



INTERNATIONAL TRAVEL INSURANCE

Product Disclosure Statement



LUCKY YOU'RE WITH

AAMI



Contents

What to do if you require emergency assistance	4
What to do if your property is stolen, lost or damaged	5
How to contact us	6
Our commitment to you	6
Important preliminary information	7
Who can be covered?	7
Where are you covered?	7
Period of cover	9
Extending the policy	9
Free extension of the period of cover	9
Some words in the policy have definite meanings	10
The policy does not cover some events, circumstances and situations	10
We rely on the accuracy of your information	10
How the health of relatives and business partners not travelling with you impact the cover of your policy	11
Precautions that you need to take	11
How your employment affects the insurance	12
What we cover	12
Medical expenses and additional expenses related to illness, injury and death	14
Baggage, personal effects, travel documents – delays, damage, loss and theft	21
Cancelled, interrupted or delayed journey	26
Accidents for which you are legally liable	34
What we do not cover – general exclusions	36
AAMI travel insurance and pre-existing medical conditions	39
Pre-existing medical conditions we cover	40

About claiming on the policy	43
How to contact us to claim on the policy:	43
If you require emergency assistance	43
If your property is stolen, lost or damaged	44
Helping us to pay your claim	45
What happens when you claim on the policy	45
Your responsibilities when you claim	46
Excesses	48
Important general information for you	48
What do we mean by that?	51
How we will deal with a complaint	60

Updating this Product Disclosure Statement (PDS)

The information in this PDS was current at the date of preparation. We may update some of the information in the PDS that is not materially adverse from time to time without needing to notify you. You can obtain a copy of any updated information by contacting us on 13 22 44.

We will give you a free paper copy of any updates if you request them. If it becomes necessary, we will issue a Supplementary PDS or replacement PDS.

Your AAMI International Travel Insurance Policy

This Product Disclosure Statement (PDS) provides information about the product we offer: the AAMI International Travel Insurance Policy. When we agree to insure your travel, the policy comprises this PDS and your policy schedule which shows the detail of the policy particular to you. See page 56.

This Product Disclosure Statement was completed on 13 February 2018.

Please read this PDS carefully and retain it so you can refer to it if required.

What to do if you require emergency assistance

Please call us on +61 7 3305 7053 (we accept reverse charges through the international operator) at any time during your journey for emergency assistance with:

- medical treatment including –
 - finding medical facilities and monitoring your medical care,
 - evacuation or repatriation – we will decide if evacuation or repatriation is appropriate,
 - direct payment of hospital bills to the hospital if your claim is approved;
- contacting the issuer, when passports, travel documents or credit cards are lost;
- rescheduling travel plans disrupted by an emergency if your travel agent is not available to assist.

What to do if your property is stolen, lost or damaged

If your insured baggage, personal effects or travel documents are...	you must report the loss to...	within... hours of the loss becoming known to you.
stolen or maliciously damaged...	the police or local government authority...	24
lost or damaged when in the care of the transportation provider...	the transportation provider...	72
lost or damaged in other circumstances...	our customer care hotline on +61 7 3305 7053 (we accept reverse charges through the international operator)...	72

When you claim for loss, theft or damage you have reported to the police, local government authority or transportation provider, you must provide us with a copy of the authority's or provider's report.

How to contact us

When you are away from Australia, please call us on +61 7 3305 7053 (we accept reverse charges through the international operator).

When you are within Australia, call 13 22 44.

e-mail us at AAMIclaims@travelclaims.com.au

See also 'What to do if you need to claim' page 43.

Our commitment to you

When you are an AAMI policyholder and you need to claim on the policy, our claims service will take away the stress and hassle. We are here to help you 24 hours a day, every day of the year.



Important preliminary information

Who can be covered?

AAMI travel insurance is for permanent Australian residents aged between 18 and 65 when the policy is issued and their dependant children under 18 years of age.

The people who can be covered are an adult policyholder, their spouse or partner, another adult who accompanies the policyholder on the journey, and their dependant children.

The AAMI single policy covers:

- the adult named as the policyholder on the insurance schedule, and
- if accompanied on the journey by a dependant child, that child as named on the insurance schedule.

The AAMI multi-person policy covers up to two adults and eight dependant children:

- the adult named as the policyholder on the insurance schedule, and
- the other adult and/or dependant children who accompany the policyholder on the journey and who are named on the insurance schedule.

Where are you covered?

AAMI travel insurance covers your overseas travel only if it starts and ends in Australia. We do not cover travel within Australia that is not an integral part of an international journey.

When you tell us the countries you will be visiting, your insurance schedule will name the region they fall within as covered under the policy. The regions and the countries within them are:

Region	Countries
One	Worldwide
Two	All countries except the USA, Canada, Japan and countries in Africa
Three	East Asia and the South Pacific Area <ul style="list-style-type: none">• East Asia – Borneo, Brunei, Darussalam, Cambodia, China, Hong Kong, Korea, Laos, Macau, Malaysia, Myanmar (Burma), Philippines, Singapore, Taiwan, Thailand, Tibet, Vietnam• South Pacific Area (see Region Four below)
Four	South Pacific Area <ul style="list-style-type: none">• Cook Islands, East Timor, Fiji, Indonesia (including Bali), Java, Nauru, New Caledonia, New Zealand, Papua New Guinea, Samoa (American), Solomon Islands, Tahiti, Tonga, Vanuatu, Western Samoa
Stopovers	You are also covered for the first 72 hours of each stopover in any country outside of the region you have selected.

Period of cover

The period of cover for:

- cancelled travel and accommodation is from the policy issue date to the policy end date;
- all other cover is from the departure date to the policy end date inclusive, up to a maximum period of 180 days.

The policy end date is the earlier of the policy end date shown on the insurance schedule and the date you return to your home in Australia.

The period you are covered for is shown on the insurance schedule.

