

Cerberus

BUDGET TRAVEL INSURANCE

COMBINED FINANCIAL SERVICES GUIDE & PRODUCT DISCLOSURE STATEMENT

Effective 5 September 2013

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PRODUCT DISCLOSURE STATEMENT

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1. About Cerberus Budget Travel Insurance

Who we are

Cerberus is a leading provider of travel insurance in Australia. Its travel insurance products are underwritten by certain underwriters at Lloyd's (the insurer, referred to as **us** and **we** in this document). Cerberus is authorised to act on behalf of the insurer to issue and manage these insurance products.

Cerberus' products are distributed through partners that provide travel services. These partners, have been authorised by Cerberus to distribute and arrange Cerberus travel insurance.

For details of how the providers of this insurance work together, the services they provide and their respective contact details, please read the Financial Services Guide (page 37).

About this PDS

This Product Disclosure Statement (PDS) provides information about the insurance product that **we** offer. This booklet, the Certificate of Insurance, **your** application and any other supplementary documentation or information that is provided to **you** or that **you** provide to **us** constitute the insurance contract between **you** and the insurer.

Please read these documents carefully and keep them in a safe place for future reference.

You should read this PDS carefully to ensure the cover is right for **you**. The PDS outlines:

- The cover and benefit limits applicable; and
- The section specific exclusions and general exclusions which restrict cover; and
- The specific conditions that must be met before **we** can confirm cover for any claim.

Some words have special meaning and these are shown in bold throughout the PDS.

All references to benefit limits and **excesses** are in Australian dollars.

It is important that **you** also read any other documents **we** provide to **you** as these, too, may impact **your** cover.

Your duty of disclosure

When **we** agree to insure **you** or to change **your** cover, **we** rely on the accuracy of the information **you** provide to **us**. It is therefore important that when **you** respond to **our** questions about **you**, those who will be covered under **your** policy and **your** travel plans, that **you**:

- Give **us** honest and complete answers; and
- Tell **us** everything **you** know and that **you** could reasonably be expected to disclose.

Your obligations to keep **us** informed extend beyond the initial purchase of **your** policy. If **your** circumstances change and as a result of that, the answers to questions **we** asked **you** at the time **you** purchased **your** policy would be different (for example, **you** develop a condition that requires **you** to visit a hospital or medical specialist or take prolonged periods off work), **you** must disclose that to

us. Where this involves an **injury** or **illness**, **you** must provide a medical certificate from **your** treating general practitioner confirming **you** do not require any further treatment or medication and **you** are medically fit to travel and participate in **your** planned activities.

If **you** do not comply with **your** duty of disclosure or **your** obligations to keep **us** informed, **we** may cancel the policy or reduce the amount **we** pay if **you** make a claim.

Your contract with us

Your contract with **us** comprises this PDS together with the Certificate of Insurance, which will contain details of **your** period of insurance, **your** premium, what cover options and **excesses** that will apply and if any standard terms have been varied. It will also include any documentation **you** complete or **we** issue to **you**.

You should also note that cover under **your** policy begins only after **we** issue the Certificate of Insurance. Starting **your** trip activates the parts of this policy which cover **you** during **your** trip.

Money back guarantee

You have up to 14 days from the time **you** are issued **your** Certificate of Insurance to decide if the cover is right for **you**. This is called **your** cooling off period. If **you** decide that **you** don't want this policy, **you** may cancel it within the cooling off period. **You** will receive a full refund of the premium **you** paid, provided:

- a. **you** haven't started **your** trip;
- b. **you** haven't made a claim; and
- c. **you** don't want to make a claim or exercise any other right under the policy.

You can also cancel **your** policy at any other time, but **we** will not refund any part of **your** premium. **You** can cancel **your** policy during the cooling off period by contacting Cerberus.

Our commitment to you

As a Cerberus policyholder, **you** can expect prompt and professional service, whether **you** need to contact **our** Customer Service Centre or utilise **our** claims service. Should unfortunate circumstances occur, **our** emergency assistance support is available to assist **you** when **you** need it most, 24 hours a day, regardless of where **you** are in the world.

2. Your Policy Benefits

In this section **you** will find a summary of the policy benefits and benefit limits provided.

You should read the details of the policy together with “Other matters to consider” in this section, which outlines other important features of the policy.

It is important to understand not only the benefits of **your** policy but the circumstances in which **you** will and will not have cover. Travel insurance is not designed to cover all eventualities. Examples of some of the events that are not covered include:

- **Pre-existing medical conditions**, whether they relate to **you** or any other person, except as outlined under Section 3, Pre-existing Medical Conditions;
- Medical evacuation which is not pre-approved by **us**;
- Delays, rescheduling or cancellations caused by a **carrier**;
- Cancellation resulting from foreseen events or change of mind;
- Travel to regions and countries under a “Do Not Travel” warning;
- **Luggage and personal effects** left **unsupervised** in a **public place**, whether **accidentally** or otherwise.

Please read this PDS carefully and in particular the benefits under Section 4, Details of Your Cover, where the events covered and not covered are set out together with an explanation of how **your** actions may impact **your** cover.

What are you covered for?

Policy Benefits #		Total Sum Insured	Excess
1 ^{*^}	Medical Expenses Overseas Emergency Dental	Unlimited \$1,000	\$100 \$100
2	Additional Expenses / Medical Evacuation	Unlimited	\$100
3 [*]	Cancellation Costs	\$5,000	\$100
4 [*]	Luggage and Personal Effects	\$5,000	\$100
9 [*]	Travel Delay	\$500	NIL
22	Personal Liability	\$1,000,000	\$100

**sub-limits apply (refer to “What’s covered and what’s not”)*

*^Medical expenses incurred in **your country of residence** are not covered.*

*# the interpretation of these benefits depends on whether **you** are an inbound or outbound traveller. See the definition of Australia in Words with special meaning, Section 4. The policy benefit numbers not listed in this table do not apply to this policy and do not form part of the policy wording.*

How long are you covered for?

You can purchase a policy up to 12 months prior to **your** departure date and for a maximum **trip** duration of 12 months.

Is there cover for your pre-existing medical conditions?

This policy includes cover for **your pre-existing medical conditions** described as “automatically covered conditions” on pages 9 to 10, provided all the relevant criteria are met. No additional **pre-existing medical conditions** cover is available for purchase under this policy.

Is there a policy excess?

When **you** incur a loss and make a claim, **you** must pay an **excess** of \$100 for any one event under Benefits 1-4 and 22. **You** cannot remove this **excess**. No **excess** applies to claims under Benefit 9.

An additional **excess** of \$100 per event applies to ski and golf equipment whilst in use. **You** cannot remove this **excess**.

Can you purchase this policy?

This policy is available to **you**, irrespective of citizenship or residency, provided **your trip** involves travel to or from **Australia** as follows:

- People residing in **Australia** who are travelling **overseas**;
- People residing **overseas** travelling to **Australia** and within **Australia** (provided the majority of the **trip** is spent in **Australia**); and
- All travellers must be under 71 years of age on the date the Certificate of Insurance is issued.

You may purchase this policy regardless of whether **you** have commenced **your trip** or not. If **you** have commenced **your trip**, waiting periods will apply. These waiting periods are set out below under "When does cover start?"

Other matters to consider

Who is covered?

You and **your** accompanying **dependents** will be covered. **Dependents** will automatically be covered under the policy, even if not named on the Certificate of Insurance.

When does cover start?

When **you** purchase the policy prior to commencing **your trip**:

Cancellation benefits start	All other benefits start
When your Certificate of Insurance is issued	From the departure date noted on your Certificate of Insurance or the actual departure date of your trip , whichever happens last

When **you** purchase the policy after commencing **your trip**, **you** must choose a departure date which is the same as **your** date of purchase (these dates will show as the departure date and issue date on **your** Certificate of Insurance).

The start of **your** cover will then be subject to the following waiting periods, during which **we** will not provide any cover under any sections of **your** policy:

- Where **you** are inbound, namely travelling to **Australia** and within **Australia**, 30 days from the issue date.
- Where **you** are outbound, namely travelling **overseas** from **Australia**, 7 days from the issue date.

When does cover end?

Cover ends
When you return to your home or on the date of return noted on your Certificate of Insurance, whichever happens first

Your policy will automatically be extended if during **your trip** the scheduled transport in which **you** are to travel is delayed or the delay is caused by an insured event (for example, **you** become ill). In this case, **your** cover will be extended until **you** are capable of travelling to and reach **your** final destination, or for a period of 6 months, whichever happens first.

Can you extend your policy?

To be eligible to extend **your** policy, **you** must apply, and purchase, prior to expiry of **your** policy and meet the following criteria:

- At the date **you** seek an extension **you** are 70 years of age or younger;
- There has not been any change in **your** health status, including the discovery of new medical conditions, since the departure date of **your** original policy; or
- **You** have not made a claim, and are not aware of any possible claim, resulting from **your** original policy.

If **you** meet the above criteria, **you** may extend **your** policy up to the maximum duration of 12 months as measured from the original departure date. An additional premium will be payable.

