

# Aussietravelcover Snow Holiday Insurance

PLEASE COMPLETE AND RETURN TO YOUR AGENT

Cover Required: Single (including up to 2 children) <input type="checkbox"/>		Family <input type="checkbox"/>	
FULL NAME(S)		Date of Birth	
		/ /	
		/ /	
		/ /	
		/ /	
Address:			
Postcode:			
I acknowledge that a copy of the policy wording containing the Duty of Disclosure was given to me before I applied for this insurance. I have carefully read the policy wording and the Duty of Disclosure contained in that wording. I authorise any doctor or clinic to provide Mondial Assistance with information concerning my current or past medical history.			
Date: / /		Signature:	
From:		To:	
Policy Number:		Number of days:	
Agent's Stamp & Signature:			
Booking Number:			

## PRODUCT DISCLOSURE STATEMENT & POLICY WORDING

Licensee: ETI Australia Pty Ltd  
A company of the Mondial Assistance Group  
Effective: 11 March 2004

### OUR PRODUCT DISCLOSURE STATEMENT

This policy document is also a Product Disclosure Statement (PDS). A PDS is a document required by the Corporations Act 2001 (Cth) and contains information designed to help you decide whether to buy the policy. You must read this policy in full.

### ABOUT THE AVAILABLE COVERS

Cover is available for the following policy:

- Australian Snow Holiday Insurance (see sections 1-4)

### UNDERSTANDING YOUR POLICY AND ITS IMPORTANT TERMS AND CONDITIONS

To properly understand this policy's significant features, benefits and risks you need to carefully read:

- The Schedule of Benefits Table and the relevant sections of the policy wording (remember certain words have special meanings – see "words with special meanings";
- When "we will not pay" under each policy section and "general exclusions all sections" (this restricts the cover and benefits); and
- "important matters" (this contains important information on your duty of disclosure, how the duty applies to you and what happens if you breach the duty, confirmation of your cover, our privacy policy, our dispute resolution process and Claims notice.

When you apply for the policy by completing our application we confirm with you on things such as: the period of insurance and your premium. These details are recorded in the Certificate of Insurance we issue to you.

You will also have to pay any compulsory government charges (eg. Stamp Duty and GST) where applicable. We tell you the total amount payable when you apply and if you effect cover, the amounts due will be confirmed in your Certificate of Insurance.

This policy sets out the cover we are able to provide you with. You need to decide if the benefit limits, type and level of cover are appropriate for you and will cover your potential loss.

If you have any queries, want further information about the policy or want to confirm a transaction, please use the Client Services details on the back page of this policy document.

### RELATIONSHIP WITH OUR INSURER

ETI Australia Pty Ltd, a company of the Mondial Assistance Group, AFS Licence No. 245631, ABN 52 097 227 177, is authorised by the insurer Allianz Australia Insurance Limited, AFS Licence No. 234708, ABN 15 000 122 850 (Allianz), to enter into and arrange the policy and deal with and settle any claims under it, as the agent of the insurer, not as your agent.

### COOLING OFF PERIOD/MONEY BACK GUARANTEE

If you decide that you do not want this policy, you may cancel it within 14 days after the issue of the policy wording to you and you will be given a full refund of the premium you paid, provided you have not started your journey and you do not want to make a claim or to exercise any other right under the policy.

After this period you can still cancel your policy but we will not refund any part of your premium if you do.

### UPDATING THE PDS

Information in the PDS may need to be updated from time to time. You can obtain a paper copy of any updated information without charge by using the Client Services contact details on the back page of this policy document. If the update is to correct a misleading or deceptive statement or an omission, that is materially adverse from the point of view of a reasonable person deciding whether to acquire this policy, we will provide you with a new PDS or a supplementary PDS.

### SCHEDULE OF BENEFITS

COVER	SINGLE	FAMILY
1. Cancellation Fees, Lost Deposits and Additional Expenses	\$3,000	\$5,000
2. Damage or Permanent Loss of Luggage/ Personal Effects	\$1,000	\$2,000
3. Accidental Death	\$5,000	\$10,000
4. Personal Liability	\$100,000	\$100,000

Sub-limits may apply: please refer to appropriate Section.

