



Travel Insurance

Product Disclosure Statement

Effective 29 September 2021

For a quote or to find out more:

 **1300 728 015**  **auspost.com.au/travelinsurance**

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

If Your prescription medication is lost, stolen or damaged during the Period of Insurance We will also pay up to \$500 for expenses incurred overseas to replace that prescription medication.

If Your claim for loss or theft can be approved but Your items are found in the meantime and can be posted to You, We will instead pay up to \$500 for postage costs so You can get Your items back.

It is Your responsibility to provide Us with evidence to support Your claim for an item. This is 'proof of ownership':

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

Depreciation table

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

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

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

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

Item limits

Our payment will not exceed the original purchase price of an item with a limit for any one item, set or pair of items including attached and unattached accessories of:

Items	International Comprehensive Plan	Domestic Plan
Phone	\$1,000	\$1,000
Smart watch	\$1,000	\$1,000
Camera	\$4,000	\$3,500
Video camera	\$4,000	\$3,500
Drone (with or without camera)	\$1,000	\$1,000
Laptop computer	\$3,000	\$3,000
Tablet computer	\$3,000	\$3,000
Artificial limb	\$1,000	\$1,000
Dentures (full or partial)	\$1,000	\$1,000
Removable dental appliance	\$1,000	\$1,000
Medical device	\$1,000	\$1,000
Jewellery	\$1,000	\$1,000
Watch	\$1,000	\$1,000
Any other item	\$1,000	\$1,000

The following are examples of items considered as one item for the purpose of this insurance (an item limit will apply):

- Camera, lenses, tripods and camera accessories (attached or not)
- Smart phone and cover/case
- Matched or unmatched set of golf clubs, golf bag and buggy
- Necklace and pendant
- Charm bracelet and charms.

Claim example

A phone purchased for \$1,300 was 28 months old when it was stolen. An excess of \$100 applies. A claim would be calculated as follows.

Item

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

Depreciation

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

Excess

Minus policy excess \$100 (where applicable)

Total

The total in this case is \$420

2. Automatic Reinstatement Of Sum Insured

In the event that a claimable loss, or damage to Your luggage and personal effects is incurred, We will allow You one automatic reinstatement of the sum insured stated in the Plan selected whilst on Your Journey.

The maximum benefit limit for this section is:

Comprehensive Plan:
\$12,000

Basic Plan:
No Cover

Domestic Plan:
\$6,000

We Will Not Pay For:

1. loss or theft that is not reported to the:
 - a) police or security personnel;
 - b) responsible Transport Provider (if Your items are lost or stolen while travelling with a Transport Provider); or
 - c) accommodation provider.All cases of loss or theft must be reported as soon as possible and within 7 days. A copy of the relevant report must be submitted for any claim involving loss or theft. If You are unable to provide Us with a copy of the relevant report, You must provide Us with a reasonable explanation and details of the time and place You made the report, including their contact details.
2. damage, loss or theft of Valuables placed in the care of a Transport Provider unless security regulations prevented You from keeping the Valuables with You.

3. items left Unattended in any motor vehicle (for example, a car, campervan or motorhome) or towed land vehicle overnight even if they were in a Concealed Storage Compartment.
4. items left Unattended in any motor vehicle (for example, a car, campervan or motorhome) or towed land vehicle during daylight hours, unless they were stored in a Concealed Storage Compartment of a locked motor vehicle or towed land vehicle and forced entry was gained.
5. any amount exceeding \$500 per item and \$2,000 in total for all items left Unattended in any motor vehicle (for example, a car, campervan or motorhome) or towed land vehicle.
6. items left Unattended in a Public Place.
7. loss, theft or damage to drones (including attached and unattached accessories) while in use.
8. sporting equipment (including bicycles) damaged, lost or stolen while in use.
9. items sent under the provisions of any freight contract or any luggage forwarded in advance or which is unaccompanied. This exclusion for unaccompanied items will be waived if Your claim for lost stolen items can be approved but Your items are found in the meantime and can be posted to You.
10. surfboards or waterborne craft of any description. This exclusion does not apply if the item is lost, stolen or damaged while in the custody of a Transport Provider.
11. damage to fragile or brittle articles unless caused by a fire or motor vehicle collision. This exclusion does not apply to spectacles; lenses in cameras and video cameras; laptop and tablet computers; or binoculars.
12. damage caused by atmospheric or climatic conditions, wear and tear, vermin or any process of cleaning, repairing, restoring or alteration.
13. electrical or mechanical fault or breakdown.
14. information stored on any electronic device or other media, including digital photos, downloaded files, electronic applications, programmed data, software or any other intangible asset.