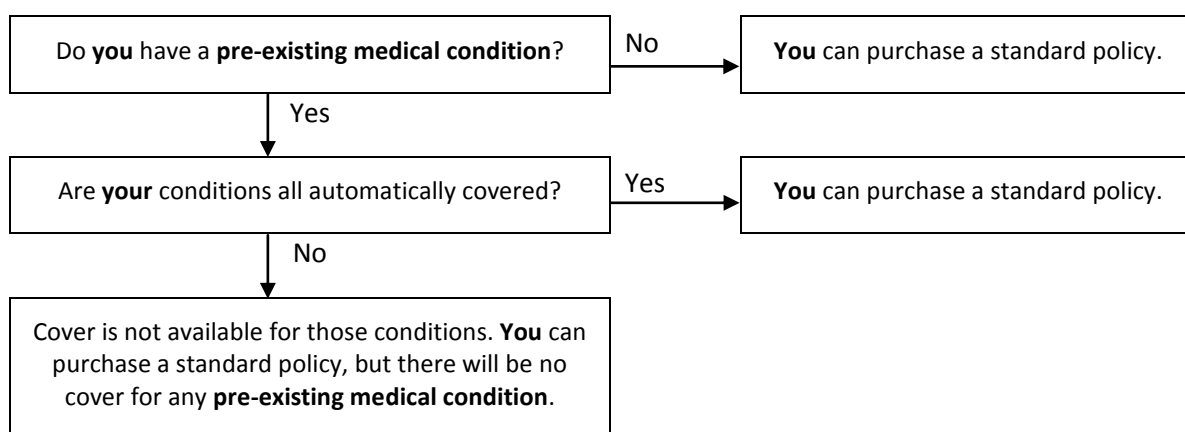
If **you** do not meet the above criteria to extend, **you** may apply to purchase a new policy; refer above to “When does cover start” regarding waiting periods.

3. Pre-existing Medical Conditions

Travel insurance only provides cover for emergency medical events **overseas** that are sudden and unforeseen. Medical conditions that existed at the time **you** purchased **your** policy are not covered unless they are automatically covered by **our** policy (see Is your condition automatically covered?, page 9 to 10).

If **you** have a **pre-existing medical condition** that is not covered, **we** will not pay any claims **arising** out of, or exacerbated by, that **pre-existing medical condition**. This means, for example, that **you** may have to pay for any **overseas** medical expenses incurred, which can be prohibitive in some countries.

What to do next?



The following sections will assist **you** in answering these questions and help **you** select the cover that's right for **you**. If **you** have any questions just call Cerberus.

Do you have a pre-existing medical condition?

A **pre-existing medical condition** means:

- Any **chronic** or currently ongoing medical or dental condition of which **you** are aware or any complication related to any such **chronic** or current condition; or
- Any medical or dental condition, or related complication, the symptoms of which **you** are currently aware; or
- A medical or dental condition that is currently being investigated or treated, or has been investigated or treated in the 90 days prior to the issue of the Certificate of Insurance, by a health professional (including dentist or chiropractor or physiotherapist); or
- Any medical condition, current ongoing or experienced at any time in the past, involving **your** back, neck, brain, heart, circulatory system, respiratory system or cancer; or
- Any condition for which **you** take prescribed medicine; or
- Any condition for which **you** have had surgery, or any complication **arising** from any surgery **you** have at any time had for any reason; or
- Any condition for which **you** see a medical specialist; or
- Pregnancy (Pregnancy cover is explained on page 12).

The definition applies to **you**, **your travelling party**, a **close relative** and any other person.

Examples of **pre-existing medical conditions** include:

Cardiovascular disease:

Medical conditions involving the heart and blood vessels are collectively called cardiovascular disease (CVD). All such conditions are interrelated. If **you** have ever needed to see a specialist cardiologist or been diagnosed with a form of CVD such as (but not limited to):

1. Aneurysms
2. Angina
3. Cardiomyopathy
4. Cerebrovascular Accident (Stroke)
5. Disturbances in heart rhythm (cardiac arrhythmias)
6. Previous heart surgery (including valve replacements, bypass surgery, stents)
7. Myocardial infarction (heart attack)
8. Transient Ischaemic Attack

and **you** do not purchase adequate cover for CVD, **you** may not be covered for any claims relating to the heart/cardiovascular system (including heart attacks and strokes).

If any of these conditions are expressly excluded from **your** policy, all CVD is excluded.

Chronic lung disease:

If **you** have ever been diagnosed with a **chronic** lung disease including (but not limited to) Emphysema and Chronic Bronchitis, Bronchiectasis, Chronic Obstructive Airways Disease (COAD) or Chronic Obstructive Pulmonary Disease (COPD) and **you** do not purchase adequate cover for **your** respiratory disease, **you** may not be covered for any claims relating to a new airways infection.

If a **chronic** lung condition is expressly excluded under **your** policy, all new respiratory infections are also excluded.

Is your condition automatically covered?

If **you** have a **pre-existing medical condition**, it will be automatically covered by **our** standard policy (unless **we** specify otherwise) if:

- **Your** condition is listed below and **you** meet all specified criteria; and
- **You** do not have any **pre-existing medical condition** other than those listed below; and
- **You** have not attended a hospital (including day surgery or emergency department) in the past 24 months, for any condition; and
- **You** meet the age limit.

If **you** do not meet the above requirements, **you** will not have cover for ANY of **your pre-existing medical conditions**.

Automatically covered conditions

Conditions without specified criteria		
Acne	Gastric Reflux	Migraine
Bell's Palsy	Goitre	Nocturnal Cramps
Benign Positional Vertigo	Glaucoma	Osteopaenia
Bunions	Graves' Disease	Osteoporosis
Carpal Tunnel Syndrome	Hiatus Hernia	Pernicious Anaemia
Cataracts	Hypothyroidism, including Hashimoto's Disease	Plantar Fasciitis
Coeliac Disease	Impaired Glucose Tolerance	Raynaud's Disease
Congenital Blindness	Incontinence	Sleep Apnoea
Congenital Deafness	Insulin Resistance	Solar Keratosis
Dry Eye Syndrome	Iron Deficiency Anaemia	Trigeminal Neuralgia
Folate Deficiency	Macular Degeneration	Trigger Finger
	Meniere's Disease	Vitamin B12 Deficiency
Conditions with specified criteria		
Allergies	But limited to Rhinitis, Chronic Sinusitis, Eczema, Food Intolerance and Hay Fever	
Asthma	When your condition satisfies all of the following: a. You have no other lung disease; AND b. You are under 60 years of age at the date of policy purchase.	
Diabetes Mellitus (Type I)*	When your condition satisfies all of the following: a. You were diagnosed over 12 months ago; AND b. You have no eye, kidney, nerve or vascular complications; AND c. You do not suffer from a known cardiovascular disease: for example, hypertension, hyperlipidaemia, hypercholesterolaemia;* AND d. For Type I Diabetes only – you are under 50 years of age at the date of policy purchase.	
Diabetes Mellitus (Type II)*		
Epilepsy	When you have not had a seizure or had a change to your medication regime within the past 12 months.	
High Cholesterol * (Hypercholesterolaemia)	Provided you do not suffer from: a. More than one of these conditions; AND/OR b. Another cardiovascular disease; AND/OR c. Diabetes.	
High Blood Lipids * (Hyperlipidaemia)		
High Blood Pressure * (Hypertension)		
Pregnancy	When: a. You have a single, uncomplicated pregnancy which does not arise from services or treatment associated with an assisted reproduction program, including but not limited to in vitro fertilisation; AND b. Your trip finishes before the end of the 26 th week of gestation.	

*These conditions are examples of cardiovascular disease. If **you** do not ensure sufficient cover for these conditions, **you** will not be covered for any claims relating to cardiovascular disease.

Specifically excluded conditions

The following **pre-existing medical conditions** are specifically excluded, and there is no cover for any loss **arising** from, exacerbated by, related or attributable to these conditions.

Terminal Illness

Any condition for which a metastatic or terminal prognosis has been given.

Fertility treatment

Where **you** are not yet pregnant but are undergoing fertility treatment, now or before **your trip** commences, there is no cover available for this treatment or any resulting pregnancy.

Pregnancy in certain circumstances

There is no cover for pregnancy when:

- a. **You** are more than 26 weeks pregnant; or
- b. **You** will not complete **your trip** before the end of the 26th week of **your** pregnancy; or
- c. **Your** pregnancy is a multiple pregnancy; or
- d. **Your** pregnancy **arose** from services or treatment associated with an assisted reproduction program, including but not limited to in vitro fertilisation; or
- e. **You** have experienced any **complications**, for any pregnancy, prior to **your** policy being issued.

Mental Illness

There is no cover available for mental illness as defined by DSM IV including, but not limited to, the following:

- a. Dementia, depression, anxiety, stress or other mental or nervous conditions;
- b. Behavioural diagnosis (such as autism, ADHD);
- c. A therapeutic or illicit drug or alcohol addiction;
- d. Eating disorders;

whether or not the condition **arises** independently or is secondary to other medical conditions.

Sexually Transmitted Diseases/Infections

There is no cover available for any sexually transmitted diseases/infections, HIV or AIDS.