### PREMIUM TABLE

Australian Snow Holiday Insurance (effective 11/03/04)		
MAXIMUM COVER	SINGLE	FAMILY
Up to 6 days holiday duration	\$34	\$58
Up to 9 days holiday duration	\$41	\$70
Up to 13 days holiday duration	\$48	\$88
Up to 15 days holiday duration	\$56	\$97
Up to 23 days holiday duration	\$65	\$117

Warning: Cover available to 75 years of age. This policy does not provide cover for pre-existing medical conditions. Please consult your Agent for alternative options to arrange cover.

### ABOUT THIS POLICY DOCUMENT

This is your policy document. It sets out the cover available and the standard terms and conditions which apply. You need to read it carefully to make sure you understand it and that it meets your needs. In particular, read the Important Matters section below.

### How to take out your policy

Once you have selected your plan and level of cover, paid the premium shown and we agree to provide cover, we will give you a Certificate of Insurance, which will entitle you to claim under the policy up to the relevant amounts for which you are covered.

The Certificate & this policy document, make up your agreement (policy) with the insurer. If you are satisfied with the cover please retain these documents in a safe place.

### Who is the insurer

Aussietravelcover Snow Holiday insurance is underwritten by Allianz of 2 Market St Sydney 2000. It is the insurer and it is referred to as "we, "our" and "us" in this policy document.

### Who is Mondial Assistance

Mondial Assistance has been appointed to administer all emergency assistance services and benefits of this insurance. You may contact Mondial Assistance in an emergency 24 hours a day, 7 days a week. ETI Australia Pty Ltd is a company of the Mondial Assistance Group.

### IMPORTANT MATTERS

#### CONFIRMATION OF COVER

To confirm any policy transaction, (if the Certificate of Insurance does not have all the information you require), call Aussietravelcover.

#### YOUR DUTY OF DISCLOSURE

Before you enter into this policy with us, the Insurance Contracts Act 1984 requires you to provide us with the information we need to enable us to decide whether and on what terms your proposal for insurance is acceptable and to calculate how much premium is required for your insurance.

You will be asked various questions when you first apply for your policy. When you answer these questions, you must:

- give us honest and complete answers;
- tell us everything you know; and
- tell us everything that a reasonable person in the circumstances could be expected to tell us.

If you vary, extend, reinstate or replace the policy your duty is to tell us before that time, every matter known to you which:

- you know, or
- a reasonable person in the circumstances could be expected to know,

is relevant to our decision whether to insure you and whether any special conditions need to apply to your policy.

You do not need to tell us about any matter that:

- diminishes our risk;
- is of common knowledge;
- we know or should know as an insurer; or
- we tell you we do not need to know.

### WHO DOES THE DUTY APPLY TO?

Everyone who is insured under the policy must comply with the relevant duty.

### WHAT HAPPENS IF YOU OR THEY BREACH THE DUTY?

If you or they do not comply with the relevant duty, we may cancel the policy or reduce the amount we pay if you make a claim. If fraud is involved, we may treat the policy as if it never existed and pay nothing.

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## GENERAL INSURANCE CODE OF PRACTICE AND DISPUTE RESOLUTION PROCESS

We proudly support the General Insurance code of Practice. The purpose of the Code is to raise standards of practice and service in the general insurance industry.

For more information on the Code, or if you have an enquiry or complaint relating to your policy contact our Client Services Department.

Our enquiries and complaints manager, who has an independent decision making authority, will normally consider any complaint within 15 business days. If this does not resolve the matter, or you are not satisfied with the way the complaint has been dealt with, you may write to the industry's independent external complaints scheme:

Insurance Enquiries and Complaints Ltd,

PO Box 561, Collins Street West, Melbourne Vic 8007

## IN THE EVENT OF A CLAIM: IMMEDIATE NOTICE

should be given to:

Claims & Client Services Department

Phone numbers within Australia 1800 066 896

PO Box 162 TOOWONG QLD 4066

PLEASE NOTE: FOR CLAIMS PURPOSES, EVIDENCE OF THE VALUE OF THE PROPERTY INSURED OR THE AMOUNT OF ANY LOSS MUST BE KEPT.