Extending the policy

You can apply to extend the policy for up to a further 180 days, provided it hasn't already expired. When you contact us, you must tell us if:

- there is a claim made against you or pending;
- you now suffer from a chronic or ongoing medical condition that you did not have when you purchased the policy. See 'AAMI travel insurance and pre-existing medical conditions' pages 39-42.

We will tell you if we will extend the policy, the premium payable, and how it is to be paid. When you pay us, we will send you a new insurance schedule.

Free extension of the period of cover

If you are unable to return to your home in Australia within the period of cover because the overseas treating medical practitioner advises you in writing to extend your stay because of a medical condition, we will extend the period of cover to allow you to complete your journey by the next available and convenient means of transportation.

Some words in the policy have definite meanings

The AAMI travel insurance policy uses words that have definite meanings. To make sure you are aware of these words and their meanings, please read 'What do we mean by that' on pages 51 -59.

The policy does not cover some events, circumstances and situations

As you read through the policy, you will see there are some events, circumstances and situations it does not cover. To make sure you are aware of what is not included in your cover, please read the whole policy carefully including the section 'What we do not cover – general exclusions' beginning on page 36.

See also 'Important general information for you' beginning on page 48.

We rely on the accuracy of your information

When we agree to insure you or to pay your claim, our decision relies on the accuracy of the information you give us. If that information is not accurate, we can reduce or deny any claim you may make or cancel the policy. We never want to have to do that, so you must answer honestly, correctly and completely the questions we ask about:

- you and any other person insured under the policy;
- the travel you intend to or are undertaking;
- any events that result in a claim on the policy.

We also require you to...

- observe the conditions contained in the policy;
- pay the premium we charge by the due date and any excesses that apply.
- if you do not meet your responsibilities we may reduce or refuse your claim, or cancel your policy.

How the health of relatives and business partners not travelling with you impact the cover of your policy

You are not covered under any section of the policy for loss, cost or liability caused by or arising from or involving a pre-existing medical condition of a relative or business partner. The relevant definition of pre-existing medical conditions is on page 39.

We may require medical reports and medical history for your claims triggered by the health of a relative or business partner in order to assess your claim.

Precautions that you need to take

You must at all times, and at your expense, take reasonable precautions to:

- protect your baggage, personal effects and travel documents against any initial or further loss or damage;
- keep your baggage and personal effects in good condition;
- prevent death, bodily injury, or illness to other people, or loss or damage to their property;
- obey any laws and regulations.

If you do not, we may reduce or refuse to pay any claim you may make.

How your employment affects the insurance

When a person named on the insurance schedule does paid work during any period of their journey, cover is suspended for that person, unless:

- the paid work is for his or her usual employer in Australia, and
- he or she arranged to do this paid work before they commenced the journey.

This policy does not cover legal liability arising from any form of employment or occupation.

What we cover

The policy provides cover for additional expenses caused by unexpected events during the period of cover while you are on an overseas journey and in some cases, before your journey starts. These additional expenses generally relate to:

	Pages
Medical expenses and additional expenses related to illness, injury and death	14-19
• Medical expenses – illness and injury	14
• Dental expenses – injury	14
• Cash for miscellaneous expenses when you are hospitalised	14
• Travel and accommodation for a medical escort	14
• Additional travel and accommodation resulting from illness, injury or death	16
• Overseas funeral expenses or returning remains home	18

	Pages
• Child care expenses when you are ill or injured	18
• Compensation for accidental injury or death	18
Baggage, personal effects, travel documents – delays, damage, loss and theft	20- 25
• Baggage and personal effects lost, stolen or damaged	20
• Delayed baggage – replacing essential personal items	22
• Replacing travel documents	24
Cancelled, interrupted or delayed journey	26 - 33
• Travel and accommodation cancelled – unforeseen circumstances	26
• Travel agent’s cancellation fee	26
• Cancelled travel purchased with frequent flyer points	26
• Additional travel and accommodation necessarily incurred	28
• Special event cancellation expenses	30
• Travel delays – travel, accommodation, meals, rental car relocation	32
• Hire car insurance excess	32
Legal liability	34

Any excesses payable when you claim on the policy are shown on your insurance schedule and explained within our *AAMI International Travel Insurance – Premium, Excess & Claims Guide*. See page 46 for how to access the Guide. Please also refer to the ‘What we do not cover – general exclusions’ section on pages 36 - 42.

Medical expenses and additional expenses related to illness, injury and death

We will pay the reasonable cost of

your **medical expenses** if:

- they are incurred because you have contracted an illness or sustained an injury during your journey outside Australia, and
- you allow us the option, at our expense and subject to medical advice, of returning you to your home in Australia, and
- they are incurred within 12 months from the date the injury or illness first occurred.

your **dental expenses** if:

- we have agreed they are necessary to repair damage caused by an injury sustained during your journey outside Australia.

your **miscellaneous expenses** if you are hospitalised overseas for more than 48 hours. We will pay you \$100 for each 24 hour period after that.

travel and accommodation for another person to travel to where you are and either stay with you or escort you home if the overseas treating medical practitioner advises you in writing:

- to suspend your journey, and
- that a companion or escort is necessary.

We will not pay

your medical or dental expenses if they are:

- incurred in Australia;
- recoverable from Medicare, or a medical or hospital benefit fund;
- recoverable under any Reciprocal Health Agreement.

The most we will pay is

Policy:

Single and Multi-person – Unlimited.

Policy – in total:

- Single – \$100/24 hour period up to \$6,000.
- Multi-person – \$100/24 hour period up to \$10,000.

any travel and accommodation expenses incurred after:

- the overseas treating medical practitioner advises you that you are able to resume your journey;
- you have returned home.

Policy:

- Single and Multi-person – Unlimited.
-

Medical and additional expenses continued

We will pay the reasonable cost of

travel and accommodation incurred by you and additional to travel and accommodation that is both pre-arranged and pre-paid if:

- you cannot complete your journey because you sustain an injury or illness during your journey; or
- you have to return to Australia because of the unexpected injury, illness or death during the period of cover of:
 - a relative;
 - your business partner, and you have to return for reasons of your business' continuation.