Important things to know if you're pregnant

The table below summarises when cover is automatic and when cover is not available:

Fertility treatment	Availability of cover
You are not yet pregnant, however, you are undergoing fertility treatment, now or before your trip commences.	Cover is not available for this treatment or any resulting pregnancy.
Single pregnancy	Availability of cover
You have a single, uncomplicated pregnancy which does not arise from services or treatment associated with an assisted reproduction program, including but not limited to in vitro fertilisation.	Cover is automatically available for trips you will complete before the end of the 26 th week of gestation.
You have a single, uncomplicated pregnancy which arises from services or treatment associated with an assisted reproduction program, including but not limited to in vitro fertilisation.	Cover is not available.
Multiple pregnancy	Availability of cover
You have a multiple, uncomplicated pregnancy which does not arise from services or treatment associated with an assisted reproduction program, including but not limited to in vitro fertilisation.	Cover is not available.
You have a multiple pregnancy which arises from services or treatment associated with an assisted reproduction program, including but not limited to in vitro fertilisation.	Cover is not available.
Complications	Availability of cover
You have experienced any pregnancy complications prior to your policy being issued.	Cover is not available.

Cover applies to medically necessary expenses incurred during **your** period of insurance when **complications** to **your** pregnancy occur which are sudden and unexpected, are unknown to **you** at the time of policy purchase and/or booking arrangements, and which are outside of **your** control.

There is no cover for medical or other expenses relating to:

- Regular antenatal care; or
- Childbirth at any gestation; or
- Care of the newborn child.

Nor is there cover for pregnancy, any **complications** or any other related medical treatment required from the end of the 26th week of **your** single pregnancy.

Complications are defined as “any secondary diagnosis occurring prior to, during the course of, concurrent with, as a result of or related to the pregnancy, which may adversely affect the pregnancy outcome or **your** ability to travel.”

Please read the applicable cover sections under “What’s covered and what’s not” along with the “General exclusions”.

4. Details of Your Cover

What's covered and what's not

The following sections outline what **we** will pay and what **we** will not pay in the event of a claim. Refer to the Policy Benefits table on page 5 to confirm the maximum benefits payable.

BENEFIT 1: MEDICAL EXPENSES OVERSEAS

✓ WE WILL PAY:

1. The **reasonable** cost of emergency medical treatment, hospital, road ambulance or other treatment **you** actually and necessarily received **overseas** during the **trip** because **you** suffered a **sudden illness or serious injury**. The treatment must be given or prescribed by a registered medical practitioner or paramedic. **You** must make an effort to keep **your** medical expenses to a minimum. Cover under this benefit includes cost of emergency dental treatment as a result of an **accident** causing **serious injury** to healthy, natural teeth.
If **we** determine that **you** should return **home** to **Australia** for treatment and **you** do not agree to do so, **we** will pay **you** the equivalent amount **we** reasonably determine **we** would have incurred in respect of **your** claim had **you** agreed to **our** recommendation. **You** will then be responsible for any ongoing or additional costs relating to or **arising** from the event or from the medical condition for which **you** are claiming. However, when **we** do not require **you** to return **home** for treatment, **we** will only pay for necessary and **reasonable** treatment received and/or hospital accommodation incurred **overseas** during the 12-month period after the **sudden illness** first showed itself or the **serious injury** happened.
2. The cost of emergency dental treatment **overseas**, up to a maximum amount of \$1,000 per person per **trip**, following an infection or broken tooth and which the treating dentist certifies in writing is solely required for the immediate relief of sudden and acute onset of pain to healthy, natural teeth. A natural tooth is one that is whole or properly restored (restored with fillings only), is without impairment, periodontal or other conditions.
3. For **your** burial or cremation **overseas**, or the transporting of **your** remains to **your country of residence**, as approved by **our** emergency assistance service. The maximum amount **we** will pay is \$15,000 for all claims combined. No **excess** applies to this benefit.

Please note **we** will not pay for any costs incurred in **your country of residence**.

The maximum amount we will pay for all claims combined under this benefit is shown under the Policy Benefits table.

X WE WILL NOT PAY:

1. Ongoing payments under Benefit 1, Medical Expenses Overseas, if **we** decide on the advice of a doctor appointed by **us** that **you** are capable of being repatriated to **Australia** or, if **we** decide, **your country of residence** if this is not **Australia**.
2. Costs for medical treatment **you** have received or were eligible to receive under a Reciprocal Health Care Agreement in place between the government of **Australia** and the government of any other country (as at the date of this PDS, the countries included New Zealand, the United Kingdom, the Republic of Ireland, Sweden, the Netherlands, Finland, Italy, Belgium, Malta, Slovenia and Norway. For a current list of countries that have reciprocal agreements with **Australia** see www.medicareAustralia.gov.au).

3. Costs for medical treatment **you** received without the approval of **us** or **our** emergency assistance service where publicly-funded services or treatment was available for that medical treatment in **Australia** or under any Reciprocal Health Care Agreement between the government of **Australia** and the government of any other country. (For a current list of countries with reciprocal agreements with **Australia** see www.medicareAustralia.gov.au.)
4. Medical and/or dental costs incurred in **your country of residence**.
5. Dental treatment **arising** from the deterioration and/or decay of teeth or associated tissue or involving the use of precious metals or for cosmetic dentistry.
6. For any loss **arising** from or exacerbated by **your pre-existing medical conditions** except as specified under Section 3, Pre-existing Medical Conditions, on pages 8 to 12.
7. When **you** have not notified **our** emergency assistance service as soon as practicable of **your** admission to hospital.
8. If **you** decline to promptly follow the advice of Cerberus or **our** emergency assistance service. **We** will not be responsible for any subsequent medical, hospital or evacuation expenses.
9. For any expenses for medical evacuation, funeral services or cremation or bringing **your** remains back to **Australia** (or **your country of residence** if this is not **Australia**), unless it has been first approved by **our** emergency assistance service.
11. For the cost of resuming the **trip** after **you** have returned to **Australia**.

Please check “General exclusions” for other reasons why we will not pay.

BENEFIT 2:	ADDITIONAL EXPENSES / MEDICAL EVACUATION
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✓ WE WILL PAY:

This benefit only covers **your reasonable** and necessary additional expenses for travel, accommodation, meals and repatriation that **you** incur with **our** consent and that result directly from one of the following events occurring after **you** have departed on **your trip**.

1. **You** being unable to continue the **trip** because of the death, **sudden illness or serious injury** of:
 - a. **You** or a member of **your travelling party**, provided that the attending physician **overseas** advises **us** in writing that, as a result of the **sudden illness or serious injury**, **you** (or the member of **your travelling party**, as applicable) are unfit to continue the **trip**; or
 - b. A **close relative** or business partner or person in the same employ as **you**, who is resident in **Australia**, provided that the **sudden illness or serious injury** required hospitalisation or confinement, as confirmed in writing by a registered medical practitioner. In the case of a business partner or person in the same employ as **you**, the person’s absence made the ending of the **trip** necessary and **you** have written confirmation of that fact from a senior partner or director.
2. The need, because of a **sudden illness or serious injury** and resulting in **you** being hospitalised as an in-patient, for a **close relative** or friend to travel to, remain with or escort **you** in place of the attending physician. **You** must have written advice of this need from the attending physician and **our** consent.
3. **You** being unavoidably delayed as a result of the cancellation or restriction of **your** or a member of **your travelling party’s** scheduled public transport services caused by severe weather, natural disaster, hijacking, riot, strike or civil commotion. The event must have begun after **we** issued the Certificate of Insurance. **You** must have done everything reasonable to avoid the expenses, and **you** must get the **carrier’s** written confirmation of **your** claim (or **your travelling party’s** claim) with them.

4. **You** or a member of **your travelling party** being involved in, or unavoidably delayed as a result of, a motor vehicle, railway, air or marine **accident** resulting in **your** inability to meet **your** scheduled public transport. **You** must have written confirmation of the **accident** from an official body in the country where the **accident** happened.
5. Loss (excluding Government confiscation) of passports, travel documents or credit cards, but limited to the **reasonable** additional transportation or accommodation expenses incurred outside of **Australia** in having emergency replacement documents issued to allow **you** to continue on **your** current **trip**.
6. **You** or a member of **your travelling party** who is a full-time student being required to sit a supplementary examination (which is not a resit of a failed exam). **You** must have written confirmation of this requirement and the circumstances of the event from an official of the education institution.

The following rules apply:

1. Additional travel must be at the fare class originally chosen, except where **we** agree otherwise based on a written recommendation by **your** attending physician.
2. **We** will use **your** return ticket if this reduces **our** costs. If **you** do not have a return ticket, **you** will need to contribute toward the equivalent cost of an economy class airfare.
3. Benefits are payable for a period up to 12 months from the date **your trip** was interrupted.

The maximum amount we will pay for all claims combined under this benefit is shown under the Policy Benefits table.

