Domestic

Travel Insurance

Combined Product Disclosure Statement and Financial Services Guide

This document contains Your Insurance Policy Terms, Provisos, Exclusions and Conditions.
It is important that you read and understand it and retain it in a safe place

TICK Travel Insurance

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PRODUCT DISCLOSURE STATEMENT (PDS)

Date: 20/04/2022

This PDS is designed to assist ***you*** in ***your*** decision to purchase Tick Travel Insurance. It contains information about key benefits and significant features of Tick Travel Insurance.

The PDS also contains important information about ***your*** rights and obligations including:

Cooling Off Period on page 6
Dispute Resolution on page 8
Privacy on page 8
Duty to take reasonable care not to make a misrepresentation on page 9

This document contains the full terms and conditions that apply to ***your*** policy.

Please keep this document in a safe place and carry it with ***you*** when ***you*** travel.

HOW TICK TRAVEL INSURANCE IS DISTRIBUTED AND ADMINISTERED

The insurer of this insurance is:

Mitsui Sumitomo Insurance Company Limited
ABN 49 000 525 637, AFSL 240816
Level 18, 1 Bligh St, Sydney, NSW 2000, Australia

Throughout this PDS the issuer/insurer is referred to as ***we, us, our.***

This insurance is distributed and administered on our behalf by our authorised representative

Europ Assistance Australia Pty Ltd
(Tick Travel Insurance)
ABN 71 140 219 594
Suite 1.04 Level 1, 19 Harris St.
Pyrmont, 2009, Sydney, NSW

Please refer to the financial services guide ("FSG") section of this document for information on the services provided by Tick Travel Insurance and the remuneration received, or to be received, by Tick Travel Insurance as the General Insurance distributor and administrator of this insurance product.

Tick Travel Insurance does not issue or underwrite (other than as our agent) or guarantee Tick Travel Insurance.

CONTACT DETAILS

Enquiries

Email: info@tickinsurance.com.au

Monday to Friday, 9am – 5pm

Hours may be subject to change. Please visit http://www.tickinsurance.com.au/contact-us.html to check full detailed opening hours.

Emergency Assistance Helpline

Phone: +61 2 9333 3963

24 hours a day, 7 days a week

This PDS has been prepared by ***us*** and Tick Travel Insurance.

COVER OPTIONS AVAILABLE

Tick Domestic Travel Insurance provides cover for one ***trip*** within Australia up to a maximum duration that you select.

With Tick Domestic Travel Insurance, ***you*** have the option to select a Policy Type (number of people covered), a Level of Cover and various Policy Upgrades and Amendments which best suits ***your*** travel needs.

Please note: This Domestic Travel Insurance does not cover any travel on ***commercial cruise*** ships.

Policy Types

You **have the option to select:**

Individual
This option provides cover for one person who is 18 years of age or older and their accompanying ***dependent children***.

Couple
This option provides cover for two adults who are in a ***partner*** relationship.

Family
This option provides cover for two adults who are in a ***partner*** relationship and their accompanying ***dependent children***.

Level of Cover
There are three levels of cover available under this Tick Domestic Travel Insurance:

Tick Basic
Tick Standard
Tick Top

The benefit and sum insured entitlements differ under each level of covers.

Policy Upgrades and Amendments

Amendments

The following policy amendments only apply if they have been selected by ***you***, the appropriate premium has been paid and they are shown on ***your policy schedule***.

Excess Eliminator
If ***your*** claim is paid, under most sections of this policy, an excess is deducted from any payment ***we*** make to ***you***. The standard excess is $200. An excess is applied per section per person and if multiple events occur during a trip an excess will be applied for each section per event per person.

If ***you*** pay an extra premium, ***your*** policy can include an excess waiver (excess eliminator) which will remove all excesses (except for increased excesses listed in the Table of covered sports & activities on pages 38-39).

Upgrades

Natural disaster **cover**
Important: To include unexpected ***natural disaster*** as a claimable event, ***you*** must have purchased this option and the option must be shown on ***your policy schedule***.

This option can include cover for Sections A (Cancellation), B1 (Cutting ***your trip*** short) and B2 (Additional emergency expenses) dependent on the level of cover ***you*** select.
Additional coverage of this upgrade is dependent on ***your*** cover level selected. For example if ***you*** select a Basic policy, this additional cover will not extend to include cover for Sections B1 and B2.

As per General Exclusion 4 there is no cover for costs incurred relating to a ***natural disaster*** if an event is already known prior to purchasing a policy.

Winter sports **cover**
Important: To have cover for any winter sport activity ***you*** must have purchased this option and the option must be shown on ***your policy schedule***.

Please note: There is no cover for Medical expenses incurred whilst you are undertaking any of the covered winter sport activities listed in the table on page 40.

Please see page 40 for a full list of ***winter sports*** activities which are covered by this policy. If ***you*** have any questions, please send ***your*** enquiries to us via e-mail to info@tickinsurance.com.au

No cover is available unless before the activity takes place, ***we*** have agreed in writing to cover it. Terms and conditions will apply and additional premium may be required.

In addition to the standard policy benefits ***you*** will be covered for benefits under Sections J1 to J6 inclusive.

If ***you*** do not choose to purchase the ***winter sports*** cover upgrade by paying the applicable premium then ***we*** will not cover any claim directly or indirectly relating to ***winter sports***.

Please see pages 33-37 of this PDS for full details of this cover.

KEY BENEFITS OF *YOUR* POLICY

Please note: This policy type does NOT include cover for Medical expenses incurred during your trip.

Some of the key benefits of ***your*** insurance policy may include:

- **Cancelling *your trip* before departure** – Section A (available under any level of cover selected)
- **Cutting *your trip* short** – Section B1 (available only if Standard or Top cover is selected)
- **Additional emergency expenses** – Section B2 (available only if Standard or Top cover is selected)

- **Resumption of journey** – Section B3 (available only if Top level of cover is selected)
- **Travel delay expenses** – Section C (available only if Standard or Top cover is selected)
- **Personal belongings and baggage** – Section D1 (available under any level of cover selected)
- **Delayed baggage** – Section D2 (available only if Standard or Top cover is selected)
- **Money** – Section D3 (available only if Standard or Top cover is selected)
- **Accidental death and permanent disability** – Section E (available only if Standard or Top cover is selected)
- **Personal liability** – Section F (available under any level of cover selected)
- **Legal expenses** – Section G (available only if Top cover is selected)
- **Rental car excess waiver** – Section H (available only if Standard or Top cover is selected)
- **Covid-19 Expenses: Cancellation or trip disruption -** Section I (available only if Standard or Top cover is selected)

Sums insured for each of these benefits are set out in the Tables of Benefits by reference to the relevant level of cover selected.

You should be aware that conditions and exclusions do apply. For detailed information about the benefits, excess applicable, exclusions, the circumstances under which, and times under which, benefits are provided and the process for making a claim, please read the Sections of Cover on pages 19-37 and General Exclusions on pages 16-18.

Each Section of Cover is divided into; What ***you*** are covered for, What ***you*** are not covered for and Important Information. These divisions are highlighted by the below symbols and colors to help you navigate this PDS.

✓ **What *you* are covered for**

✗ **What *you* are not covered for**

! **Important Information**

As well as the General Definitions listed on pages 42-44 some Sections of Cover have their own definitions. These can be located with the below symbol and colour.

? **Definitions**

IMPORTANT INFORMATION

Your travel insurance

This PDS, along with ***your policy schedule***, forms the basis of ***your*** contract of insurance. Together these documents explain what ***you*** are covered for. The PDS contains terms, conditions and exclusions which ***you*** should be aware of. ***You*** must keep to all the terms and conditions of the insurance; otherwise any claims ***you*** make may be reduced or not paid. Please read this PDS to make sure that the cover meets ***your*** needs and please check the details outlined within ***your policy schedule*** to make sure that the information shown is correct.

Eligibility

a. This insurance is only available to travellers who are citizens or permanent residents of Australia or non-permanent residents who have a valid Medicare, Private Health Fund or Overseas Student Travel Insurance in Australia.
If requested, ***you*** are required to provide such evidence in any of the following forms:

a) Copy of ***your*** passport
b) Australian residency documents
c) Birth certificate
d) Copy of valid Medicare, Private Health Fund or Overseas Student Travel Insurance
e) Any other official documents proving residency or citizenship

We are not obligated to pay a claim or provide assistance if such evidence cannot be supplied, if requested.
b. This insurance is only available to applicants who are 100 years of age or under at the date of applying for this insurance.
c. This insurance is only available if ***you*** purchase ***your*** policy before ***you*** commence ***your*** trip.

✓ What you are covered for
✗ What *you* are not covered for
! Important information
? Definitions relating to this section

Age limits

This insurance only covers persons who are 100 years of age or under at the date of application. A surcharge applies to the premium in respect of all ***insured persons*** over 50 years of age.

Applicants must be 18 years of age or over at the date of applying for this insurance. Persons over the age of 18 may purchase this policy on behalf of financially dependent children or grandchildren (including, fostered or adopted children or grandchildren) who are under 18 years of age at the time of the application for this insurance.

Full adult premium will apply if dependents are not travelling with parents and/or grandparents. Parents or grandparents can buy insurance on behalf of dependents as long as dependents under 16 years of age are supervised by an adult during the trip.

Health conditions

We will not pay claims if at the time of taking out this insurance ***you***:

- are receiving or waiting for hospital tests or treatment for any condition or set of symptoms that have not been diagnosed; or
- are travelling against the advice of a medical practitioner or travelling to get medical treatment; or
- have been told about a condition that will cause ***your*** death and the terminal prognosis is expected prior to the ***policy end date***.

We will not cover claims if ***you*** or any ***insured person*** on ***your*** policy:
a) Has in the last 5 years suffered from or received medical advice, treatment or medication for:

- any heart related, blood circulatory or diabetic condition; or
- any neurological condition (including stroke, brain haemorrhage or epilepsy); or
- any arthritic condition, back pain or osteoporosis; or
- any bowel condition (including Crohn's disease or IBS); or
- any psychiatric or psychological condition (including anxiety or depression); or
- any breathing condition; or
- any cancerous condition.

b) Has been referred to or seen by a hospital doctor, specialist or surgeon (other than an accident and emergency doctor), or needed inpatient treatment in hospital in the last 12 months.

This is unless ***you*** have told Tick Travel Insurance about ***your*** condition and ***we*** have accepted it.

Important limitations – Cancelling your trip before departure

This policy will not cover any claims under Section A – Cancelling ***your trip*** before departure, or Section B1 – Cutting ***your trip*** short, or Section B2 – Additional emergency expenses, that result directly or indirectly from any medical condition known to ***you*** before the ***policy issue date*** and that affects:

- a ***relative*** who is not travelling and is not an ***insured person*** under this policy;
- someone who is travelling with ***you*** who is not an ***insured person*** under this policy,
- a person ***you*** plan to stay with on ***your trip***

You should also refer to the general exclusions on pages 16-18.

Important limitations – COVID-19

This policy generally excludes cover arising from or relating to ***COVID-19***. See General Exclusions 30 and 31 on page 18.
For example there is no cover for any government travel bans, "Do not travel" warnings; government directed border closures; or mandatory quarantines or self-isolation requirements related to cross border, region or territory travel.

Coverage is only available in the event that ***you*** are diagnosed with ***COVID-19*** after ***you*** purchase this policy under Section I. Please see pages 32-33 for full details.

***Manual labour*, humanitarian or missionary work/travel and working with animals**

This insurance does not cover **you** for engaging in any ***manual labour***, humanitarian, missionary related travel or whilst working with animals. See General Exclusion 18 on page 17 for full details. If ***you*** are unsure about this, please send ***your*** enquiries to us via e-mail to info@tickinsurance.com.au

Personal Belongings and Baggage

This policy does not provide cover for loss, theft or damage to sunglasses, dentures, paintings, household equipment, mobile phone prepaid

minutes ***you*** have not used, mobile rental charges or payments, bicycles and their accessories, motor vehicles and their accessories, marine craft and equipment or items of a perishable nature (meaning items that can decay or rot and will not last for long, for example, food).
Please refer to Section D on pages 24-27 for full details.

Pregnancy and childbirth
We provide cover under this policy if something unexpected happens. ***We*** do not consider pregnancy or childbirth to be an illness or injury. To be clear, ***we*** only provide cover under Section A of this policy for claims that come from complications of pregnancy and childbirth.

Please make sure ***you*** read the definition of ***'complications of pregnancy and childbirth'*** in the Definitions section on page 42.

Sports and activities

You may not be covered when ***you*** take part in certain sports or activities. For certain sports or activities, cover under section E (Accidental death and permanent disability) and section F (Personal liability) will not apply. If ***you*** intend to take part in a sport or activity during ***your trip***, please note that cover is only available for the activities listed in the Table of Covered Sports and Activities on pages 38-39 and is only available where;

• ***You*** follow the safety guidelines for the activity concerned and where applicable, ***you*** use the appropriate and recommended safety equipment;
• The activity is not part of a competition or tournament; and
• The activity is not on a professional basis.

If ***your*** activity is not listed under the Table of covered sports and activities on pages 38-39, cover is available if the activity meets both of the following criteria:

1. An activity able to be undertaken by persons of all ages including those activities with height or general health warnings and which do not require specialised equipment or high level of fitness; and,

2. Activities provided by a commercial operator and open to persons of all ages including those with height or general health warning

Sports and activities for which no cover is available are listed under Table of excluded sports and activities on page 41.

