	Clothing (including sporting clothing), shoes, suitcase, handbags, jackets, underwear, accessories (but not jewellery), Prescription eyeglasses and sunglasses.	1.75% per month	Maximum of 80%
Camping, Sporting and Snow sports equipment, musical and leisure equipment (but not clothing)	Skis, snowboards, guitars, bicycles, tennis racket, golf clubs.	1% per month	Maximum of 60%
Jewellery	Earrings, Ring, Necklace, Bracelet	0.25% per month	Maximum of 25%
All other items		1.25% per month	Maximum of 60%

Definitions

Where used in this document, the following words and phrases have the meaning below.

'Appropriate Supervision' means under supervision of a person who possesses the necessary skills, qualifications and licensing appropriate for the supervision of the activity undertaken.

'Arise', 'Arises' or 'Arising' means directly or indirectly rising from, or in any way connected with.

'Australian Resident' means an Australian Citizen; a holder of a current and valid Australian permanent resident visa, partner/ spouse visa or Australian skilled migrant visa (including 457 and temporary Skilled Shortage) but excluding working holiday visa; New Zealand passport holder permanently residing in Australia;

a. with unrestricted right of entry into Australia;
b. with access to Medicare (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.

'Bicycle' means any bicycle, tricycle, tandem, trailer cycle or push scooter that is powered by human pedaling and / or battery.

'Baggage & Personal Effects' means any personal items owned by **you** and that **you** take with **you** or buy on **your journey** 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 cash, bank notes, currency notes, cheques, credit cards, negotiable instruments, **bicycles**, drones, passports, business samples or items that **you** intend to trade.

'Chronic' means a medical condition that has been (or is likely to be) present for three months or longer.

'Claims Handler' means the external service provider appointed by **us** to manage and assess claims on **our** behalf. This provider is responsible for administering the claims process, including receiving and reviewing claims, requesting supporting documentation, determining claim outcomes, and facilitating payments where applicable. While the Claims Handler acts on **our** behalf, all claims are assessed in accordance with the terms and conditions of this **policy**. Contact details for the Claims Handler are provided in this document and on **our** website.

'Complications' means any secondary diagnosis occurring prior to, during the course of, concurrent with, or as a result of the pregnancy, which may adversely affect the outcome of the pregnancy.

'Cruise' means a commercially operated river or ocean-going vessel that is licensed to carry paying passengers for the purpose of leisure travel, has on-board accommodation and a trained medical practitioner or staff trained and accredited in advanced first aid (or the equivalent level in the country that **you** are travelling in). It does not include cargo ship or freighter.

'Cruise Option' includes emergency medical and **hospital** cover, medical evacuation-ship to shore/mass land, pre-paid shore excursions cancellation, missed **cruise** departure, cabin confinement and missed port cover.

'Cyber Loss' means any loss, damage, liability, claim, cost or expense of whatsoever nature directly or indirectly caused by, contributed to by, resulting from, **arising** out of or in connection with any **cyber act** or **cyber incident** including, but not limited to, any action taken in controlling, preventing, suppressing or remediating any **cyber act** or **cyber incident**.

'Cyber Act' An unauthorised, malicious or criminal act or series of related unauthorised, malicious or criminal acts, regardless of time and place, or the threat or hoax thereof involving access to, processing of, use of or operation of any Computer System.

'Cyber Incident' Any error or omission or series of related errors or omissions involving access to, processing of, use of or operation of any Computer System; or any partial or total unavailability or failure or series of related partial or total unavailability or failures to access, process, use or operate any Computer System.

'Data' Information, facts, concepts, code or any other information of any kind that is recorded or transmitted in a form to be used, accessed, processed, transmitted or stored by a Computer System.

'Departure Point' means the station, airport, port, terminal or motor vehicle agency from where **you** are scheduled to board **your** mode of transport or collect **your rental vehicle** to commence **your** travel.

'Dependant' means **your** children or grandchildren not in full time employment who are under the age of 19 and travelling with **you** on the **journey**, and are named on the **policy schedule**.

'Depreciation' means the deduction from the original purchase price of an amount calculated to be the reduction in value because of wear and tear and/or the passing of time. The amount of such Depreciation will be reasonably determined by **us**.

'Excess' means the amount which **you** must pay for each claim **arising** from any one event when a claim is made under **your policy**.