## PRIVACY NOTICE

Any personal information you provide is used by us and our agents to arrange your travel insurance and administer your and our rights and obligations in relation to it, including claims.

This information may be disclosed to third parties involved in the above process, such as travel consultants, reinsurers, claims handlers, health and help service providers, your agents and our related companies. The use and disclosure of such personal information provided to third parties will be limited to the specific purpose for which it was supplied.

When you give personal information about other individuals, we and our agents rely on you to have made or make them aware:

- that you will or may provide their information to us;
- the types of third parties to whom the information may be provided;
- the relevant purposes we and the third parties will disclose it to, will use it for; and
- how they can access it.

If it is sensitive information we rely on you to have obtained their consent on these matters. If you have not done or will not do either of these things, you must tell us or our agents before you provide the relevant information.

You can seek access to and correct your personal information by contacting our Client Services Department. If you do not agree to the above or will not provide us with personal information, we may not be able to provide you with our services or products or may not be able to process your application nor issue you with a policy.

## WORDS WITH SPECIAL MEANINGS

SOME WORDS IN YOUR POLICY THAT HAVE SPECIAL MEANINGS ARE DEFINED HERE

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

"Luggage/Personal Effects" means any personal items owned by you and that you take with you, or buy, on your journey and which are designed to be worn or carried about with you. This includes items of clothing, personal jewellery, photographic and video equipment or personal computers, or electrical devices or portable equipment. However, it does not mean any business samples or items that you intend to trade.

"Pre-existing medical condition" means:

- An ongoing medical or dental condition, or related complication you have, the symptoms of which you are aware of, or that is currently being or has been investigated by a medical adviser, dentist, chiropractor, physiotherapist; or
- A medical or dental condition for which advice, treatment or medication has been prescribed by one of the people listed in this definition, within 90 days before you purchased your policy, or
- Pregnancy

Note: This definition applies to you, your travelling companion or any relative.

"Public Place" means any place that the public has access to, including but not limited to hotels, hotel foyers and grounds, restaurants, air or bus terminals, stations, taxis, wharves, private carparks and beaches.

"Relative" means any of the following who are under the age of 85 years and who are resident in Australia: fiancé, fiancée, spouse, legally recognised de facto, parent, parent-in-law, son, daughter, daughter-in-law, stepson, stepdaughter, sister, sister-in-law, brother, brother-in-law, grandchild, grandparent, step-parent, or guardian.

"Sick or "Sickness" means a medical condition, not being an injury, which first occurs during your period of cover.

"Travelling Companion" means a person who made arrangements to travel with you for at least 75% of your journey before you entered into your policy.

"Unsupervised" means:

- leaving your luggage with a person you have not previously met;
- leaving it in a position where it can be taken without your knowledge; or
- leaving it at such a distance from you that you are unable to prevent it being taken.

"We, "Our" and "Us" means the insurer of your policy, Allianz Australia Insurance Limited, through its agent ETI Australia Pty Ltd, a company of the Mondial Assistance Group.

"You and "Your" in your policy means the person(s) whose name(s) are set out on your Certificate of Insurance and everyone else who is covered under your policy.

"Your Journey" means the time from when you leave your home to go directly to the place you depart from on your travels, and ends when you return to your home.

## 1 CANCELLATION FEES, LOST DEPOSITS & ADDITIONAL EXPENSES

### 1.1 We will pay

- a) We will pay your cancellation fees and lost deposits for travel and accommodation arrangements that you have paid in advance and cannot recover in any other way if your journey is cancelled or shortened at any time through circumstances neither expected nor intended by you or outside your control.
- b) We will reimburse any reasonable additional accommodation and travel expenses if you cannot complete your journey because of an injury or sickness which needs immediate treatment from a medical adviser who certifies that you are unfit to travel. We will also reimburse those expenses for you to be with your travelling companion if he or she cannot travel for the same reason.