-
- you resume your journey, following your return to Australia because of your relative's or business partner's unexpected illness, injury or death during the period of cover.
-

We will not pay

if you do not provide us with the overseas treating medical practitioner's report confirming:

- you are unfit to travel because of your illness or injury;

if you do not provide us with the report of the treating medical practitioner in Australia confirming the illness, injury or death;

if we do not agree in the case of illness or injury that it was serious enough to require your return;

for more than one traveller to return to Australia because of the unexpected injury, illness or death of your business partner.

if you resume your journey after the end of the period of cover. (You will require a new policy if you resume your journey after the end of the period of cover.)

The most we will pay is

Policy:

- Single and Multi-person – Unlimited, less any amounts that are recoverable on unused travel and accommodation.

Policy – in total:

- Single – up to \$2,000.
 - Multi-person – up to \$4,000.
-

Medical and additional expenses continued

We will pay the reasonable cost of

at your estate administrator's option, **your overseas funeral (including any overseas cremation expenses)** or **returning your remains to your home**, if you die during the journey as a result of an illness contracted or an injury sustained during your journey.

child care for the dependant children aged under 18 travelling with you if the overseas treating medical practitioner advises you in writing:

- to suspend your journey, and
- you are incapacitated or hospitalised.

We will pay compensation

if you sustain an injury during the period of cover which results in:

- the permanent and total loss of sight in one or both eyes or the use of one or more limbs;
- your death.

We will not pay**The most we will pay is**

Policy – in total:

- Single – up to \$10,000.
 - Multi-person – up to \$15,000.
-

any child care expenses after:

- the overseas treating medical practitioner advises you that you are able to resume your journey;
- you or the dependant children have returned home;

child care expenses for dependant children aged 18 or over.

Policy – in total:

- Single – up to \$2,000.
 - Multi-person – up to \$5,000.
-

We will not pay**We will pay**

unless your disability or death is confirmed by the treating medical practitioner's report within 12 months of the injury occurring.

There is no cover if your death is due to an illness or your suicide

Policy – in total:

- Single – \$10,000.
- Multi-person – \$10,000 per person, up to \$25,000 in total.

Policy – in total:

- Single – \$25,000.
 - Multi-person – \$25,000 per person, up to \$50,000 in total.
-

Baggage, personal effects, travel documents – delays, damage, loss and theft

The items we cover are:

Baggage: suitcases, travel bags and their contents including clothing that you take or purchase on your journey, **but not** animals; stock in trade, business assets, plant and equipment for any type of business including tools of trade and professional equipment; components, parts and accessories for any type of motorised vehicle and equipment; unset precious and semi-precious stones; firearms and weapons of any type. Baggage **does not** include travel documents.

We will pay the reasonable cost of

repairing or replacing your baggage and personal effects lost, stolen or damaged during your journey.

- We will decide either to repair or replace your baggage and personal effects or to pay the cost of repairing or replacing them. See page 47.

Personal effects: portable items normally carried or worn by you.

Travel documents: documents required for travelling such as passports, visas and airline tickets.

We do not cover fragile items made of glass or other brittle materials; credit cards, debit cards, cash in any form including instruments negotiable for cash such as travellers cheques.

We will not pay

for damage to or loss of baggage or personal effects:

- if you have not reported the theft to the police, local government authority or transportation provider and provided us with their written report;
- where you have not taken reasonable care of and precautions for your baggage and personal effects;

(continued on page 23.)

The most we will pay is

Policy – in total:

- Single – up to \$6,000.
- Multi-person – up to \$12,000.

Per item limits included in above –

- Electronic equipment:
Single – up to \$3,000.
Multi-person – up to \$4,000.
- Sporting equipment:
Single – up to \$1,000.
Multi-person – up to \$2,000.
- All other items:
• Single – up to \$700.
Multi-person – up to \$1,000.

Baggage, personal effects, travel documents continued

We will pay the reasonable cost of

We will pay the reasonable cost of

replacing essential personal items if your baggage has been delayed and is not returned to you within 12 hours of it being declared missing by your transportation provider.

We will not pay

- left unattended in a public place;
- left in a motor vehicle unless –
 - the item was within a locked luggage compartment, or was completely concealed from outside view if there was no lockable compartment, and the vehicle was locked and was forcibly entered;
- sent separately to the transport on which you are travelling;
- when it does not occur during your journey;

for any decrease in the value of a pair, set or collection if the damaged or lost item forms part of the pair, set or collection. We pay only for the repair or replacement of the item which was damaged or lost.

We will not pay

if baggage has been delayed, detained, confiscated or destroyed by customs officials, police, government or any other authority;

for loss of cash or negotiable instruments;

if baggage has been sent separately to the transport on which you are travelling or was not handled by your transportation provider;

(continued on page 25.)

The most we will pay is

- Policy – in total:
- Single – up to \$450 for each 12 hour period your baggage is delayed, up to \$900.
 - Multi-person – up to \$700 for each 12 hour period your baggage is delayed, up to \$1,400.

Baggage, personal effects, travel documents continued

We will pay the reasonable cost of

replacing your travel documents lost, stolen or damaged during your journey.

- See also 'additional travel and accommodation necessarily incurred' - page 28.
-

We will not pay

if the costs of replacing essential personal items are not:

- incurred by you during the period of cover;
- otherwise recoverable;

if you have not provided us with:

- your transportation provider's written confirmation of the delay;
- receipts for the items purchased.

for loss if you have not complied with the conditions of issue.