If ***you*** have any questions, please send your enquiries to us via e-mail to info@tickinsurance.com.au

Assistance provider

Tick Travel Insurance is a subsidiary of EUROP ASSISTANCE that is a leading provider of international medical and emergency assistance. It operates a network of 24 hour telephone assistance Centre's and has access to an international network of medical and emergency assistance providers including dedicated air ambulances in certain countries.

By choosing Tick Travel Insurance, ***you*** can access these services before and during ***your*** journey. EUROP ASSISTANCE's staff are available to assist ***you*** every hour of every day as part of ***your*** cover. They will assess your medical or emergency situation and guide ***you*** through a process to solve it.

Depending on ***your*** specific needs, EUROP ASSISTANCE can:

- Help ***you*** in the event of lost luggage, travel documents or credit card by putting ***you*** in touch with the nearest embassy or other authorities

To contact EUROP ASSISTANCE phone REVERSE CHARGE from anywhere in the world on:
+61 2 9333 3963

Insured Person's Name and Policy Number must be quoted at the time ***you*** call.

Costs

The premium will be quoted to ***you*** during the purchasing process and it will also be shown on ***your policy schedule***.

Premiums are based on a number of factors including the destination and length of ***your trip***, the level of cover ***you*** selected, the number of travelers and their ages.
The base premium will be increased by any optional covers ***you*** select. Premiums are inclusive of applicable government charges including GST and Stamp Duty.

Cooling Off period

If this cover is not suitable for ***you*** and ***you*** want to cancel ***your*** policy ***you*** may return this insurance to ***us*** within 14 days of purchasing it,

provided that ***you*** have not made a claim or exercised any other rights under the policy and ***your*** trip has not commenced. ***We*** will cancel the policy and give ***you*** a full refund of premium. Contact us by email at info@tickinsurance.com.au to cancel your policy.

Cancelling *your* policy after the cooling off period

If ***you*** cancel after this 14 days period, provided that ***you*** have not made a claim or exercised any other rights under the policy, ***we*** will refund ***you*** a proportion of the premium for the outstanding period of cover less any government charges and taxes that ***we*** cannot recover.

Extension of Cover

Where ***your trip*** is necessarily extended due to an event that entitles ***you*** to make a claim under this policy, ***your*** cover will be extended until ***you*** are able to travel ***home*** by the quickest and most direct route. Please contact us on 02 9333 3963 to notify the event and extension.

If you voluntarily wish to extend ***your*** cover before the ***end date*** of ***your*** original ***policy schedule***, ***you*** need to email ***us*** on info@tickinsurance.com.au.

Code of Practice

We are bound by the General Insurance Code of Practice. This aims to raise the standards of practice and service in the insurance industry, improve the way the claims and complaints are handled and help people better understand how general insurance works.

How to make a Claim

You must register any claim within 30 days after completion of ***your*** travel. ***We*** can reduce ***your*** claim by the amount of any prejudice ***we*** have incurred because ***you*** registered after this timeframe. If ***you*** need to make a claim, ***we*** will require ***you*** to:
(a) provide ***us*** with all information ***we*** require in English or officially translated into English.
(b) provide ***us*** with ***proof of ownership***, proof of value, and proof of the event ***you*** are claiming for within the requested timeframe. (The detailed requirements for necessary documents and timeframes are stated under important information of applicable sections.)

***Your* responsibilities when making a claim**

(a) ***You*** must provide evidence that ***you*** have suffered a loss under the terms and conditions of the policy. ***We*** are under no obligation to make payment without this ***proof of ownership*** and proof of claimable event.
(b) If ***you*** submit a fraudulent claim, ***we*** may refuse to pay the claim and seek recovery for any cost ***we*** already pay to ***you*** under this policy.

How *We* settle a claim

We consider a number of factors in calculating a claim settlement. These include:

- amount of loss or damage;
- applicable excess;
- policy limits and sub-limits shown in the Table of benefits;
- depreciation at the rates set out in this policy; and
- policy terms and conditions.

When settling a claim for lost, damaged or stolen items, ***we*** may do one or more of the following in consultation with you:

a) repair, or
b) replace (based on the original items specification, with the equivalent in the market at time of settlement), or
c) provide store credit voucher for replacement, or
d) provide a cash settlement.

Settlements allow for a reasonable depreciation rate which is shown in the relevant coverage section.

For Claim Forms or any enquiries in relation to entitlement to claim under this policy, contact Tick Travel Insurance for assistance on:

Phone: 02 9333 3965
Email assistance@tickinsurance.com.au
Alternatively ***you*** can download a Claim Form from the Important Claims Information page at www.tickinsurance.com.au/claims

An excess applies to some claims under some policy sections. An excess is applied per section per person and if multiple events occur during a trip an excess will be applied for each section per event per person. Please refer to the Tables of Benefits on pages 11-13 for further information.

Dispute resolution

We are committed to handling any concerns or complaints about ***our*** products, services or anything else.

If ***you*** have a complaint or concern (including about privacy) ***we*** will put ***you*** in contact with someone who can help to resolve the complaint.

You can talk over the phone, email or mail:
Phone: 02 9333 3965
Email: complaints@tickinsurance.com.au
Mail: The Dispute Resolution Manager
Europ Assistance Australia Pty Ltd
Suite 1.04 Level 1, 19 Harris St.
Pyrmont, 2009
Sydney NSW

You may use ***our*** internal dispute resolution process. ***You*** can find a copy of our dispute resolution process here:
https://contact.tickinsurance.com.au/contact-us/

We expect that ***our*** internal dispute resolution process will deal fairly and promptly with ***your*** complaint.

If an issue has not been resolved to ***your*** satisfaction, ***you*** can lodge a complaint with the Australian Financial Complaints Authority (AFCA) at any time. AFCA provides fair and independent financial services complaint resolution that is free to consumers.

AFCA's contact details are:
Website: www.afca.org.au
Email: info@afca.org.au
Telephone: 1800 931 678 (free call)
In writing to: Australian Financial Complaints Authority
GPO Box 3, Melbourne VIC 3001

Financial Claims Scheme

The Financial Claims Scheme (FCS) provides compensation to policyholders (that satisfy its eligibility criteria) with valid claims against a failed general insurer. ***You*** may be entitled to payment under the FCS if ***we*** are unable to meet ***our*** obligations under this insurance.

Information about the FCS can be obtained from the APRA website at http://www.apra.gov.au and the APRA hotline on 1300 55 88 49.

Updating this PDS

Information in this PDS is subject to change from time to time. Where a change occurs in relation to information that is not materially adverse **we** may update it by including information on ***our*** website. A paper copy of such information will be provided upon request.

General Advice Warning

Any financial product advice provided by ***us*** is general only and is provided without taking into consideration ***your*** personal circumstances, objects or financial situation.

Because of this ***you*** need to read this PDS to consider if Tick Travel Insurance is right for ***you*** before deciding to acquire Tick Travel Insurance to ensure that it suits ***your*** needs.

Privacy Consent and Disclosure

We and Tick Travel Insurance comply with the requirements of the *Privacy Act 1988* (Cth) (Privacy Act) (including the Australian Privacy Principles), which apply to any personal information (as defined in the Privacy Act) that is collected by Tick Travel Insurance.

Purpose of Collection

We and Tick Travel Insurance collect information necessary to underwrite and administer ***your*** insurance cover, to maintain and to improve customer service and to advise ***you*** of other products that ***you*** may be interested in. This may include ***your***:

- name;
- date of birth;
- contact details (including address, email address
  and telephone number)
- medical conditions and other health information or sensitive information (as those terms are defined in the Privacy Act); and
- travel details (for the purpose of the insured trip), amongst other information relevant to the rendering of the services.

It is important that ***you*** answer all questions truthfully and accurately, inaccurate answers when taking out this policy may result in ***us*** either declining to provide cover, cancelling ***your*** insurance cover or declining or reducing a claim payment.

In the course of administering ***your*** policy, ***we*** and Tick Travel Insurance may exchange ***your*** information with:

- the entities to which we and Tick Travel Insurance are related contractors or third party providers providing services related to the administration of your policy;
- banks and financial institutions for the purpose of processing your application and obtaining policy payments;
- assessors, third party administrators, emergency assistance providers, retailers, medical providers, travel carriers, in the event of a claim;
- Suppliers, commercial partners and other third parties with whom we have commercial relationships, for business, marketing, and related purposes;
- the emergency assistance provider who will record all calls to the assistance service provided under your policy for quality assurance training and verification purposes; and
- each other.

Those parties may use the information to advise you of their insurance products or services.

Your personal information may be disclosed to entities and parties located overseas, including Spain, UK, USA, Japan and the Philippines. ***Your*** personal information may also be disclosed to entities and parties in the countries and regions nominated under ***your*** insurance policy, or any other regions where ***you*** may require assistance.

We and Tick Travel Insurance will only disclose ***your*** personal information to these parties for the primary purpose for which it was collected. In some circumstances ***we*** are entitled to disclose ***your*** personal information to third parties without ***your*** authorisation such as law enforcement agencies or government authorities.

Access and Correction to *your* information

You may request access to, and/or correction of, ***your*** personal information by submitting a written request to ***us*** and/or Tick Travel Insurance.

Complaints and contact details

If ***you*** believe that we have interfered with ***your*** privacy in our handling of ***your*** personal information or if ***you*** have any questions about our processes for handling ***your*** information, ***you*** may send ***your*** queries and lodge a complaint by contacting ***us*** info@tickinsurance.com.au or in writing to:

Privacy Queries & Complaints,
Tick Travel Insurance,
Suite 1.04 Level 1, 19 Harris St.
Pyrmont, 2009, Sydney, NSW

Further information on how you may access or correct your personal information and how ***we*** will handle ***your*** complaint is set out in the following privacy policies:
Our Privacy Policy: www.msi-oceania.com/privacy

Tick Travel Insurance's Privacy Policy:
www.tickinsurance.com/privacy-policy

Consent Acknowledgment

By providing ***your*** personal information to enable completion of the application of insurance (including any associated form) and paying the premium, ***your*** consent to the collection, use and disclosure of ***your*** personal information stated in the privacy statement above. If ***you*** do not wish ***Us*** and/or Tick Travel Insurance to use ***your*** personal information to keep ***you*** informed of ***our*** insurance products and services please contact ***us*** and let ***us*** know.

Duty to take reasonable care not to make a misrepresentation

Under the Insurance Contracts Act 1984 (Cth) (Act), ***you*** have a duty to take reasonable care not to make a misrepresentation to ***us***.

This duty applies whenever ***you*** enter into, renew, extend or vary this contract of insurance.

In all cases, ***we*** will ask ***you*** questions that are relevant to our decision to insure ***you*** and on what terms.

It is important that ***you*** understand ***you*** are answering our questions in this way for ***yourself*** and anyone else that ***you*** want to be covered by the contract.

When ***you*** answer the questions ***you*** must give a true and accurate account of matters. ***Your*** response should tell ***us*** everything that ***you*** know about the question because ***your*** response is relevant to whether ***we*** offer ***you*** insurance and the terms ***we*** offer ***you***.

A misrepresentation made fraudulently is made in breach of the duty to take reasonable care not to make a misrepresentation.

Whether or not ***you*** took reasonable care not to make a misrepresentation will be determined with regard to all the relevant circumstances.

If ***we*** know, or ought to know about ***your*** particular characteristics or circumstances, ***we*** will consider these to determine if ***you*** took reasonable care not to make a misrepresentation to ***us***.

We may consider the following matters to determine if ***you*** took reasonable care not to make a misrepresentation to ***us***:

- the type of insurance contract in question, and its target market
- explanatory material or publicity produced or authorised by ***us***
- how clear, and how specific, the questions ***we*** asked were
- how clearly ***we*** communicated to ***you*** the importance of answering those questions and the possible consequences of failing to do so
- whether or not an agent/insurance broker was acting for ***you***, or
- whether the contract was a new contract or was being renewed, extended, varied or reinstated.

You are not to be taken to have made a misrepresentation merely because ***you***:

- failed to answer a question, or
- gave an obviously incomplete or irrelevant answer to a question.

If ***you*** do not take reasonable care when answering our questions and the result is ***you*** do make a misrepresentation to ***us***, ***we*** may cancel ***your*** contract or reduce the amount ***we*** will pay ***you*** if ***you*** make a claim, or both.

If ***your*** failure to take reasonable care not to make a misrepresentation to ***us*** is fraudulent, ***we*** may refuse to pay a claim and treat the contract as if it never existed.

TABLE OF BENEFITS

The following is a summary of cover only and the policy is subject to terms, conditions, limits and exclusions. Values shown below are maximum amounts payable in Australian Dollars. Not all policy benefits and benefit amounts are shown below. In some cases sub-limits apply or the benefits may not be available to ***you***. Please refer to the applicable sections of the Policy Wording.