The most we will pay under this section for all claims combined is:

For the Single Plan - \$3,000 (Maximum Benefit)

For the Family Plan - \$5,000 (Maximum Benefit)

### 1.2 WE WILL NOT PAY

We will not pay if you were aware of any reason, before your period of cover commenced, that may cause your journey to be cancelled, abandoned or shortened. Nor will we pay if your cancellation fees or lost deposits arise because of:

- a) The death or sickness of your travelling companion or relative, if the death or sickness is as a result of a pre-existing medical condition.
- b) You or your travelling companion changing plans.
- c) Any business, financial or contractual obligations.
- d) Prohibition or regulation by any Government.
- e) A tour operator or wholesaler being unable to complete arrangements for any tour because there were not enough people to go on the tour.
- f) Delays or rescheduling by a bus line, airline, shipping line or rail authority.
- g) The financial collapse of any transport, tour or accommodation provider.
- h) The mechanical breakdown of any means of transport.

You must check General Exclusions for other reasons why we will not pay.

## 2 DAMAGE OR PERMANENT LOSS OF LUGGAGE/PERSONAL EFFECTS

### 2.1 We will pay

- a) We will reimburse the repair cost, or loss, of any luggage/personal effects which are stolen or accidentally lost or damaged but we can reduce any amount we pay having regard to depreciation and wear and tear.
- b) No depreciation will be applied to goods purchased during the last 12 months. We decide what is to be allowed for depreciation and wear and tear. We have the option to repair or replace the luggage/personal effects instead of paying you.
- c) For any item, pair or related set of items, for example but not limited to:
  - A camera, lenses (attached or not), tripod and accessories; or
  - A matched or unmatched set of skis and stocks, are considered as only one item for this purpose.

We will pay up to:

- Our maximum liability for any one article, pair of articles or set, shall not exceed \$200.
  - Our liability for loss or damage to skiing equipment is \$250 for all claims combined.
- d) Luggage/personal effects left in a motor vehicle is only covered during daylight hours if it is locked in the boot or locked compartment and forced entry is made. No cover applies if luggage/personal effects is left unattended in the passenger compartment or overnight. The most we will pay if your luggage is stolen from the locked storage compartment of an unoccupied vehicle is \$200 for each item and \$1000 in total for all stolen items.
  - e) For any item, we will not pay, in any event, more than what you paid for it.

Subject to lesser limits where specified, the most we will pay under this section for all luggage/personal effects claims combined, during your journey is:

- For the Single Plan - \$1,000 (Maximum benefit)
- For the Family Plan - \$2,000 (Maximum benefit)

### 2.2 We will not pay

We will not pay a claim in relation to your luggage/personal effects if:

- a) You do not report the loss, theft or misplacement within 24 hours to the police or an office of the bus line, airline, shipping line or rail authority you were travelling on when the loss, theft or misplacement occurred. You can prove that you made a report by providing us with a written statement from whoever you reported it to.
- b) Your jewellery, mobile phone, camera, video camera, computer equipment or their accessories are transported in the cargo hold of any aircraft, ship, train or bus.
- c) The loss, theft of or damage is to or of bicycles.
- d) The loss, theft or damage is to items left behind in any hotel or motel room after you have checked out or items left behind in any aircraft, ship, train, taxi or bus.
- e) The luggage/personal effects was being sent unaccompanied or under a freight contract.
- f) The loss of, or damage arises from any process of cleaning, repair or alteration.
- g) The loss of or damage arises from ordinary wear and tear, deterioration, atmospheric or weather conditions, insects, rodents or vermin.
- h) The luggage/personal effects was left unsupervised in a public place or left unattended in a motor vehicle unless it was locked in the boot or locked storage

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compartment or any luggage left overnight in a motor vehicle even if it was in the locked storage compartment.