The most we will pay is

Policy – in total:

- Single – up to \$500.
 - Multi-person – up to \$1,000.
-

Cancelled, interrupted or delayed journey

We will pay the reasonable cost of

travel and accommodation cancelled due to unforeseen circumstances outside your control, **provided:**

- you have already paid the expenses you are claiming for,
- you cannot recover these expenses from anyone else,
- you have not already undertaken that part of the journey you are claiming for, and
- we have not already paid a benefit under the 'additional travel and accommodation necessarily incurred' cover in this policy (see page 28 of the PDS), in respect of the same event.

The unforeseen circumstances we cover include:

- interruption of your scheduled public transport services caused by severe weather conditions, natural disaster, strike, civil commotion or riot, **but not** the events shown under "We will not pay ... because:" on pages 27 and 29.

We also pay:

- your **travel agent's cancellation fee**, if you provide us with your agent's invoice confirming the actual fee;
- the cash equivalent of your **frequent flyer or similar scheme points** that are lost following cancellation of your airline ticket(s) purchased with those points if you provide us with your points provider's document showing the cash equivalent of the lost points.

We will not pay

if:

- you do not provide us with your transportation provider's report confirming the cancellation and its cause.

because:

- you decide not to proceed with your journey;
- of your financial circumstances or any business or contractual obligation;
- there were not enough people for a group journey to proceed;
- of transport or traffic delays, or delay, rescheduling, interruption or cancellation caused by the transportation provider, travel agent, tour operator or travel wholesaler;
- of any government prohibition, regulation, restriction or intervention;
- you failed to obtain an appropriate passport or visa;

(continued on page 29.)

The most we will pay is

Unlimited,

- less any amounts that are recoverable on unused travel and accommodation,

other than:

- the travel agent's cancellation fee, for which we will pay in total, whichever is the lesser of:
 - the actual fee, and
- for a Single policy –
 - up to \$1,000 or 10% of the cost of the cancelled journey;
- for a Multi-person policy –
 - up to \$2,000 or 10% of the cost of the cancelled journey.

Cancelled, interrupted or delayed journey continued

We will pay the reasonable cost of

additional travel and accommodation necessarily incurred if:

- your scheduled transportation provider's service is interrupted due to –
 - strike;
 - riot;
 - civil commotion;
 - natural disaster; or
 - severe weather conditions.
 - your journey is delayed because you are replacing your lost passport or essential travel documents;
 - you are directed into quarantine.
-

We will not pay

because of your work or voluntary commitments;

because of the death, illness or injury of someone other than you, your relative, or your business partner;

for more than one traveller to return to Australia because of the unexpected injury, illness or death of your business partner;

if your journey cannot start or continue because of your death, illness or injury (first occurring after the policy issue date shown on your schedule) and we are not provided with the treating medical practitioner's report confirming that you cannot start or continue the journey.

if:

- you do not provide us with your transportation provider's report confirming the interruption;
- you do not provide us with receipts for the expenses you claim for;
- you can recover these expenses elsewhere.

if your passport or travel documents are confiscated by any government authority, customs official or police.

if you do not take reasonable steps to meet any quarantine regulations.

Cancelled, interrupted or delayed journey continued

We will pay the reasonable cost of

tickets for special events you were not able to attend due to unforeseen circumstances outside your control, provided:

- you have already paid for the tickets you are claiming for,
- you cannot recover their cost from anyone else, and
- the special event was to occur during your journey.

We will not pay

if:

- you have not complied with the terms and conditions of issue of the tickets;
- you decide not to attend;
- you do not attend because of your financial circumstances or any business or contractual obligation;
- you could not attend due to transport or traffic delays, or delay, rescheduling, interruption or cancellation caused by a transportation provider, travel agent, tour operator or travel wholesaler;
- we have already paid a claim for the loss of your tickets elsewhere under the policy.

The most we will pay is

Policy – in total:

- Single – up to \$700.
 - Multi-person – up to \$2,000.
-

Cancelled, interrupted or delayed journey continued

We will pay the reasonable cost of

additional travel, accommodation, meals and any rental vehicle relocation charge necessarily incurred if:

- your transportation provider has delayed your scheduled departure time for 12 hours or more and the cause of the delay is outside your control,
- you provide us with your transportation provider's report confirming the delay,
- these expenses are not otherwise recoverable, and
- you have provided us with receipts for the incurred expenses.

We will pay the reasonable cost of

- a **hire car insurance excess** that you must pay on a hire car insurance claim if –
 - you have hired a car and taken out insurance on that car,
 - you have lodged a claim with your hire car's insurer and they have agreed to pay that claim,
 - you provide us with a written report from the hire car company confirming you are liable to pay the excess, and
 - the event you claimed for occurred during your journey.

By car we mean any car, wagon, four wheel drive, campervan or motor home provided you hired it through a commercial agreement and did not use it for any business or income producing purpose.

The most we will pay is

Policy – in total:

- Single –
 - Travel: up to \$1,000.
 - Accommodation and meals: up to \$250 for each 12 hour period of delay, up to \$1,000.
 - Rental vehicle relocation: up to \$500.
 - Multi-person –
 - Travel: up to \$2,000.
 - Accommodation and meals: up to \$500 for each 12 hour period of delay, up to \$2,000.
 - Rental vehicle relocation: up to \$1,000.
-

We will not pay

if you have hired a car for any business or income producing purpose;
for any other damages or liability you incur as a result of the event that gives rise to your hire car claim.

Remember: this policy benefit does not replace hire car insurance. You should consider separate hire car insurance when you hire a car.

The most we will pay is

Policy – in total:

- Single –
- up to \$2,000.
- Multi-person –
- up to \$4,000.

Accidents for which you are legally liable

We will pay for your

legal liability for claims against you arising out of an accident occurring during the journey, causing:

- injury to or the death of someone other than you;
- loss of or damage to property owned or controlled by someone other than you.

We will only pay for your liability for legal costs and expenses if they are reasonable and we agree to do so in writing before those costs and expenses are incurred.