TABLE OF BENEFITS APPLICABLE TO INDIVIDUAL, COUPLE AND FAMILY COVER

The sums insured set out below are if ***you*** are travelling alone, with a partner, or with a partner and/ **your *dependent children*** the maximum amount ***we*** will pay under each section per ***insured person*** per ***trip.***

TABLE OF BENEFITS

Section	Benefit	Basic Sum Insured	Standard Sum Insured	Top Sum Insured	Excess*
A	Cancelling ***your trip*** before departure	$1,500	$5,000	$20,000	$200
Full conditions of cover available and exclusion relating to Section A Cancelling ***your trip*** before departure should be read on pages 19-20 prior to purchase.					
B1	Cutting ***your trip*** short	Nil	$5,000	$10,000	$200
B2	Additional emergency expenses	Nil	$3,000	$10,000	$200
B3	Resumption of journey	Nil	Nil	$3,000	$200
Full conditions of cover available and exclusion relating to Section B1 Cutting ***your trip*** short should be read on pages 21-23 prior to purchase. Full conditions of cover available and exclusion relating to Section B2 Additional emergency expenses should be read on pages 21-23 prior to purchase. Full conditions of cover available and exclusion relating to Section B3 Resumption of journey should be read on pages 22-23 prior to purchase.					
C	Travel delay expenses	Nil	Up to $50 per completed 12 hours up to $250	Up to $50 per completed 12 hours up to $1,000	Nil
Full conditions of cover available and exclusion relating to Section C Travel delay expenses should be read on pages 23-24 prior to purchase.					
D1	Personal belongings and baggage	$2,000	$3,000	$7,500	$200
	Including sub-limit for laptops, tablets, mobile phones, cameras and video cameras only	No Cover	$2,000	$3,000	
	Including: single article limit/***pair or set of items*** limit	$500	$500	$750	
	Including: ***valuables*** limit	No Cover	$500	$750	
	Including: any property (including specified items which is lost or stolen from an unattended motor vehicle)	$500	$500	$500	
D2	Delayed baggage	Nil	$250	$400	Nil
D3	Money	Nil	$250	$300	$200
Full conditions of cover available and exclusion relating to Section D1 Personal belongings and baggage should be read on pages 24-27 prior to purchase. Full conditions of cover available and exclusion relating to Section D2 Delayed baggage should be read on pages 25-27 prior to purchase. Full conditions of cover available and exclusion relating to Section D3 Money should be read on pages 25-27 prior to purchase.					
E	Accidental death and permanent disability:				
	Event 1(a) Death of ***insured person*** aged 18 years to 65 years	Nil	$15,000	$15,000	Nil

	Event 1(b) Death of ***dependent child*** or ***insured person*** *aged under 18 years*	Nil	$5,000	$5,000	Nil
	Event 1 (c) All benefits for **insured person** aged 66 years or over	Nil	$15,000	$15,000	Nil
	Event 2 ***Permanent Paraplegia*** or ***Quadriplegia***	Nil	$15,000	$15,000	Nil
	Event 3 ***Permanent total loss*** of sight of one or both eyes	Nil	$15,000	$15,000	Nil
	Event 4 ***Permanent total loss*** of use of one or more ***limbs***	Nil	$15,000	$15,000	Nil
Full conditions of cover available and exclusion relating to Section E Accidental death and permanent disability should be read on pages 27-29 prior to purchase.					
F	Personal liability	$1,000,000	$1,500,000	$1,500,000	$200
Full conditions of cover available and exclusion relating to Section F Personal liability should be read on page 29-30 prior to purchase.					
G	Legal expenses	Nil	Nil	$25,000	$200
Full conditions of cover available and exclusion relating to Section G Legal expenses should be read on page 30-31 prior to purchase.					
H	Rental car excess wavier	Nil	$2,000	$4,000	Nil
Full conditions of cover available and exclusion relating to Section H Rental car excess waiver should be read on pages 31-32 prior to purchase.					
I	***Covid-19*** Expenses: Cancellation or trip disruption	Nil	$2,500	$2,500	$200
Full conditions of cover available and exclusion relating to Section I ***Covid-19*** Expenses: Cancellation or trip disruption should be read on pages 32-33 prior to purchase.					

TABLE OF BENEFITS FOR UPGRADES

The following sections of cover are only available if *you* pay the appropriate extra premium and this is shown on *your* Tick Travel Insurance *policy schedule*.

Winter Sports Cover^

Section	Benefit	Sum Insured	Excess*
J1	***Winter sports*** equipment	$1,250	$200
	Single article, Pair or Set limit	$600	
J2	***Winter sports*** equipment hire	$50 per 24 hours up to $500	Nil
J3	Lift pass	$500	$200
J4	Ski pack	$150 per 24 hours up to $600	Nil
J5	Piste closure	$50 per 24 hours up to $500	Nil
J6	Avalanche cover	$600	$200

Full conditions of cover available and exclusions relating to Section J ***Winter sports*** should be read on pages 33-37 prior to purchase.

Natural Disaster Cover

Section	Benefit	Basic	Standard	Top
A	Cancelling ***your trip*** before departure	Yes	Yes	Yes
B1	Cutting ***your trip*** short	No	Yes	Yes
B2	Additional emergency expenses	No	Yes	Yes

The ***Natural disaster*** upgrade will extend your cover to the sections above dependent on your cover level selected. ***Natural disaster*** is defined in the Policy General Definition on page 43.
Full conditions of cover available and exclusions relating to ***Natural disaster*** cover should be read on page 3 prior to purchase.

! Important Information

Excess -** If ***your claim is paid, this excess is deducted from any payment ***we*** make to you. An excess is applied per section per person and if multiple events occur during a trip an excess will be applied for each section per event per person.

You may have chosen to waive the excess (Excess Eliminator) see the Excesses section on page 3. This will be shown on ***your policy schedule*.**

GENERAL CONDITIONS

The following conditions apply to all sections of this insurance.

1. ***You*** must answer all questions that ***we***, or Tick Travel Insurance, ask ***you*** truthfully and accurately. Inaccurate answers when taking out this policy may result in ***us*** either declining to provide cover, cancelling ***your*** insurance cover, or declining or reducing a claim payment.

2. ***You*** must take all reasonable steps to avoid, reduce or recover, any loss which may mean that ***you*** have to make a claim under this insurance.

3. ***You*** must report to the police or (where applicable) the responsible transport provider and obtain a written report from them in respect of loss or theft or any item within 72 hours of discovering the loss or theft, or as soon as reasonably practicable. You must provide this to ***us*** with ***your*** claim together with ***proof of ownership*** of the lost or stolen item(s).

4. ***You*** must give ***our*** claims department all the documents and execute all authorities that are reasonably necessary to assess any claim. Any documents must be in English or be accompanied by an official translation. ***You*** will be responsible for the costs involved in doing this. For example, in the event of a cancellation claim ***you*** will need to supply receipts and proof that ***you*** were unable to travel, such as a medical certificate completed by ***your*** doctor if this cancellation was due to a medical condition.

5. ***You*** must provide reasonable assistance and cooperation to ***us*** in the assessment or investigation of ***your*** claim.

6. ***You*** must help ***us*** get back any money that ***we*** have paid, from other insurers or any other person, by giving ***us*** all the details ***we*** may reasonably need and by filling in any forms ***we*** may reasonably require. If ***we*** agree to cover ***your*** loss, ***you*** must let ***us*** take over and pursue any legal right of recovery ***you*** may have and ***you*** must provide reasonable co-operation with ***us*** in any recovery action.

7. If ***you*** try to make a fraudulent claim or if any fraudulent means or devices are used when trying to make a claim, this policy may be cancelled and the premium ***you*** have paid may be forfeited. Any benefits already paid to ***you*** must be repaid in full.

8. ***You*** must agree to have a medical examination if it is reasonably necessary to assess your ***claim***. If ***you*** die, ***we*** are entitled to a post-mortem examination.

9. ***You*** must agree to have a blood alcohol and/or breath analysis where local laws permit, where it is reasonably necessary for ***us*** to assess your claim.

10. ***You*** must pay ***us*** back any amounts that ***we*** have paid to ***you*** which are not covered by the insurance.

11. After a claim has been settled, any salvage ***you*** have sent into ***our*** claims department will become ***our*** property.

12. If ***you*** require hospitalisation, emergency transportation services, or to return to Australia and ***you*** want ***us*** to pay, then ***you*** must contact EUROP ASSISTANCE as soon as possible and obtain approval before arrangements are made where this is reasonably practicable. ***You*** must also follow any advice or instruction given to ***you*** by ***us***, Tick Travel Insurance or EUROP ASSISTANCE.

13. ***We*** will not cover ***you*** for loss or an event or liability to the extent that it is covered by any other insurance policy, medical or health scheme or Act of Parliament or any benefit which ***we*** are legally prohibited to pay by law. ***We*** will however pay the difference between what is payable under that

other insurance policy, medical or health scheme or the relevant Act of Parliament and what ***you*** would have been entitled to recover under this policy to the extent permitted by law.

GENERAL EXCLUSIONS

General exclusions apply to all sections of this policy.

✖ What *you* are not covered for

1. Any claim arising from any of the following: (This is unless you have told Tick Travel Insurance about ***your*** condition and ***we*** have accepted it).
   a) ***You*** are aware, or a reasonable person in ***your*** position ought to have been aware, at the ***policy issue date*** of any ***pre-existing medical condition*** that could lead to a claim.
   b) ***You***, or any ***insured person*** on ***your*** policy, has, in the 5 years prior to the policy issue date, suffered from or received medical advice, treatment or medication for:
   - any heart related, blood circulatory or diabetic condition; or
   - any neurological condition (including stroke, brain haemorrhage or epilepsy); or
   - any breathing condition; or
   - any arthritic condition, back pain or osteoporosis; or
   - any bowel condition (including Crohn's disease or IBS); or
   - any psychiatric or psychological condition (including anxiety or depression); or
   - any cancerous condition.

   c) ***You***, or any ***insured person*** on ***your*** policy has been referred to or seen by a hospital doctor, specialist or surgeon (other than an accident or emergency doctor), or needed inpatient treatment in hospital in the 12 months prior to the ***policy issue date***.

2. Any claims in respect of;
   - any medical condition which, at the time ***you*** take out this insurance, ***you*** are receiving or waiting for hospital tests or treatment for any condition or set of symptoms that have not been diagnosed; or
   - travel against the advice of a medical practitioner or travel to get medical treatment or advice; or
   - travel where ***you*** have been told about a condition that will cause ***your*** death and the terminal prognosis is expected prior to the ***end date***.

3. This policy will not cover any claims under Section A – Cancelling your trip before departure, or Section B1 – Cutting ***your trip*** short, or Section B2 – Additional emergency expenses, that result directly or indirectly from any medical condition known to ***you*** before the ***policy issue date*** and that affects:
   - a ***relative*** who is not travelling and is not an ***insured person*** under this policy;
   - someone who is travelling with ***you*** who is not an ***insured person*** under this policy;
   - a person ***you*** plan to stay with on ***your trip***.

4. Any claim relating to circumstances which ***you***, or a reasonable person in ***your*** position, ought to have been aware of at the ***policy issue date***.

5. Any claim relating to travel via a ***commercial cruise*** ship.

6. Any claims (except claims under Section A) relating to an incident prior to ***you*** leaving ***your home*** to commence ***your trip***.

7. Any claim arising from;
   - ***your, your partner, relative*** or ***your travelling companion's*** suicide, attempted suicide, self-harm, self-injury; or
   - ***you*** deliberately putting ***yourself*** in danger (unless trying to save a human life); or
   - ***your partner, relative*** or ***your travelling companion*** deliberately putting themselves in danger (unless trying to save a human life).

8. Any claim arising directly from ***you, your partner, relative*** or ***your travelling companion*** consuming alcohol.

9. Any claim arising from ***you***, ***your partner***, ***relative*** or ***your travelling companion*** using drugs (unless the drugs have been prescribed by ***your*** doctor).

10. Any claim arising from conditions where ***you***, ***your partner***, or ***your travelling companion*** contract Acquired Immune Deficiency Syndrome (AIDS) or AIDS related complex (ARC) or Human Immunodeficiency Virus (HIV) whilst travelling.

11. Any claim arising out of ***war***, civil war, invasion, insurrection, revolution, use of or threatened use of military power, usurpation of government or military power.

12. Any claim arising from civil riots, blockades, strikes or industrial action of any type (except for those which were not public knowledge when ***you*** booked ***your trip***).

13. Loss or damage to any property, or any loss, expense or liability arising from any nuclear explosion including all effects thereof; or radioactive contamination caused by ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste caused by the combustion and/or ongoing combustion of nuclear fuel; or the radioactive, toxic, explosive or other hazardous properties of any nuclear equipment or component thereof.

14. Any claim arising from the dispersal or application of pathogenic or poisonous biological or chemical materials; or the release of pathogenic or poisonous biological or chemical materials.

15. Any claim arising from the use of a two-wheeled or three-wheeled motor vehicle.

16. Any losses, liability or expenses that are for, related to or as a result of any consequential loss, economic or otherwise, loss of enjoyment or other loss not mentioned in this policy.

17. Any claim arising from ***you*** being involved in any deliberate, malicious, reckless, illegal or criminal act.

18. Any claim involving ***you*** taking part in:
    a. ***manual labour*** in connection with business or trade.
    b. missionary work and related travel.
    c. working with animals.
    d. humanitarian work and related travel.

19. Any claim relating to:
    a. any form of racing other than on foot.
    b. any sport or activity unless that sport or activity is covered under the Table of covered sports and activities Section on pages 35-36, but only to the extent that cover is provided under that table.
    c. any sport or activities listed under the Table of excluded sports and activities on page 41 of this Policy Wording.
    d. ***you*** participating in any professional sports.