15. bonds, coupons, gift cards, stamps, vouchers, warranties, pre-loaded or rechargeable cards including but not limited to phone, debit or stored value cards.
16. bullion, deeds, insurance premiums, manuscripts, negotiable instruments, precious metals or securities.
17. items described in Section 7 Money.

Also refer to: General Exclusions - pages 72-76.
Policy Conditions - pages 43-48.

Section 5: Travel Documents, Passports, Credit Cards

We will pay You for the cost of replacing travel documents and credit cards lost or stolen on the Journey. We will also pay for Your legal liability arising from their illegal use. You must however, comply with all the conditions of the issue of the document prior to and after the loss or theft.

The maximum benefit limit for this section is:

Comprehensive Plan: \$5,000	Basic Plan: No Cover	Domestic Plan: \$4,000
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We Will Not Pay For:

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

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

2. items left Unattended in any motor vehicle (for example, a car, campervan or motorhome) or towed land vehicle overnight even if they were in a Concealed Storage Compartment.

3. items left Unattended in any motor vehicle (for example, a car, campervan or motorhome) or towed land vehicle during daylight hours, unless they were stored in a Concealed Storage Compartment of a locked motor vehicle or towed land vehicle and forced entry was gained.
4. any amount exceeding \$500 per item and \$2,000 in total for all items left Unattended in any motor vehicle (for example, a car, campervan or motorhome) or towed land vehicle.
5. items left Unattended in a Public Place.
6. items sent under the provisions of any freight contract or any luggage forwarded in advance or which is unaccompanied.

Also refer to: General Exclusions - pages 72-76.
Policy Conditions - pages 43-48.

Section 6: Delayed Luggage Allowance

If all Your luggage is delayed by a Transport Provider during the Journey for more than 12 hours We will reimburse You up to:

- \$300 per item (\$1,000 in total) for underwear, socks, toiletries, non-prescription medication and change of shoes and clothing (and a bag) You bought after a 12 hour delay and before the luggage was returned to You
- \$100 for transport to retrieve Your luggage.

The original receipts for the items and confirmation of the length of delay from the Transport Provider must be produced in support of Your claim.

This section does not apply on the leg of the Journey that returns You Home.

What You must do if You want to make a claim

- Notify Your Transport Provider or their handling agents of the situation as soon as possible after arriving at the destination. The quicker You report the fact Your luggage has been delayed, the better chance the Transport Provider has of finding it and reuniting it with You promptly.
- Obtain a report from them as soon as possible to give to Us with Your claim so We have evidence of what happened.

- Get receipts for the essential items You bought to tide You over. You need to give Us the receipts proving the amount You spent and that You waited at least 12 hours before buying essential items. We need receipts so We can reimburse You.

The maximum benefit limit for this section is:

Comprehensive Plan: \$1,100	Basic Plan: No Cover	Domestic Plan: No Cover
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We Will Not Pay For:

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

Also refer to: General Exclusions - pages 72-76.
Policy Conditions - pages 43-48.

Section 7: Money

We will reimburse You for cash, bank or currency notes, postal or money orders accidentally lost or stolen from Your person, or stolen from a locked safe or safety deposit box, during the Period of Insurance.

The maximum benefit limit for this section is:

Comprehensive Plan: \$250	Basic Plan: No Cover	Domestic Plan: No Cover
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We Will Not Pay For:

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

All cases of loss or theft must be reported as soon as possible and within 7 days. A copy of the relevant report must be submitted for any claim involving loss or theft. If You are unable to provide Us with a copy of the relevant report, You must

provide Us with a reasonable explanation and details of the time and place You made the report, including their contact details.

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

Also refer to: General Exclusions - pages 72-76.
Policy Conditions - pages 43-48.

Section 8: Rental Car Insurance Excess

This cover applies if You:

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

If the Rental Car is damaged or stolen whilst in Your control during the Journey We will pay the lower of the Rental Car insurance excess or the repair costs to the Rental Car that You become liable to pay.

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

If You paid for the motorcycle/moped riding cover option, We will also include cover for the insurance excess You become liable to pay for damage to or theft of a motorcycle or moped rented from a licensed motor vehicle rental company. The word "Rental Car" should be interpreted to include motorcycle or moped.