'Epidemic' means "a fast-spreading contagious disease or **illness** that a recognised public health authority declares, defines, detects or states or otherwise classifies as an epidemic". Please refer to who.int and smartraveller.gov.au for further information on Epidemics and Pandemics.

'Family' means **you**, **your** spouse or partner and **your dependants** who are named on the **policy schedule**.

'Formal Attire' means dinner suit, dress shirt, evening gown, cocktail dress or other items of clothing which are required for formal dining. This does not include jewellery.

'Full Time Job' means full time permanent employment in Australia of at least 30 hours per week.

'Heli-Skiing' means downhill skiing or snowboarding from locations accessed by helicopter.

'High Value Items' means **baggage & personal effects** excluding jewellery, **bicycles**, watches and watercraft (other than surfboards) that **you** have purchased additional cover for and that are listed on **your policy schedule** with a nominated sum insured.

'Home' means **your** permanent residential address in Australia.

'Hospital' means an established hospital registered under any legislation that applies to it, that provides in-patient medical care.

'Hospitalised' means admitted to a **hospital** on the recommendation of a **medical adviser** and '**hospitalisation**' has a similar meaning.

'Ill' or 'Illness' means a medical condition, not being an **injury**, which first occurs during **your** period of cover.

'Injure' or 'Injured' or 'Injury' means bodily injury caused solely and directly by violent, accidental, visible and external means, which happens at a definite time and place during **your** period of cover and does not result from any **illness** or disease.

'Insurer/We/Us/Our' means Certain Underwriters at Lloyd's led by Canopius Managing Agents Limited, Syndicate 4444 and their nominated representatives.

'Journey' means **your** Journey from the time when **you** leave **your home** to go directly to the place **you** depart from on **your** travels and ends when **you** return to **your home** on or before the last day of cover shown on **your policy schedule**. Journeys that involve travel solely within Australia will only be covered when **your** destination is more than 100 kilometres from **your home**.

'Medical Adviser' means a qualified doctor of medicine or dentist, other than **you** or a **relative**, holding the necessary certifications in the country in which they are currently practising.

'Natural Teeth (or Tooth)' for the purpose of this insurance means a live, whole, and healthy Tooth that has not previously been treated, filled or restored in any way. A natural Tooth (or Teeth) does not mean dentures or implants.

'Off-Piste' means areas within the boundaries of a ski resort that are not:

+ groomed terrain; or
+ marked slopes; or
+ trails that are open, maintained, monitored and patrolled by the ski resort

'Overseas' means in any country other than Australia.

'Pandemic' means "an outbreak of a disease, **illness** or bodily condition that the World Health Organization (WHO) or any international or national authority or organisation declares, defines, detects, states or otherwise classifies as a pandemic". Please refer to who.int and smartraveller.gov.au for further information on Epidemics and Pandemics.

'Policy' means **your** travel insurance policy with **us** and is made up of this PDS, **your policy schedule** and any other document **we** tell **you** forms part of the policy.

'Policy Schedule' means the policy schedule that **we** issue to **you** when **you** purchase the **policy** and that forms part of **your** contract with **us**.

'Pre Existing Medical Condition(s)' is:

1. any medical, dental, physical or mental condition, defect, virus, disease or **illness** of which in the 12 months prior to issue of the **policy schedule**, **you** were aware or should reasonably have been aware of (due to symptoms a **reasonable** person in the circumstances would be expected to be aware of) and for which **you** (being all persons insured under the **policy** and set out in the **policy schedule**), **your relative** or **travelling companion** have:
   – been diagnosed or had symptoms (even if a condition has not yet been diagnosed); or
   – have been prescribed medication;
   – received (or are waiting for) medical treatment, including any kind of surgery;
   – received (or are waiting for) tests, investigations or specialist consultation; and/or
   – 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).

And/or:

2. any of the below medical conditions which **you**, **your relative** or **travelling companion** had at any time in **your** life.
   – heart conditions, including any cardiovascular or coronary heart disease or any condition related to **your** blood or heart vessels;
   – any condition relating to **your** respiratory system, e.g. infections, and **chronic** diseases;
   – kidney conditions and kidney disease; any physical or mental disability;
   – any recurring **illness**;
   – conditions involving the neck or back;
   – any type of cancer;

This definition applies to **you**, **your travelling companion**, and a **relative** or any other person.