20. Any claim relating to ***winter sports*** unless ***you*** have purchased the ***Winter sports*** cover upgrade.

21. Any costs which ***you*** would have been expected to pay had the reason for the claim not occurred (for example, the cost of food which ***you*** would have paid for in any case).

22. Any claim arising as a result of ***you***, or any person for whom ***you*** may cancel or alter ***your*** travel plans, failing to get the inoculations or vaccinations that ***you*** need to travel.

23. Any claim where ***you*** have failed to follow the advice or instruction of ***us***, or Tick Travel Insurance or EUROP ASSISTANCE such as when ***you*** refuse to come back to Australia when EUROP ASSISTANCE considered ***you*** were fit to return ***home***.

24. Any claim arising from government authority seizing, withholding or destroying anything of ***yours***, any prohibition by or regulation or intervention (including but not limited to interference with ***your*** travel plans) of any government, or the operation of legal processes, law enforcement officers or immigration officials acting in the course of their duties.

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

26. Any claim arising from ***your*** tour being cancelled due to insufficient numbers, other operational reasons, or the negligence of a wholesaler or operator.

27. Any claim for which ***we*** are prohibited by legislation from providing cover or making payments in respect of claims made under this policy.

28. Any claim arising from errors or omissions in ***your*** booking arrangements by ***you***, ***your*** travel agent or any other person acting on ***your*** behalf.

29. Any loss, injury, damage or legal liability sustained directly or indirectly by ***you*** if ***you*** are:
    a. a terrorist;
    b. a member of a terrorist organization;
    c. a narcotics trafficker; or
    d. a purveyor of nuclear, chemical or biological weapons.

30. Any claim arising from Novel Coronavirus (***Covid-19***) or mutations of Novel Coronavirus (***Covid-19***). This exclusion does not apply to Section I (***Covid-19*** Expenses: Cancellation or trip disruption).

31. Any claim arising from an ***epidemic***, ***pandemic*** or outbreak of an infectious disease or any derivative or mutation of such virus or disease (or arising directly or indirectly from these) or the threat, or what a reasonable person in the circumstance would perceive to be the threat, of any of these. This exclusion does not apply to Section I (***Covid-19*** Expenses: Cancellation or trip disruption).

SECTIONS OF COVER

SECTION A – CANCELLING *YOUR TRIP* BEFORE DEPARTURE

✓ What *you* are covered for

If ***you*** have to cancel ***your trip*** because of one of the reasons listed below ***we*** will pay up to the amount shown in the Table of benefits for:

- travel and accommodation expenses and pre-paid meal expenses which ***you*** have paid or have agreed to pay under a contract and which ***you*** cannot reasonably recover from any sources;
- the cost of excursions, tours and activities which ***you*** have paid for and which ***you*** cannot reasonably recover from any sources; and
- the travel agent's cancellation fee up to 10% of the amount paid to the travel agent or $1,500 for an individual policy or $3,000 for a couple/family policy, whichever is the lesser, when full monies have been paid or the maximum amount of deposit has been paid at the time of cancellation. ***We*** will not pay any travel agent's cancellation fees above the level of commission and/or service fees normally earned by the agent had the trip not been cancelled.

Alternatively, if all conditions under Section A are met, and no exclusions are applicable, ***we*** will cover the expense for rescheduling ***your trip*** prior to departure provided the cost of rescheduling does not exceed the cost of cancellation. This benefit can only be claimed once per policy per ***insured person*** and ***you*** must return to ***your home*** in Australia before ***your end date***.

We will pay a benefit under this Section if the cancellation of ***your trip*** is necessary and unavoidable as a result of:

a. ***your*** unforeseeable death, injury, or illness.

b. the unforeseeable death, injury, or illness of ***your relative, business associate*** or ***travelling companion*** who is resident in Australia and who is in Australia at the time the event occurs.

c. ***you*** have to go to court to be a witness or be on a jury (but not as an expert witness).

d. there is an accident involving a vehicle ***you*** were planning to travel in, which happens within seven days before the date ***you*** planned to leave and means you cannot use the vehicle. This only applies to self-drive holidays.

e. ***You, your relative*** or ***travelling companion*** are a member of the armed forces, police, fire, nursing or ambulance services and ***you*** have to stay at ***your home*** in Australia because of an emergency or ***you*** are posted overseas unexpectedly.

f. It is necessary for ***you*** to stay in Australia after a fire, storm, flood or burglary at ***your*** home or place of business within 48 hours before the date ***you*** planned to leave. We will need a written statement from a relevant public authority confirming the reason and necessity.

g. ***you*** cannot travel because a ***natural disaster*** has caused ***your*** travel service provider to cancel ***your*** pre-paid service and an alternative is not provided. (This is only applicable if ***you*** have purchased the ***Natural disaster*** cover option and the option is shown on ***your policy schedule***. This does not include those which were known at the time of purchasing this insurance.)

h. If ***your*** doctor advises that ***you*** are not fit to travel because ***you*** are suffering from ***complications of pregnancy and childbirth***.

i. ***we*** will also pay the cancellation cost of tuition or course fees up to $2,000 if the sole purpose of ***your*** trip is to attend that course and that course is cancelled due to circumstances outside ***your*** control.

What *you* are not covered for

In addition to General Exclusions, under Section A, *you* are not covered for:

1. The excess as shown in the Table of benefits.

2. Any change of plans because ***you*** or ***your travelling companion*** change ***your*** mind and decide not to proceed with ***your*** original ***trip***, or choose not to travel.

3. Any costs that would not have been incurred had ***you*** told the appropriate holiday company, including but not limited to tour operators, travel agents, transport providers, or accommodation providers, as soon as ***you*** knew ***you*** had to cancel ***your trip***.

4. ***You*** being unable to travel due to a failure to check in according to ***your*** itinerary or the times advised to ***you***.

5. Costs which ***you*** have paid on behalf of any other person, unless that person is also an ***insured person*** named on ***your policy schedule***. (An excess will still be applied to each person who the costs relate to.)

6. Any ***terrorist act*** or any loss incurred as a result of any intentional use of military force or other intervention by a government or official authority to intercept, prevent, or mitigate any known or suspected ***terrorist act***.

7. a. Claims arising from ***your*** business (other than severe damage to ***your*** business premises) or employment, including but not limited to, not being able to take leave from that employment. This exclusion will not apply to ***you*** being involuntarily retrenched from ***your*** usual full time employment in Australia.
   b. Claims arising from ***your*** financial or contractual obligations or those of ***your travelling companion***, ***relative*** or ***business associate***.

8. Any claims from any ***natural disaster***. Unless you have purchased the ***Natural disaster*** cover option and the option and the option is shown on ***your policy schedule***.

9. Any claim that comes from pregnancy or childbirth, unless a qualified medical practitioner confirms that the claim comes from ***complications of pregnancy and childbirth***.

Important Information

Please note: This section does not apply if *you* have Tick Travel Insurance Basic cover and *you* may be entitled to claim under Sections A or C, but *you* may not claim under more than one of these sections for the same event.

Please note: Once a claim is made under section A – Cancelling *your trip* before departure, *your* travel insurance policy becomes invalid, and another travel insurance policy will need to be purchased for a new trip. A new policy is not needed if *we* have agreed to cover the costs to reschedule instead of cancel *your trip*.

Where an airline ticket was purchased using frequent flyer or similar air points, ***we*** will pay ***you*** the frequent flyer or similar air points lost following cancellation of ***your*** air ticket. The amount payable will be calculated as follows:

(i) If the airline will not refund ***your*** points, ***we*** will pay ***you*** the cost of equivalent class air ticket based on the quoted retail price at the time the ticket was issued.

(ii) If the airline will only refund a portion of ***your*** points, ***we*** will pay ***you*** the cost of the equivalent class air ticket based on the quoted retail price at the time the ticket was issued, less the value of the portion of ***your*** points refunded back to ***you***.

SECTION B1 – CUTTING YOUR TRIP SHORT

✓ What *you* are covered for

We will provide this cover if the cutting short of ***your trip***, or part of ***your trip***, is necessary and unavoidable as a result of the following:

- The treating doctor or EUROP ASSISTANCE certifying that ***you***, or ***your travelling companion***, are unfit to continue with ***your*** original itinerary.
- The unexpected death of, or sudden serious injury or illness of, ***your***, or ***your travelling companion's relative*** who is resident in Australia and who is in Australia at the time the event occurs, or of ***your business associate*** who is resident in Australia and who is in Australia at the time the event occurs.
- Serious damage to ***your home*** or business premises in Australia
- A ***natural disaster***. (This is only applicable if ***you*** have purchased the ***Natural disaster*** cover option and the option is shown on ***your policy schedule***. This does not include those which were known at the time of purchasing this insurance.)

We will pay up to the amount shown in the Table of benefits for:

- travel, accommodation and meal expenses which ***you*** have paid or have agreed to pay under a contract and which ***you*** cannot reasonably recover from any other source; and
- the cost of excursions, tours and activities which ***you*** have paid for either before ***you*** left Australia or those paid for locally upon ***your*** arrival overseas and which ***you*** cannot reasonably recover from any other source.

! Important Information

Please note: This section does not apply if *you* have Tick Domestic Travel Insurance Basic cover.

If *you* need to return *home* earlier than planned and *you* want *us* to pay, *you* must immediately contact EUROP ASSISTANCE to obtain approval from *us* (please see the Assistance provider section on page 6 of this PDS for contact details).

We will only pay if ***you*** have already departed for ***your trip***, and are not being reimbursed for these expenses under any other benefit in this policy including B2 (Additional emergency expenses).

SECTION B2 – ADDITIONAL EMERGENCY EXPENSES

✓ What *you* are covered for

We will pay up to the amount shown in the Table of benefits for ***your*** reasonable and necessary additional accommodation, meal and travelling expenses (including emergency personal telephone calls), incurred after departure, that are over and above what ***you*** had originally budgeted to pay, if ***your trip*** is disrupted, or ***you*** are required to return to ***your home*** in Australia, because of:

- The treating doctor or EUROP ASSISTANCE certifying that ***you***, or ***your travelling companion***, are unfit to continue with ***your*** original itinerary
- the unexpected death of, or sudden serious injury or illness of, ***your***, or ***your travelling companion's relative*** who is resident in Australia and who is in Australia at the time the event occurs, or of ***your business associate*** who is resident in Australia and who is in Australia at the time the event occurs.
- A ***natural disaster***. (This is only applicable if ***you*** have purchased the ***Natural disaster*** cover option and the option is shown on ***your policy schedule***. This does not include those which were known at the time of purchasing this insurance.)
- serious damage to ***your home*** or business premises in Australia
- an accident involving ***your*** means of transport; or

- the cancellation, delay or diversion of ***your*** scheduled transport caused by riot, strike or civil commotion, but only those expenses that ***You*** cannot claim from someone else.

! Important Information

Please note: This section does not apply if you have Tick Domestic Travel Insurance Basic cover.

If you require us to pay for any additional emergency expenses you must immediately call EUROP ASSISTANCE to obtain approval from us (please see the Assistance provider section on page 6 of this PDS for contact details)

***You* may be entitled to claim under Sections B2 or C if *your* travel is delayed but *you* may not claim under more than one of these sections for the same event.**
***We* will only pay if *you* have already departed for your trip, and are not being reimbursed for these expenses under any other benefit in this policy including B1 (Cutting *your trip* short).**

You must get written confirmation from the appropriate authority stating full details of the incident. ***You*** must keep all receipts for the extra expenses ***you*** pay.

SECTION B3 – RESUMPTION OF *YOUR TRIP*

✓ What *you* are covered for

We will pay up to the amount shown in the Table of benefits for ***your*** return airfare if, after an event that is covered under Section B1 (Cutting ***your trip*** short) of this insurance, ***you*** resume ***your*** original overseas ***trip***.

We will return ***you*** to the international airport closest to the location where ***you*** had to cut ***your*** original ***trip*** short. The airfare will be at the same class that ***you*** booked for ***your*** original ***trip***.

! Important Information

Please note: This section only applies if *you* have Tick Domestic Travel Insurance Top cover.

You must resume ***your trip*** within 60 days of returning ***home*** and ***you*** must contact ***us*** before ***you*** resume ***your trip*** as transport costs under this section may only be incurred with ***our*** approval.
You must resume your trip before the original scheduled ***end date*** of ***your trip***.

× What *you* are not covered for Applicable to Sections B1-B3

In addition to General Exclusions, under sections B1-B3 inclusive, *you* are not covered for:

1. The excess as shown in the Table of benefits.

2. Any change of plans because ***you*** or ***your travelling companion*** change ***your*** mind and decide not to proceed with ***your*** original ***trip***, or choose not to travel.

3. Any additional expenses that would not have been incurred had ***you*** told the relevant holiday company, including but not limited to tour operators, travel agents, transport providers, or accommodation providers, as soon as ***you*** knew ***you*** had to change ***your*** plans.

4. ***You*** being unable to continue with ***your*** travel due to a failure to check in according to ***your*** itinerary or the times advised to ***you***.

5. Costs which ***you*** have paid on behalf of any other person, unless that person is also an ***insured person*** named on ***your policy schedule***. (An excess will still be applied to each person who the costs relate to.)

6. Any expenses that ***you*** can get back from the appropriate holiday company, including but not limited to tour operators, travel agents, transport providers, or accommodation provider.