The maximum benefit limit for this section is:

Comprehensive Plan: \$3,000	Basic Plan: No Cover	Domestic Plan: \$3,000
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We Will Not Pay For:

1. damage or theft, arising from the operation of a Rental Car in violation of the terms of the rental agreement.
2. damage sustained to a Rental Car while it is being driven on an unsealed surface.
3. administration costs or loss of use penalties.

Also refer to: General Exclusions - pages 72-76.
Policy Conditions - pages 43-48.

Domestic Plan: Bonus cover for the insurance excess on Your personal vehicle

This cover applies if You have comprehensive car or motorcycle insurance on Your own vehicle.

If Your personal car or motorcycle is damaged or stolen while in Your control during the Period of Insurance, We will reimburse You up to \$2,500 for:

- a) the prescribed excess paid under Your comprehensive personal car or motorcycle policy of insurance, relative to the loss or damage to Your own car or motorcycle and which is not legally recoverable from any other source; or
- b) the actual costs paid for any repairs to Your own car or motorcycle should they be less than the prescribed excess applicable under the Your comprehensive personal car or motorcycle policy of insurance, relative to the damage to Your own car or motorcycle and which is not legally recoverable from any other source.

Also refer to: General Exclusions - pages 72-76.
Policy Conditions - pages 43-48.

Section 9: Travel Delay

If Your prebooked, prepaid transport is temporarily delayed during the Journey for at least 6 hours due to an unforeseeable circumstance outside Your control (including a Cyber Incident),

We will reimburse You:

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

Our reimbursement will be up to \$300 on the International Comprehensive Plan or Domestic Plan. We will also reimburse up to \$300 again for each full 24 hour period that the delay continues beyond the initial 6 hour delay.

You must claim from the Transport Provider first, and provide Us with confirmation from the Transport Provider of the cause and period of the delay and the amount of compensation offered by them. If You are unable to obtain confirmation from the Transport Provider, You must provide Us with a reasonable explanation and details on Your request of this information, including their contact details.

You must also provide Us with receipts for the Additional accommodation (room rate only) expenses incurred.

The maximum benefit limit for this section is:

Comprehensive Plan: \$2,000	Basic Plan: No Cover	Domestic Plan: \$1,000
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We Will Not Pay For Claims Caused By:

1. an Epidemic, Pandemic or outbreak of an infectious disease or any derivative or mutation of such viruses.

Also refer to: General Exclusions - pages 72-76.
Policy Conditions - pages 43-48.

Section 10: Resumption of Journey

If You are required to return Home during the Journey due to the sudden serious injury, sickness, disease or death of a Relative or Your business partner and the exclusions on Section 2.3 do not apply to Your claim under this section, We will pay for the economy class transport costs You incur to return overseas provided:

- a) Your Period of Insurance was at least 23 days;
- b) less than 50% of the Period of Insurance had elapsed at the time of the onset of the sudden serious injury, sickness, disease or death of a Relative or Your business partner;
- c) Your return overseas occurs prior to the original expiry date of Your cover for Your original Journey;
- d) no claim due to the same event is made under Section 3 of this policy;
- e) the death was not caused by an illness or injury appearing prior to the commencement of Your original Journey; and

- f) the onset of the illness or injury did not occur prior to the commencement of Your original Journey.

The maximum benefit limit for this section is:

Comprehensive Plan: \$3,000	Basic Plan: No Cover	Domestic Plan: No Cover
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Also refer to: General Exclusions - pages 72-76.
Policy Conditions - pages 43-48.

Section 11: Special Events

If due to an unforeseeable circumstance outside Your control Your Journey would otherwise be delayed resulting in You being unable to arrive in time to attend a wedding, funeral, 25th or 50th wedding anniversary or, a prepaid conference, concert, music festival or sporting event, which cannot be delayed due to Your late arrival, We will pay for:

1. the reasonable Additional cost of using alternative public transport to arrive at Your destination on time; and
2. the cost of the unused connection (if You have to buy a new connection) less any refund or credit You are entitled to from the supplier of that connection.

Comprehensive Plan: \$5,000	Basic Plan: No Cover	Domestic Plan: No Cover
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We Will Not Pay For Claims Caused By:

1. an Epidemic, Pandemic or outbreak of an infectious disease or any derivative or mutation of such viruses.

Also refer to: General Exclusions - pages 72-76.
Policy Conditions - pages 43-48.

Section 12: Hospital Incidentals

If You are hospitalised overseas and Your claim is approved under SECTION 1: Overseas medical and dental expenses (including emergency repatriation/evacuation), We will reimburse You for incidentals such as phone calls and magazines.

