

More information about Australia Post's range of travel insurance policies is available at:

 auspost.com.au/travelinsurance  1300 728 015

Destinations Covered

This policy provides cover if the destination you will spend most time in is Europe, Asia, Indonesia, New Zealand or the South Pacific. If you are unsure, please ask at the counter for a quote or check the list below which includes some of the more popular countries:

China	Italy
Domestic Cruising	New Caledonia
Fiji	New Zealand
France	Phillipines
Germany	Singapore
Greece	Spain
Hong Kong	Thailand
India	United Kingdom
Indonesia	Vanuatu

Destinations outside these countries, including the USA, Canada, South America or Africa, can be covered for \$10 per day.



Effective 24 July 2012
SAP 8839798

How do I purchase travel insurance?

Step 1: To purchase this travel insurance and enter into an insurance contract with us on the terms set out in this policy, take this document to the counter and with the following information we can provide you with a quote.

- The country where you will spend most time
- Your travel dates
- The age of each traveller up to 69 years of age to be covered

Step 2: Pay the required premium and receive a printed receipt from Australia Post which contains confirmation of the premium you paid.

Step 3: You will receive a Certificate of Insurance from us as confirmation of your cover. If you wish to receive your Certificate of Insurance via email please allow 24 hours and via post may take up to 5 working days.

Step 4: Make sure you keep your Certificate of Insurance and receipt in a safe place. You can also purchase by calling 1300 728 015.

Travel Insurance

\$5 a day

Europe, Asia, Indonesia, New Zealand and the South Pacific
See the back cover for more details

AUSTRALIA
POST

Travel Insurance

\$5 a day

Combined Financial Services Guide and Product Disclosure Statement

Effective date: 24 July 2012

Prices are per adult.

This insurance is issued by Great Lakes Reinsurance (UK) PLC
(ARBN 127 740 532, ABN 18 964 580 576, AFSL 318 603),
Trading as 'Great Lakes Australia'.

AUSTRALIA
POST

Product Disclosure Statement

Travel Insurance you can depend on

When you're heading off overseas, you don't want to worry about the unexpected. Australia Post Travel Insurance provides quality cover at a competitive price. So, if you have a medical emergency or lose your passport, you can depend on Australia Post Travel Insurance to be there when you need it most.

Benefits Table And Excess

Benefits	In-store Comprehensive Plan
1 Overseas Medical and Dental	\$Unlimited [#]
2 Additional Expenses	\$Unlimited
3 Amendment or Cancellation	\$Unlimited
4 Luggage or Personal Effects	\$7,500
Camera & Video Cameras	\$3,500
Laptop & Tablet Computers	\$3,000
Mobile Phones	\$800
Item limit (other)	\$500
5 Travel Documents	\$5,000
6 Delayed Luggage Allowance	\$750
7 Theft of Money	\$250
8 Rental Car Insurance Excess	\$3,000
9 Travel Delay	\$2,000
10 Resumption of Journey	\$3,000
11 Special Events	\$5,000
12 Hospital Incidentals	\$5,000
13 Loss of Income	\$10,000 [†]
14 Disability	\$25,000 [†]
15 Accidental Death	\$25,000 [†]
16 Personal Liability	\$5,000,000
Excess	\$100 [^]

^{*}Maximum liability collectively for Sections 13, 14 and 15 is \$25,000. [#]Medical cover will not exceed 12 months from onset. Please refer to the Policy Wording section on pages 21-50 for full details on the cover provided.

[^]Excess applies to any claim arising from a separate event in respect of Sections 1, 2, 3, 4, 5, 6, 10 and 11.

\$5 per day, covers the following destinations

This policy provides cover if the destination you will spend most time in is Europe, Asia, Indonesia, New Zealand or the South Pacific. If you are unsure, please ask at the counter for a quote or check the list below which includes some of the more popular countries:

China	Italy
Domestic Cruising	New Caledonia
Fiji	New Zealand
France	Phillipines
Germany	Singapore
Greece	Spain
Hong Kong	Thailand
India	United Kingdom
Indonesia	Vanuatu

Destinations outside these countries, including the USA, Canada, South America or Africa, can be covered for \$10 per day.

E.g. If you are travelling to the USA and Europe as part of one trip, and you are spending most time in the USA, you should purchase cover for \$10 a day.

Contact Us

Customer Service

 Phone: 1300 728 015

 Email: auspost@travelinsurancepartners.com.au

Claims

Phone: 1300 728 015

Email: auspost-claims@travelinsurancepartners.com.au

Mail: Australia Post Travel Insurance, c/o Travel Insurance Partners, PO Box 168, North Sydney, NSW 2060

Before you purchase travel insurance

Before You purchase Your Australia Post In-Store Comprehensive Travel Insurance, please read this Product Disclosure Statement (PDS) which will help You understand the policy and provide You with information to make an informed decision about whether this insurance is suitable for You.

No financial advice is offered by Australia Post. See the Financial Services Guide on page 53.

By purchasing this insurance You agree to:

- Have read and understood the Combined Product Disclosure Statement and Financial Services Guide.
- Receive copies of policy documents, insurance certificates and travel alerts to the email address You have provided.
- Have read and understood the latest travel insurance claims advice which can be found at

auspost.com.au/travelinsurance. This provides important information about current events that are not covered by this insurance.

- Authorise Great Lakes Australia and Travel Insurance Partners or any other licensee who arranges this insurance and the providing entity, to give or to obtain from any other insurer, an insurance reference bureau, medical provider, lawyer or recovery agent any information relating to any insurance held or a claim made by You.

Money Back Guarantee

Should You cancel this policy for any reason within the Cooling Off Period which is within 15 working days of the date of purchase, We will give You Your money back. Our money back guarantee ensures a refund of the entire premium unless You have already:

- made a claim under the policy; or
- departed on Your journey.

Should you wish to cancel Your policy and receive a full refund, please contact Us within the Cooling Off Period.

Combined Financial Services Guide and Product Disclosure Statement

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Frequently Asked Questions

Q. How much does a travel insurance policy cost and how is it calculated?

A. The cost of Your travel insurance policy is based on the country where You will spend the most time, the number of adult travellers and the duration of the trip. For a quote or to purchase ask at the sales counter.

Q. Are my Existing Medical Conditions covered?

A. This policy automatically covers some common Existing Medical Conditions, see pages 8-10 for more information. If additional cover is required, please visit auspost.com.au/travelinsurance or call Us for alternate products that may cover your condition.

Q. What if I intend to travel more than once in a year?

A. Annual Multi-Trip policies give You year round cover for all Your travel and are available at auspost.com.au/travelinsurance or by calling Us.

Q. What if I require Motorcycle or Moped cover?

A. If You require cover for motorcycle or moped riding, You will need to purchase a policy from auspost.com.au/travelinsurance or by calling Us.