7. Any cost for telephone calls and mobile data (other than calls to EUROP ASSISTANCE to notify them of the emergency).

8. Any claim resulting from ***you*** travelling against the advice of the appropriate national or local authority.

9. The cost of a return ticket if ***you*** have not purchased a return air ticket. ***We*** will deduct from ***your*** claim the cost of the fare between ***Your*** last intended place, at the same cabin class as ***Your*** initial departure fare.

10. The non-refundable unused portion of travel or accommodation arrangements where the alternative cost is paid for by ***us*** under B2.

11. The additional travelling or accommodation expenses if ***you*** have been reimbursed for the original unused travel or accommodation costs under B1.

12. Any ***terrorist act*** or any loss incurred as a result of any intentional use of military force or other intervention by a government or official authority to intercept, prevent, or mitigate any known or suspected ***terrorist act***.

13. a. Claims arising from ***your*** business (other than severe damage to ***your*** business premises) or employment, including but not limited to, not being able to take leave from that employment. This exclusion will not apply to ***you*** being involuntarily retrenched from ***your*** usual full time employment in Australia.
    b. Claims arising from ***your*** financial or contractual obligations or those of ***your travelling companion***, ***relative*** or ***business associate***.

14. Any claims from any ***natural disaster***. Unless ***you*** have purchased the ***Natural disaster*** cover option and the option is shown on ***your policy schedule***.

15. Any claims where there is a provision to claim under the ***Winter sports*** cover section.

SECTION C – TRAVEL DELAY EXPENSES

✓ What *you* are covered for

We will reimburse the cost of ***your*** necessary additional meals and accommodation expenses up to the amount shown in the Table of benefits, if during a ***trip***, ***your*** final internal departure from or returning to ***your home*** in Australia by aircraft, is delayed for more than 12 hours due to poor weather conditions, a strike, industrial action or mechanical breakdown.
Sub limits are applicable for each 12 hour period. The limits and sub limits are specified in the Table of Benefits.

✗ What *you* are not covered for

In addition to General Exclusions, under Section C, *you* are not covered for:

1. Any claim where ***you*** are unable to provide receipts for the additional meals and accommodation expenses being claimed.

2. Any ***terrorist act*** or any loss incurred as a result of any intentional use of military force or other intervention by a government or official authority to intercept, prevent, or mitigate any known or suspected ***terrorist act.***

3. Any claim that results from ***you*** missing a connection flight.

4. Any claim that results from ***civil unrest.***

5. Any claim that results from any ***natural disaster***. (Cost rising from travel delay due to ***natural disaster*** could be claimable under Section B2: Additional Emergency Expenses if ***you*** have purchased the ***Natural disaster*** cover option and the option is shown on ***your policy schedule***. Please refer to pages 21-23 for full conditions of cover available and exclusion relating to B2.)

6. Any claim that results from a delay due to poor weather conditions, mechanical breakdown or an actual or planned strike or industrial action which the public knew about, at the time you made your travel arrangements for the trip or at the time that ***you*** purchased ***your*** policy, whichever is the latter.

! Important Information

Please note: This section does not apply if *you* have Tick Domestic Travel Insurance Basic cover.

***You* may be entitled to claim under Sections B or C if *your* return *home* is delayed, but *you* may not claim under more than one of these sections for the same event.**

Under this policy you must:

- have checked in for ***your*** trip at or before the recommended time; and
- get a written statement from the appropriate transport company or authority confirming the reason for the delay and how long it lasted.
- keep all receipts for the necessary additional meals and accommodation expenses ***you*** pay.

SECTION D1 – PERSONAL BELONGINGS AND BAGGAGE

✓ What *you* are covered for

We will pay for items which accompanied ***you*** for your individual and personal use during ***your trip***. ***We*** will pay up to the amount shown in the Table of benefits for items owned (not rented) by ***you*** which are lost, stolen or damaged during ***your trip***.
Please see the Table of benefits for the sub limits which, dependent on the level of cover ***you*** have selected, may apply. (E.g. the maximum ***we*** will pay for any property (including specified items) which is lost or stolen from an ***unattended motor vehicle*** is $500 for each ***insured person***. ***We*** will only pay if the property was kept in a locked boot, a locked and covered luggage compartment or a locked glove compartment and there is evidence of forced and violent entry to the vehicle. This does not apply to locked compartments on Motorcycles).

! Important Information

- Payment will be based on the value of the property at the time it was lost, stolen or damaged. An allowance will be made for wear, tear and loss of value depending on the age of the items.

Items	Yearly Depreciation	Maximum Deduction
Phones, electrical devices, communication devices, all computers, photographic equipment, tablets, electronics equipment and clothing	20%	90%
Jewellery	5%	90%
All other items	10%	90%

- ***We*** will consult with ***you*** to determine whether ***we*** provide a repair, replacement or cash settlement.
- ***We*** will not pay any claim relating to a mobile phone or device with phone capabilities if ***you*** are unable to supply the IMEI (International Mobile Equipment Identity). ***You*** are also required to block the IMEI number (by Australian telecommunication providers) of the stolen or lost mobile phone or device.
- The maximum amount ***we*** will pay for any one item, ***pair or set of items*** that has not been specified is shown in the Table of benefits. Please refer to the definition of '***pair or set of items***' on page 43.
- The maximum amount ***we*** will pay for ***valuables*** in total that have not been specified is shown in the Table of benefits. Please refer to the definition of '***valuables***' on page 44. For example there is no cover for laptops, cameras or other valuables on the Basic policy.
- It is the responsibility of the ***insured person*** to provide ***proof of ownership*** of any lost, stolen or damaged items and ***we*** are under no obligation to make payment without this ***proof of ownership***.

SECTION D2 – DELAYED BAGGAGE

✓ What *you* are covered for

We will pay up to the amount shown in the Table of benefits for the reasonable cost of buying essential items whilst ***your*** baggage is not in ***your*** possession if ***your*** baggage is delayed by an airline or transport company during ***your trip*** for more than 24 hours.

! Important Information

Please note: This section does not apply if *you* have Tick Domestic Travel Insurance Basic cover.

- There is no cover under this Section if ***your*** baggage is delayed on ***your*** final journey returning ***home***.
- ***You*** must get written confirmation of the length of the delay from the appropriate airline or transport company and ***you*** must keep all receipts for the essential items ***you*** buy. If ***your*** baggage is permanently lost ***we*** will deduct any payment ***we*** make for delayed baggage from your overall claim for baggage.

SECTION D3 – MONEY

✓ What *you* are covered for

We will pay up to the amount shown in the Table of benefits for replacing ***your*** personal money (notes and coins) if it is lost or stolen.

It is the responsibility of the ***insured person*** to provide ***proof of ownership*** of any lost or stolen personal money and ***we*** are under no obligation to make payment without this ***proof of ownership***.

! Important Information

Please note: This section does not apply if *you* have Tick Domestic Travel Insurance Basic cover.

What *you* are not covered for applicable to Sections D1-D3

In addition to General Exclusions *you* are not covered for:

1. The excess as shown in the Table of benefits (this does not apply if ***you*** are claiming under Sections D3).
2. Claims where you are unable to provide ***proof of ownership***.
3. Property ***you*** leave ***unattended*** in any ***public place*** or with someone ***you*** do not know looking after it without ***you*** taking reasonable precautions to prevent the property becoming lost or stolen. This exclusion will not apply where leaving the property unattended or with someone ***you*** do not know was unavoidable (for example, due to you suffering a medical emergency that requires ***you*** to urgently leave a ***public place***).
4. Any item that ***you*** did not get a written police report within 72 hours, or as soon as reasonably practicable, after discovering it was lost or stolen.
5. Any item that ***you*** did not get a written report from the authorities, transport provider or tour operator within 72hrs, or as soon as reasonably practicable, after discovering it was damaged.
6. Any property left with a Motorcycle. This includes in locked compartments.
7. Any loss, theft or damage to ***valuables*** which ***you*** do not carry in ***your*** hand luggage while ***you*** are travelling unless ***you*** are forced to check in these devices to the cargo hold due to government regulation.
8. Claims arising due to an unauthorised person fraudulently using ***your*** credit or debit cards.
9. Breakage or scratching of fragile objects or breakage of sports equipment while being used (unless ***your*** claim is for damage to ***winter sports*** equipment and ***you*** have purchased the ***Winter sports*** cover)
10. Breakage or scratching of drones or other unmanned flying objects while being used.
11. Damage due to scratching or denting unless the item has become unusable as a result of this.
12. Losses due to devaluation or depreciation of currency.
13. If ***your*** property is legally delayed, held or confiscated by Customs, the police or other officials.
14. If your baggage is delayed on ***your*** final inward journey returning to ***your home***.
15. Loss of jewellery (other than wedding rings) while swimming or taking part in physical, sporting or adventure activities.
16. Loss of data or losses caused by mechanical or electrical breakdown or damage caused by leaking powder or fluid carried within ***your*** baggage.
17. Loss, theft or damage to sunglasses, dentures, paintings, household equipment, mobile phone prepaid minutes ***you*** have not used, mobile rental charges or payments, bicycles and their accessories, motor vehicles and their accessories, marine craft and equipment or items of a perishable nature (meaning items that can decay or rot and will not last for long, for example, food).

18. Cash and other negotiable items, gold or precious metals, precious unset or uncut gemstones, bonds, coupons, stamps, negotiable instruments, deeds, manuscripts, securities of any kind, bullion, tools of trade, traveller's samples, or property of any kind used wholly or partially for business. This exclusion does not apply to the extent of cover provided under Section D3 (Money) available under the Standard and Top level of cover.

19. Any claims in relation to;
    a. unaccompanied luggage (unless ***your*** airline carrier has to transfer ***your*** luggage to a different carrier or flight for reasons other than the luggage being over the allowable weight limit)
    b. luggage sent under any freight agreement or items sent by postal or courier services.

20. Wear and tear, depreciation in value or gradual deterioration, damage by moth, vermin, insects, atmospheric or climatic conditions, or any process of cleaning, dyeing, ironing, repairing, restoring or like actions.

21. Any loss which ***you*** have claimed, or are claiming for under another section of this policy.

22. Any claim relating to a mobile phone or device with phone capabilities if ***you*** are unable to supply the IMEI (International Mobile Equipment Identity).

23. Any claims where there is a provision to claim under the ***Winter sports*** cover sections.

! Important information for Sections D1-D3:

- ***You*** must act in a reasonable way as if uninsured to look after ***your*** property and not leave it ***unattended*** or unsecured in a ***public place***.
- ***You*** must carry ***valuables*** with ***you*** when ***you*** are travelling.
- ***You*** must get a written police report within 72 hours of the incident occurring, or within 72 hours of discovering any loss or theft, or as soon as reasonably practicable.
- ***You*** must get a written report from the relevant airline or transport company within 72 hours of discovering any loss, theft, damage or delay to personal belongings and baggage, or as soon as reasonably practicable. In the case of an airline; a property irregularity report will be required. If the loss, theft or damage to ***your*** property is only noticed after ***you*** have left the airport, ***you*** must get a written report from the airline with full details of the incident within seven days.
- ***You*** must obtain a report stating that the item is damaged beyond economic repair or send the damaged item to ***us*** for assessment if ***you*** are unable to provide a damage report.

SECTION E – ACCIDENTAL DEATH AND PERMANENT DISABILITY

? Definitions relating to this section

Injury
Injury means a bodily injury to an ***insured person*** resulting from an accident caused by violent, sudden, external and visible means and occurring solely and directly and independently of any other cause including any illness, disease or pre-existing physical or congenital condition (except illness directly resulting from medical or surgical treatment rendered necessary by such injury), provided the injury:
(a) occurs during ***your trip***, and
(b) results in any of the events specified in the List of Events for Section E (see following page).

Limb
The entire limb between the shoulder and the wrist or between the hip and the ankle.

Paraplegia
Permanent and entire paralysis of both legs and part or whole of the lower half of the body.

Permanent
Lasting 12 consecutive months and at the end of that period is certified by a legally qualified medical practitioner who is not a family member as being beyond hope of improvement.

Quadriplegia
Permanent and entire paralysis of both legs and both arms.

Total Loss
Where the body part is a ***limb***, as referenced in the List of Events for Section E (see following page), the total ***permanent*** physical loss or ***permanent*** loss of use of that body part.

Where the body part is an eye, ***total loss*** means loss of sight in one or both eyes, meaning physical loss of an eye or the loss of a substantial part of sight of an eye. A substantial part means the degree of sight after the ***injury*** has been reduced to 3/60 or less on the Snellen scale after correction with spectacles or contact lenses. At 3/60 on the Snellen scale something can be only seen at 3 foot or less which should be seen at 60 foot.

✓ What *you* are covered for

If while on your ***trip***, ***you*** suffer an ***injury*** that within 12 consecutive months directly results in any Event described in the List of Events for Section E (below), ***we*** will pay **you** *or* ***your*** estate the amount as stated in Table of benefits.

LIST OF EVENTS FOR SECTION E – ACCIDENTAL DEATH AND PERMANENT DISABILITY
The amount payable for each event is as shown on the ***Table of benefits*** for ***your*** selected level of cover as shown on the ***policy schedule.***

THE EVENTS	
Injury directly resulting, within 12 consecutive months, in:	
1.a	Death of ***insured person*** aged 18 years to 65 years
1.b	Death of ***dependent child*** or ***insured person*** aged under 18 years
1.c	Death of ***insured person*** aged 66 years or over
2.	***Permanent Paraplegia*** or ***Quadriplegia***
3.	***Permanent Total Loss*** of sight of one or both eyes
4.	***Permanent Total Loss*** of, or loss of use of, one or more **limbs**

Exposure
If an ***insured person*** suffers an Event as a direct result of exposure to the elements, ***we*** will pay the amount shown for that Event in accordance with the sum insured specified in the Table of benefits.