The amount We will pay is limited to \$50 for each night You are hospitalised overseas as a result of a Disabling Injury, Sickness or Disease, provided that the period of confinement is at least 48 hours. Original receipts for these expenses must be produced in support of Your claim.

The maximum benefit limit for this section is:

Comprehensive Plan: \$5,000	Basic Plan: No Cover	Domestic Plan: No Cover
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Also refer to: General Exclusions - pages 72-76.
Policy Conditions - pages 43-48.

Section 13: Loss of Income

If during the Period of Insurance You suffer an injury caused solely and directly by violent, accidental, visible and external means (not caused by a sickness or disease) resulting in You losing income because You are unable to return to Your usual place of employment in Australia, We will pay You up to \$1,666.66 per month on the Comprehensive Plan for Your monthly net of income tax wage, but not in respect of the first 30 days after You originally planned to resume Your work in Australia.

The benefit is only payable if Your disability occurs within 30 days of the accident.

The maximum limit in respect of Accompanied Children is \$1,000 for each child. Cover for loss of income is limited to 6 months.

The maximum benefit limit for this section is:

Comprehensive Plan: \$10,000*	Basic Plan: No Cover	Domestic Plan: No Cover
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*Maximum liability collectively for Sections 13, 14 and 15:
Comprehensive Plan - \$25,000, Domestic Plan - \$10,000

Also refer to: General Exclusions - pages 72-76.
Policy Conditions - pages 43-48.

Section 14: Disability

If during the Period of Insurance You suffer an injury caused solely and directly by violent, accidental, visible and external means (not caused by a sickness or disease) resulting in Your Permanent total loss of sight in one or both eyes or the Permanent total loss of use of one or more Limbs within one year of the date of the accident, We will pay You the amount shown in the Plan purchased.

The maximum limit in respect of Accompanied Children is \$10,000 for each child.

The maximum benefit limit for this section is:

Comprehensive Plan: \$25,000*	Basic Plan: \$10,000	Domestic Plan: \$10,000*
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*Maximum liability collectively for Sections 13, 14 and 15:
Comprehensive Plan - \$25,000, Domestic Plan - \$10,000

Also refer to: General Exclusions - pages 72-76.
Policy Conditions - pages 43-48.

Section 15: Accidental Death

If during the Period of Insurance You suffer an injury caused solely and directly by violent, accidental, visible and external means (not caused by a sickness or disease) resulting in Your death, We will pay Your estate the amount shown in the Plan purchased provided Your death occurs within one year of the accident. Our limit in respect of Accompanied Children is \$1,000 for each child.

The maximum benefit limit for this section is:

Comprehensive Plan: \$25,000*	Basic Plan: \$10,000	Domestic Plan: \$10,000*
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*Maximum liability collectively for Sections 13, 14 and 15:
Comprehensive Plan - \$25,000, Domestic Plan - \$10,000

Also refer to: General Exclusions - pages 72-76.
Policy Conditions - pages 43-48.

Section 16: Personal Liability

We will provide cover if, as a result of Your negligent act occurring during the Period of Insurance, You become unintentionally legally liable to pay compensation in respect to damage caused to someone else's property or the injury or death of someone else.

The maximum benefit limit for this section is:

Comprehensive Plan: \$5,000,000	Basic Plan: \$5,000,000	Domestic Plan: \$5,000,000
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We Will Not Pay For:

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

Also refer to: General Exclusions - pages 72-76.
Policy Conditions - pages 43-48.

General Exclusions

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

We Will Not Pay For:

1. any other loss, damage or additional expenses following on from the event for which You are claiming that is not covered under this insurance. Examples of such loss, damage or additional expense would be the cost of replacing locks after losing keys, costs incurred in preparing a claim or loss of enjoyment.
2. claims arising from loss, theft or damage to property, or death, illness or bodily injury if You fail to take reasonable care or put Yourself in a situation where a reasonable person could foresee that loss, theft or damage to property, or a death, illness or bodily injury might happen.
3. claims involving air travel other than as a passenger on a fully licensed passenger carrying aircraft operated by an airline or an air charter company.
4. claims arising as a result of war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection or military or usurped power.
5. claims which in any way relate to ionising radiation or radioactive contamination caused by nuclear fuel or waste, or the radioactive, toxic explosive or other dangerous properties of any explosive nuclear equipment.
6. claims arising from biological and/or chemical materials, substances, compounds or the like used directly for the purpose to harm or to destroy human life and/or create public fear.
7. loss or damage caused by detention, confiscation or destruction by customs or other officials or authorities.
8. claims arising from any unlawful act committed by You.
9. claims arising from any government intervention, prohibition, sanction, regulation or restriction or court order.
10. claims which in any way relate to circumstances You knew of, or a person in Your circumstances would have reasonably known or foreseen, at the Relevant Time, that could lead to the Journey being delayed, abandoned or cancelled.
11. claims which in any way relate to, or are exacerbated by, any physiological or psychological signs or symptoms that You were aware of or a person in Your circumstances reasonably should have been aware of at or before the Relevant Time, if You:
 - a) had not yet sought a medical opinion regarding the cause;
 - b) were currently under investigation to obtain a diagnosis; or
 - c) were awaiting specialist opinion.
12. claims arising from travel booked or undertaken by You:
 - a) even though You knew, or a reasonable person in Your circumstances would know, You were unfit to travel, whether or not You had sought medical advice;
 - b) against the advice of a medical practitioner;
 - c) to seek, or obtain, medical or dental advice, treatment or review; or
 - d) to participate in a clinical trial.
13. claims which in any way relate to, or are exacerbated by, any Existing Medical Condition You or Your travelling companion has.
14. claims arising from pregnancy of You or any other person if You are aware of the pregnancy at the Relevant Time and:
 - a) where complications of this pregnancy or any previous pregnancy had occurred prior to this time;
 - b) it was a multiple pregnancy e.g. twins or triplets; or
 - c) where the conception was medically assisted e.g. using assisted fertility treatment including hormone therapies or IVF.

15. claims arising from:
- a) pregnancy of You or any other person after the start of the 24th week of pregnancy; or
 - b) pregnancy of You or any other person where the problem arising is not an unexpected serious medical complication.
16. claims arising from childbirth or the health of a newborn child whatever the proximate cause of the claim is. This exclusion applies irrespective of the stage of pregnancy at which the child is born.
17. claims arising from You having elective medical or dental treatment or surgery, a cosmetic procedure or body modification (e.g. tattoos and piercings) during the Journey, such as any complication, even if Your Existing Medical Condition has been approved by Us.
18. claims which in any way relate to Your wilful or self-inflicted injury or illness, suicide or attempted suicide.
19. claims which in any way relate to Your:
- a) chronic use of alcohol;
 - b) substance abuse, drug abuse (whether over the counter, prescription or otherwise); or
 - c) ingestion of any non-prescription drug or substance (e.g. marijuana, ecstasy, heroin).
20. claims involving, arising from or related to Your impairment due to You drinking too much alcohol:
- a) which is evidenced by the results of a blood test which show that Your blood alcohol concentration level is 0.19% or above. (The level of alcohol in Your blood is called blood alcohol concentration (BAC). As a point of reference, a BAC of 0.19% is almost four times the legal driving BAC limit range in Australia which is currently 0.05%); or
 - b) taking into account the following, where available:
 - (i) the report of a medical practitioner or forensic expert;
 - (ii) the witness report of a third party;
- (iii) Your own admission; or
 - (iv) the description of events You described to Us or the treating medical professional (e.g. paramedic, nurse, doctor) as documented in their records.
21. claims arising from the failure of any travel agent, tour operator, accommodation provider, airline or other carrier, car rental agency or any other travel or tourism services provider to provide services or accommodation due to their Insolvency or the Insolvency of any person, company or organisation they deal with.
22. claims involving You travelling (during the Journey) in International Waters in a private sailing vessel or a privately registered vessel.
23. claims involving participation by You or Your travelling companion (during the Journey) in hunting; racing (other than on foot); polo playing; hang gliding; off-piste snow skiing or snowboarding; rodeo riding; BASE jumping; motocross; freestyle BMX riding; running with the bulls; sports activities in a Professional capacity; mountaineering or rock climbing using guides, ropes, rock climbing equipment or oxygen; scuba diving unless You hold an Open Water Diving Certificate or are diving with a qualified diving instructor.
24. claims involving participation by You (during the Journey) in motorcycling for any purpose.
(See Motorcycle/Moped Riding Cover page 16 for details of optional cover available to purchase and the terms that apply.)
25. claims involving participation by You (during the Journey) in On-Piste snow skiing, On-Piste snowboarding or snowmobiling.
(See Snow Sports: Snow Skiing, Snowboarding and Snowmobiling Cover page 17 for details of optional cover available to purchase and the terms that apply.)