Q. What if I require cover for Snow Skiing and Snowboarding?

A. If You require cover for snow skiing or snowboarding, You will need to purchase a policy from auspost.com.au/travelinsurance or by calling Us.

Q. Are my children and/or grandchildren covered under my Australia Post Travel Insurance policy?

A. Your children and grandchildren under 21 years who are accompanying You on Your trip are included under Your cover for no additional charge as long as they are not in full time employment.

Q. If I am 70 years or older, can I buy Australia Post Travel Insurance?

A. Our In-Store policy is available to travellers up to 69 years of age. If You are 70 years or older, please visit auspost.com.au/travelinsurance or call Us for a quote.

Q. What happens if I get sick while I'm overseas?

A. This policy includes \$unlimited cover for overseas emergency medical expenses. Medical cover will not exceed 12 months from onset.

See pages 31-32.

In an emergency, or where You are hospitalised, call Our 24 hour Emergency Assistance team as soon as possible. They can provide advice on Your cover, monitor Your care and arrange payment of large hospital bills directly. Always refer to the PDS for full details of the cover available.

Q. How do I make a travel insurance claim?

A. For more information on making a claim please refer to pages 12-13 and 18-19 of the PDS.

Q. How do I find information about cover for major world events?

A. Please visit auspost.com.au/travelinsurance and select the link to Important Information on World Events. This will provide You with the most up-to-date information regarding Your cover.

Policy Inclusions

Activities Included in Your Cover

The following activities are covered under this policy:

- Abseiling
- Ballooning
- Bungy Jumping
- Flying Fox
- Horse Riding
- Jet Boating
- Jet Skiing
- Kayaking
- Paragliding
- Parasailing
- Skydiving
- Snorkelling
- Surfing
- Trekking
- White Water Rafting
- Working Holidays

Note: Subject to the ordinary terms of cover and in particular exclusions 14 and 15 on pages 51-52.

Activities Not Included In Your Cover

There is no cover under this policy for these activities:

- Motorcycle Riding
- Moped Riding

- Snow Skiing
- Snowboarding
- Snowmobiling

Please refer to general exclusions 14 and 15 on pages 51-52 for a more detailed list of activities not covered. If You want to purchase a policy including cover for these activities please contact Us or buy Your policy online at auspost.com.au/travelinsurance

Extending Your Journey

Wanting to extend Your holiday? If You wish to be insured for longer than the original period You will need to purchase a new policy through Us prior to the expiry date shown on Your original Certificate of Insurance.

Note: It is a new policy, not an extension of Your previous policy. Should a medical condition first present itself prior to the time of issue of the new policy, it will be considered an Existing Medical Condition under the new policy and therefore will not be covered by the new policy.

Policy Excess

Your excess is \$100 and is shown on Your Certificate of Insurance.

Existing Medical Conditions

(You Or Your Travelling Companion)

This policy does not automatically cover claims arising from, or exacerbated by, some existing medical conditions. If You are unsure whether You have an Existing Medical Condition please contact Us.

What is an Existing Medical Condition?

- a) Any physical defect, condition, illness or disease for which treatment, medication or advice has been received or prescribed by a medical or dental adviser in the 90 days prior to the Relevant Time; or
- b) Any chronic or ongoing (whether chronic or otherwise) medical or dental condition, illness or disease medically documented prior to the Relevant Time.

Conditions We Cover

Subject to the requirements shown below, this policy automatically covers:

Acne – If You have not required treatment by a medical practitioner in the last 60 days.

Allergies – If the condition has not required treatment by a medical practitioner in the last 6 months and You have no known respiratory conditions eg. Asthma.

Asthma – If no exacerbation requiring treatment by a medical practitioner in the last 12 months. You must also be under 60 years of age.

Breast/Prostate/Kidney/Bowel/Colon Cancer – If You were diagnosed over 6 months ago, have not had any chemotherapy or radiotherapy in the last 6 months, Your cancer has not spread beyond the primary site at any time and Your journey is less than 6 months.

In respect of prostate cancer You must also have a Prostate Specific Antigen (PSA) of 10 or less.

Cataracts/Glaucoma – If You have no ongoing complications, are not on a waiting list for an operation and have not been operated on in the last 30 days.

Coeliac Disease – If the condition has not required treatment by a medical practitioner in the last 6 months.

Diabetes/Glucose Intolerance – If You were diagnosed over 6 months ago and have not had any complications in the last 6 months. You must have a blood sugar Level reading between 4 and 12 or a HbA1C score of 9 percent or less. You must also not currently be undergoing any treatment for kidney, eye or nerve complications.

Ear Grommets – With no current infection at the Relevant Time.

Epilepsy – If 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 last 2 years.

Gastric Reflux – If the condition does not relate to another underlying diagnosis (e.g. hernia/gastric ulcer).

Gout – If the gout has remained stable for the last 6 months.

Hiatus Hernia – If no surgery is planned.

Hip/Knee Replacement – If performed more than 6 months ago and less than 10 years ago.

Hypercholesterolaemia (High Cholesterol) – If You have no known heart conditions.

Hypertension (High Blood Pressure) – If You have no known heart conditions and Your current blood pressure reading is lower than 165/95.

Menopause – Provided You do not suffer from Osteoporosis.

Peptic/Gastric Ulcer – If the condition has remained stable for the last 6 months.

Skin Cancer (excluding melanoma) – Provided the skin cancer was excised more than 30 days ago.

Underactive/Overactive Thyroid – If not as a result of a tumour.

Any other Conditions

Other Existing Medical Conditions not listed above are not covered by this policy.

If You have a condition which is not on this list and would like cover please contact Us on 1300 728 015 or purchase Your policy online at auspost.com.au/travelinsurance. Some conditions may require a medical assessment and if approved an additional premium may apply.

Pregnancy

The following restrictions apply to all pregnancies and any claim arising from pregnancy:

1. No cover is available if there has been any complications with this or any other previous pregnancy.
2. No cover is available if the pregnancy was medically assisted (including hormone therapies and/or IVF).
3. Cover is only provided for unexpected serious pregnancy complications which occur before the 26th week of pregnancy.

4. No cover is provided for childbirth or the health of a newborn child, irrespective of the stage of pregnancy at which the child is born.

Expectant mothers should therefore consider whether they travel and buy this policy, particularly if travelling beyond the 20th week of pregnancy.

24hr Emergency Assistance And Claims

24 Hour Emergency Assistance

Our emergency assistance team provides the following services to all policy holders:

- **Medical treatment** – Our team of doctors, nurses and case managers will assist You to find appropriate medical facilities and then monitor Your medical care.

- **Payment of bills** – Falling ill overseas can be very expensive so those larger bills can be paid by Us directly to the hospital.

- **Bringing You home** – Our team can decide if and when it is appropriate to bring You home and will coordinate the entire exercise.