X WE WILL NOT PAY:

1. Expenses which do not result from any of the events listed in this benefit section under “We will pay”.
2. The cost of resuming the **trip** after **your** original **trip** was interrupted and **you** have returned to **Australia** or **your country of residence**.
3. For additional transport or accommodation expenses when a claim is made under Benefit 3, Cancellation Costs, for cancelled transport or accommodation expenses covering the same period of time.
4. A loss **arising** from the failure of any travel agent, tour operator, accommodation provider, airline or other **carrier**, car rental agency or any other tourism or **travel services provider** to provide services or accommodation due to their **insolvency** or the **insolvency** of any person, company or organisation they deal with.
5. A loss **arising** from delays, rescheduling or cancellation of scheduled transport services caused by the **carrier** or related to the **carrier** including, but not limited to, maintenance, repairs, rescheduling, service faults, corporate takeover or industrial activity other than a strike.
6. If **you** or a member of **your travelling party** changes plans, does not want to or is not inclined to travel or decides not to continue with the **trip**.
7. If **you** decline to promptly follow the advice of Cerberus or **our** emergency assistance service, **we** will not be responsible for any subsequent medical, hospital or evacuation expenses.
8. If **you** were aware of any reason, before **your** period of cover commenced, that may cause **your trip** to be cancelled, abandoned, disrupted or delayed.
9. If **you** can claim **your** additional travel and accommodation expenses from any other source.
10. For any loss **arising** from or exacerbated by **your pre-existing medical conditions**, except as specified under Section 3, Pre-existing Medical Conditions, on pages 8 to 12.
11. For any loss **arising** from or exacerbated by a **pre-existing medical condition** suffered by:
 - a. a **close relative**;

- b. a member of **your travelling party**, except where their **pre-existing medical condition** is covered by **us**;
- c. **your** business partner or person in the same employ as **you**.

Please check “General exclusions” for other reasons why we will not pay.

BENEFIT 3:	CANCELLATION COSTS
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We will cover cancellation of **your** pre-paid transport and accommodation arrangements directly **arising** from or relating to the following events which are sudden, unforeseen and outside of **your** control and which directly prevent **you** from continuing **your trip**.

1. **You** are unable to continue the **trip** because of the death, **sudden illness or serious injury** of:
 - a. **You** or a member of **your travelling party**; or
 - b. A **close relative** or business partner or person in the same employ as **you**, who is resident in **Australia**, provided that the **sudden illness or serious injury** required hospitalisation or confinement, as confirmed in writing by a registered medical practitioner. In the case of a business partner or person in the same employ as **you**, the person’s absence made the ending of the **trip** necessary, and **you** have written confirmation of that fact from a senior partner or director.
2. Cancellation or restriction of **your** scheduled public transport services caused by severe weather, natural disaster, hijacking, riot, strike or civil commotion. **You** must have done everything reasonable to avoid the expense, and **you** must get the **carrier’s** written confirmation of **your** claim with them.
3. **You** or a member of **your travelling party** are made redundant from full-time permanent employment in **Australia**.
4. **You** are a full-time permanent employee and **your** employer cancels **your** pre-approved leave.
5. **You** or a member of **your travelling party** is called on as a witness (but not as an expert witness) or for jury service in **Australia** prior to **your** departure.
6. **You** lose **your passport**, travel documents or credit cards or they are damaged.
7. **You** or a member of **your travelling party** are directly involved in a motor vehicle, railway, air or marine **accident** resulting in **your** inability to meet **your** scheduled public transport. **You** must have written confirmation of the **accident** from an official body in the country where the **accident** happened.
8. A course, conference, wedding, funeral, concert or sporting event is cancelled and the sole purpose of **your trip** is to attend that event.
9. **You** or a member of **your travelling party** who is a full-time student is required to sit a supplementary examination (which is not a resit of a failed exam).
10. **Your** usual place of residence (or **your** owned business premises) in **Australia** is destroyed or rendered unsecure by a natural disaster or fire within the 30 days prior to **your** departure.
11. **You** are prevented from using **your** pre-booked transport and/or accommodation following severe weather or a natural disaster and **you** have done everything reasonable to book alternative transport and/or obtain nearby alternative equivalent accommodation.
12. A government or other official authority has advised not to travel to a specific region or country and that warning was first given after the issue date of **your** policy or prior to **you** making further travel arrangements.

If one of the above events occurs, **we** will pay:

1. The value of the unused transport and accommodation arrangements, less any refunds due to **you**, if **you** have to cancel any prepaid transport or prepaid accommodation arrangements.
2. The **reasonable** cost of rearranging **your trip** prior to the commencement of **your trip**, provided that this cost is not greater than the cancellation fees or lost deposits which would have been incurred had the **trip** been cancelled.
3. 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 of **your** control.
4. The travel agent's cancellation fees up to 10% of the amount paid to the travel agent or \$2,500, whichever is the lesser, when all monies have been paid or the maximum amount of the deposit has been paid at the time of cancellation. **We** will not pay any travel agent's cancellation fees above the level of commission or service fees normally earned by the agent had the **trip** not been cancelled.
5. For the loss of frequent flyer or similar air travel points **you** used to purchase an airline ticket following cancellation of **your** air ticket and **you** cannot recover the lost points from any other source. **We** calculate the amount **we** pay **you** as:
 - The cost of an equivalent class airline ticket, based on the best available advance purchase airfare for the same season of the following year, less **your** financial contribution; multiplied by
 - The total value of points lost; divided by
 - The total value of points redeemed to obtain the ticket.

The maximum amount we will pay for all claims combined under this benefit is shown under the Policy Benefits table.

X WE WILL NOT PAY:

1. A loss **arising** from the failure of any travel agent, tour operator, accommodation provider, airline or other **carrier**, car rental agency or any other tourism or **travel services provider** to provide services or accommodation due to their **insolvency** or the **insolvency** of any person, company or organisation they deal with.
2. A loss that **arises** directly or indirectly from an act or threat of terrorism.
3. A loss **arising** from delays, rescheduling or cancellation of scheduled transport services caused by the **carrier** or related to the **carrier** including maintenance, repairs, rescheduling, service faults, corporate takeover or industrial activity other than a strike.
4. A loss **arising** from financial, business, professional or contractual arrangements, except as provided in events 3 and 4 in this Benefit 3 cover, above.
5. If **you** or a member of **your travelling party** changes plans, does not want to or is not inclined to travel or decides not to continue with the **trip**.
6. If a tour operator or wholesaler is unable to complete arrangements for a tour because there is not the required number of people to begin or complete a tour or trip. This does not apply in relation to prepaid travel arrangements bought separately to reach the departure point for the tour or other travel arrangements.
7. A loss **arising** from an **epidemic** or **pandemic**.
8. If **you** were aware of any reason, before **your** period of cover commenced, that may cause **your trip** to be cancelled, abandoned, disrupted or delayed.
9. A loss **arising** from or exacerbated by **your pre-existing medical conditions**, except as specified under Section 3, Pre-existing Medical Conditions, on pages 8 to 12.
10. For any loss **arising** from or exacerbated by a **pre-existing medical condition** suffered by:

- a. A **close relative**;
- b. A member of **your travelling party**, except where their **pre-existing medical condition** is covered by **us**;
- c. **your** business partner or person in the same employ as **you**.

Please check “General exclusions” for other reasons why we will not pay.

BENEFIT 4	LUGGAGE AND PERSONAL EFFECTS
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The limits in total for a laptop, tablet, notebook, handheld computer, **camera equipment or video equipment** and for any other item are set out below. A pair or related set of items is considered only one individual item. Examples include:

- a camera, lenses (attached or not), tripod and accessories equals one item;
- a matched or unmatched set of golf clubs, golf bag and buggy equals one item;
- a matching pair of earrings equals one item.

The maximum amounts **we** will pay for any one individual item, pair or related set of items (item limit) are:

Luggage and Personal Effects	Items	Limits
Item Limits	Mobile phones	\$700/item
	Laptops, tablets, notebooks, other personal handheld computers (excluding mobile phones), camera equipment, video equipment	\$700/item
	All other items	\$700/item
Maximum limit for all items combined		\$5,000

We will decide whether to:

- Replace the item with the nearest identical item;
- Pay the cost of repairing the item; or
- Pay **you** its cash value after allowing for wear, tear and depreciation as determined by **us**.

Our payment will not exceed:

- The amount it would cost **us** to replace or repair the item, allowing for any trade discounts **we** are entitled to;
- Its original purchase price;
- The sum insured shown in the Policy Benefits table; nor
- The limits specified within this policy.

✓ WE WILL PAY:

1. Theft, permanent loss by a **travel services provider** or **accidental** damage to **your luggage and personal effects**, including such personal items **you** buy during the **trip**, whilst they are accompanying **you**.
2. Theft of cash up to \$250, providing **you** obtain a police report confirming the theft has occurred.