26. claims which in any way relate to Your cruise, any cruise travel or that arise whilst on a cruise.

(See Cruise Cover Add-on page 5 for details of optional cover available to purchase and the terms that apply.)

27. any benefit, or provide cover, if the provision of a payment, benefit or cover would result in Us contravening the Health Insurance Act 1973 (Cth), the Private Health Insurance Act 2007 (Cth) or the National Health Act 1953 (Cth) or any applicable legislation (whether in Australia or not) or where We do not have the necessary licenses or authority to provide such cover.
28. any costs or expenses incurred if a government or public health authority mandatory quarantine or isolation order is imposed on You related to cross area, border, region or territory travel. This exclusion only applies to COVID-19 and applies regardless of You being diagnosed with COVID-19 or being directed by a local public health authority into a period of quarantine because they have classified You as having close contact with a person diagnosed with COVID-19.
29. claims arising from or caused by COVID-19.
30. claims for costs or expenses incurred outside the Period of Insurance. This exclusion does not apply to benefit Sections SECTION 4: Luggage and travel documents, SECTION 7: Rental Car insurance excess, SECTION 9: Resumption of Journey and SECTION 16: Personal liability.

General Information

The Financial Claims Scheme

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

Additional Policy Information

The insurance We offer You is set out in the PDS and Policy Wording. It is important that You are aware of the:

- limits on the cover provided and the amounts We will pay You (including any excess that applies);
- Words With Special Meaning found in the Policy Wording on pages 38-43;
- maximum benefit limits shown in the Benefits Table on pages 8-7; and
- Policy Conditions and General Exclusions found in the Policy Wording on pages 43-76.

Change Of Terms And Conditions

From time to time and where permitted by law, We may change parts of the PDS. We will issue You with a new PDS or a Supplementary PDS or other compliant document to update the relevant information except in limited cases. Any updates which are not materially adverse to You from the view of a reasonable person deciding whether to buy this insurance, may be found at www.auspost.com.au/travelinsurance. You can obtain a paper copy of any updated information without charge by calling 1300 728 015.

General Insurance Code Of Practice

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

- to commit Us to high standards of service;
- to promote better, more informed relations between Us and You;
- to maintain and promote trust and confidence in the general insurance industry;
- to provide fair and effective mechanisms for the resolution of complaints and disputes You make about Us; and

- to promote continuous improvement of the general insurance industry through education and training.

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

Further information about the Code or the Code Governance Committee and Your rights under it is available at insurancecouncil.com.au/cop/ or by contacting us.

Cancelling Your Policy

If You cancel Your policy within a cooling-off period of 21 days after You are issued Your Certificate of Insurance, You will be given a full refund of the premium You paid, provided You have not started Your Journey or You do not want to make a claim.

After this period You can still cancel Your policy. We will refund to You a proportion of the premium for the unexpired period of cover (less any non-refundable government charges and taxes that We have paid and are not recoverable).

You are not entitled to a refund if You have started Your Journey, You want to make a claim, or exercise any other right under Your cover.

To cancel Your cover please contact Us by calling 1300 728 015 (within Australia), or email auspost@travelinsurancepartners.com.au.

Your Privacy

In this Privacy Notice the use of “we”, “our” or “us” means Travel Insurance Partners and the insurer, unless specified otherwise.

Why Your personal information is collected

We collect Your personal information (including sensitive information) for the purposes of:

- identifying You and conducting necessary checks;
- determining what services or products we can provide to You and/or others;
- issuing, managing and administering services and products provided to You and/or others including claims investigation, handling and payment; and

- improving services and products, e.g. training and development of representatives, product and service research, data analysis and business strategy development.

Travel Insurance Partners also collects Your personal information for the purpose of providing special offers of other services and products that might be of interest to You.

How Your personal information is collected

We may collect Your personal information through websites from data You, or Your travel consultant, input directly or through cookies and other web analytic tools, via email, by fax, by telephone or in writing.

We collect personal information directly from You unless:

- You have consented to collection from someone else;
- it is unreasonable or impracticable for us to do so; or
- the law permits us to collect from someone else.

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

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

Who we disclose Your personal information to

We may disclose Your personal information to other parties and service providers for the purposes noted above.

The other parties and service providers include:

- insurers and reinsurers;
- medical providers, travel providers and Your travel consultant;
- our lawyers and other professional advisors;
- our related companies and other representatives or contractors who we have hired to provide services or to monitor the services provided by us or our agents, our products or operations; and/or
- other parties we may be able to claim or recover against or other parties where permitted or required by law.

