Product	Australia Post Travel Insurance (in an Australia Post outlet)
What is a Target Market Determination (TMD)	We're required to have Target Market Determinations under the Corporations Act 2001. A Target Market Determination is designed to outline the target market for a product by describing: • who the product is designed for and their likely objectives, financial situation and needs • who the product is not designed for • distribution conditions for the product • reporting criteria, and • review conditions for this product.
Date from which this Target Market Determination is effective	This Target Market Determination applies for policies issued for this product with a policy effective date on or after **22 October 2025** This Target Market Determination continues until replaced.
Disclaimer	In this document the terms "we" and "our" refer to Zurich Australian Insurance Limited ABN 13 000 296 640, AFSL 232507. The TMD does not form part of the terms of the cover. The examples of who the product is not designed for and who may fall outside the target market is not exhaustive. If you purchase this product and it is not designed for your circumstances, you may not get: • the value from it that you expected, or • any value from the product at all. For more help in deciding if this product is right for you and for additional details on the product benefits and features please refer to the PDS.

1. Who is this travel insurance product designed for, and what are the likely objectives, financial situation, and needs, of customer in this target market?

The Australia Post Travel Insurance product can provide insurance for people who travel in Australia or overseas with a choice of protections. These protections are called plans and the plans vary. Not all plans and product options and features are available in an Australia post outlet. For plans purchased in an Australia Post outlet, these options and features are not able to be issued at that time, however they may be added afterwards by calling 1300 728 015 for a quote.

The ability to select travel insurance plans and options allows customers to choose cover most relevant to their needs and objectives. The ability to select the travel insurance plan and options allows the cost and protection of the product to accommodate the financial situation of customers within certain limits. Additional criteria relevant to each travel insurance plan are set out on the following pages.

This Target Market Determination (TMD) sets out the target market for these plans:
• **International Comprehensive**
• **Domestic**

Australia Post

International Comprehensive Travel Insurance Plan

2. Who is the product designed for?

This product with an International Comprehensive Travel Insurance Plan has been designed for individuals who a) have **an overseas trip**, b) need to reduce some unforeseen costs associated with overseas travel and c) want to be covered against financial loss caused by certain unforeseen incidents involving leisure travel where the loss suffered may be material if there is no cover ("customers"), d) are under 75 years of age, e) do not require options to vary cover and f) are willing to contact Travel Insurance Partners to amend their policy if changes are required.

These customers are willing to select appropriate benefits and level of cover relevant to their own circumstances. These customers can pay the premium and bear the excess, or an equivalent reduction in claim payments, in the event of a covered claim. Customers may need to bear the cost of upfront payments for incurred losses before being reimbursed where we don't cover losses upfront. Circumstances where we don't make upfront payments include if we have not agreed that you are covered. Limits, exclusions and conditions apply which also affect the amount of any claim payment.

International Comprehensive Travel Insurance Plan

	This product is designed for people who:	This product would not be suitable for people who:
Eligible people	✓ Live in Australia and are travelling overseas ✓ Are under 75 years of age at the time of buying the policy ✓ Are subject to our acceptance criteria based on trip destination and trip duration	✗ Are buying travel insurance with the intention of making a claim for something that has already happened that affects their travel plans and/or leads them to incur costs or suffer a financial loss ✗ Are travelling to a sanctioned country ✗ Require an Annual Multi-Trip policy
Health related attributes	✓ May have an existing medical condition(s) that is permitted (cover may be applied for and if accepted, an additional premium may apply) ✓ Require cover for emergency medical expenses overseas for a medical condition or injury presenting during the period of insurance ✓ May be less than 24 weeks pregnant while travelling, have a low risk pregnancy and only require cover for unexpected, serious pregnancy complications e.g. miscarriage	✗ Are having a medical condition investigated or have signs or symptoms of a medical condition but have not seen a doctor yet to obtain a diagnosis ✗ Are travelling to have routine, continuing, cosmetic or elective medical or dental procedures or treatment ✗ Require cover for childbirth or medical care for a newborn
Trip cancellation related attributes	✓ Want cover for prepaid travel and accommodation costs that would not be refunded if the trip is cancelled or amended in certain scenarios	✗ Require cover for circumstances known or foreseen at the time of purchasing the policy that could lead to the trip being delayed, abandoned or cancelled. This could include a location or situational event that has been publicly identified e.g. reported weather events such as a cyclone
Activities	✓ May be travelling on a permitted multi-night cruise (an additional premium applies for a multi-night ocean or sea going cruise) ✓ May be participating in permitted high risk activities such as motorcycle riding and winter sports (an additional premium applies).	✗ Require cover for participating in sports activities on the trip in a professional capacity ✗ Require cover for high risk activities that are excluded in the PDS.

This product is subject to acceptance criteria.

This TMD was prepared 22 May 2025.

Domestic Travel Insurance Plan

2. Who is the product designed for?

This product with a Domestic Travel Insurance Plan has been designed for individuals who a) are travelling **in Australia**, b) who need some protection from unforeseen costs associated with domestic travel and c) want to be covered against financial loss caused by certain unforeseen incidents involving leisure travel where the loss suffered may be material if there is no cover ("customers"), d) are under 75 years of age, e) do not require options to vary cover and f) are willing to contact Travel Insurance Partners to amend their policy if changes are required.