- i) The luggage/personal effects have an electrical or mechanical breakdown.
- j) The luggage is fragile, brittle or an electronic component is broken or scratched – unless either:
  - it is the lens of spectacles, binoculars or photographic or video equipment; or
  - the breakage or scratch was caused by a crash involving a vehicle in which you are travelling.
- k) You are entitled to be reimbursed by the bus line, airline, shipping line or rail authority you were travelling on when the loss, theft, misplacement or damage occurred. However, if you are not reimbursed the full amount of your claim, we will pay the difference between the amount of your loss and what you were reimbursed, up to the limit of your cover (allowing for depreciation and fair wear and tear).
- l) The loss or damage to sporting equipment whilst in use.

You must check General Exclusions for other reasons why we will not pay.

## 3 ACCIDENTAL DEATH

### 3.1 We will pay

We will pay the death benefit, to the estate of the deceased if:

- a) you are injured during your journey and you die because of that injury within 12 months of the injury; or
- b) during your journey, something you are travelling on disappears, sinks or crashes and you are presumed dead and your body is not found within a year.

The limit for the death of one person under the Family Plan is the sum insured for the single benefit as per the plan selected. The most we will pay for any dependant child that is under 21 is \$2,000.

The most we will pay under this section for all claims combined is:

- For the Single Plan - \$5,000 (Maximum benefit)
- For the Family Plan - \$10,000 (Maximum benefit)

### 3.2 We will not pay

We will not pay for death caused by suicide or for any other reason other than caused by accidental bodily injury as defined.

You must check General Exclusions for other reasons why we will not pay.

## 4 PERSONAL LIABILITY

### 4.1 We will pay

We will pay you for any amount you have to pay due to your legal liability to pay damages or compensation because your negligence during your journey causes:

- a) Injury to a person who is not a member of your family or not a travelling companion; or
- b) Loss or damage to property that is not owned by you or a member of your family or travelling companion, or is not in your or their custody or control.

We will also reimburse your reasonable legal costs and legal expenses for settling or defending the claim made against you. We decide whether the costs were reasonable.

We will reimburse under this section for all claims combined up to:

- For the Single Plan - \$100,000 (Maximum benefit)
- For the Family Plan - \$100,000 (Maximum benefit)

### 4.2 We will not pay

We will not reimburse you for anything you have to pay because of a legal claim against you for causing injury, death or damage to property, if the claim arises out of or is for:

- a) Bodily injury to you, your travelling companion, or to a relative or employee of either of you;
- b) Damage to property belonging to you, or in your care or control, or belonging to, or in the care or control of, a relative of yours, or your travelling companion, or to an employee of either of you;
- c) Something arising out of the ownership, custody or use of any aerial device, watercraft or mechanically propelled vehicle;
- d) Something arising out of the conduct of a business, profession or trade;
- e) Any loss, damage or expenses which are covered or should have been covered under a statutory or compulsory insurance policy, statutory or compulsory insurance or compensation scheme or fund, or under workers' compensation legislation, an industrial award or agreement, or accident compensation legislation;
- f) Any fine, penalty or aggravated, punitive or exemplary or liquidated damages;
- g) Disease that is transmitted by you;
- h) Any relief or recovery other than monetary amounts;
- i) Liability arising from a contract that imposes on you a liability which you would not otherwise have;
- j) Anything that is covered under any other policy. We will be liable only for the amount your liability exceeds the limits of cover under any other policy;
- k) Assault and/or battery committed by you or at your direction; or
- l) Conduct intended to cause personal injury, property damage or liability with reckless disregard for the consequences of you or any person acting with your knowledge, consent or connivance.

You must check General Exclusions for other reasons why we will not pay.

## GENERAL EXCLUSIONS ALL SECTIONS

We will not pay under any circumstances if:

### GENERAL

- 1 You do not act in a responsible way to protect yourself and your property and to avoid making a claim.
- 2 You do not do everything you can to reduce your loss as much as possible.