- **Assistance when passports, travel documents or credit cards are lost** – We can contact travel and financial providers who issued the documents and also help You to locate the closest Australian Embassy.

- **Help to change travel plans as a result of an emergency** – If Your travel agent is not available to assist with rescheduling in an emergency situation, Our team can help.

All services are subject to a claim being accepted under Our policy.

Contact Emergency Assistance

From Canada and the USA call:

1855 802 3393

From NZ call: **0800 284 343**

From the UK call: **0800 096 8819**

The cost of a local call may be required if calling from a pay phone.

From all other countries call:

+61 (2) 8907 5647

When You call, please have the following information:

- Your policy number
- a phone number We can call You back on.

If You are experiencing difficulties with one of the numbers above, call Australia: **+61 (2) 8907 5647**

Claims

How To Make A Claim

1. Complete a claim form

- download a claim form from auspost.com.au/travelinsurance
- provide as much detail as possible when filling out the form. This will allow Us to process Your claim more quickly.

2. Add receipts and other supporting documents

- the claim form will list the supporting documents You will need to send through with the completed form.
- to process a claim We need original receipts and documents, so please make a copy before sending the originals in.

3. Send in Your claim

- send Your claim with the supporting documents to:
Australia Post Claims c/o Travel Insurance Partners PO Box 168 North Sydney, NSW, 2060 Australia

How Long Will My Claim Take?

We understand that as a result of Your incident You are already out of pocket, so We try to process claims as quickly as possible. You will hear from Us within 10 working days from the time We receive Your claim.

Do You Need Assistance?

We are here to help You. If You require assistance You can:

Email Us: auspost-claims@travelinsurancepartners.com.au

Call Us: **1300 728 015**

Information To Know Before You Buy

Who Is The Insurer?

This insurance is underwritten by Great Lakes Reinsurance (UK) PLC trading as 'Great Lakes Australia', an authorised Australian insurer, regulated by the Australian Prudential Regulation Authority (APRA).

Great Lakes Australia is part of the Munich Re Group, one of the largest insurance groups in the world. You can contact Great Lakes Australia by:
Mail: PO Box H35, Australia Square NSW 1215
Telephone: (02) 9272 2050

The Financial Claims Scheme

In the event of the Insolvency of Great Lakes Australia, You may be entitled to payment under the Financial Claims Scheme. Access to the scheme is subject to eligibility criteria.

Information about the scheme can be obtained from the APRA website at www.apra.gov.au and the APRA hotline on 1300 131 060.

Who Is Travel Insurance Partners?

Travel Insurance Partners Pty Ltd, ABN 73 144 049 230, AFSL 360 138 administers the policy (including customer service, medical assessments and claims management).

Who Is Australia Post?

The Australian Postal Corporation arranges the issue of the insurance to You as an authorised representative of Travel Insurance Partners, on behalf of the insurer. Our contact details are provided on page 58. See the Financial Services Guide on pages 53-57 for details.

Who Is Responsible For This Document?

Travel Insurance Partners is responsible for the Financial Services Guide in this document and Great Lakes Australia is responsible for the Product Disclosure Statement in this document.

When And How Are Benefits Provided?

The benefits for which You are insured under this policy are payable:

- when an insured event occurs during the period of insurance causing You to suffer loss or damage or incur legal liability; and
- Your claim is accepted by Us.

After calculating the amount payable We will either:

- pay for replacement of (after allowing for depreciation) or repair of Your personal luggage;
- pay for specified Additional expenses;
- pay the person to whom You are legally liable; or
- pay You.

Additional Policy Information

The insurance that Great Lakes Australia offers You is set out in this 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);

- are aware of the 'Words with Special Meanings' found in the Policy Wording on pages 23-26; and
- are aware of the Maximum Benefit Limits shown in the 'Benefits Table' on page 1.
- are aware of the Policy Conditions and General Exclusions found in the Policy Wording on pages 26-53.

Changes Of Terms And Conditions

In some circumstances the terms and conditions of the Policy may be amended by Us provided We give You notice in writing.

Your Duty Of Disclosure

You have a legal duty of disclosure to Us whenever You apply for, or change an insurance policy.

What You Must Tell Us

You have a general duty to tell Us everything that You know, or could reasonably be expected to know, that is relevant to Our decision whether to insure You, and if We do on what terms.

However, Your duty does not require You to disclose anything:

- that reduces the risk to be undertaken by Us;
- that is generally well known;
- that We know or, in the ordinary course of Our business, ought to know; or
- in respect of which We have waived Your duty.

If You Do Not Tell Us

If You do not answer Our questions honestly or do not properly disclose to Us, We may reduce or refuse to pay a claim or may cancel Your policy. If You act fraudulently in answering Our questions or not disclosing to Us, We may refuse to pay a claim or treat Your policy as never having existed.

Your General Duty Applies To Changes

Your general duty applies in full when You change or reinstate Your insurance policy.

Your General Duty Is Limited For New Policies

When You apply for a new policy Your duty of disclosure applies, but You do not need to tell us something unless We specifically ask You about it.

However You must be honest in answering any questions We ask You. You have a legal duty to tell Us anything You know, and which a reasonable person in Your circumstances would include in answering the questions.

We will use the answers in deciding whether to insure You and anyone else to be insured under the same policy, and on what terms.

Who Needs To Tell Us

It is important that You understand You are disclosing to Us and answering Our questions for Yourself and anyone else You want to be covered by the policy.

Code Of Practice

We have adopted the General Insurance Code of Practice developed by the Insurance Council of Australia. The Code is designed to promote good relations and good insurance practice between insurers, authorised representatives and consumers.

The Code sets out what We must do when dealing with You. Please contact Us if You want more information about the Code.

The Amount You Pay For This Insurance

The amount We charge You for this insurance policy is the total amount of the premium that We calculate to cover the risk and any relevant government charges (such as GST and stamp duty). These amounts add up to the total amount You must pay.

Once the policy is issued Your total premium and any relevant government charges are shown on the Certificate of Insurance. If You change Your policy in any way You may be entitled to a partial premium refund or be required to pay an additional amount.

How Various Factors Affect The Amount Payable

We consider a number of factors in calculating the total amount payable. The key factors that affect the amount You pay include the area to which You are travelling, Your age and the duration of Your journey.

The following is a guide on how these factors combine together on this plan and may impact on the assessment of risk, and therefore Your premium.

- Area – higher risk areas cost more.
- Duration – the longer Your trip the more it usually costs.

How A Claim Payment Is Calculated

When We pay a claim We consider a number of aspects in calculating the amount. These can include:

- the amount of loss, damage or liability;
- maximum benefit limits and sub-limits;
- reasonable depreciation; and
- the terms and conditions of the policy.