3. Theft, permanent loss by a **travel services provider** or **accidental** damage of dentures or dental prostheses, up to \$600, but limited to items under five years old.
4. Essential items of clothing and toiletries bought **overseas** because **your** luggage is temporarily lost or delayed (not permanently lost) by the **carrier** for more than 12 hours but less than 72 hours, up to \$250. This benefit does not apply on the leg of **your trip** that brings **you** to **your country of residence** or **your home** in **Australia**. **You** must give **us** relevant receipts and written confirmation of the length of the delay from the appropriate authority. No **excess** applies to this benefit.
5. Financial liability **you** incur as a direct result of a third party's fraudulent use of **your** travel documents, travellers cheques, passport or credit cards (excluding cash-only transaction cards, debit cards, pre-paid cash travel cards) after they have been **accidentally** lost or have been stolen. **We** will not pay more than \$1,000. **You** must comply with any conditions of the issuing body.
6. The **reasonable** additional documentation fees **you** incur **overseas**, up to \$1,000 in obtaining an emergency replacement passport or required temporary travel documents following the loss, theft or **accidental** damage of **your** documents whilst outside **Australia**. **We** will only cover those essential documents required to continue **your** current **trip**. Costs to obtain an emergency replacement passport for only one passport per person will be covered and will not exceed the pro-rata cost of the time remaining on **your** original passport. No **excess** applies to this benefit.

In the event that a covered loss, theft or damage to **your luggage and personal effects** occurs, **we** will allow **you** one automatic reinstatement of the sum insured.

The maximum amount we will pay for all claims combined under this benefit is shown under the Policy Benefits table.

Safeguarding your Luggage and Personal Effects

You must take all reasonable precautions to safeguard **your luggage and personal effects**. If **you** leave **your luggage and personal effects unsupervised** in a **public place**, whether accidentally or otherwise, **we** will not pay **your** claim.

For example:

- i. If **you** forget to take **your** luggage from the public bus or taxi;
 - ii. If **you** put **your** handbag on the back of the chair at a restaurant while **you** eat;
- Then, **you** will not be covered.

You must immediately report all theft to the police as well as to any **carrier**, service provider, property manager or other appropriate local authority within 24 hours of discovery. If **your luggage and personal effects** are damaged, delayed or lost by a **carrier**, **you** must report the event immediately to a responsible officer for the **carrier**. For all other circumstances, **you** must report the event within 24 hours of discovery to the service provider, property manager or other appropriate authority. A copy of the written report must be obtained and submitted with **your** claim.

X WE WILL NOT PAY:

For a claim that **arises** because of any of the following:

1. Loss, theft of or damage to watercraft of any type (excluding surfboards).
2. Damage to sporting equipment (including surfboards) while in use except snow skiing or golf equipment.
3. Breakage or damage to snow skiing or golf equipment over three years old.

4. Damage to sporting equipment which is cosmetic only or does not affect its functionality.
5. If **you** misplace **your** items, forget them or leave them behind;
6. A loss, theft of or damage to:
 - a. Cash, bank or currency notes, cheques or other negotiable instruments (excluding Benefit 4, We will pay, item 2);
 - b. unaccompanied **luggage or personal effects**;
 - c. **luggage or personal effects** that **you** leave **unsupervised** in a **public place**, whether accidentally or otherwise, or that happens because **you** do not take adequate and reasonable care to protect it;
 - d. **luggage or personal effects**, to the extent for which the **carrier** is responsible and will pay compensation;
 - e. items left unattended in a motorised vehicle or boat, unless taken from a locked boot or locked concealed luggage compartment of a station wagon, hatchback, van or motor home (or taken from the locked compartment or carry bag/pannier – a hard case only – of a motor cycle), and taken between sunrise and sunset local time and there is evidence of damage and forced entry which is confirmed by a police report;
 - f. **camera equipment, video equipment, mobile phones**, personal handheld computers, jewellery left unattended at any time in any motorised vehicle (which includes a motor cycle, station wagon, hatchback, van and motor home) or boat;
 - g. **camera equipment, video equipment, mobile phones**, personal handheld computers, jewellery checked in to be held and transported in the cargo hold of any **carrier** (including any loss from the point of check-in until receipt of the said goods);
 - h. **luggage and personal effects** that are fragile or brittle (for example glass, ceramic, porcelain, crystal) or an electronic component that is broken or scratched – unless either:
 - it is the lens of spectacles, binoculars, **camera equipment** or **video equipment**; or
 - the breakage or scratch was caused by a crash involving a vehicle in which **you** are travelling.
7. Loss, theft or damage which is not reported and a written report is not obtained within 24 hours of discovery from the police or the appropriate authority such as, but not limited to, the airline, accommodation manager, transport provider, airport authority, tour operator or guide.
8. Loss, wear and tear or depreciation of property or damage caused by the action of insects, vermin, mildew, rust or corrosion.
9. Mechanical, electrical breakdown or a malfunction.
10. Expenses incurred for a replacement passport or travel documents which are not required for **you** to continue **your** current **trip** or which are already covered under Benefit 2, Additional Expenses / Medical Evacuation.

Please check “General exclusions” for other reasons why we will not pay.

BENEFIT 9:	TRAVEL DELAY – NIL EXCESS APPLIES
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✓ WE WILL PAY:

1. For the **reasonable** cost of necessary, additional meals and accommodation if, for a reason outside **your** control, **your** scheduled transport from **Australia** or from **overseas** is delayed for at least 6 hours.

We will pay up to \$200 for each subsequent 12 hours of delay (or part of that time after the initial 6 hours), up to a maximum \$500. **You** must give **us your** receipts and written confirmation of the delay from the **carrier**.

The maximum amount we will pay for all claims combined under this benefit is shown under the Policy Benefits.

X WE WILL NOT PAY:

1. For a loss **arising** from the failure of any travel agent, tour operator, accommodation provider, airline or other **carrier**, car rental agency or any other tourism or **travel services provider** to provide services or accommodation due to their **insolvency** or the **insolvency** of any person, company or organisation they deal with.
2. For a loss that **arises** directly or indirectly from an act or threat of terrorism.
3. When **your** scheduled transport is cancelled and not delayed.
4. If **you** can claim **your** additional meals and accommodation expenses from any other source.
5. A loss **arising** from delays, rescheduling or cancellation of scheduled transport services caused by the **carrier** or related to the **carrier** including, but not limited to, maintenance, repairs, rescheduling, service faults, corporate takeover or industrial activity other than a strike.

Please check “General exclusions” for other reasons why we will not pay.

BENEFIT 22:	PERSONAL LIABILITY
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✓ WE WILL PAY:

Damages or compensation **you** are legally liable for if **your** negligence during **your trip** causes:

1. **Injury** to a person who is not a member of **your** family or **travelling party**; or
2. Loss of or damage to property that is not owned by **you** or a member of **your** family or **travelling party** and is not in **your** or their custody or control.
3. **We** will also reimburse **your reasonable** legal costs for settling or defending the claim made against **you**. **We** decide whether the costs were **reasonable**. **You** must not accept any liability without **our** prior approval.

The maximum amount we will pay for all claims combined under this benefit is shown under the Policy Benefits table.

X WE WILL NOT PAY:

For **your** liability **arising** out of:

1. **Your** employment, trade, business, profession, or work agreement or volunteer activities, whether **you** are paid or unpaid.
2. An employee suffering an **injury** or **illness** that occurs during their course of employment with **you**.
3. An unlawful, wilful or malicious act by **you**.
4. **Your** ownership, possession or use (including as a passenger) of a mechanically propelled vehicle, or any aircraft or watercraft.
5. **You** passing on an **illness** to another person.

Importantly, **you** must not admit fault or liability, and **you** must not offer or promise to pay any money, or become involved in litigation, without **our** approval. If **you** do so, **we** may reduce or adjust the amount **you** might otherwise be entitled to.

Please check “General exclusions” for other reasons why we will not pay.

General exclusions

These general exclusions apply to all sections of the policy.

We will not pay for any claims which **arise** from or relate to:

1. A lack of due care and responsibility on **your** part by neglecting to observe appropriate preventative measures for the travel region, as outlined by the World Health Organisation, including obtaining relevant vaccinations, malaria prophylaxis, and hygiene measures. Please see www.who.int for further information.
2. **You** travelling even though **you** know, or a reasonable person in **your** circumstances would know, **you** are unfit to travel, whether or not **you** have sought medical advice; travelling against medical advice; travelling to obtain medical treatment; arranging to travel when **you** know of circumstances that could lead to the **trip** being delayed, abandoned, disrupted or cancelled.
3. **Your** medical practitioner advising **you** that **you** are unfit to travel and **you** fail to promptly cancel **your** pre-booked travel. **You** will be responsible for any extra cost (including cancellation charges) incurred due to **your** failure to promptly cancel the pre-arranged travel.
4. Private hospital or other medical treatment **you** receive or are eligible to receive where publicly funded services or care is available in **Australia** or under any Reciprocal Health Care Agreement between the government of **Australia** and the government of any other country (including New Zealand, the United Kingdom, the Republic of Ireland, Sweden, the Netherlands, Finland, Italy, Belgium, Malta, Slovenia and Norway), unless instructed by **us** or **our** emergency assistance service to do so. Please see www.medicareaustralia.gov.au for further information and a current list of reciprocal countries.
5. Fertility treatment or any resulting pregnancy, as specified under Section 3, Pre-existing Medical Conditions, on pages 8 to 12.
6. Any multiple pregnancy or any pregnancy, childbirth or related **complications** after 26 weeks of pregnancy with a single baby. Expectant mothers should consider whether they travel under this policy, as no cover is provided for childbirth or the care of a newborn child, irrespective of the stage of pregnancy at which the child is born.
7. Pregnancy, childbirth or related **complications** except as specified under Section 3, Pre-existing Medical Conditions, on pages 8 to 12.
8. **Pre-existing medical conditions** suffered by **you** except as specified under Section 3, Pre-existing Medical Conditions, on pages 8 to 12.
9. **Pre-existing medical conditions** suffered by a member of **your travelling party** (except where noted in this PDS), **your close relative** or any other person.
10. Any medical procedures in relation to AICD/ICD insertion during **overseas** travel. If **you** or a member of **your travelling party** or a **close relative** (as listed on **your** Certificate of Insurance) requires this procedure, due to sudden and acute onset which occurs for the first time during **your** period of cover and not directly or indirectly related to a **pre-existing medical condition**, **we** will exercise **our** right to organise a repatriation to **Australia** for this procedure to be completed.
11. A sexually transmitted disease/infection, HIV (except where first acquired during the period of insurance and as a result of an **accident**), AIDS;
12. Mental illness as defined by DSM IV including, but not limited to, the following:
 - a. Dementia, depression, anxiety, stress or other mental or nervous conditions;
 - b. Behavioural diagnosis (such as autism, ADHD);
 - c. A therapeutic or illicit drug or alcohol addiction;
 - d. Eating disorders;