'Reasonable' means for medical or dental expenses, the standard level of care given in the country **you** are in or, for other expenses, the standard level **you** have booked for the rest of **your journey** or, as determined by **us**.

'Reciprocal Health Care Agreement' refers to a formal arrangement between the Australian Government and certain foreign governments that allows eligible **Australian residents** to access publicly funded essential medical care while visiting those countries. For current details and participating countries, refer to the official Services Australia website. (Please visit www.humanservices.gov.au for details).

'Relative' means any of the following who is aged 84 and under; and who is resident in Australia. A relative is limited to being yours or **your travelling companions'**. It means **your** or their spouse, de facto partner, husband, wife, partner, fiancé (e), parent, parent-in-law, stepparent, stepparent-in-law, sister, sister-in-law, brother, brother-in-law, son, son-in-law, daughter, daughter-in-law, stepchild, foster child, grandparent, grandchild, niece, nephew, aunt, uncle or guardian only.

'Relevant Time' in respect of:

a. single **journey** policies mean the time of issue of the **policy**.
b. Annual Multi Trip policies mean the first time at which any part of the relevant **journey** is paid for or the time at which the **policy** is issued, whichever occurs last.

'Rental Vehicle' means a motor vehicle with a gross vehicle mass (GVM) of 4.5 tonnes or less that **you** have hired from a licensed rental company under a valid rental agreement, for a temporary period during **your** insured **journey**. The vehicle must be used solely for private and personal use. This definition excludes motorcycles, mopeds, off-road vehicles, commercial vehicles, and any vehicle requiring a special license.

'Table of Benefits' means the Summary of Policy Features and Table of Benefits table on page 7 of this PDS which summarises the cover provided by the **policy** and any limits that apply to each benefit.

'Totally Lost' means the total physical loss or loss of use of hand or foot at or above the wrist or ankle. For an eye, it means the entire and irrecoverable loss of sight in that eye.

'Travelling Companion' means a person who is not **your dependant** and with whom **you** have made arrangements, before **your policy** was issued, to travel with **you** for at least 75% of **your journey**.

'Unattended' means but not limited to, when an item is not on **your** person at the time of loss, left with a person other than **your relative** or **travelling companion**, left in a position where it can be taken without **your** knowledge including on the beach or beside the pool when **you** swim, leaving it a distance where **you** are unable to prevent it from being unlawfully taken.

'Winter Sports Activities' means the following amateur activities that do not involve any form of racing, acrobatics, jumping, aerial, stunting or freestyle:

+ skiing, snowboarding, sledding, tobogganing, or tubing conducted on groomed ski slopes within ski resort boundaries;
+ skiing or snowboarding **off-piste** (but not backcountry);
+ **heli-skiing**;
+ snowcat skiing;
+ cross country skiing on groomed and marked trails;
+ glacier walking with hiking equipment under **appropriate supervision**;
+ snow shoeing on groomed and marked trails;
+ snowmobile riding on groomed and marked trails under **appropriate supervision**;
+ ice sailing.

'Winter Sports Equipment' means skis, poles, boots, bindings, snowboards or ice skates.

'Winter Sports Option' includes emergency rescue, ski pack, piste closure, bad weather and avalanche closure, winter sports hire equipment and **winter sports equipment excess**.

'You', 'Your' and 'Yourself' means the person(s) whose name(s) are set out on your **policy schedule** and their accompanying **dependant**(s) travelling with you for 100% of the **journey**, and who are not in full-time employment at the date of **policy**.

ReadySet
Travel Insurance

Financial Services Guide

This Financial Services Guide (FSG) describes the financial service provided by 360 Underwriting Solutions Pty Ltd ABN 18 120 261 270, AFSL 319181 (360 Underwriting) and its Authorised Representative (AR 1315592), 360 Leisure Travel Pty Ltd trading as ReadySet Insurance (ReadySet Insurance) ABN 81 681 928 254, and is designed to assist **you** to decide whether to use these services. It contains information about who the providing entity of the services is, who the providing entity acts for, whose Australian Financial Services Licence the providing entity is authorised under, the types of financial services offered by the providing entity, how the providing entity is remunerated, compensation arrangements and how complaints are dealt with.