We will not pay

claims made against you more than 12 months after the end of the period of cover;

any penalties, fines, or punitive, exemplary or aggravated damages that you must pay;

for liability arising from:

- your ownership or occupancy of any land or building;
- the use of any motor vehicles, watercraft, hovercraft, aircraft or aircraft landing areas;
- the transmission of any illness, sickness or disease;
- an event that you have organised or are legally responsible for;
- a legal liability which arises only because you have agreed to take that liability upon yourself;
- any business, trade, profession or occupation conducted or operated or undertaken by you during the period of cover;
- things done or not done intentionally or left undone intentionally by you, or any person acting on your behalf, with reckless disregard for the consequences.

We will pay for your

Up to \$5 million in total for all claims including all legal costs and expenses.

What we do not cover – general exclusions

You are not covered under any section of the policy for damage, loss, cost or liability caused by or arising from or involving:

a pre-existing medical condition suffered by you, the persons named as travellers on the insurance schedule, or your or their relative or business partner, other than the pre-existing conditions shown on pages 40-42;

Acquired Immune Deficiency Syndrome (AIDS) or Human Immunodeficiency Virus (HIV) or their complications;

a human pandemic, epidemic or any other outbreak of infectious disease including any derivative or mutation of such diseases, or the threat or perceived threat of any such pandemic, epidemic or outbreak;

any sexually transmitted disease or virus;

pregnancy, childbirth, the health of a child under one month of age or complications arising from any of these;

any elective medical, dental, surgical or cosmetic procedure, or any complications as a result of these procedures, where you have arranged to undertake these procedures without our written consent;

the use or effect of alcohol or drugs;

intentional self-injury, suicide or attempted suicide; by you, the persons named as travellers on the insurance schedule, or your or their relative or business partner;

loss or theft of or damage to property, or death, illness, or injury, if you fail to take reasonable care and precautions;

any unlawful act committed by you or any other person named on the insurance schedule;

any loss, damage or liability covered by the policy when you have agreed not to seek compensation from another person who is legally liable to compensate you for that loss, damage or liability;

motorcycling unless the motorcycle has an engine capacity of 200cc or less, is hired and the driver holds a current motorcycle licence if required by the country, state or place you are in;

professional sport (including training for professional sport), hunting, racing of any kind (other than on foot), football of any kind, flying except as a passenger in a scheduled commercial power-driven aircraft, any other aerial activity, rodeo riding, running with the bulls, sailing, mountain or rock climbing using ropes or guides, abseiling, diving using breathing apparatus (if you do not hold an open water diving licence), or competitive snow and ice sports;

any event that occurs during any period of your journey in which you do paid work, unless:

- the paid work is for your usual employer in Australia, and
- you arranged to do this paid work before you commenced your journey;

an event that occurs in a country that is not within the region specified on your insurance schedule;

anything directly or indirectly caused by, resulting from or in connection with any act of terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss, injury, damage, liability, cost or expense;

anything directly or indirectly caused by, resulting from or in connection with any action taken in controlling, preventing, suppressing or in any way relating to any act of terrorism;

any war, whether it has been formally declared or not, any hostilities, uprising, insurrection, revolt, rebellion, usurped power, revolution or coup d'état, or theft or confiscation of property as a result of any of these;

radioactivity or the use, existence or escape of any nuclear fuel, nuclear material, or nuclear waste;

the refusal, failure or inability of any person, company or organisation, (including but not limited to any airline, other transportation provider, hotel, car rental agency, tour or cruise operator, travel wholesaler, travel agent, booking agent or other agent for travel or tourism related services, facilities or accommodation), to provide services, by reason of their own financial failure or the financial failure of any person, company or organisation with whom or with which they deal;

consequential loss of any kind including loss of enjoyment or any financial loss (other than financial losses for which benefits are provided under the policy);

mechanical, structural, electrical, electronic or other failure or breakdown;

wear and tear, rust, deterioration or corrosion;

fraud or fraudulent means or devices used by you or someone acting on your behalf or any person living or travelling with you;

asbestos, asbestos fibres, or derivatives of asbestos in any form.

We will not pay for:

medical expenses incurred for continuing treatment, including medication you began taking before the start of the period of cover;

medical, hospital, ambulance and dental expenses incurred in Australia or for any injury or illness that recurs after the end of the period of cover.

AAMI travel insurance and pre-existing medical conditions

What is a pre-existing medical condition?

A pre-existing medical condition is:

1. any of the following conditions which you have ever had, even if treatment is no longer being received:
 - heart (cardiac) condition;
 - lung or respiratory condition (other than asthma if it meets the criteria on page 40);
 - kidney (renal) condition;
 - reduced immunity;
 - dementia or documented memory problems; and
 - metastatic (secondary) cancer,
2. or any medical condition or dental condition for which investigation, medical advice or any treatment has been obtained, or for which prescribed drugs have been taken, within the 90 days before the policy issue date shown on your schedule,
3. or any medical condition or dental condition that is chronic or ongoing in nature of which prior to the policy issue date shown on your schedule you and/or a reasonable person in your position knew or ought to have known you were suffering or potentially suffering from, regardless of whether you have

undergone investigation or received medical advice or treatment or taken prescribed drugs within the 90 days before the policy issue date shown on your schedule.

The policy terms and conditions for a pre-existing medical condition:

- include any complications or treatment that are directly or indirectly attributable to it;
- apply to you, the persons named as travellers on the insurance schedule, and your or their relative or business partner.

The policy does not provide any cover for claims arising from pre-existing medical conditions other than these:

Asthma

When you are less than 65 years of age and there has not been any exacerbation requiring treatment by a medical practitioner in the 12 months before you apply for cover.

Breast Cancer / Prostate Cancer

When you were diagnosed more than 12 months before you apply for cover, have not had any chemotherapy or radiotherapy in the 12 months before you apply for cover, and the cancer has not spread beyond the breast or prostate at any time. In respect of Prostate Cancer you must also have a PSA of 3.0 or less when you apply for cover.