The following example illustrates how We will calculate the amount payable for a claim:

- Your new video camera with an original purchase price of \$4,000 is stolen from a hotel room.
- Your excess is \$100.

The amount payable following the claim would be calculated as follows:

- consider the value of the video camera – \$4,000 (no depreciation applies because the video camera was new).
- consider the maximum benefit limit for Luggage and Personal Effects Documents – \$7,500.
- consider the maximum item limit payable for cameras and video equipment – \$3,500. This item limit applies in this case.
- You have \$100 excess, so \$100 is deducted. This results in an amount payable of \$3,400.

Your Privacy

Privacy Statement

We are committed to the safe and careful use of Your personal information in the manner required by the Privacy Act 1988 (Cth).

Purpose Of Collection

We will only collect personal information necessary to evaluate Your application or any subsequent change in the insurance provided, to administer Your insurance policy, and to respond to any claim You may make. If You choose not to provide the information We request, We may not be able to evaluate Your application or process Your claim.

How We Use Your information

We will only use Your information for the purposes You would reasonably expect and will seek Your consent for any other purpose. Below are some examples of when We disclose relevant information to third parties and/or when We may obtain information about You.

- emergency assistance providers, health professionals, travel service providers, repairers and suppliers to respond to medical and other events covered by the insurance.
- family members in the event of medical emergency.
- customer survey businesses, so We may measure and improve Our services.

- co-insured on the policy, so We may confirm details of the insurance.
- assessors, investigators, witnesses, medical practitioners and professional advisers to investigate or assess Your claim.
- record management and storage businesses, so We may retain records necessary for Our business.

Access To Your Information

You can request access to the personal information We hold about You, in most cases without restriction or charge. You can ask Us to correct any errors in the information We hold. You also can access Our complaint process if You are concerned about how We treat Your personal information.

Resolving Complaints

If You think We have let You down in any way, or Our service is not what You expect (even if through one of Our representatives), please tell Us so We can help. We are committed to resolving Your complaint fairly. If You have a complaint:

- Contact Us by phone on 1300 728 015. You will be put in contact with someone who can help resolve Your complaint.
- If You wish You can also write to Us about Your complaint to:

Attention: The Customer Relations Manager, Travel Insurance Partners, PO Box 168 North Sydney 2060 or email: auspost-feedback@travelinsurancepartners.com.au

- We will listen to You, consider the facts and respond to You within 15 business days. If We need more information or more time to respond properly to Your complaint We will contact You to agree an appropriate timeframe to respond.
- If You are not satisfied with Our response, please tell Us. We will undertake a separate review of the matter. This may be conducted by Travel Insurance Partner's Customer Relations Officer or referred to the Dispute Resolution Officer or their delegate at Great Lakes Australia. Provided We have the information We need, We will advise You of the outcome of this review and detail the reasons for

Our decision within 15 business days. Our final review and decision will be provided to You within 45 days from the date You first made Your complaint to Us.

Our procedures have been developed to deal fairly and promptly with Your complaint. However, if You are not satisfied with Our final decision You can choose to have the matter reviewed independently by the Financial Ombudsman Service Ltd (FOS).

Its services are free to You and as a member We agree to accept their decision where We are bound to do so. You have up to two years to contact FOS after Our final decision:

Mail: Financial Ombudsman Service Ltd, GPO Box 3, Melbourne, Victoria, 3001

Telephone: 1300 78 08 08

Fax: (03) 9613 6399

Email: info@fos.org.au

Website: www.fos.org.au

Policy Wording

The benefits described in this policy wording should be read in conjunction with Your Duty of Disclosure (pages 15-17), Words With Special Meaning (pages 23-26), Policy Conditions (pages 26-30) and General Exclusions (pages 49-52).

Insured and issued by Great Lakes Australia (a member of the global Munich Re Group) ABN 18 964 580 576, AFSL 318 603

THIS POLICY IS NOT VALID UNLESS A CERTIFICATE OF INSURANCE IS ISSUED TO YOU BY TRAVEL INSURANCE PARTNERS AND YOU HAVE A VALID PURCHASE RECEIPT OF PAYMENT OF TRAVEL INSURANCE FROM AUSTRALIA POST.

We will give You the insurance cover described in this policy in return for receiving the total Amount Payable.

It is a condition of this policy that:

- You are not aware of any circumstance which is likely to give rise to a claim.
- You are a permanent resident of Australia and will be returning to Your Home at the completion of the Period Of Insurance and within 12 months of the Journey commencing.

Words With Special Meanings

In the Policy Wording and Policy Conditions the following words have the following meanings:

“We”, “Our”, “Us” means Great Lakes Australia.

“You”, “Your” means the people identified as adults on the Certificate of Insurance and includes Accompanied Children. Where more than one person is listed as an adult on the Certificate of Insurance:

- a) Each adult must be Related, and
- b) All benefits, limitations, conditions and exclusions will be interpreted as if a separate policy was issued to each of the persons listed as an adult other than:
 - i) In the event a claim arising from the one event is made, an excess (if applicable) will only be applied once.

- ii) In the case of luggage item limits which shall be as per a single policy.

In respect of organised groups each child not travelling with their usual guardian must purchase a separate policy.

“Accompanied Children” means Your children or grandchildren who are identified on the Certificate of Insurance and travelling with You on the Journey, provided they are not in full time employment and they are under the age of 21 years.

“Act Of Terrorism” means an act, including but not limited to the use of force or violence, 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.

“Additional” means the cost of the accommodation or transport You actually use less the cost of the accommodation or transport You expected to use had the Journey proceeded as planned.

“Amount Payable” means the total amount payable shown on Your Certificate of Insurance.

“Disabling Injury, Sickness or Disease” means a disabling injury, sickness or disease which first shows itself during the Period of Insurance and which requires immediate treatment by a qualified medical practitioner.

“Existing Medical Condition” means:

- a) Any physical defect, condition, illness or disease for which treatment, medication or advice (including investigation) has been received or prescribed by a medical or dental advisor in the 90 days prior to the Relevant Time; or
- b) Any chronic or ongoing (whether chronic or otherwise) medical or dental condition, illness or disease medically documented prior to the Relevant Time.

“Home” means Your usual place of residence in Australia.

“Insolvency” means bankruptcy, provisional liquidation, insolvency, liquidation, appointment of a receiver or administrator, entry into a scheme of arrangement, statutory protection, presentation of a petition for the compulsory winding up of, stopping the payment of debts or the

happening of anything of a similar nature under the laws of any jurisdiction.

“Journey” means the period commencing at the time You leave Your Home and ceasing at the time You return to Your Home.

“Limb” means a hand at or above the wrist or a foot at or above the ankle.

“Period of Insurance” means from the time You commence the Journey or the travel start date shown on Your Certificate of Insurance (whichever is later) until the time You complete the Journey or the travel end date shown on Your Certificate of Insurance (whichever is the earlier).