Additional parties and service providers are detailed in the Travel Insurance Partners Privacy Policy and the insurer’s Privacy Statement.

The contractual arrangements that we have in place with these parties and service providers generally include an obligation for them to comply with Australian privacy laws.

We may need to disclose personal information about You to other parties and service providers, some of whom may be located in overseas countries. Who they are may change from time to time.

Generally these recipients will be located in the overseas countries You travelled to over the duration of Your policy and Your claim. These recipients would usually be service providers, such as medical providers, providers of travel related services, investigators, assessors and facilitators or our related entities that carry out services on our behalf in relation to Your policy and Your claim. Further details of these types of recipients are set out in the Travel Insurance Partners Privacy Policy and the insurer's Privacy Statement.

We may not always be able to take reasonable steps to ensure that these recipients comply with the Privacy Act. Some of the countries where these recipients are based may not offer the same protection or obligations that are offered by the Act in Australia. By acquiring the services and products from us You agree that You may not be able to seek redress under the Act, or from us and/or from the recipients in overseas countries, or to the extent permitted by law.

You and any other traveller included on the policy consent to this use and these disclosures unless You tell Travel Insurance Partners, using the contact details below.

Your choices

If You choose not to provide Your personal information and/or choose not to consent and/or withdraw Your consent to the use and disclosure of Your personal information set out in this Privacy Notice at any stage, we may not be able to provide our services or products or manage and administer services and products to You and/or others.

If You wish to withdraw Your consent including for things such as receiving information on products and offers or Your travel consultant receiving personal information about Your policy and coverage, please contact Travel Insurance Partners on 1300 728 015.

More information

For more information about how Your personal information is collected, used or disclosed, how to access or seek correction to Your personal information or how to make a complaint and how such a complaint will be handled, please contact us or refer to the relevant website.

Travel Insurance Partners Privacy Officer

Travel Insurance Partners Pty Limited

Mail: Private Bag 913
North Sydney NSW 2059
Australia

Email: privacy.officer@travelinsurancepartners.com.au

Call: 1300 131 746

Website:
travelinsurancepartners.com.au/privacy-statement

ZAIL Privacy Officer

Zurich Australian Insurance Limited

Mail: PO Box 677, North Sydney NSW 2059

Email: privacy.officer@zurich.com.au

Call: 132 687

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

Complaints and Disputes Resolution Process

We and Travel Insurance Partners are committed to resolving any complaint or dispute fairly.

If You have a complaint about an insurance product We issued or the service You have received (from us or one of our representatives), please contact us. We will put You in contact with someone who can help to resolve the complaint. You can talk over the phone, email or write:

- Call on 1300 728 015
- Write to the Customer Relations Manager

Post: PO Box 168, North Sydney NSW 2060

Email: auspost-customerrelations@travelinsurancepartners.com.au.

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

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

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

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

Their contact details are:

Australian Financial Complaints Authority

Call: 1800 931 678

Address: GPO Box 3, Melbourne VIC 3001

Email: info@afca.org.au

Website: afca.org.au

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

Notes:

Financial Services Guide Statement

This Financial Services Guide Statement (FSGS) is an important document and is designed to help You decide whether to use the financial services offered.

This document also contains important information about how Travel Insurance Partners Pty Limited (Travel Insurance Partners) ABN 73 144 049 230, AFSL 360138, Australian Postal Corporation ABN 28 864 970 579, AR 338646 (Australia Post), Australia Post Services Pty Ltd ABN 67 002 599 340 AFSL 457551 (Australia Post Services) and Australia Post's franchisees are paid and how any complaints are handled.

What Financial Services Are Provided?

Travel Insurance Partners, Australia Post, Australia Post Services or Australia Post's franchisees are not authorised to give You personal advice in relation to travel insurance. Any advice given to You about travel insurance will be of a general nature only and will not take account of Your personal objectives, financial situation or needs. You need to determine whether this product meets Your travel needs.

Travel Insurance Partners

Travel Insurance Partners holds an Australian Financial Services Licence that allows Travel Insurance Partners to provide You with general financial product advice about this travel insurance product and to issue this product to You. Travel Insurance Partners is responsible for the provision of these services.

Travel Insurance Partners acts under a binder authority from Zurich Australian Insurance Limited (the insurer). This means that Travel Insurance Partners can arrange, vary or cancel these policies and handle or settle claims on behalf of the insurer. Travel Insurance Partners acts for the insurer when providing these services. You can find full details of Travel Insurance Partners and the insurer on page 33 of the PDS.