Cataracts / Glaucoma

When you have no ongoing complications, are not on a waiting list for cataract surgery and have not had cataract surgery in the 30 days before you apply for cover.

Coeliac Disease

When the condition has not required treatment by a medical practitioner in the 6 months before you apply for cover.

Diabetes / Glucose Intolerance

If you were diagnosed more than 12 months before the start of the period of cover and have not had any complications in the 12 months before the start of the period of cover. You must also have a Blood Sugar Level reading between 4 and 10 and also be less than 50 years of age when you apply for cover.

Ear Grommets

When there is no current infection when you apply for cover.

Epilepsy

When there are no underlying medical conditions (e.g. previous head trauma, stroke) and you have not required treatment by a medical practitioner for a seizure in the 2 years before you apply for cover.

Gastric Reflux

When the condition does not relate to another underlying diagnosis (e.g. Hernia/Gastric Ulcer).

Gout

When the gout has remained stable for the 6 months before you apply for cover.

Hay Fever (Allergic Rhinitis)

When the condition has not required treatment by a medical practitioner in the 6 months before you apply for cover and you have no other known respiratory conditions e.g. Asthma.

Hiatus Hernia

When no hernia surgery is planned when you apply for cover.

Hip / Knee Replacement

When performed more than 6 months and less than 10 years before the start of the period of cover.

Hypercholesterolemia (high cholesterol)

When you have no known heart conditions when you apply for cover.

Hypertension (high blood pressure)

When you have no known heart conditions and the current Blood Pressure reading is lower than 165/95 when you apply for cover.

Menopause

Provided you do not suffer from Osteoporosis when you apply for cover.

Peptic Ulcer

When the condition has remained stable for the 6 months before you apply for cover.

Underactive Thyroid

When not as a result of a tumour.

About claiming on the policy

Claims and emergency assistance services are managed by an external provider on our behalf.

What to do if you need to claim

How to contact us to claim on the policy:

when you are away from Australia, please call us on +61 7 3305 7053 (we accept reverse charges through the international operator).

when you are within Australia, call 13 22 44.

e-mail us at AAMlclaims@travelclaims.com.au

If you require emergency assistance

Please call us on +61 7 3305 7053 (we accept reverse charges through the international operator) at any time during your journey for emergency assistance with:

- medical treatment including –
 - finding medical facilities and monitoring your medical care;
 - evacuation or repatriation. We will decide if evacuation or repatriation is appropriate;
 - direct payment of hospital bills to the hospital if your claim is approved;
- contacting the issuer, when passports, travel documents or credit cards are lost;
- rescheduling travel plans disrupted by an emergency if your travel agent is not available to assist.

What to do if your property is stolen, lost or damaged

If your insured baggage, personal effects or travel documents are...	you must report the loss to...	within... hours of the loss becoming known to you.
stolen or maliciously damaged...	the police or local government authority...	24
lost or damaged when it is with the transportation provider...	the transportation provider...	72
lost or damaged in other circumstances...	our customer care hotline on +61 7 3305 7053 (we accept reverse charges through the international operator)...	72

When you claim for loss, theft or damage you have reported to the police, local government authority or transportation provider, you must provide us with a copy of the authority's or provider's report.

Helping us to pay your claim

When you provide us with the information we need, you help us make speedy and accurate decisions regarding your claim.

This information includes:

- original medical and dental certificates and specialist doctors' reports,
- police reports, transportation providers' reports,
- receipts, invoices, travel itineraries, airline, train or bus tickets, and
- any court documents or other communication you receive in relation to your claim.

We may require this type of information. If you are unable to provide information of this type, that establishes:

- the circumstance of and the extent of the damage, loss or liability incurred, and
- the ownership and value of any lost, damaged or stolen items,

then we may reduce or refuse to pay your claim.

What happens when you claim on the policy

After you have:

- told us about the event(s) that resulted in your claim,
- provided us with the information and documents we require, and
- we have completed any investigation needed to assess your claim,

we will tell you as soon as possible whether we will pay your claim, and if we will, how much we will pay.

The policy is governed by the laws of Australia.

The cover provided by your policy is for amounts in Australian dollars. If we pay your claim for an expense incurred in a foreign currency, we will pay in Australian dollars using the currency conversion rate that applied on the date you incurred the expense.

For more information about how we pay travel claims, including examples of different payments, you can read our *AAMI International Travel Insurance – Premium, Excess & Claims Guide*. It is available on our website at aami.com.au (under the Travel Insurance section) or call us on 13 22 44 if you would like us to post you a free copy.

Your responsibilities when you claim on the policy include:

Obtaining our written consent

You must not make any admissions or settle any claims made against you regarding your liability for an accident without our prior written consent.

Giving assistance – information, notices, negotiating, defending and settling claims

You must give us the information and assistance we reasonably request in evaluating the cause, extent and value of any claim. This may include:

- providing us with full details of the claim in writing,
- providing valuations, receipts or other evidence of ownership, expenditure or liability,
- providing written statements,
- providing other relevant documents,
- undergoing an interview or interviews about the circumstances of the claim, and

- appearing in court and giving evidence.

You must promptly deliver to us any relevant letters and notices that come into your possession.

You must tell us if you become aware of any demands, court proceedings or offers of settlement.

We shall be entitled, but not obliged to defend or represent you in any legal proceedings relating to an accident or event which may give rise to a claim against us and to control, settle and deal with those proceedings as we see fit.

We will pay the legal and other reasonable related costs of defending any claim made against you, provided we appoint the solicitors who will defend the claim and we have told you in writing that we will pay their costs.

You must assist us in all our endeavours to negotiate, defend or settle any claim made under this policy and to exercise for our benefit your legal right of recovery against any other party (including a party involved in making good any damage or loss).

If you fail to assist us, or do not abide by any of these terms, we may reduce or refuse to pay your claim or be entitled to recover from you any monies paid under the claim.