Cover under Section 3 begins from the time the policy is issued. The dates on Your Certificate of Insurance can only be changed with Our consent.

In respect of Section 10, cover is suspended while You are in Australia and will recommence once You resume the Journey, subject to the original expiry date.

“Permanent” in respect of Section 14 means a period of time lasting 12 consecutive months after the expiry of which We consider there is no reasonable prospect of improvement.

“Professional” means undertaking any activity for which financial payment is received from another person or party.

“Public Place” means shops, airports, streets, hotel foyers and grounds, restaurants, beaches, private car parks, transport providers and any place the public has access to.

“Relative/Related” means Your spouse, defacto, parent, grandchild, brother, sister, son-in-law, daughter-in-law, parent-in-law, grandparent,

child, step-parent, brother-in-law, sister-in law, fiance(e), first cousin, aunt, uncle, niece and nephew.

“Relevant Time” means the time of issue of the policy.

“Rental Car” means a rented sedan, campervan, hatchback, 8 seater people mover or station-wagon (including 4WDs) rented from a licensed motor vehicle rental company.

“Terminal Illness” means any medical condition which is likely to result in death.

“Transport Provider” means a properly licensed coach operator, airline, shipping line or railway company.

Policy Conditions

1. Excess

The excess is the first amount of a claim which We will not pay for. The excess, of \$100, applies to any claim arising from a separate event in

respect of Sections 1, 2, 3, 4, 5, 6, 10 and 11 of the policy only.

2. Limits Of Liability

The limits of Our liability for each Section of the policy are the amounts shown in the relevant table for the plan selected (see page 1) except:

- a) the maximum liability collectively for Sections 13, 14 and 15, shall not exceed \$25,000; or
- b) where We have notified You in writing of different limits.

3. Claims

- a) the loss or theft of luggage, personal effects, travel documents or money must be reported within 24 hours to the police or responsible Transport Provider and a written report must be obtained at that time.

- b) if You are admitted to hospital or You anticipate Your medical expenses and additional expenses are likely to exceed A\$2,000 You must phone the emergency assistance number as soon as physically possible.
- c) You must take all reasonable steps to prevent or minimise a claim.
- d) You must not make any offer, promise of payment or admit any liability without Our written consent.
- e) You must advise Us of any claim or occurrence which may give rise to a claim as soon as possible and within 60 days of the return date shown on Your Certificate of Insurance by sending a completed claim form.

- f) You must, at Your own expense, supply any documents in support of Your claim which We may request, such as original police reports, receipts, valuations repair quotes and/or medical certificates and You must co-operate fully in the assessment or investigation of Your claim.
- g) if We agree to pay a claim under Your policy We will base any claim payment on the Goods and Services Tax (GST) inclusive costs (up to the relevant limits of liability). However, We will reduce any claim payment by any input tax credit You are, or would be, entitled to for the repair or replacement of insured property or for other things covered by this policy.

4. If You Are Able To Claim From A Statutory Fund, Compensation Scheme Or Transport Provider

If You are able to claim from a statutory fund, compensation scheme (for example a private health fund or workers compensation scheme) or Transport Provider for monies otherwise payable under this policy You must do so and the policy will only cover the remaining amount.

5. You Must Help Us To Make Any Recoveries

We have the right to sue any other party in Your name to recover money payable under the policy or to choose to defend any action brought against You. You must provide reasonable assistance to Us.

6. Claims Payable In Australian Dollars

All amounts payable and claims are payable in Australian dollars at the rate of exchange applicable at the time the expenses were incurred.

7. Policy Interpretation

The policy shall be interpreted in accordance with the law of the State or Territory in which it is issued.

8. Emergency Assistance

- a) where Your claim is excluded or falls outside the policy coverage, the giving of emergency assistance will not in itself be an admission of liability.
- b) the medical standards, sanitary conditions, reliability of telephone systems and facilities for urgent medical evacuations differ from country to country. Responsibility for any loss, medical complication

or death resulting from any factor reasonably beyond Our control cannot be accepted by Australia Post Corporation, the emergency assistance company, Travel Insurance Partners or Us.

9. Free Extension Of Insurance

Where Your Journey is necessarily extended due to an unforeseen circumstance outside Your control, Your Period of Insurance will be extended until You are physically able to travel Home by the quickest and most direct route. The Period of Insurance will not be extended for any other reason.

10. Policy Conditions applying to Sections 1 and 2 only

- a) We have the option of returning You to Australia if the cost of medical and/or Additional expenses overseas are likely to exceed the cost of returning You to Australia subject always to medical advice. We also have the option of evacuating You to another country.
- b) In all cases the cost of evacuation or to bring You back to Australia will only be met if it was arranged by and deemed necessary by the emergency assistance network.
- c) If You are hospitalised We will pay for a share room. If a share room is not available We will, at Our discretion and that of Our medical advisers, pay to upgrade You to a single room.

- d) If You do not hold a return airline ticket an amount equal to the cost of an economy class one way ticket will be deducted from Your claim for repatriation expenses.

11. Policy Conditions applying to Sections 13, 14 and 15 only

- a) If the conveyance You are travelling in disappears, sinks or crashes and Your body has not been found after 12 months You will be presumed to have died.
- b) You must obtain and follow advice and treatment given by a qualified doctor as soon as possible after suffering a disabling injury during the Period Of Insurance.

The Benefits

Section 1: Overseas Medical and Dental Expenses

If during the Period of Insurance You suffer a Disabling Injury, Sickness or Disease We will pay the usual and customary cost of medical treatment, emergency dental treatment and ambulance transportation which is provided outside Australia by or on the advice of a qualified medical practitioner or dentist. Medical cover will not exceed a maximum of 12 months from the date of suffering the Disabling Injury, Sickness or Disease.

The maximum benefit limit for this section is:

In-Store Comprehensive Plan	\$Unlimited
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We Will Not Pay For:

1. medical treatment, dental treatment or ambulance transportation which is provided in Australia. This exclusion does not apply to medical treatment provided whilst on a ship (including cruise ship, passenger ship or passenger ferry) even if that ship is within Australian territorial waters. However, this additional benefit does not apply to any medical treatment provided on Australian inland waterways or whilst the ship is tied up in an Australian port.
2. dental treatment caused by or related to the deterioration and/or decay of teeth or associated tissue or involving the use of precious metals.

3. the continuation or follow-up of treatment (including medication) started prior to Your Journey.

Also refer to: General Exclusions – pages 49-52. Policy Conditions – pages 26-30.

Section 2: Additional Expenses

1. If You Become Sick

If during the Period Of Insurance You suffer a Disabling Injury, Sickness or Disease, We will pay the:

- a) reasonable Additional hotel accommodation and Additional transport expenses incurred by Your travelling companion(s) who remain(s) with or escorts You until the completion of the Period of Insurance or until You are able to resume Your Journey or travel Home, whichever occurs first.