Australia Post, Australia Post Services

Australia Post Services (holder of Australian Financial Services Licence No. 457551) and its Authorised Representative Australia Post (AR 338646) (on behalf of Australia Post Services) (together us, our or we) are authorised to provide financial services in relation to travel insurance.

We are authorised to arrange the issue of travel insurance when You purchase a travel insurance product online and We are also authorised to provide general advice in marketing materials about travel insurance. When You purchase this product over the counter at Your Australia Post store the person providing You with a receipt is not authorised to provide You with financial product advice about this product or to issue the travel insurance policy to You. Only Travel Insurance Partners may do this.

How Are We Paid?

Travel Insurance Partners

Travel Insurance Partners is paid a commission by the insurer when You buy this travel insurance policy. This commission is included in the premium that You pay and is received after You have paid the premium. This commission is a percentage of the premium. Travel Insurance Partners may also receive a share of the profit earned by the insurer if the insurer makes an underwriting profit in accordance with the underwriting targets it has set. This amount is calculated and paid retrospectively only when the insurer exceeds its underwriting targets in a given year.

Travel Insurance Partners employees are paid an annual salary and may be paid a bonus based on business performance.

Australia Post And It's Franchisees

Australia Post is paid a fee and/or commission by Travel Insurance Partners when You purchase the travel insurance at one of their outlets. This amount is paid out of the commission that Travel Insurance Partners receives from the insurer and it is variable as it depends on the distribution and other costs incurred by Australia Post and Travel Insurance Partners.

Australia Post may receive other financial and non-financial incentives from Travel Insurance Partners. Such incentives may be dependent on a number of performance related or other factors and may include, for example, prize pools, sponsorship of training events and conferences, marketing promotions and competitions.

Australia Post's employees may receive salaries, bonuses and/or company dividends in their own business depending on the nature of their employment. Bonuses may be linked to general overall performance, including sales performance and may include all or part of the commission received by Australia Post.

Australia Post may also pay their franchisees a fee or commission that is based on the number of policies sold.

Further Information

For more information about the remuneration or other benefits received for the financial services provided, please ask Australia Post or Travel Insurance Partners within a reasonable time of receiving this FSGS and before You choose to buy this product.

Complaints

If You have a complaint about the financial services provided by Travel Insurance Partners please refer to the PDS for details of the complaint resolution process.

Contact Details And Complaints For Australia Post Services And Australia Post

If You would like to contact Australia Post Services or Australia Post or have a complaint about the services provided by Australia Post Services, Australia Post or its franchisees, You should contact Australia Post by:

Call: 13 13 18 from Australia or +61 3 8847 9045 from overseas.

Mail: Australia Post
Customer Sales and Service
GPO Box 9911
Melbourne VIC 3001

Website: www.auspost.com.au

Our internal dispute resolution process requires that we aim to resolve most complaints within 10 working days. If we are unable to resolve Your complaint to Your satisfaction within 45 days, You may be eligible to escalate the complaint to our external dispute resolution service.

Australia Post Services uses the services of the Australian Financial Complaints Authority (AFCA) for external dispute resolution and their contact details are as follows:

Call: 1800 931 678

Address: GPO Box 3,
Melbourne VIC 3001
Email: info@afca.org.au

Website: afca.org.au

What Professional Indemnity Insurance Arrangements Do We Have In Place?

Australia Post Services holds professional indemnity insurance and other internal arrangements in place in respect of financial services provided to retail clients by Australia Post Services, Australia Post or Australia Post franchisees. Travel Insurance Partners also has professional indemnity insurance and compensation arrangements in place. Each of these arrangements meet the requirements of the Corporations Act.

Who Is Responsible For This Document?

Australia Post and Travel Insurance Partners are responsible for this FSGS and the insurer is responsible for the PDS. The issue of this FSGS has been authorised by Australia Post Services.

This document was prepared on 10 August 2021

- ✔ Money Back Cooling-Off Period
(Up to 21 days from purchase. See page 4)
- ✔ 24 Hour Emergency Assistance
- ✔ Overseas Medical and Dental Cover
- ✔ Trip Cancellation and Amendment Cover*
- ✔ Luggage Cover*
- ✔ Rental Car Insurance Excess Cover*

*Available on the International Comprehensive Plan and Domestic Plan.

To find out more,

📞 **1300 728 015** 🌐 **auspost.com.au/travelinsurance**