About 360 Underwriting Solutions Pty Ltd

360 Underwriting is parent entity of a group of specialist underwriting agencies. ReadySet Insurance operates as an Authorised Representatives of the main Australian Financial Services Licence holder, being 360 Underwriting. 360 Underwriting provides certain financial services in relation to different general insurance products, which are issued on behalf of a range of different **insurers** under binding agreements.

If **you** wish to obtain information about 360 Underwriting, **you** can visit www.360uw.com.au

If **you** wish to contact 360 Underwriting, **you** can do so by way of the following contact details:

Telephone.	1800 411 580
Post.	Suite 1, Level 18, 201 Kent Street Sydney, NSW 2000

The distribution of this FSG by the relevant Providing Entity has been authorised by 360 Underwriting.

About 360 Leisure Travel Pty Ltd trading as ReadySet Insurance

The Providing Entity of the financial services is ReadySet Insurance. ReadySet Insurance is an Authorised Representative (AR 1315592) of 360 Underwriting. This means the Australian Financial Services License under which the services are provided is AFSL 319181.

If **you** wish to contact ReadySet Insurance, **you** can do so by way of the following contact details:

Telephone.	1300 450 440
Email.	info@readysetinsurance.com.au
Post.	Suite 1, Level 18, 201 Kent Street Sydney, NSW 2000

ReadySet Insurance, as an Authorised Representative of 360 Underwriting, is authorised to deal in and provide financial product advice in relation to general insurance products. The dealing services ReadySet Insurance provide are issuing, varying and disposing of the general insurance products, which are performed by way of binding, renewing, endorsing, or cancelling the insurance products or arranging to do any of those things. **We** offer these services to retail clients.

While ReadySet is authorised to deal in and advise on leisure travel insurance products, to assist in **your** decision as to whether this financial product is right for **you**, please consider the relevant Product Disclosure Statement (PDS) before purchasing the product as it details the full set of terms, conditions and exclusions of the cover.

Furthermore, all financial product advice provided in relation to the product is general in nature only. It does not take into account **your** individual objectives, financial situation or needs and may not suit **your** personal circumstances. **You** should therefore consider whether any advice given does suit **your** individual objectives, financial situation, needs and personal circumstances.

ReadySet Insurance issues, varies and disposes of the product on behalf of Certain Underwriters at Lloyd's led by Canopius Managing Agents Limited, Syndicate 4444 (**insurer**) under a binding agreement between the **insurer**, 360 Underwriting and ReadySet Insurance is authorised to provide those dealing services on the **insurer's** behalf. In providing dealing services, ReadySet Insurance does not act for **you**.

Further, when providing financial product advice, ReadySet Insurance acts as a representative of 360 Underwriting. ReadySet Insurance does not act for **you** or on **your** behalf as **your** representative.

How ReadySet Insurance is Remunerated

In providing the financial services outlined within this FSG, ReadySet Insurance receives income from the following sources:

Commissions from the Insurer

When **you** purchase a ReadySet Insurance Policy, **you** pay the premium to the **insurer** (via ReadySet Insurance) for the product. This amount is agreed with **you** before the product is purchased. ReadySet Insurance may also be compensated for additional services it provides from the **insurer**. ReadySet Insurance compensation is included in the total amount **you** pay. ReadySet Insurance receives a portion of the **insurer's** premium for promoting and administering ReadySet Insurance Policies.

You may have been directed to **us** by an affiliate partner or via an aggregator while comparing travel insurance options. If **you** purchase a **policy** following this referral, **we** will pay the affiliate or aggregator a referral fee. This fee may be a flat amount or a percentage of the total premium, depending on **our** agreement with them, and it won't add any extra cost to **your policy**.

360 Underwriting does not receive any commission or remuneration for being the Authorising Licensee on behalf of which ReadySet Insurance acts as an Authorised Representative.

Employee Remuneration

In providing the services, ReadySet Insurance staff are paid a market salary and may also receive a bonus or other incentives based on their performance.

Interest

Any premiums received from **you** are held in ReadySet Insurance's account prior to being forwarded to the **insurer**. ReadySet Insurance will retain any interest earned on the money held in its account.

More Information

If **you** would like more information about the remuneration that ReadySet Insurance receives, please contact ReadySet Insurance using the contact details set out above.

ReadySet
Travel Insurance

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360RSPDSV125

360 Leisure Travel Pty Ltd trading as ReadySet Insurance
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