whether the condition **arises** independently or is secondary to other medical conditions.

13. Expenses which are recoverable by compensation under any workers compensation act or transport accident laws or by any employer or Government sponsored fund, plan or medical benefit scheme or any other similar type of benefit scheme or insurance required to be effected by or under a law.
14. Any event or occurrence where providing cover would constitute 'health insurance business' as defined under the Private Health Insurance Act 2007.
15. Any financial or non-financial consequential loss of any nature including loss of enjoyment.
16. A criminal act, a dishonest act, or an unlawful act by **you** or by a person with whom **you** are in collusion.
17. If **you** have not been honest and frank with all answers, statements and submissions made when **you** applied for cover or in connection with **your** claim.
18. Any act of war, acts of foreign enemies, hostilities or warlike operations (whether war is declared or not) or from any civil war, rebellion, revolution, insurrection, civil commotion assuming the proportions of, or amounting to, an uprising, military or usurped power.
19. A nuclear reaction or contamination from nuclear weapons or radioactivity.
20. Biological and/or chemical materials, substances, compounds or the like used directly or indirectly for the purpose to harm or to destroy human life and/or create public fear.
21. Errors or omissions in any booking arrangements, failure to obtain relevant visa, passport or travel documents and/or any financial or non-financial consequential loss **arising** from the error or omission or failure.
22. **You** not following the advice of a government or other official body's warning in the mass media:
 - a. Against travel to a particular country or parts of a country;
 - b. Of a strike, riot, severe weather, natural disaster, civil commotion or contagious disease;
 - c. Of a likely or actual **epidemic** or **pandemic** (such as H5N1 Avian influenza);
 - d. Of a threat of an **epidemic** or **pandemic** (such as H5N1 Avian influenza) that requires the closure of a country's borders; or
 - e. Of an **epidemic** or **pandemic** that results in **you** being quarantined;

and **you** not taking the appropriate action to avoid or minimise any potential claim under **your** policy, including delay of travel referred to in the warning. Please refer to www.who.int and www.smartraveller.gov.au and www.dfat.gov.au for further information.

No cover is available for any event under any section of this policy should **you** travel to a country or region where the Australian government has issued a "Do Not Travel" warning.
23. Parachuting, sky diving, hang gliding, paraponting or travel in an air supported device other than as a passenger in a licensed passenger aircraft operated by an airline or charter company. This does not apply to hot air ballooning or parasailing.
24. **Your**, any of **your travelling party's** or a **close relative's** intentional exposure to a needless risk or lack of reasonable care, except in an attempt to save human life.
25. Any search and rescue expenses (including costs charged to **you** by a government, regulated authority or private organisation connected with finding and rescuing an individual).
26. Delay, detention, seizure or confiscation by Customs or other officials.
27. A government authority seizing, withholding, or destroying anything of **yours**, or any prohibition by or regulation or intervention of any government, or any government denying **you** entry or not allowing **you** to stay in that country for any reason.
28. Costs for medication being taken at the time the **trip** began or costs for maintaining a course of treatment **you** were on prior to the **trip**.
29. Any items sent by courier or post or shipped as freight or under a Bill of Lading.

30. **You**, a **close relative** or a member of **your travelling party**:
 - a. Committing suicide, attempting to commit suicide or deliberately causing self harm;
 - b. Being under the influence of or addicted to alcohol or a drug, except a drug taken in accordance with the advice of a registered medical practitioner;
 - c. Taking part in a riot or civil commotion;
 - d. Acting maliciously;
 - e. Racing (except on foot); mountaineering – or rock climbing – using support ropes; taking part in a **professional sporting activity**; taking part in extreme sports or experimental versions of any sport;
 - f. Riding a motor cycle, when:
 - i. **You** are operating the motorcycle without wearing a helmet or without a valid licence in **Australia** and in the country in which **you** are riding for the same class of vehicle **you** are operating; or
 - ii. **You** are a pillion and **you** are not wearing a helmet or **your** motor cycle operator does not have a valid licence in the country in which **you** are travelling;
 - g. Diving underwater using an artificial breathing apparatus unless you hold an open water diving licence or diving under licensed instruction.
31. Any costs or expenses incurred outside the period of the **trip**.
32. Expenses **you** would still incur in the absence of an insured event.
33. Phone calls which are not made to **our** emergency assistance service or **us**.
34. Events for which the provision of cover or a liability to pay a benefit would expose **us** and/or **our** reinsurer(s) to any sanction, prohibition or restriction under United Nations resolutions or any sanctions, laws or regulations of the European Union, United Kingdom or the United States of America.
35. **You** failing to avoid or minimise expenses following an event which **you** or a reasonable person in **your** circumstances would reasonably expect to result in a claim.
36. Amounts recoverable from any other source.
37. Any currency fluctuation.

Words with special meaning

Words that have special meaning are noted in **bold** throughout this PDS and are defined here:

Accident means an unexpected, unintended, unforeseeable event.

AICD/ICD means an implantable cardioverter-defibrillator (ICD), also known as an automated implantable cardioverter-defibrillator (AICD).

Arises or Arising means directly or indirectly caused by, resulting from, related to or in any way connected with.

Australia means the country of Australia or in respect of people residing overseas travelling to Australia the word “**Australia**” means **your country of residence** (except in relation to “Jurisdiction and Choice of Law” in Section 7, Other Important Information).

Camera equipment means a camera body, lens(es), flash, tripod and any other equipment that can only be used in conjunction with a camera body.

Carrier or Carriers means an aircraft, vehicle, train, vessel or other public transport operated under a license for the purpose of transporting passengers. This definition excludes taxis.

Chronic means a persistent and lasting medical condition. **We** do not consider that **chronic** pain has to be ‘constant’ pain, however, in many situations it has a pattern of relapse and remission. The pain, disease or medical issue may be long-lasting, recurrent (occurred on more than two occasions) or characterised by long suffering.

Close relative means **your** or a member of **your travelling party’s** spouse/de facto partner, parent, parent-in-law, daughter, son, daughter-in-law, son-in-law, brother, sister, brother-in-law, sister-in-law, grandchild, grandparent, step-parent, step-son, step-daughter, fiancé or fiancée or guardian.

Complications mean any secondary diagnosis occurring prior to, during the course of, concurrent with, as a result of or related to the pregnancy, which may adversely affect the pregnancy outcome or **your** ability to travel.

Country of residence means the country of which **you** are a citizen or permanent resident.

Dependent means **your** children or grandchildren, or others for whom **you** are the legal guardian, who are:

- a. Travelling with **you** on the majority of **your trip**; and
- b. Not in full-time employment; and
- c. Under the age of 25 at the date of policy issue.

Epidemic means a sudden development and rapid spreading of a contagious disease in a region where it developed in a simply endemic state or within a previously unscathed community.

Excess means the amount which **you** must first pay for all losses **arising** from the one event before a claim can be made under **your** policy.

Home means **your** current, usual place of permanent residence in **Australia**.

Illness means a sickness, disease or unhealthy condition which is not an **injury**.

Injury means bodily harm caused solely and directly by sudden, violent, visible and external means following an **accident** and which does not result from any **illness**.

Insolvency means bankruptcy, provisional liquidation, liquidation, appointment of a receiver or administrator, entry into a scheme of arrangement, statutory protection, stopping the payment of debts or the happening of anything of a similar nature under the laws of any jurisdiction.

Luggage and personal effects means any personal items which **you** own and **you** take with **you** or buy on **your trip** and which are designed to be worn or carried about with **you**. This includes items of clothing, personal jewellery, **camera equipment**, **video equipment**, personal handheld computers or other personal, portable electronic devices. However, it does not mean any business samples or items that **you** intend to trade.

Mobile phone means any handheld portable telephone including smartphones or other handheld, portable communication devices with advanced pc-like capabilities, such as Blackberrys and iPhones.