What we do when we repair or replace your baggage and personal effects

If we decide to replace your baggage and personal effects, it will be with new baggage and personal effects.

If we decide to repair your baggage and personal effects, it will be with new materials and we will make reasonable endeavours to match materials. Where this does not achieve an exact match, new materials that in our opinion match the damaged or lost baggage and

personal effects as near as reasonably practicable will be used.

If we decide to pay the cost of repairing or replacing your baggage and personal effects, our payment will be the current retail price or the discounted price we may obtain, whichever is lower.

Excesses

An excess on the policy is the amount that you must first contribute towards each claim. If your claim is for more than one occurrence, the excess applicable to each occurrence will be payable.

The excesses that apply to the policy are shown on your insurance schedule and explained within our *AAMI International Travel Insurance – Premium, Excess & Claims Guide*. See page 46 for how to access the Guide.

When you make a claim we may require you to pay the excesses or we may deduct the excesses from any payment we make. We will tell you when and how the excesses are to be paid or deducted.

Important general information for you

You can contact us:

By phone:

- within Australia – call 13 22 44;
- from outside Australia – call +61 7 3305 7053 (we accept reverse charges through the international operator).

Via the internet: aami.com.au

By mail: PO Box 14180, Melbourne City Mail Centre, Victoria 8001.

When we quote you a premium

When we quote you a premium for AAMI travel insurance, some of the factors we take into account include:

- whether you need a single or multi-person policy,
- the region in which you are travelling, and
- the duration of your journey.

Government taxes and charges are included in the premium we quote.

For more information about the factors we take into account, you can read our *AAMI International Travel Insurance – Premium, Excess & Claims Guide*. It is available on our website at aami.com.au (under the Travel Insurance section) or call us on 13 22 44 if you would like us to post you a free copy.

Changing your details may affect your premium

A change to your policy details such as a change of travel destination may affect the premium you need to pay for the remainder of your period of cover.

If a refund is payable, we will send you a cheque.

Any additional premium must be paid immediately. If the additional premium is not paid, we may reduce the period of cover to match the amount you have paid.

Government taxes and charges

AAMI shows on receipts any government taxes and charges such as Stamp Duty included in insurance premiums.

GST

International travel insurance, including the cancellation cover and any domestic flights required to connect with your international flights, is not subject to Australian GST.

Cooling off period and cancelling the policy

After you purchase this policy you have **21** days to consider the information in your PDS. This is called the 'cooling off period'.

If you decide to cancel your policy during the cooling off period, we will refund the unexpired portion of the premium less any non refundable government charges provided that you have not commenced your journey or made a claim.

We can only cancel your policy by giving you written notice in accordance with the Insurance Contracts Act 1984.

Communicating with you electronically

We may agree to send your policy documents and policy related communications electronically. This will be by email and/or other types of electronic communication methods. Policy documents and policy communications will be provided to you in this way or we tell you it is no longer suitable. If we agree to communicate with you electronically, you will need to provide us with your current email address and your Australian mobile phone number.

Each electronic communication will be deemed to be received by you at the time it leaves our information system.

The General Insurance Code of Practice

We support the General Insurance Code of Practice. You can get a copy of the code from the Insurance Council of Australia website (insurancecouncil.com.au) or by phoning (02) 9253 5100.

What do we mean by that?

AAMI

means:

we, us, and our mean AAI Limited
ABN 48 005 297 807 trading as AAMI.

Accident

means:

an accident or a series of accidents resulting from any one occurrence.

Act of terrorism

means:

an act, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or government(s), which from its nature or context is done for, or in connection with, political, religious, ideological, ethnic or similar purposes or reasons, including the intention to influence any government and/or to put the public, or any section of the public, in fear.

Australia

means:

Australia (including Lord Howe Island, Norfolk Island, Thursday Island, Christmas Island, Cocos (Keeling) Island & Coral Sea Islands Territory) only.

Business partner

means:

a person on whom you rely to conduct your business, profession, trade or occupation.

Collection or set

means:

- a. a group of items of sufficiently common type, appearance or nature that:
- b. they reasonably belong together, or
- c. the group is devalued if one or more of the items is lost or damaged.

Cover and covers

means:

the protection provided by the policy.

Damage and loss

means:

- a. **Damage** means actual physical damage.
- b. **Loss** or **lost**, when used in the context of your property, means your property or a part of it being accidentally misplaced, destroyed, stolen or damaged beyond economical repair.

Endorsement

means:

a special condition that applies to the policy. Any endorsements to the policy are shown on your insurance schedule.

Excess

means:

an excess on the policy is the amount that you must first contribute towards each claim.

Financial failure

means:

insolvency, bankruptcy, provisional liquidation, liquidation, winding up, the appointment of a receiver, manager or administrator, entry into any official or unofficial arrangement with creditors, stopping the payment of debts, a restructure or composition with creditors or the happening of anything of a similar nature under the laws of any jurisdiction.

Home

means:

your usual place of residence in Australia.

Illness

means:

sudden and unforeseen sickness or disease which results in you being certified in writing as medically unfit to travel by a qualified medical practitioner.

Incapacitated

means:

a qualified medical practitioner has certified in writing that you are medically unfit to care for the dependent children travelling with you.

Injury

means:

an injury that first occurs during your journey and was sustained by violent, accidental, external and visible means.

Insurance schedule

means:

the latest policy schedule, including receipt, we have given you. It is important because it shows you the cover you have chosen and other policy details.

Journey

means:

the travel we insure you for that starts when you leave your home in Australia on an international trip and ends when you return to your home in Australia.

Medical Condition

means:

any medical or physical condition, disease or illness including any mental illness.

Medical Practitioner

means:

a medical professional registered and certified by the National and/or State Health Board either in Australia or in the country in which you are being treated whilst on your trip, and who is licensed to provide treatment, medication/prescriptions and medical opinions and reports.