This benefit is only payable on the written advice of the overseas medical practitioner;

- b) reasonable Additional hotel accommodation and Additional transport expenses incurred by Your Relative who travels to and remains with You following Your being hospitalised as an inpatient. The benefit ceases when You are able to continue Your Journey, travel Home or on completion of the Period of Insurance, whichever is the earlier, and is subject to the written advice of the overseas medical practitioner and acceptance by the emergency assistance network;

- c) reasonable Additional hotel accommodation expenses and Additional transport expenses incurred by You and at the same fare class as originally booked, if You are unable to complete the Journey on the written advice of the overseas medical practitioner;
- d) reasonable expenses incurred in returning a hired motor vehicle to the nearest depot provided that, on the written advice of the overseas doctor, You are unfit to drive it.

2. If You Die

We will pay reasonable overseas funeral or cremation expenses or the cost of returning Your remains to Australia if You die during the Period of Insurance. In either event the maximum amount We will pay in total will not exceed \$20,000.

3. If Your Relative Or Business Partner Becomes Sick

We will pay reasonable Additional transport expenses if You are required to return to Your Home due to the sudden Disabling Injury, Sickness or Disease or death of a Relative or business partner in Australia.

4. If Your Home Is Destroyed By Fire, Earthquake Or Flood

We will pay the reasonable Additional transport expenses for Your early return to Your Home in Australia if it is totally destroyed by fire, earthquake or flood while You are on Your Journey.

5. Other Circumstances

We will pay Your reasonable Additional hotel accommodation and Additional transport expenses incurred on the Journey due to an unforeseen circumstance outside Your control and resulting from:

- a) disruption of Your scheduled transport because of riot, strike or civil commotion occurring after the commencement of the Journey provided You act reasonably in avoiding Additional costs;
- b) loss of passport or travel documents except involving government confiscation or articles sent through the mail;
- c) a quarantine regulation You unknowingly breach;
- d) a natural disaster;
- e) a collision of a motor vehicle, watercraft, aircraft or train in which You are travelling;
- f) Your scheduled transport being delayed for at least 12 hours due to severe weather conditions. We will pay up to \$250 providing written confirmation from the Transport Provider has been obtained.

The maximum benefit limit for this section is:

In-Store Comprehensive Plan	\$Unlimited
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We Will Not Pay For:

1. any costs or expenses incurred prior to You being certified by a medical practitioner as unfit to travel.
2. claims arising from Avian Influenza (including the H5N1 strain) or any derivative or mutation of such viruses, or the threat or perceived threat of any of the above.

Also refer to: General Exclusions
 – pages 49-52. Policy Conditions
 – pages 26-30.

Section 3: Amendment or Cancellation Costs

If due to circumstances outside Your control and unforeseen at the Relevant Time:

1. You have to rearrange Your Journey prior to leaving Home, We will pay the reasonable cost of doing so (We will not pay more for rearranging Your Journey than the cancellation costs which would have been incurred had the Journey been cancelled).
2. You have to cancel the Journey (where You cannot rearrange it prior to leaving Home) We will pay You:
 - a) the non-refundable unused portion of all travel costs prepaid in advance including the travel agent's commission

(the travel agent's commission is limited to the lesser of \$1,500 or the amount of commission the agent had earned on the pre-paid refundable amount of the cancelled travel arrangements).

- b) for frequent flyer or similar flight reward points lost following cancellation of Your airline ticket. The amount We will pay is calculated as follows:
 - (i) the cost of the equivalent class airline ticket, based on the best available advance purchase airfare at the time the claim is processed, less Your financial contribution towards the airline ticket multiplied by

- (ii) the total amount of points lost divided by
- (iii) the total amount of points used to obtain the airline ticket.

The maximum benefit limit for this section is:

In-Store Comprehensive Plan	\$Unlimited
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We Will Not Pay For

Claims caused by:

1. Transport Provider caused cancellations, delays or rescheduling other than when caused by strikes.
2. the disinclination of You or any other person to proceed with the Journey or deciding to change plans.
3. any contractual or business obligation or Your financial situation.

4. the failure of Your travel agent or Our agent who issued this policy to pass on monies to operators or to deliver promised services.
5. a request by Your Relative or employer unless You are a member of the police force and Your leave is revoked.
6. a lack in the number of persons required to commence any tour, conference, accommodation or travel arrangements or due to the negligence of a wholesaler or operator.
7. any government regulation, prohibition or restriction.
8. the death, injury, sickness or disease of any person living outside Australia.

9. any costs or expenses incurred prior to You being certified by a medical practitioner as unfit to travel.
10. 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.
11. claims arising directly or indirectly from an Act Of Terrorism or the threat or perceived threat of an Act Of Terrorism.

12. claims arising from Avian Influenza (including the H5N1 strain) or any derivative or mutation of such viruses, or the threat or perceived threat of any of the above.

Also refer to: General Exclusions
 – pages 49-52. Policy Conditions
 – pages 26-30.

Section 4: Luggage

1. Loss, Theft Or Damage

If during the Period Of Insurance Your luggage or personal effects are lost, stolen or damaged We will replace, repair or pay You the value in cash of the luggage/personal effects. It is Our choice which of these We do. If We pay You the value in cash, We will deduct reasonable depreciation from the amount We pay You. If We replace, We will deduct reasonable depreciation from the amount We pay the supplier and the amount deducted must be paid by You to the supplier.

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 \$500 or \$3,500 for camera and video camera equipment, or \$3,000 for laptop computers or \$800 for mobile phones.

2. Automatic Re-instatement 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 re-instatement of the sum insured stated whilst on Your Journey.

The maximum benefit limit for this section is:

In-Store Comprehensive Plan	\$7,500
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We Will Not Pay For:

1. loss or theft which is not reported to the police or responsible Transport Provider within 24 hours. All reports must be confirmed in writing by the police or Transport Provider at the time of making the report.
2. items left unattended in any motor vehicle unless stored in the boot and forced entry is gained.
3. items left unattended in any motor vehicle overnight (even if in the boot).
4. jewellery, camera and video camera equipment, sound equipment, mobile telephones or laptop computer equipment left unattended in any motor vehicle at any time (even if in the boot).

5. any amount exceeding \$2,000 in total for all items left unattended in any motor vehicle.
6. any amount exceeding \$1,000 in total for all jewellery placed in the care of a Transport Provider.
7. items left unattended in a Public Place.
8. sporting equipment whilst in use.
9. items sent under the provisions of any freight contract or any luggage forwarded in advance or which is unaccompanied.
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, or to lenses in cameras, video cameras, laptop 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 breakdown.
14. negotiable instruments or any items described in Section 7 Money.

Also refer to: General Exclusions
 – pages 49-52. Policy Conditions
 – pages 26-30.