- 3 Your claim arises from consequential loss of any kind.
- 4 At the time of taking the policy, you were aware of something that would give rise to you making a claim under this policy.
- 5 Your claim is for a loss which is recoverable by compensation under any workers compensation act or transport accident laws or by any Government sponsored fund, plan, or medical benefit scheme, or any other similar type legislation required to be effected by or under a law.
- 6 Your claim is for additional expenses or fees arising from errors or omissions in your booking arrangements.
- 7 Your claim arises because you act illegally or break any government prohibition or regulation including visa requirements.
- 8 Your claim arises from a government authority confiscating, detaining or destroying anything.
- 9 Your claim arises from being in control of a motor cycle without a current Australian motor cycle licence or you are a passenger travelling on a motorcycle that is in the control of a person that does not hold a current Australian motor cycle licence.

## MEDICAL

- 10 Your claim arises from pre-existing medical conditions.
- 11 Your claim arises from a pre-existing medical condition suffered by anyone other than you.
- 12 Your claim involved a hospital where you are being treated for addiction to drugs or alcohol, or are using it as a nursing convalescent or rehabilitation place.
- 13 Your claim is for medication or treatment you were using or taking when your journey began.
- 14 Your claim arises from or is in any way related to depression, anxiety, stress, mental or nervous conditions.
- 15 Your claim arises from suicide or attempted suicide.
- 16 Your claim arises directly or indirectly from Human Immunodeficiency Virus (HIV) infection, Acquired Immune Deficiency Syndrome (AIDS) or a sexually transmitted disease.
- 17 You were affected by alcohol or drugs – unless the drugs were prescribed by a medical adviser – at the time when the thing about which you are making the claim happened.

## SPORT & LEISURE

- 18 Your claim arises because you hunt, race (other than on foot), go mountaineering or rock climbing using ropes or climbing equipment (other than for hiking) or from professional sport of any kind, or from parachuting or hang gliding.
- 19 Your claim arises from travel in any air supported device other than as a passenger in a fully licensed aircraft operated by an airline or charter company. This exclusion does not apply to regulated or licensed ballooning.

## STRIKE, RIOT, BAD WEATHER, WAR, NUCLEAR CONTAMINATION, TERRORISM AND CONTAGIOUS DISEASE

- 20 Your claim arises because you did not follow advice in the mass media of a government or other official body's warning:
  - to defer travel or non-essential travel; or
  - of a strike, riot, bad weather, civil commotion or contagious disease;and you did not take appropriate action to avoid or minimise any potential claim under your policy.
- 21 Your claim arises from any act of war – whether war is declared or not – or from any rebellion, revolution, insurrection or taking of power by the military.
- 22 Your claim arises from a nuclear reaction or contamination from nuclear weapons or radioactivity.
- 23 Your claim arises from biological and/or chemical material(s), substance(s), compound(s) or the like used directly or indirectly for the purpose to harm or to destroy human life and/or create public fear.
- 24 Your claim arises directly or indirectly from an act or threat of terrorism. This exclusion only relates to Section 1 Cancellation Fees, Lost Deposits and Additional Expenses.

## SALES AND GENERAL ENQUIRIES

**Aussietravelcover** Pty Ltd

(Incorporated in NSW 1982) ABN 32 002 517 740

P.O. Box 495 (10/9 Bungan Street) Mona Vale NSW 2103  
Phone: 02 9979 8888 or 1800 888 448 Fax: (02) 9997 1529

sales@aussietravelcover.com.au • www.aussietravelcover.com.au

**CLAIMS & CLIENT SERVICES ENQUIRIES**  
1800 066 896 (within Australia)

**24 HOUR EMERGENCY ASSISTANCE CALL**

Mondial Assistance  
1800 066 896 (within Australia)

This insurance is managed by ETI Australia Pty Ltd, a company of the Mondial

Assistance Group  
AFS Licence No. 245631 • ABN 52 097 227 177  
P.O. Box 162, Toowong QLD 4066

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2 Market Street, Sydney NSW 2000