These customers are willing to select appropriate benefits and level of cover relevant to their own circumstances. These customers can pay the premium and bear the excess, or an equivalent reduction in claim payments, in the event of a covered claim. Customers may need to bear the cost of upfront payments for incurred losses before being reimbursed where we don't cover losses upfront. Circumstances where we don't make upfront payments include if we have not agreed that you are covered. Limits, exclusions and conditions apply which also affect the amount of any claim payment.

Domestic Travel Insurance Plan

	This product is designed for people who:	This product would not be suitable for people who:
Eligible people	✓ Live in Australia and are travelling in Australia for a single trip ✓ Are under 75 years of age at the time of buying the policy ✓ Are subject to our acceptance criteria based on trip duration	✗ Are buying travel insurance with the intention of making a claim for something that has already happened that affects their travel plans and/or leads them to incur costs or suffer a financial loss ✗ Require an Annual Multi-Trip policy
Health related attributes	✓ May have an existing medical condition(s) (cover may be applied for and if accepted, an additional premium may apply) ✓ May be less than 24 weeks pregnant while travelling, have a low risk pregnancy and only require cover for travel disruption risks arising from unexpected, serious pregnancy complications e.g. miscarriage	✗ Require cover for any medical or dental expenses if something happens to them on their trip ✗ Are having a medical condition investigated or have signs or symptoms of a medical condition but have not seen a doctor yet to obtain a diagnosis ✗ Are travelling to have routine, continuing, cosmetic or elective medical or dental procedures or treatment ✗ Require cover for childbirth or medical care for a newborn
Trip cancellation related attributes	✓ Want cover for prepaid travel and accommodation costs that would not be refunded if the trip is cancelled or amended in certain scenarios	✗ Require cover for circumstances known or foreseen at the time of purchasing the policy that could lead to the trip being delayed, abandoned or cancelled. This could include a location or situational event that has been publicly identified e.g. reported weather events such as a cyclone
Activities	✓ May be participating in permitted high risk activities such as motorcycle riding and winter sports (an additional premium applies).	✗ Require cover for participating in sports activities on the trip in a professional capacity ✗ Require cover for high risk activities that are excluded in the PDS.

This product is subject to acceptance criteria.

This TMD was prepared 22 May 2025.

Distribution of the product

3. Who is this product distributed through and are there any conditions of this distribution?

This product is designed to be distributed by Australia Post Services and Travel Insurance Partners.

Customers can purchase this product:

- in an Australia Post outlet.

Other product features and options may be available by calling Travel Insurance Partners on 1300 728 015.

Only these parties are authorised to distribute this product as they understand the market this product has been designed for and have the appropriate levels of authority to distribute the product.

These parties must have measures to promote the relevant acceptance criteria such as staff training and eligibility questions where appropriate, provide advice through an authorised website, advertising material or a call centre and accommodate different options and costs. This helps customers to understand the product, assess it and select the appropriate range of covers and options and makes it more likely that the product will meet the customers objectives, financial situation and needs.

Travel Insurance Partners and its representatives and representatives of Australia Post Services are required to take reasonable steps to ensure that the product is distributed to a customer in such a way that it is likely to meet the customer's objectives, financial situation and needs.

Travel Insurance Partners' Australia Post network of representatives in Australia Post outlets are unable to provide customers with any advice, including general advice.

Conditions and restrictions that may impact the distribution of this product include:

- the type of platforms used to sell the product
- compliance with underwriting criteria, and
- regulatory requirements and obligations.

Reporting

Australia Post Services works with Travel Insurance Partners to ensure that this product is distributed appropriately to customers in accordance with this TMD.

Travel Insurance Partners is required to report issues to the product issuer in the following circumstances:

	Reportable matter	When must it be reported
Complaints	The number of complaints received by the representative about the product in the reporting period and the nature of the complaints.	Every 3 months
Significant dealings identified	If there have been any significant dealings by the representative that are inconsistent with our target market.	As soon as practicable after becoming aware of the matter, and within 10 business days
Claims data	If there have been any significant claims denials where the customer fell outside our product target market in circumstances where Travel Insurance Partners provided claims handling and settling services.	Every 3 months + 10 business days

Review

4. When will we review this document?

This TMD may be reviewed at any time, including when specific events or circumstances occur. To ensure that the TMD continues to be appropriate, it may be reviewed where the following events and circumstances are relevant:

- Adverse customer experience and feedback
- Increase in adverse claims experience of this product
- Changes to the product
- Changes to how this product is distributed or transacted
- Amendments to our product governance framework
- Amendments to our underwriting guidelines, portfolio objectives, pricing or reinsurance requirements
- Changes to our broker or intermediary arrangements
- Amendments to laws, standards or guidance from regulators or industry bodies
- In the event a significant dealing occurs

Review period

We will review this TMD within 2 years from the effective date to ensure it remains appropriate and every 2 years since the last review.

C76_TMD_AustPost Omni_LWIR-022883-2025
ISSUE 1

Travel Insurance Partners

This TMD was prepared 22 May 2025.