Overseas means in any country other than **your country of residence**.

Pandemic means a form of an **epidemic** that extends throughout an entire continent, even the entire human race.

Pre-existing medical condition means:

- a. Any **chronic** or currently ongoing medical or dental condition of which **you** are aware or any complication related to any such **chronic** or current condition; or
- b. Any medical or dental condition, or related complication, the symptoms of which **you** are currently aware; or
- c. Any medical or dental condition that is currently being investigated or treated, or has been investigated or treated in the 90 days prior to the issue of the Certificate of Insurance, by a health professional (including dentist or chiropractor or physiotherapist); or
- d. Any medical condition, current ongoing or experienced at any time in the past, involving **your** back, neck, brain, heart, circulatory system, respiratory system or cancer; or
- e. Any condition for which **you** take prescribed medicine; or
- f. Any condition for which **you** have had surgery, or any complication **arising** from any surgery **you** have at any time had for any reason; or
- g. Any condition for which **you** see a medical specialist; or
- h. Pregnancy.

The definition applies to **you**, **your travelling party**, a **close relative** and any other person.

Professional sporting activity means an activity for which **you** receive or are eligible to receive a financial reward (appearance fee, a wage or salary) from training for or participating in that activity, regardless of whether or not **you** are a professional sports person.

Public place means any place that the public has access to, including but not limited to planes, trains, cruise ships, taxis, buses, air or bus terminals, stations, wharves, streets, museums, galleries, hotels, hotel foyers and grounds, hostels, dormitories and other publicly-shared accommodation, campgrounds, beaches, restaurants, private car parks, public toilets and general access areas.

Reasonable means, for medical or dental expenses, the standard level of care given in the country **you** are in or, for other expenses, the standard level **you** have booked for the rest of **your trip**, or as determined by **us**. For personal effects and other property, the level of quality and performance as compared to items of a similar age, style, brand and use, or as determined by **us**.

Rental vehicle means a rented sedan, campervan, motor home, hatchback or station wagon, four-wheel drive or mini bus/people mover rented from a licensed motor vehicle rental company.

Resident means an Australian citizen, or holder of a valid Australian permanent residency visa, who is permanently residing at an Australian address and who holds an Australian Medicare card which is not a visitor Medicare card.

Sudden illness or **serious injury** means an **illness** or **injury** which necessitates treatment by a legally qualified medical practitioner and, where it relates to (i) **you** or **your** accompanying **dependents**, the attending medical practitioner at that time certifies in writing that **you** or they are unfit to travel or continue with the original **trip**; or (ii) others to whom this insurance applies, their attending medical

practitioner at that time certifies in writing that they are unable to perform their usual and customary duties.

Travel services provider means a scheduled services airline, hotel operator, resort operator, car rental agency, bus, cruise line and railway operator.

Travelling party means **you** and any travelling companion who has arranged to accompany **you** on the majority of **your trip**.

Trip means the period of travel noted in the Certificate of Insurance. The period begins on the date of departure noted in the Certificate of Insurance or when **you** leave **your home** to begin **your** actual journey, whichever happens last. It ends when **you** return to **your home** or the return date noted in the Certificate of Insurance, whichever happens first.

Unsupervised means leaving **your luggage and personal effects**:

- a. With a person **you** did not know prior to commencing **your trip**; or
- b. In any position where it can be taken without **your** knowledge; or
- c. At such a distance from **you** that **you** are unable to prevent it being taken.

Video equipment means a video camera body, lens/es, tripod, lighting equipment and any other equipment that can only be used in conjunction with a video camera body.

We, Our, Us means certain underwriters at Lloyd's who will deal with **you** through their agent Cerberus Special Risks Pty Limited.

You or Your means the person named in the Certificate of Insurance as well as their accompanying dependent(s).

5. When You Need Help

Our emergency assistance service is here to help **you** in the event of an emergency.

In the event of an emergency, call 24 hours a day on
+61 2 9234 3170

Our emergency assistance service will help with medical problems, including locating nearest medical facilities and if need be, arranging **your** evacuation **home**. They can also assist with locating nearest embassies and consulates, as well as keeping **you** in touch with **your** family and employer in an emergency.

In case of a medical emergency

You must contact our emergency assistance team immediately if **you**:

- Suffer a **sudden illness or serious injury**; or
- Have an **accident**; or
- Are hospitalised; or
- Are treated as an outpatient where the cost of treatment is likely to exceed \$2,000.

Our emergency assistance team will help direct or move **you** to the appropriate hospital or health care facility. Subject to medical advice, **you** must take their recommendation as to where **you** can be treated to ensure **you** receive quality medical care.

We have the option of returning **you** to **Australia**, or evacuating **you** to another country, if the cost of **your overseas** medical expenses could exceed the cost of returning **you** to **Australia**.

If **you** do not contact our emergency assistance service as required, **we** may not fully reimburse **you** for **your** expenses or for any evacuation or airfares that have not been approved or arranged by **us**. For more information about **your** cover in these circumstances, see Section 4, Details of Your Cover, and particularly Benefit 1, Medical Expenses Overseas, and Benefit 2, Additional Expenses / Medical Evacuation.

In case your luggage and personal effects (including travel documents) are stolen, lost or damaged

You must report the theft, loss or damage to the appropriate authority as soon as possible and in any case within 24 hours of discovery. The appropriate authority will vary depending on what has happened. If **your luggage and personal effects** are:

- Stolen, lost or damaged whilst with a **travel services provider** (for example, airline, hotel, tour operator), **you** should report the event to that provider;
- Stolen or maliciously damaged, **you** should report the event to the police or other local government authority; or
- Lost or damaged in other circumstances, **you** should report the event to our emergency assistance service.

It is also important that **you** obtain a written report from the relevant authority including, where applicable, any offer of settlement they make. This allows **us** to verify the facts of **your** claim and make an accurate decision.

In case you are accused of causing an accident or other event leading to a claim against you

You should report the event immediately by contacting **our** emergency assistance service.

Importantly, **you** must not admit that **you** are at fault, and **you** must not offer or promise to pay any money, or become involved in litigation, without **our** approval.

In all other cases

You should contact **our** emergency assistance service or Cerberus.

6. Making a Claim

If **you** need to make a claim, please follow the instructions below.

Where your claim arises due to an emergency

You must follow the instructions set out in Section 5, When You Need Help. Once the emergency has been dealt with, **you** may need to submit a claim on **your** return.

Making a claim when you return

If **you** need to make a claim, **you** need to inform **us** within 30 days of **your** return date by completing a claim form. Claim forms are available by calling Cerberus on 1300 625 229 or +61 2 8263 0487.

Please complete the claim form in full to allow **your** claim to be processed quickly and efficiently. When **you** submit **your** claim, **you** need to attach to the claim form all original documents supporting **your** claim. The documents **you** need to provide are set out on the claim form and include medical reports, police reports, receipts, valuations, other proof of ownership and value, any amount of any loss and any other information relevant to **your** claim.

Your claim will be processed within 10 business days of **us** receiving a completed claim form and all necessary supporting documentation. If **we** need additional information, a written request will be made to **you** within 10 business days. **You** must give **us** any information **we** reasonably ask for to support **your** claim, at **your** expense. If the claim form is not fully completed by **you**, **we** cannot process **your** claim.

If **you** do not give **us** timely notice of **your** claim, **we** can reduce **your** claim by the amount of prejudice **we** have suffered because of the delay.

You must co-operate with **us** at all times and provide supporting evidence and such other information as **we** may reasonably require.

Documentation we may need

To enable **us** to pay **your** claim, **we** require certain original documents. These documents allow **us** to verify the facts of **your** claim and the amount of **your** loss or liability. Below is a list of documents **we** commonly require:

1. Written medical reports from a treating doctor explaining the diagnosis provided, medical tests and treatment given/requested;
2. Receipts for goods **you** buy (these should be kept separate from the goods themselves);
3. Relevant tickets and luggage receipts;
4. Original receipts (which provide evidence of the age, value and **your** ownership of the goods);
5. Valuations supporting the value **you** have nominated for specific items;
6. Original repair quotes (which provide evidence of repair costs);
7. Written reports from the police; for instance, where **you** have had **luggage and personal effects** stolen or been involved in an event leading to an **injury**. (These reports need to be obtained from the police within 24 hours of discovery);
8. Written reports from **your travel services provider** where they lose or damage **your luggage and personal effects**, (these reports need to be obtained from the provider within 24 hours of discovery) together with details of any settlement they make;
9. Written reports from another appropriate authority such as an airport authority; for instance, where **you** have had **luggage and personal effects** stolen or damaged. (These reports need to be obtained within 24 hours of discovery.)

If **you** are unable to provide the information **we** require to substantiate **your** claim, then **we** may reduce or refuse to pay **your** claim.

Understanding how we calculate your claims payments

We pay all claims in Australian dollars and **we** will pay **you** unless **you** tell **us** to pay someone else. The rate of currency exchange that will apply is the rate at the time **you** incurred the expense.

If an **excess** is applicable to **your** claim, this will be deducted from **your** claim. Where an **excess** is applicable, this will be applied to each event giving rise to a claim. Details of these **excesses** are shown in Section 2, Your Policy Benefits.