Disappearance
If an ***insured person*** disappears and after 12 consecutive months it is reasonable for ***us*** to believe they have died due to an ***injury*** (as defined), ***we*** will pay the benefit as shown for Event 1 (Death) subject to receipt of a signed undertaking by ***you*** or the deceased ***insured person's*** Estate that any such payment shall be refunded if it is later demonstrated that the ***insured person*** did not die as a result of an ***injury***.

✗ What *you* are not covered for

In addition to General Exclusions, under Section E, *you* are not covered for:
1. Any claim arising from illness or disease.

2. Any claims arising from any one of the sports and activities that are listed in the Table of excluded sports and activities on page 41.

3. Any claim arising directly from ***you, your partner, relative*** or ***your travelling companion*** consuming alcohol.

4. Any claim arising from ***you***, ***your partner***, ***relative*** or ***your travelling companion*** using drugs (unless the drugs have been prescribed by ***your*** doctor).

5. Any claim arising from conditions where ***you***, ***your partner***, or ***your travelling companion*** contract Acquired Immune Deficiency Syndrome (AIDS) or AIDS related complex (ARC) or Human Immunodeficiency Virus (HIV) whilst travelling.

! Important Information

Please note: This section does not apply if *you* have Tick Domestic Travel Insurance Basic cover.

We will not pay for more than one of the Events listed in the List of Events for Section E in respect of the same ***injury***.

SECTION F – PERSONAL LIABILITY

✓ What *you* are covered for

We will pay up to the total amount shown in the Table of benefits if, during ***your trip***, ***you*** become legally liable for accidentally:

- injuring someone; or
- damaging or losing someone else's property.

✗ What *you* are not covered for

In addition to General Exclusions, under Section F, *you* are not covered for:

1. The excess as shown in the Table of benefits.

2. Any liability arising from an injury or loss or damage to property:
   a. owned by ***you***, a member of ***your*** family or household or a person ***you*** employ; or
   b. in the care, custody or control of ***you*** or of ***your*** family or household or a person ***you*** employ.

3. Any liability:
   a. to another ***insured person***, members of ***your*** family or household, or a person ***you*** employ;
   b. arising in connection with ***your*** trade, profession or business;
   c. arising in connection with a contract ***you*** have entered into unless such liability would have arisen in the absence of the contract;
   d. arising due to ***you*** acting as the leader of a group taking part in an activity;
   e. arising due to ***you*** owning, possessing, using or living on any land or in buildings, except temporarily for the purposes of the ***trip***; or
   f. arising due to ***you*** owning, possessing or using mechanically propelled vehicles, cars, watercraft or aircraft of any description, animals (other than horses, domestic cats or dogs), firearms or weapons.

4. Judgments which are not established by a court in Australia or the country in which the event occurred giving rise to ***your*** liability (unless we otherwise provide our express prior written agreement to settle or compromise an action).

5. Any claim for exemplary, punitive or aggravated damages.

6. Any claims which would be covered under workers compensation legislation, an industrial award or agreement, or accident compensation legislation.

7. Any claims arising from any one of the sports and activities that are listed in the Table of excluded sports and activities on page 41.

! Important information:

• ***You*** must give ***our*** claims department notice of any cause for a legal claim against ***you*** as soon as ***you*** know about it, and send them any documents relating to a claim;
• ***You*** must help ***our*** claims department and give them all the information they need to allow them to take or defend any action on ***your*** behalf;
• ***You*** must **not** offer or promise compensation, negotiate, pay, settle, admit or deny any claim or liability unless ***you*** get ***our*** claims department's permission in writing; and
• ***We*** **will** have control over any legal representatives appointed and any proceedings, and ***we*** will be entitled to take over and carry out in ***your*** name ***your*** defence of any claim or to prosecute for ***our*** own benefit any claims for indemnity, damages or otherwise against anyone else.
• ***You*** **may** give details of ***your*** name, address and travel insurance
• ***You*** must take photographs and videos, and get details of witnesses if ***you*** can.

SECTION G – LEGAL EXPENSES

✓ What *you* are covered for

We will pay up to the amount shown in the Table of benefits for legal expenses incurred in seeking compensation or damages following ***your*** death or personal injury as the result of an accident during ***your trip***, provided that all expenses are incurred with ***our*** prior written consent and ***we*** have control over the selection and appointment of ***your*** legal representatives and the conduct of the proceedings.

✗ What *you* are not covered for

In addition to General Exclusions, under Section G, *you* are not covered for:

1. The excess as shown in the Table of benefits.

2. Any legal action against ***us***, Tick Travel Insurance or our or Tick Travel Insurance related bodies corporate and related entities, a tour operator, travel agent, accommodation supplier, or carrier involved in the arrangement or provision of ***your*** travel or accommodation for the ***trip***.

3. Any expenses incurred without ***our*** prior written consent.

4. Any legal action where ***we*** have been prejudiced against because the claim is reported to ***us*** more than 6 months after the accident causing ***your*** death or personal injury.

5. Any legal action where a qualified legal practitioner considers there would be no likelihood of success or no benefit in seeking compensation or damages.

6. Any legal action against any insurance company or representative of an insurance company.

7. Any legal action against another ***insured person***.

8. The costs of following up a claim for bodily injury, loss or damage caused by or in connection with ***your*** trade, profession or business, under contract or arising out of ***you*** possessing, using or living on any land or in any buildings.

9. Any claims arising out of ***you*** owning, possessing or using mechanically propelled vehicles, cars, watercraft or aircraft of any description, animals, firearms or weapons.

! Important information:

Please note: This section only applies if *you* have Tick Domestic Travel Insurance Gold cover.

- ***We*** will have control over any legal representatives appointed and any proceedings;
- ***You*** must follow ***our*** advice or that of ***our*** agents in handling any claim; and
- ***You*** must get back all of ***our*** expenses where possible. ***You*** must pay ***us*** any expenses ***you*** do get back.

SECTION H – *RENTAL CAR* EXCESS WAIVER

? Definitions relating to this section

Rental car:
The vehicle owned by a licensed rental company or agency, which ***you*** have agreed to hire from them according to the terms of ***your*** rental agreement. The ***rental car*** must have no more than 9 seats and not be driven off road. The rental contract duration has to be less than 22 consecutive days.

***You, your*:**
Each ***insured person*** shown on the ***policy schedule*** who is authorised in writing in the rental contract, to drive the ***rental car***.

✓ What *you* are covered for

We will reimburse the ***Rental Car*** insurance excess charged to ***you*** through the rental car company, if a car ***you*** have rented during ***your*** trip is involved in a motor vehicle accident while ***you*** are driving, or is damaged or stolen while in ***your*** custody.

✖ What *you* are not covered for

In addition to General Exclusions, under Section H, *you* are not covered for:

1. Any claim arising from ***you*** operating or using the ***Rental Car*** in violation of ***your*** rental agreement.

2. Any claim for costs other than the excess charged to ***you*** under the terms of ***your*** rental car agreement.

3. Any claim involving an unauthorised driver.

4. Any claim when ***you*** rent any of the following type of vehicles: commercial vehicles, buses, minibuses, trucks, full-size vans mounted on truck chassis, campers, trailers, motorbikes, motorcycles or moped and any other vehicle having fewer than four wheels and limousines.

5. Any claim:
   a) due to driving while under the influence of drugs or alcohol;
   b) where ***you*** have acted intentionally or in a non-accidental nature,
   c) from any kind of illegal activity or acts;
   d) as a result of negligence.

6. Any damage relating to:
   a) Wear and tear, freezing, gradual deterioration or mechanical or electrical breakdown or failure.
   b) Blowouts or tyre damage, unless damaged by fire, malicious mischief or vandalism, or stolen or unless the tire damage be coincident with a covered loss.

7. In no event shall coverage be provided when ***you*** rent a vehicle beyond 21 consecutive days.

! Important Information

Please note: This Section does not apply if *you* have Tick Travel Insurance Basic cover.

This cover does not take the place of rental vehicle insurance and only provides cover for the Excess component that you become liable to pay in the event of collision or theft.

- ***You*** must provide ***us*** with a copy of:
  a) ***Your*** rental agreement;
  b) The authorised driver's driving licence;
  c) Original inspection report and the incident/damage report;
  d) Repair invoice;
  e) Written statement from the rental company or agency advising that ***you*** are liable to pay the excess or liability fee;
  f) Details of any other insurance ***you*** may have that may cover the same.

SECTION I – *COVID-19* EXPENSES: CANCELLATION OR TRIP DISRUPTION

? Definitions relating to this section

COVID-19:
Coronavirus (COVID-19); severe acute respiratory syndrome coronavirus (SARS-COV-2); or any mutation or variation of these.

✓ What *you* are covered for

We will provide cover under this section if the cancellation or amendment of ***your trip*** is necessary and unavoidable as a result of ***you*** being medically diagnosed with ***COVID-19*** after ***you*** purchase the policy.

We will pay up to the amount shown in the Table of benefits for:

- travel and accommodation expenses and pre-paid meal expenses which ***you*** have paid or have agreed to pay under a contract and which ***you*** cannot reasonably recover from any sources;
- the cost of excursions, tours and activities which ***you*** have paid for and which ***you*** cannot reasonably recover from any sources;
- ***your*** additional reasonable and necessary travel and accommodation expenses, incurred after departure, that are over and above what ***you*** had originally budgeted to pay, where ***you*** need to catch-up to ***your*** original schedule.

! Important Information

Please note: This section does not apply if *you* have Tick Domestic Travel Insurance Basic cover.

You are not able to change the dates on ***your policy schedule*** if ***you*** make a claim under Section I. Therefore ***you*** may need to purchase another travel insurance policy if ***you*** amend ***your trip***.

We will only pay ***you*** the reasonable additional trip disruption expenses less the amount ***you*** would have ordinarily paid had the event not occurred, less any refunds owed to ***you***.

If ***you*** require ***us*** to pay for any expenses **you** must call EUROP ASSISTANCE as soon as possible to obtain approval from **us** (please see the Assistance provider section on page 6 of this PDS for contact details).

✗ What *you* are not covered for

In addition to General Exclusions, under Section I, *you* are not covered for:

1. The excess as shown in the Table of benefits.
2. Any claim for cancellation where ***you*** are unable to provide the results of a ***COVID-19*** positive test issued by the relevant state/territory/federal health authority within 2 weeks of the scheduled ***departure date***.
3. Any claim where ***you*** are unable to provide the results of a ***COVID-19*** positive test issued by the relevant state/territory/federal health authority whilst on ***your trip***.
4. Any claims arising from or related to ***COVID-19*** where coverage is not specifically listed under section I.
5. Any claims arising from ***you*** knowingly failing to follow reasonable ***COVID-19*** instructions provided by health authorities, governments or any accredited health institution.
6. Any claims arising from or relating to any government travel bans, "Do not travel" warnings; government directed border closure; or mandatory quarantine or self-isolation requirements related to cross border, region or territory travel.
7. Any quarantine that is imposed by a government or other official body which is not as a result of ***your*** diagnosis of ***COVID-19***.
8. Any claim where ***you*** are awaiting the results of a ***COVID-19*** test prior to purchasing ***your*** policy.
9. Any claims for the cost of a ***COVID-19*** test.
10. Costs which ***you*** have paid on behalf of any other person.

SECTION J - *WINTER SPORTS* COVER

! Important Information

Please note: The following sections only apply if *you* have purchased the *Winter sports* cover upgrade and this is shown on *your policy schedule*. *You* do not have cover for any *winter sport* activity if *you* have not purchased this upgrade and if the option is not shown on *your policy schedule*.

? DEFINITIONS RELATING TO THIS SECTION

Winter sports*
Recreational skiing/snowboarding, bigfoot skiing, cat skiing, cross country skiing (along a designated cross country ski route only), glacier skiing, heli-skiing, ice hockey (not competitive), ice skating, lugeing (ice only), mono skiing, off piste skiing (with a professional snow sport instructor/guide only), recreational ski racing (not training for, or participating in a competition), snowmobiling and tobogganing.

*In all cases skiing also means snowboarding

***Winter sports* equipment**
Skis, poles, ski boots and bindings, ski helmets, snowboards, snowboard boots and bindings

Backcountry and off-piste
Is skiing in the backcountry on ungroomed and unmarked slopes or pistes, including skiing in unmarked or unpatrolled areas either inside or outside of a ski resorts boundaries, sometimes in the woods. Unlike groomed cross-country and alpine skiing, the land and the snow pack are not monitored, patrolled, or maintained. This is applicable to all types of skiing/snowboarding activities – inclusive of big foot skiing,

cat skiing, glacier skiing, heli skiing, mono skiing etc. Any kind of backcountry or off-piste activity on the snow is not covered without the attendance of a 'professional snow sport instructor' see definition below.

Professional snow sport instructor

- Holder of Level 2 Backcountry security award and relevant equivalent of this award.
- Holder of backcountry and mountain safety qualification that is mandatory for level 4 instructors. Instructors with this type of qualification can teach off-piste snow sports and lead day tours in the high mountains within and outside a ski area boundary. Instructors with this award have undergone tough assessment and training in high mountain safety and awareness off-piste.