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:

In-Store Comprehensive Plan	\$5,000
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We Will Not Pay For:

1. loss or theft which is not reported to the police or responsible Transport Provider within 24 hours. All reports must be confirmed in writing by the police or Transport Provider at the time of making the report.

2. items left unattended in any motor vehicle unless stored in the boot and forced entry is gained.
3. items left unattended in any motor vehicle overnight (even if in the boot).
4. any amount exceeding \$2,000 in total for all items left unattended in any motor 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 49-52. Policy Conditions
 – pages 26-30.

Section 6: Delayed Luggage Allowance

If all Your luggage is delayed by a Transport Provider during the Journey for more than 24 hours We will pay You up to \$375 for essential emergency items of clothing and toiletries You purchase whilst on Your Journey. These limits will be doubled if You still have not received Your luggage after 72 hours. The original receipts for the items and written confirmation of the length of delay from the Transport Provider must be produced in support of Your claim. If Your luggage is not ultimately returned to You any amount claimable under this section will be deducted from any entitlement under Section 4 of this policy.

The maximum benefit limit for this section is:

In-Store Comprehensive Plan	\$750
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We Will Not Pay For:

1. loss or theft which is not reported to the responsible Transport Provider within 24 hours.
All reports must be confirmed in writing by the Transport Provider at the time of making the report.

Also refer to: General Exclusions
– pages 49-52. Policy Conditions
– pages 26-30.

Section 7: Money

We will reimburse You for cash, bank or currency notes, postal or money orders accidentally lost or stolen from Your person.

The maximum benefit limit for this section is:

In-Store Comprehensive Plan	\$250
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We Will Not Pay For:

1. loss or theft which is not reported to the police or responsible Transport Provider within 24 hours.
All reports must be confirmed in writing by the police or Transport Provider at the time of making the report.
2. loss or theft of cash, bank or currency notes, postal or money orders whilst not carried on Your person.

Also refer to: General Exclusions
– pages 49-52. Policy Conditions
– pages 26-30.

Section 8: Rental Car Insurance Excess

We will pay You for any Rental Car insurance excess You become liable to pay as a result of damage to, or theft of, a Rental Car, whilst in Your control during the Journey.

The maximum benefit limit for this section is:

In-Store Comprehensive Plan	\$3,000
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We Will Not Pay For:

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

Also refer to: General Exclusions
– pages 49-52. Policy Conditions
– pages 26-30.

Section 9: Travel Delay

If Your pre-booked transport is temporarily delayed for at least 6 hours due to an unforeseeable circumstance outside Your control, We will reimburse You up to \$200 for reasonable Additional hotel accommodation expenses. We will

also reimburse up to this limit 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 written confirmation from the Transport Provider of the cause and period of the delay and the amount of compensation offered by them. You must also provide Us with receipts for the hotel accommodation expenses incurred.

The maximum benefit limit for this section is:

In-Store Comprehensive Plan	\$2,000
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We Will Not Pay For:

1. 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.

2. claims arising directly or indirectly from an Act Of Terrorism or the threat or perceived threat of an Act Of Terrorism.
3. claims arising from Avian Influenza (including the H5N1 strain) or any derivative or mutation of such viruses, or the threat or perceived threat of any of the above.

Also refer to: General Exclusions
– pages 49-52. Policy Conditions
– pages 26-30.

Section 10: Resumption of Journey

If You are required to return to Australia due to the sudden serious injury, sickness, disease or death of a

Relative or business partner in Australia, 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, and
- b) less than 50 percent 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 business partner, and
- c) Your return overseas occurs prior to the original expiry date of Your cover for Your original Journey, and
- d) no claim due to the same event is made under Section 3 of this policy, and
- 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:

In-Store Comprehensive Plan	\$3,000
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Also refer to: General Exclusions
– pages 49-52. Policy Conditions
– pages 26-30.

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, pre-paid conference, 25th or 50th wedding anniversary or sporting event, which cannot be delayed due to Your late arrival, We will pay for the reasonable Additional cost of using alternative public transport to arrive at Your destination on time.

The maximum benefit limit for this section is:

In-Store Comprehensive Plan	\$5,000
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We Will Not Pay For:

1. 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.
2. claims arising directly or indirectly from an Act Of Terrorism or the threat or perceived threat of an Act Of Terrorism.

3. claims arising from Avian Influenza (including the H5N1 strain) or any derivative or mutation of such viruses, or the threat or perceived threat of any of the above.

Also refer to: General Exclusions
– pages 49-52. Policy Conditions
– pages 26-30.

Section 12: Hospital Incidentals

If hospitalised, We will pay 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 during the Period Of Insurance, 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:

In-Store Comprehensive Plan	\$5,000
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Also refer to: General Exclusions
– pages 49-52. Policy Conditions
– pages 26-30.

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 being unable to attend Your usual work in Australia, We will pay You up to \$1,666.66 per month 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 six months.

The maximum benefit limit for this section is:

In-Store Comprehensive Plan	\$10,000*
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*Maximum liability collectively for Sections 13, 14 and 15 is \$25,000

Also refer to: General Exclusions
– pages 49-52. Policy Conditions
– pages 26-30.

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

The maximum benefit limit for this section is:

In-Store Comprehensive Plan	\$25,000*
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*Maximum liability collectively for Sections 13, 14 and 15 is \$25,000

Also refer to: General Exclusions
– pages 49-52. Policy Conditions
– pages 26-30.

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:

In-Store Comprehensive Plan	\$25,000*
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*Maximum liability collectively for Sections 13, 14 and 15 is \$25,000

Also refer to: General Exclusions
– pages 49-52. Policy Conditions
– pages 26-30.

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:

In-Store Comprehensive Plan	\$5,000,000
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We Will Not Pay For:

1. liability You become liable to pay to somebody Related to You or to someone in Your employ or deemed to be in Your employ.
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 or the use or ownership by You of any firearm, aircraft, water borne craft or mechanically propelled vehicle.
4. liability arising out of occupation or ownership of any land, buildings or immobile property.

5. liability arising out of any wilful or malicious act.
6. liability arising out of the transmission of an illness, sickness or disease.
7. liability involving punitive, exemplary or aggravated damages or any fine or penalty.
8. 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 49-52. Policy Conditions
– pages 26-30.