In the case of a Mental Illness, Medical Practitioner means a mental health professional registered and certified by the National and/or State Health Board either in Australia or in the country in which you are being treated whilst you are on your trip, and who is licensed to provide treatment, medication/prescriptions, medical opinions and reports - for example, psychologists and psychiatrists.

Mental illness

means:

any illness, disorder or condition which is or would be recognised or defined in the latest edition of the Diagnostic and Statistical Manual of Mental Disorders.

Natural disaster

means:

an event caused by natural phenomenon and not human activity. For example: earthquake, flood, bushfire, storm or lightning.

Negotiable instrument

means:

a legal document that represents money and that can be legally transferred in title from one person to another.

Period of cover

means:

the period for which we have agreed to provide you with insurance cover.

- a. Cover for travel and accommodation cancelled (see pages 26-33) is from the policy issue date to the policy end date inclusive.
- b. Cover for all other benefits is from the departure date to the policy end date inclusive.
- c. The policy end date is the earlier of the policy end date and the date you return to your home in Australia.
- d. The period you are covered for is shown on the insurance schedule.

Policy

means:

your insurance contract. It consists of this PDS and supplementary PDS we give you and your schedule.

Permanent resident

means:

a person who resides in Australia and is eligible for an Australian Medicare card.

Provider

means:

the accommodation or transportation organisation, group or company you have arranged paid accommodation or scheduled transport with.

Public place

means:

any place where the public has access. For example shops, planes, taxis, buses, trains, airports, railway stations, streets, museums, galleries, markets, hotel foyers, beaches, restaurants, and public toilets.

Reasonable

means:

in the context of an 'expense', 'cost' or 'charge' means:

- a. for medical or dental expenses, the usual and customary level of care for the country you are in,
- b. for other expenses, the standard you have booked for your trip, and
- c. as determined by us.

Reciprocal Health Agreement

means:

an agreement between the Australian Government and the government of another country to provide medical facilities, treatment, medication or advice to Australian citizens and residents.

Relative

means:

any of the following who reside permanently in Australia:

- a. your spouse, partner or de facto,
- b. your parents, parents-in-law, grandparents,
- c. your children, grandchildren, brothers and sisters, including their respective spouse, partner or de facto,
- d. the children, parents, parents-in-law, grandparents, grandchildren, brothers and sisters of your spouse, partner or de facto.

Sporting equipment

means:

equipment normally used for the purpose of a sporting activity. It does not include climbing equipment, watercraft greater than 3 metres in length, motor vehicles, guns or weapons of any kind.

Theft

means:

actual or attempted theft or burglary.

Travellers

means:

the persons named as travellers on the insurance schedule.

Travelling companion

means:

a person over 18 years of age who is **not** named on the insurance schedule but who is a member of a group or party with which you are travelling for all or part of your journey.

Unattended

means:

luggage and personal effects:

- a. left with a person who is **not** named on your insurance schedule or who is **not** a travelling companion;
- b. left or checked in with an accommodation or transportation organisation other **than your** provider;
- c. left in a position you are not able to observe or from where you do not have any reasonable prospect of preventing its theft.

You and your

means:

the following people if they reside permanently in Australia:

- a. the person named as the policyholder on the insurance schedule, and
- b. each person named as a traveller on the insurance schedule.
- c. When 'you' relates to **extending, cancelling or changing the details of the policy**, the policyholder is the only person who can cancel, extend or change the details of the policy.



How we will deal with a complaint

If you are not satisfied with our products or services or a decision made in relation to your insurance, please let us know so that we can help. It is important to follow the complaint handling process in order to resolve your complaint effectively and efficiently.

Step 1. Let us know

If you would like to make a complaint, please let us know by contacting the relevant department as they may be able to resolve the complaint for you. If not, the staff member will refer you to a Manager or their delegate and they will attempt to resolve the complaint. A response is usually provided to you within 5 business days. You can contact us:

By phone: 13 22 44

By email: aami@aami.com.au

Step 2. Review by our Internal Dispute Resolution Team

If you are not satisfied with the outcome of the business review you can request the complaint be referred to the Customer Relations Team for review or you can contact them directly:

- By phone: 1300 240 437
- By Email: idr@aami.com.au
- In writing: AAMI Internal Dispute Resolution
PO Box 14180
Melbourne City Mail Centre VIC 8001.

If we require additional information we will contact you to discuss. Customer Relations will usually contact you with a decision within 15 business days of receiving your complaint.

Step 3. Seek review by an external service

We expect our procedures will deal fairly and promptly with your complaint. However, if you remain dissatisfied, you may be able to access the services of the Financial Ombudsman Service (FOS) Australia. The FOS is an independent external dispute scheme and their service is free to you. Any decision the FOS makes is binding on us, provided you also accept the decision. You do not have to accept their decision and you have the option of seeking remedies elsewhere.

The FOS is available to customers who fall within their terms of reference. The FOS will advise if they can help you.

You can contact FOS:

- By phone: 1800 367 287 (free call)
- By Fax: (03) 9613 6399
- By email: info@fos.org.au
- In writing: Financial Ombudsman Service Limited
GPO Box 3
Melbourne VIC 3001.
- By visiting: www.fos.org.au

Financial Claims Scheme

This policy may be a 'protected policy' under the Federal Government's Financial Claims Scheme (FCS) which is administered by the Australian Prudential Regulation Authority (APRA).

The FCS only applies in the unlikely event of an insurer becoming insolvent and the Federal Treasurer making a declaration that the FCS will apply to that insurer.

The FCS entitles certain persons, who have valid claims connected with certain protected policies issued by that insurer to be paid certain amounts by APRA.

Information about the FCS can be obtained at www.fcs.gov.au.

This page has been left blank intentionally.

We're here to help you

13 22 44

aami.com.au

AAI Limited trading as AAMI

AFSL No. 230859

ABN 48 005 297 807 ©AAMI®

LUCKY YOU'RE WITH
AAMI