Ski/snowboard fun parks

An area of a piste, or ski trail, created for freestyle skiers and boarders to use/undertake half pipes, moguls, jumps, rails, skier cross tracks etc.

SECTION J1 – *WINTER SPORTS* EQUIPMENT

✓ What *you* are covered for

We will pay up to the amount shown in the Table of benefits for ***winter sports equipmen***t owned by ***you*** (not borrowed or hired) which is lost, stolen or damaged during ***your trip***.

! Important Information

Please note:

- An allowance will be made for wear, tear and loss of value on claims made for ***winter sports equipment*** as follows.

	Amount payable
Up to 12 months old	90% of the purchase price
Up to 24 months old	70% of the purchase price
Up to 36 months old	50% of the purchase price
Up to 48 months old	30% of the purchase price
Up to 60 months old	20% of the purchase price
Over 60 months old	0%

- The maximum amount ***we*** will pay for any one item, pair or set of items is shown in the Table of benefits.

- For the purposes of Section J1 (***Winter sports equipment)***, pair or set of items means a number of associated pieces of ***winter sports equipment*** being similar or complementary or used together. (E.g. a pair of skis and bindings, a pair of ski boots)

You must make any claim for lost, stolen or damaged ***winter sports equipment*** that was lost, stolen or damaged while being held by an airline, from the airline first.

Any money ***you*** get under this policy will be reduced by the amount of compensation ***you*** receive from the airline for the same event.

SECTION J2 – *WINTER SPORTS* EQUIPMENT HIRE

✓ What *you* are covered for

We will pay up to the amount shown in the Table of benefits for the cost of hiring ***winter sports equipment*** that is necessary to continue with ***your*** original itinerary if ***winter sports equipment*** owned by ***you*** is:

- delayed in reaching ***you*** during ***your trip*** on ***your*** outward international journey for more than 12 hours; or
- lost, stolen or damaged during ***your trip***.

! Important Information

You must keep all receipts for the ***winter sports equipment*** that ***you*** hire.
You must make any claim for lost, stolen or damaged ***winter sports equipment*** that was lost, stolen or damaged while being held by an airline, from the airline first

Any money ***you*** get under this policy will be reduced by the amount of compensation ***you*** receive from the airline for the same event.

SECTION J3 - LIFT PASS

✓ What *you* are covered for

We will pay up to the amount shown in the Table of benefits for the loss or theft of ***your*** lift pass during ***your trip.*** Claims are calculated according to the expiry date of the lift pass – depending upon how many days there were left to run on the original lift pass, an unused pro-rata payment will be made of its original value.

✗ What *you* are not covered for applicable to Sections J1-J3

In addition to General Exclusions, *you* are not covered for:

1. The excess as shown in the Table of benefits (this does not apply if ***you*** are claiming under Section J2).

2. Any item that within 72 hours, or as soon as reasonably practicable, after discovering it was lost or stolen ***you*** did not get a written police report.

3. Any ***winter sports equipment*** that ***you*** lost or was stolen or damaged during a journey, unless ***you*** report this to the carrier and get a property irregularity report at the time.

4. ***Winter sports equipment you*** left ***unattended*** in a ***public place***, unless the claim relates to skis, poles or snowboards and ***you*** have taken all reasonable care to protect them by leaving them in a ski rack between 8am and 6pm.

5. Claims where ***you*** are unable to provide receipts or other reasonable ***proof of ownership*** wherever possible for the items being claimed.

6. Any claims relating to any ***winter sports*** unless that winter sport is covered under the Table of covered ***winter sports*** section on page 40.

! Important Information for Sections J1-J3

- ***You*** must get a written police report within 24 hours of the incident occurring, or within 72 hours of discovering any loss or theft, or as soon as reasonably practicable.
- ***You*** must get a written report from the relevant airline or transport company within 72 hours of discovering any loss, theft, damage or delay to ***winter sports equipment***, or as soon as reasonably practicable. In the case of an airline, a property irregularity report will be required. If the loss, theft or damage to ***your winter sports equipment*** is only noticed after ***you*** have left the airport, ***you*** must get a written report from the airline with full details of the incident within seven days.
- ***You*** must provide receipts or other reasonable ***proof of ownership*** wherever possible for the items being claimed.

SECTION J4 – SKI PACK

? Definitions relating to this section

Ski pack
Means ski school fees or ski tuition fees, ***your*** lift pass and ***winter sports equipment*** that ***you*** have hired.

✓ What *you* are covered for

We will pay up to the amount shown in the Table of benefits for the unused percentage of ***your ski pack*** which ***you*** have already paid for and cannot get back if ***you*** become ill or are injured during ***your trip*** and cannot take part in the ***winter sports*** activities as planned.

! Important Information

Please note: ***Your*** claim will be based on the number of complete days ***you*** have not used and an unused pro-rata payment will be made of the original value. ***You*** must get written confirmation of the nature of ***your*** illness or injury from the treating doctor along with confirmation of how many days ***you*** were unable to ski.

SECTION J5 – PISTE CLOSURE

✓ What *you* are covered for

We will pay up to the amount shown in the Table of benefits if, during ***your trip***, as a result of not enough snow, too much snow or high winds in ***your*** booked holiday resort, all lift systems are closed for more than 12 hours while you are at the resort. ***We*** will pay for either:

- the cost of transport to the nearest resort up to the daily limit specified in the Table of benefits; or
- a benefit for each complete 24-hour period that ***you*** are not able to ski if there is no other ski resort available.

! Important Information

Please note: This section only applies between 1 December and 15 April for travel to the Northern hemisphere or between 1 July and 30 September for travel to the Southern hemisphere.
You must get written confirmation from the management of the resort stating the reason for the closure and how long the closure lasted.

SECTION J6 – AVALANCHE COVER

✓ What *you* are covered for

We will pay up to the amount shown in the Table of benefits for the necessary and reasonable extra travel and accommodation expenses that ***you*** need to pay overseas if ***you*** are prevented from arriving at or leaving ***your*** booked ski resort during ***your trip*** for more than 12 hours from the scheduled arrival or departure time because of an avalanche.

✗ What *you* are not covered for

In addition to General Exclusions, under Section J6, *you* are not covered for:

1. The excess as shown in the Table of benefits.

! Important Information

You must get written confirmation from the appropriate authority stating the reason for the delay and how long the delay lasted.

Table of covered sports & activities

You may not be covered when ***you*** take part in certain sports or activities. For certain sports or activities, cover under Section E (Accidental death and permanent disability) and Section F (Personal liability) will not apply. If ***you*** intend to take part in a sport or activity during ***your trip***, please note that cover is only available for the activities listed below, and is only available where:

- ***You*** follow the safety guidelines for the activity concerned and where applicable, ***you*** use the appropriate and recommended safety equipment;
- The activity is not part of a competition or tournament; and
- The activity is not on a professional basis.

If ***your*** activity is not listed below, cover is available if the activity meets both of the following criteria:

1. An activity able to be undertaken by persons of all ages including those activities with height or general health warnings and which do not require specialised equipment or a high level of fitness; and,
2. Activities provided by a commercial operator and open to persons of all ages including those with height or general health warnings

Sports and Activities for which no cover is available are listed under Table of excluded sports and activities on page 41.

If ***you*** have any questions, please send your enquiries to us via e-mail on info@tickinsurance.com.au

	Am I covered for Medical expenses?	Special Condition?*	Do Sections E (Accidental death and permanent disability) & F (Personal liability) apply? **	Excess payable		Am I covered for Medical expenses?	Special Condition?*	Do Sections E (Accidental death and permanent disability) & F (Personal liability) apply?**	Excess payable
Amateur athletics	No		yes	$200	Rowing	No		yes	$200
Archaeological digging	No		yes	$200	Running - sprint and long distance	No		yes	$200
Archery	No		yes	$200	Safari	No		yes	$200
Badminton	No		yes	$200	Sand boarding	No		yes	$200
Baseball	No		yes	$200	Sea canoeing or kayaking - day trips and coastal only	No		yes	$200
Basketball	No		yes	$200	Sleigh rides - as part of a Christmas trip to Northern Europe	No		yes	$200
Breathing observation bubble diving (maximum depth 30 metres)	No	yes	yes	$200	Skateboarding (no racing, half-pipe, stunts or extreme skating)	No		yes	$200
Bridge walking - supervised by a fully-trained guide only	No	yes	yes	$200	Snorkelling	No		yes	$200
Bungee jumps (three jumps maximum)	No		yes	$200	Squash	No		yes	$200
Canopy walking or tree-top walking	No	yes	yes	$200	Surfing (not big wave or extreme	No		yes	$200

					surfing)				
Cricket	No		yes	$200	Swimming	No		yes	$200
Cycling	No		yes	$200	Tennis	No		yes	$200
Golf	No		yes	$200	Trekking or hiking (over 3,000 metres but under 5,000 metres altitude)	No	yes	yes	$250
Husky sledge driving	No	yes	yes	$200	Trekking or hiking (under 3,000 metres altitude)	No		yes	$200
Jogging	No		yes	$200	Tubing	No	yes	yes	$200
Netball	No		yes	$200	Volleyball	No		yes	$200
Orienteering	No		yes	$200	Wake boarding (no stunts)	No		yes	$200
Parasailing	No	yes	yes	$200	Water polo	No		yes	$200
Rambling	No		yes	$200	Waterskiing (no stunts)	No		yes	$200
Refereeing	No		yes	$200	Zorbing	No	yes	yes	$200
Roller blading (no racing, half-pipe, stunts or extreme skating)	No		yes	$200					

Special Condition

***** These activities must be with a commercial operator; and available to general public; and not considered ***extreme risk***; and not require special skills or a high level of fitness to undertake.

**** Section E (Accidental death and permanent disability): does not apply** if ***you*** have arranged Tick Travel Insurance Basic cover, irrespective of whether "yes" is stated above.

Table of covered *winter sports*

These are defined in your policy as a ***winter sports*** activity. To have cover for any of the below ***winter sports*** activities ***you*** must have purchased the ***Winter sports*** cover upgrade option and this option must be shown on ***your policy schedule.***

Any references to skiing in the table below also include snowboarding. See Section J (***Winter sports*** cover) for the specific definitions relating to '***backcountry and off piste***', '***professional snow sport instructor***' and '***ski/snowboard fun parks'***.

If ***you*** intend to take part in any ***Winter sport*** during ***your trip***, please note that cover is only available for the activities listed below, and is only available where;

- ***You*** follow the safety guidelines for the activity concerned and where applicable, ***you*** use the appropriate and recommended safety equipment;
- The activity is not part of a competition or tournament; and
- The activity is not on a professional basis.

If ***you*** have any questions, please send ***your*** enquiries to us via e-mail on info@tickinsurance.com.au

	Am I covered for Medical expenses?	Special Condition?*	Do Sections E (Accidental death and permanent disability) & F (Personal liability) apply?**	Excess payable		Am I covered for Medical expenses?	Special Condition?*	Do Sections E (Accidental death and permanent disability) & F (Personal liability) apply?**	Excess payable
Big foot Skiing	No		yes	$200	Mono skiing	No		yes	$200
Cat skiing	No		yes	$200	Off-piste skiing - with ***professional snow sport instructor/guide***	No	yes	yes	$200
Cross-country skiing (along a designated cross country ski route only)	No		yes	$200	Recreational ski racing (not training for, or participating in a competition)	No		yes	$200
Glacier skiing	No		yes	$200	Skiing (recreational only)	No		Yes	$200
Ice skating	No		yes	$200	Tobogganing	No		yes	$200

Special Condition

* These activities must be with a commercial operator; and available to general public; and not considered ***extreme risk***; and not require special skills or a high level of fitness to undertake.

**** Section E (Accidental death and permanent disability): does not apply** if *you* have arranged Tick Travel Insurance Basic cover, irrespective of whether "yes" is stated above.

Table of excluded sports & activities

Please be aware that this is not a definitive list of excluded activities, but is intended to provide examples of sports and activities where cover is not available under this policy in any circumstances.

See Section J (***Winter sports*** cover) for the specific definitions relating to '***backcountry and off piste***', '***professional snow sport instructor***' and '***ski/snowboard fun parks'***.