General Exclusions

We Will Not Pay For:

1. claims for costs or expenses incurred outside the Period of Insurance.
2. 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.
3. 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.
4. claims arising directly or indirectly from any nuclear reaction or contamination, ionising rays or radioactivity.
5. loss or damage caused by detention, confiscation or destruction by customs or other officials or authorities.
6. claims arising from any unlawful act committed by You or if You have not been honest and frank with all answers, statements and submissions made in connection with Your insurance application or claim.
7. claims arising from any government prohibition, regulation or intervention.
8. claims in respect of travel booked or undertaken against the advice of any medical adviser or after Your Terminal Illness had been diagnosed.
9. claims arising from loss or theft or damage to property, or death, illness or bodily injury if You fail to take reasonable care.
10. claims directly or indirectly arising from, or exacerbated by, any Existing Medical Condition:
 - a) You or Your travelling companion has. This exclusion will be waived if You satisfy the provisions set out under the heading "Conditions We Cover" on pages 8-10: or,
 - b) of Your Relative, business partner or of any other person who is known to You prior to the Relevant Time, unless the person is hospitalised or dies in Australia after the Relevant Time and at the Relevant Time the chance of a claim occurring is highly unlikely. In any event, We will not pay more than \$4,000 under all sections of the policy combined.
11. claims directly or indirectly arising from:
 - a) pregnancy of You or any other person if You are aware of the pregnancy prior to the Relevant Time and,
 - (i) where complications of this pregnancy or any previous pregnancy have occurred prior to this time; or

- (ii) where the conception was medically assisted (including hormone therapy and/or IVF).
 - b) pregnancy of You or any other person after the 26th week of pregnancy; or
 - c) pregnancy of You or any other person where the problem arising is not an unexpected serious medical complication; or
 - d) 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.
12. claims involving Your suicide, attempted suicide, self inflicted injury or condition, stress, travel exhaustion, any conduct engaged

in whilst under the influence or effect of alcohol or drugs, the effect of, or chronic use of alcohol or drugs or the transmission of any sexually transmittable disease or virus.

13. claims directly or indirectly arising from Your anxiety, depression or mental or nervous disorders.
14. claims involving participation by You or Your travelling companion in hunting, racing (other than on foot), polo playing, hang gliding, snow skiing, snowboarding or snowmobiling, rodeo riding, BASE jumping, sports activities in a Professional capacity, mountaineering or rock climbing using ropes or guides, scuba diving unless You hold an Open Water Diving Certificate or are diving with a qualified diving instructor.

15. claims involving participation by You (during the Journey) in motorcycling or moped riding for any purpose.

16. claims involving consequential loss of any kind including loss of enjoyment or any financial loss not specifically covered in the policy.

17. any Goods and Services Tax (GST) liability or any fine, charge or penalty You are liable for because of a failure to fully disclose to Us Your input tax credit entitlement for the Amount Payable.

18. losses for which insurance is prohibited by law.

19. claims arising directly or indirectly from complications following elective surgery.

20. claims involving You travelling (during the Journey) in international waters in a private sailing vessel or a privately registered vessel.

Financial Services Guide

This Financial Services Guide (FSG) is an important document and is designed to help you decide whether to use the financial services that Australian Postal Corporation ABN 28 864 970 579 AR 338646 (Australia Post), certain of its employees and Travel Insurance Partners Pty Limited ABN 73 144 049 230 AFSL 360138 (Travel Insurance Partners) can provide. (In this FSG Australia Post and Travel Insurance Partners are collectively referred to as “we”, “us” or “our”). It contains information about how we and others are paid and how any complaints are handled. We are responsible for this FSG as it relates to the financial services provided by each of us.

The Australia Post In-Store Comprehensive Travel Insurance Product Disclosure Statement (PDS) including the policy terms and conditions are set out on pages 1-52 of this document. The PDS contains information on the benefits and significant characteristics of the product and is aimed to assist you in making an informed decision about whether to buy it or not. Before you acquire the product, you should read the PDS carefully and use it to decide whether to purchase the product. If you have a complaint, require further information about the financial services provided or would like to provide us with instructions you should contact us on 1300 728 015 or auspost@travelinsurancepartners.com.au.

What Financial Services Are Provided?

Travel Insurance Partners is an Australian Financial Services licensee and is authorised under its licence to deal in and provide general advice on general insurance products (such as travel insurance). Travel Insurance Partners acts under a binder authority from the insurer Great Lakes Reinsurance (UK) PLC trading as Great Lakes Australia. This means that Travel Insurance Partners can issue, vary or cancel these policies and/or handle or settle claims on the insurer’s behalf. Travel Insurance Partners acts for the insurer when providing these services and will not be acting on your behalf.

You can find full details of Travel Insurance Partners and the insurer on pages 13-14 of the PDS.

Australia Post is appointed as authorised representative of Travel Insurance Partners and is authorised to deal in and provide general advice on specified general insurance products on behalf of Travel Insurance Partners. Australia Post acts on behalf of Travel Insurance Partners and the insurer, and not on your behalf.

No financial services are provided (or authorised to be provided) to you by the person collecting your information and providing you with a receipt when you purchase this product over the counter.

This FSG does not relate to any similar services provided to you in relation to any other insurance or other financial products. For services relating to other financial products, you will be given another FSG by Australia Post that will describe the other services and the AFS Licensee responsible.

How Are We Paid?

Travel Insurance Partners is paid a commission by the insurer when you buy an Australia Post In-Store Comprehensive Travel Insurance policy. The commission is included in the premium charged by the insurer and is received after you have paid the premium. This commission is calculated as a percentage of the gross premium (premium including taxes but excluding GST).

Travel Insurance Partners may also receive a share of 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 target in a given year.

Australia Post is paid a commission by Travel Insurance Partners for providing the above services. This amount is calculated as a percentage of the premium you pay and is paid out of the commission that Travel Insurance Partners receives from the insurer (which varies with the costs incurred in providing the financial services). Australia Post may pay to its store owners a commission or fee of up to \$10 for each policy sold.

The Australia Post and Travel Insurance Partners employees are paid an annual salary and may be paid a bonus based on business performance measures including the sale of travel insurance policies.

For more information about the remuneration or other benefits received for the financial services provided please contact us within a reasonable time of receiving this FSG.

What Professional Indemnity Insurance Arrangements Do We Have In Place?

Professional indemnity insurance is held by Travel Insurance Partners covering errors and mistakes relating to the provision of financial services. This includes the travel insurance financial services provided by Travel Insurance Partners, its employees,

Australia Post, franchisees and their employees (even after they cease to be employed). The claim must be notified to the relevant insurer when it arises and within the relevant policy period. Travel Insurance Partners' policy meets the requirements of the Corporations Act.

How Complaints Are Resolved?

We will do our best to work with you to resolve any complaints you may have in relation to the financial services provided by us. For information on how your complaint can be resolved please see *Resolving Complaints* on pages 21 and 22 of the PDS.

How We Deal With Your Personal Information?

We adhere to the Privacy terms set out in *Your Privacy* on page 19 of the PDS.

Who Is Responsible For This Document?

Travel Insurance Partners is responsible for the FSG and has authorised its distribution by Australia Post and its employees and representatives.

Great Lakes Australia is responsible for the PDS. This Combined FSG and PDS was prepared on 28 June 2012.