If ***you*** have any questions, please send ***your*** enquiries to us via e-mail on info@tickinsurance.com.au

	Am I covered?		Am I covered?
Abseiling (fully harnessed)	No	Lugeing	No
Assault course (no weapons)	No	Marathons	No
Battle re-enactment (no live firearms)	No	Martial arts	No
Boating in international waters	No	Micro lighting	No
Bobsleighing	No	Motorcycling	No
Boxing (including training)	No	Mountain biking	No
Camel or elephant riding or trekking	No	Mountain boarding	No
Canoeing (grade 1 & 2 rapids or lower)	No	Mountaineering	No
Canoeing (grade 3 & 4 rapids)	No	Mud buggying	No
Cave tubing or river tubing	No	Off-piste skiing - without ***professional snow sport instructor/guide***	No
Cascading	No	Ostrich riding	No
Clay-pigeon shooting	No	Paintballing	No
Cliff diving and cliff jumping	No	Parachuting	No
Coasteering	No	Paragliding	No
Competition contact sports or activities (e.g. Rugby Union, Rugby League, AFL)	No	Parascending	No
Competitive cycling	No	Parapenting	No
Cross-country skiing - not on a designated cross country ski route	No	Polo and Water Polo	No
Cycle touring	No	Potholing	No
Dragon boating	No	Quad biking	No
Dune or wadi bashing	No	Rafting - white or black water	No
Expeditions to remote, hazardous or dangerous locations (e.g. Antarctica)	No	Rock Climbing – including Indoor	No
Falconry	No	Rock scrambling	No
Football	No	Rugby	No
Flying – as a passenger in private or small aircraft or helicopter	No	Running with the bulls	No
Flying - piloting or crewing any aircraft	No	Sand yachting	No
Freestyle skiing	No	Scuba diving	No
Gliding	No	Sea canoeing or kayaking – short or day trips with overnight stays	No
Go-karting	No	Shark diving	No
Gorge swinging or canyon swinging	No	Skeletons	No
Gorge walking	No	Ski acrobatics	No
Hang-gliding	No	***Ski/snowboard fun parks***	No
Heli-skiing	No	Ski jumping or stunting	No
Hockey	No	Ski racing (including training)	No
Horse riding or jumping	No	Sky diving	No
Hot-air ballooning	No	Target rifle shooting	No
Hunting	No	Triathlons	No
Hydro speeding	No	Via ferrata	No
Ice Hockey	No	White or black water rafting,	No
Jet boating	No	Windsurfing	No
Jet skiing	No	Yachting	No
Kayaking	No	Zip lining	No
Kite surfing	No		

GENERAL DEFINITIONS

Wherever the following words or phrases appear **bold and *italic*** in the Policy Wording they will always have the meanings shown under them. Please also refer to the section details for further definitions.

Business associate
Any person, who works at ***your*** place of business and who, if ***you*** were both away from work at the same time, would prevent the business from running properly.

Commercial cruise
Any travel on sea, ocean or river by any commercially operated ship, boat or other sea vessel with scheduled journey time longer than 2 hours.

Complications of pregnancy and childbirth
Any of the following that occur before the 31st week of pregnancy:

- Toxaemia (toxins in the blood)
- Gestational diabetes (diabetes arising as a result of pregnancy)
- Gestational hypertension (high blood pressure arising as a result of pregnancy)
- Pre-eclampsia (where you develop high blood pressure, carry abnormal fluid and have protein in your urine during the second half of pregnancy)
- Ectopic pregnancy (a pregnancy that develops outside of the uterus)
- Molar pregnancy or hydatidiform mole (a pregnancy in which a tumour develops from the placental tissue)
- Post-partum haemorrhage (excessive bleeding following childbirth)
- Retained placenta membrane (part or all of the placenta is left behind in the uterus after delivery)
- Placental abruption (part or all of the placenta separates from the wall of the uterus)
- Hyperemesis gravidarum (excessive vomiting as a result of pregnancy)
- Placenta praevia (when the placenta is in the lower part of the uterus and covers part or all of the cervix)
- Stillbirth
- Miscarriage
- Emergency caesarean section
- A termination needed for medical reasons
- Premature birth more than 10 weeks (or 18 weeks if ***you*** know ***you*** are having more than one baby) before the expected delivery date

Civil unrest
Activities inclusive of organised protests, riots, arson, looting, occupation of institutional buildings, border infringements and armed insurrection (excluding where civil war has been declared).

Departure date
The departure date as specified in ***your policy schedule***.

Dependent children
Your financially dependent children or grandchildren (including fostered, or adopted children or grandchildren) who are under 18 years of age and who are named on the ***policy schedule***.

As a point of clarification:

- No cover is available for children who are born overseas during ***your trip***.

End date
The end date is ***your*** travel conclusion date and is as specified in ***your policy schedule***.

Epidemic
A fast spreading infectious or contagious disease or illness documented by a public health authority.

Extreme risk
As determined and publically advertised by the commercial operator through which you are participating in this activity

Financial default
Insolvency, bankruptcy, provisional liquidation, liquidation, financial collapse, appointment of a receiver, manager or administrator, entry into any official or unofficial scheme of arrangement, statutory protection, restructuring or composition with creditors, or the happening of anything of a similar nature under the laws of any jurisdiction.

Home
Your usual place of residence within Australia.

Insured person
Any person for whom the appropriate premium has been paid and who is named on ***your policy schedule***.

Manual labour
Work involving physical labour, including but not limited to, construction, installation and assembly. This does not include bar and restaurant staff, music and singing, or fruit picking (not involving machinery).

Natural disaster
An extraordinary natural phenomena such as floods, earthquakes, tsunamis, landslides, volcanic eruptions, atypical cyclonic storms, falling objects from space and aerolites, and in general any extraordinary atmospheric, meteorological, seismic or geological phenomenon.

Pair or set of items
A number of associated items being similar or complementary or used together. (E.g. a pair of earrings, a camera body and its standard lens and accessories, or a set of golf clubs)

Pandemic
An ***epidemic*** that is expected to affect more than one country or declared to be a pandemic by a public health authority.

Partner
A person who is over the age of 18, who ***you*** live with at the time of purchasing this insurance, and who is ***your*** husband or wife, fiancé or fiancée, or de-facto partners of either sex and who are named on the ***policy schedule***.

Policy holder
The person named in the ***policy schedule*** as the policy holder and is also an ***insured person*** under this policy.

Policy issue date
The date the ***policy schedule*** is issued and is specified on your ***policy schedule***.

Policy schedule
The Tick Travel Insurance document showing the names and details of all the people insured under this policy and any special conditions that apply.

Pre-existing medical condition
Any diagnosed medical condition which, in the last 5 years, ***you*** or any ***insured person*** has suffered from or has received any form of medical advice, treatment or medication for.

Proof of ownership
We may consider valuation certificates, ATM receipts and warranty cards if you are unable to provide receipts, bank statements and/or invoices.
We do not consider photographic evidence as ***proof of ownership***.

Public place
Includes but is not limited to shops, airports (including airport lounges), train stations, bus stations, streets, hotel foyers and grounds, hotel or motel room after you have checked out, function, exhibition or conference centres, restaurants, beaches, public toilets, ***public transport*** and any place to which the public has access.

Public transport
Aircraft, ship, train, tram, taxi, bus or any other shared passenger service which is available for use by the general public.

Relative
Your partner, or ***your*** or ***your partner's;*** parent, brother, sister, son, daughter, (including adopted or fostered children), son-in-law, daughter-in-law, uncle, aunt, grandparent, grandchild, stepparent, stepchild, stepbrother, stepsister or next of kin.

Terrorist act
Any actual or threatened use of force or violence directed at or causing damage, injury, harm or disruption, or committing of an act dangerous to human life or property, against any individual, property or government, with the stated or unstated objective of pursuing economic, ethnic, nationalistic, political, racial or religious interests, whether such interests are declared or not. Robberies or other criminal acts, primarily committed for personal gain and acts arising primarily from prior personal relationships between perpetrator(s) and victim(s) shall not be considered terrorist acts. Terrorism shall also include any act which is verified or recognised by the (relevant) Government as an act of terrorism.

Travelling companion
The person who is to travel with ***you*** for at least 50% of the ***trip*** and who made arrangements to accompany ***you*** before ***you*** began the ***trip***.

Trip
A single return holiday or journey of up to 365 days if ***you*** are aged 65 or under, beginning in Australia and ending in ***your*** home address in Australia. ***We*** will only cover ***you*** for up to 90 days if ***you*** are aged 65 or over.

For the purposes of Section A (Cancelling your trip before departure) means the period commencing from:
(i) the time ***you*** book, or
(ii) the policy issue date on ***your policy schedule***, whichever is later.

Cover ends when ***you*** leave ***your home*** address in Australia on ***your departure date***.

For the purpose of all other Sections means to the period commencing from:

(i) when ***you*** leave ***your home*** address in Australia to commence ***your*** travel (but not earlier than 24 hours before the original departure time shown on ***your*** travel ticket), or

(ii) the start date shown on ***your policy schedule***, whichever is the later.

Cover ends under all other Sections when

(a) ***you*** return to ***your*** home address in Australia (but no later than 24 hours after ***your*** return to Australia), or

(b) the ***end date***, whichever is earlier.

Please note: ***You*** cannot purchase this insurance after ***you*** leave ***your*** home address in Australia, or, if ***your trip*** includes a booked domestic flight, after ***you*** embark on the first flight, whichever is the later. If ***you*** wish to extend ***your*** cover whilst travelling then ***you*** need to email ***us*** on info@tickinsurance.com.au.

Unattended
When an item is not on ***your*** person at the time of loss, left with a person other than ***your travelling companion***, left in a position where it can be taken without ***your*** knowledge including on the beach or beside the pool while ***you*** swim or leaving it a distance where ***you*** are unable to prevent it from being unlawfully taken.

Unattended motor vehicle
Your Rental Vehicle, or ***your partners*** Vehicle, that ***you, your partner*** or ***travelling companion*** are not inside.

Valuables
Photographic, audio, video and electrical equipment (including cds, dvds, video and audio tapes and electronic games), portable audio or media players including but not limited to ipods or other MP3 players, mobiles, tablets, computer equipment, binoculars, antiques, jewellery, watches, furs, silks.

War
War, whether declared or not, or any warlike activities, including use of military force by any sovereign nation to achieve economic, geographic, nationalistic, political, racial, religious or other ends.

We, us, our
Mitsui Sumitomo Insurance Company, Limited
ABN 49 000 525 637.

Winter sports*
Recreational skiing/snowboarding, bigfoot skiing, cat skiing, cross country skiing (along a designated cross country ski route only), glacier skiing, heli-skiing, ice hockey (not competitive), ice skating, lugeing (ice only), mono skiing, off piste skiing (with a professional snow sport instructor/guide only), recreational ski racing (not training for, or participating in a competition), snowmobiling and tobogganing.
*In all cases skiing also means snowboarding.

Please also refer to Section J (***Winter sports*** cover) for further definitions relating to '***backcountry and off-piste***', '***professional snow sport instructor***' and '***ski/snowboard fun parks***'.

You, your, yourself
The insured person(s) named on the ***policy schedule***.

FINANCIAL SERVICES GUIDE

Date: 20/04/2022

This Financial Services Guide ("FSG") provides information to assist ***you*** to decide whether ***you*** wish to use any of the services offered by Europ Assistance Australia Pty Ltd (Tick Travel Insurance). It also sets out other information required by law to be included in an FSG.

For example, the FSG contains information about remuneration that may be paid to Tick Travel Insurance and other relevant people or organisations related to the services offered. It also contains information about how ***you*** may access dispute resolution.

The Product Disclosure Statement (PDS) set out above contains information you required to make an informed choice about whether or not to obtain Tick Travel Insurance.

This FSG is ***our*** responsibility and was prepared by Tick Travel Insurance.

GENERAL ADVICE WARNING

Any financial product advice provided by Tick Travel Insurance is general only and is provided without taking into consideration your personal circumstances, objects or financial situation.

Because of this you need to read the PDS to consider if Tick Travel Insurance is right for you before deciding to acquire Tick Travel Insurance to ensure that it suits your needs.

ABOUT TICK TRAVEL INSURANCE AND HOW IT IS REMUNERATED

Mitsui Sumitomo Insurance Company Limited (MSI) ABN 49 000 525 637 AFSL 240816 issues Tick Travel Insurance. Europ Assistance Australia Pty Ltd 71 140 219 594 AR Number 000424825 is MSI's authorised representative to deal in, provide general financial product advise on, and provide claims handling and settling services in relation to Tick Travel Insurance. Europ Assistance Australia Pty Ltd receives commission and fees from MSI which are calculated as a percentage of gross written premium net of any discounts (amount paid less taxes) in connection with the marketing, administration, and distribution of the product, handling of claims and emergency assistance services

All commissions and/or fees paid to the authorised representative are included in the premium that you pay for your travel insurance policy. You can request more information about the remuneration or other benefits relating to the financial services provided within a reasonable time after receiving the FSG and before any financial service identified in the FSG is provided to you.
The PDS contains details of the premiums MSI receives in respect of Tick Travel Insurance. Assicurazioni Generali S.p.A. - UK Branch reinsures Tick Travel Insurance and receives reinsurance premiums from MSI.

MSI has authorised the distribution of this FSG.
Tick Travel Insurance acts under a binder when it deals in Tick Travel Insurance. The significance of this is that it has an authority from MSI to enter into policies with customers on MSI's behalf as its agent.
When Tick Travel Insurance provides financial services in relation to Tick Travel Insurance it does so as MSI's agent and not yours.

Contact details for Tick Travel Insurance are:
Tick Travel Insurance
ABN 71 140 219 594
Suite 1.04 Level 1, 19 Harris St.
Pyrmont, 2009, Sydney, NSW

PROVIDING INSTRUCTIONS TO TICK TRAVEL INSURANCE

Instructions are able to be received by:
Email: info@tickinsurance.com.au
Letter: Tick Travel Insurance
Suite 1.04 Level 1, 19 Harris St.
Pyrmont, 2009, Sydney, NSW

DISPUTE RESOLUTION

Full details of our dispute resolution process is available on page 8.

Compensation arrangements

Tick Travel Insurance is required by the *Corporations Act 2001* (Cth) to have compensation arrangements in place to compensate retail clients for certain losses. Tick Travel Insurance has professional indemnity insurance cover which satisfies these requirements. The insurance cover will cover claims in relation to the conduct of representatives/employees who no longer work for Tick Travel Insurance (but who did at the time of the relevant conduct).