Depreciation is applied to claims for **luggage and personal effects** at such rates as reasonably determined by Cerberus.

Goods and Services Tax (GST) can also affect **your** claim. If **you** are entitled to claim an input tax credit in respect of a cost for which a claim is made, or would be entitled to an input tax credit if **you** were to incur the relevant cost (that is, in replacing a lost or stolen item), the amount **we** would otherwise pay will be reduced by the amount of that input tax credit.

If **you** are entitled to claim an input tax credit in respect of **your** premium, **you** must inform **us** of the percentage of that input tax credit at the time **you** first make a claim. If **you** fail to do so, **you** may have a liability for GST if **we** pay **you** an amount under this policy.

Your responsibilities to us when you make a claim

If **we** have a claim against someone in relation to the money **we** have to pay under this policy, **you** must do everything **you** can to help **us** recover money from them in legal proceedings. If **you** are aware of any third party from whom **you** or **we** may recover money, **you** must inform **us** of such third party.

If **you** can make a claim against someone other than under an insurance policy in relation to a loss or expense covered under this policy, **you** must claim from them first. If they do not pay **you** the full amount of **your** claim, **we** will make up the difference.

If any loss, damage or liability covered under this policy is covered by another insurance policy, **you** must give **us** details. If **you** make a claim under one insurance policy and **you** are paid the full amount of **your** claim, **you** cannot make a claim under the other policy. If **you** make a claim under another insurance policy and **you** are not paid the full amount of **your** claim, **we** will make up the difference. **We** may seek contribution from **your** other insurer. **You** must give **us** any information **we** reasonably ask for to help **us** make a claim from **your** other insurer.

We may, at **our** discretion, undertake in **your** name and on **your** behalf, control and settlement of proceedings for **our** own benefit to recover compensation or secure indemnity from any party in respect of anything covered by this policy: this is known as subrogation. **You** are to assist and permit to be done all acts and things as required by **us** for the purpose of recovering compensation or securing indemnity from other parties to which **we** may become entitled or subrogated, upon **us** paying **your** claim under this policy, regardless of whether **we** have yet paid **your** claim and whether or not the amount **we** pay **you** is less than full compensation for **your** loss.

If **we** pay **you** for lost or damaged property and **you** later recover the property or it is replaced by a third party, **you** must pay **us** the amount of the claim **we** paid **you**.

Where we recover money from others

We will apply any money **we** recover from someone else under a right of subrogation in the following order:

1. To **us, our** administration and legal costs **arising** from the recovery.
2. To **us**, an amount equal to the amount that **we** paid to **you** under the policy.
3. To **you, your** uninsured loss (less **your excess**).
4. To **you, your excess**.

Once **we** pay **your** total loss, **we** will keep all money left over. If **we** have paid **your** total loss and **you** receive a payment from someone else for that loss or damage, **you** must pay **us** the amount of that payment up to the amount of the claim **we** paid **you**.

Preventing fraud

Insurance fraud places additional costs on honest policyholders. Fraudulent claims force insurance premiums to rise. **We** encourage the community to assist in the prevention of insurance fraud. **You** can help by reporting insurance fraud to Cerberus on 1300 625 229. All information will be treated as confidential and protected to the full extent under law.

7. Other Important Information

About your premium

You will be told the premium payable for the policy when **you** apply. It is based on a number of factors such as **your** destination(s), length of trip, number of people covered, age and additional options chosen. The higher the risk, the higher **your** premium.

On **your** Certificate of Insurance, the “Premium” reflects the premium payable to **us**. The “Total Amount” includes any policy issue fee, any relevant compulsory government charges, taxes or levies (for example, Stamp Duty and GST) **we** are obligated to pay in relation to **your** policy and any discounts that may apply.

Changes to your policy

Please check all **your** policy documents and make sure all the information is correct, as **we** rely on the information in dealing with **your** policy. If there are any errors, please contact Cerberus.

Where **your** circumstances have changed and **you** need to change the cover **we** provide, please contact Cerberus so **we** can assist. In some circumstances, **we** can change the cover or issue a new policy. Either way, **we** will give **you** a new Certificate of Insurance. Where **we** are not able to offer a change of policy or a new policy, **we** will explain why.

Updating the PDS

This PDS is current for the period of insurance outlined on **your** Certificate of Insurance. From time to time, **we** may need to update this PDS or issue a Supplementary PDS (SPDS) if certain changes occur where required and permitted by law. If the changes affect a policy **you** currently have with **us**, **we** may issue **you** with a new PDS and/or SPDS to update the relevant information. **We** ask that **you** read the new PDS or SPDS in full to understand the changes, as they may affect **your** cover or **your** decision to purchase cover with **us**.

General Insurance Code of Practice

The Insurance Council of Australia Limited has developed the General Insurance Code of Practice (the Code), which is a self-regulatory code for adoption by insurers. **We**, together with Cerberus and its representatives that provide this insurance, proudly support the Code and embrace its objective of raising the standards of practice and service in the insurance industry. **You** can obtain a copy of the Code from www.codeofpractice.com.au.

Privacy Policy

To arrange and manage **your** travel insurance, **we** and **our** service providers including Cerberus, , and others who distribute this policy (collectively with **us** are referred to in this Privacy Policy as “we”, “us” and “our”) collect personal and health information from **you** and others (including those authorised by **you** such as **your** doctors, hospitals and persons whom **we** consider necessary).

We comply with the Privacy Act 1988 and the Health Records and Information Privacy Act 2002 and have developed a Privacy Policy that controls **our** handling of personal and health information.

Any personal information **you** provide is used by **us** to evaluate and arrange **your** travel insurance. **We** also use it to administer and provide the insurance services and manage **your** and **our** rights and obligations in relation to the insurance services, including managing, processing and investigating claims. **We** may also collect, use and disclose it for product development, marketing, research, IT systems maintenance and development, recovery against third parties and for any other purposes with **your** consent.

Our Privacy Policy covers:

- What personal information is being collected;
- Who is collecting personal information;
- How personal information is used;
- To whom and under what circumstances personal information is disclosed; and
- How personal information is stored.

In most circumstance, **we** will:

- Only collect personal information about **you** with **your** consent unless it is legally required or authorised to do otherwise.
- Collect **your** personal information directly from **you** where this is practical and possible.
- Only collect personal information about **you** that is necessary and relevant to the purpose for which it is collected.
- Only use **your** personal information for the purpose for which it is collected or for a directly related secondary purpose that **you** could reasonably expect **your** personal information to be used for (unless legally required or authorised to do otherwise).
- Provide **you** with access to **your** personal information unless legally required or authorised to deny such access. An administration fee may be charged to process **your** request.
- Only disclose **your** personal information to a third party with **your** consent or where **you** could reasonably expect such disclosure or where **we** are legally required or authorised to do so.
- Take reasonable steps to keep **your** personal information complete, current and accurate.
- Take reasonable steps to ensure personal information about **you** is kept secure.

You can seek access to and correct **your** personal information by contacting **us**. **You** may not access or correct personal information of others unless **you** have been authorised by their express consent or otherwise under law, or unless they are **your** dependents under 16 years.

If **you** do not agree to the above or will not provide **us** with personal information, **we** may not be able to provide **you** with **our** services or products, process **your** application or issue **you** with a policy. In cases where **we** do not agree to give **you** access to some personal information, **we** will give **you** reasons why.

For further information about **our** Privacy Policy or to obtain a copy, please contact the Privacy Officer at Cerberus, PO Box A975, South Sydney NSW 1235.

If you have a complaint

If **you** have a complaint about this insurance or the financial services provided by **us**, Cerberus, or the distributor, please contact Cerberus by calling 1300 625 229 (within Australia) and +61 2 9234 3111 (outside Australia), by e-mailing Cerberus Customer Relations at idr@cerberusrisks.com, by sending **your** complaint to Cerberus in writing at PO Box A975, Sydney NSW 1235, Australia. Please see page 38 of the Financial Services Guide for details of how **we** manage complaints.

Jurisdiction and Choice of Law

This policy is governed by and construed in accordance with the law of New South Wales, Australia, and **you** agree to submit to the exclusive jurisdiction of the courts of New South Wales.

Equally **we**, in accepting this insurance, agree that:

- i. If a dispute arises under this insurance, this insurance will be subject to Australian law and practice and the underwriters will submit to the jurisdiction of any competent court in the Commonwealth of Australia;
- ii. Any summons notice or process to be served upon the underwriters may be served upon Sportscover Syndicate 3334 at Suite 2, Level 21, Angel Place, 123 Pitt Street, Sydney NSW 2000, who has authority to accept service and to appear on the underwriters' behalf; and
- iii. If a suit is instituted against **us**, **we** will abide by the final decision of such court or any competent appellate court.

Responsibility for this document

Cerberus is responsible for the Financial Services Guide in this document and certain underwriters at Lloyd's are responsible for the Product Disclosure Statement in this document.

Date prepared: 4 September 2013
Date effective: 5 September 2013
Version: SS-VFS-PDS-02-201305SEP

Financial Services Guide

This Financial Services Guide (FSG) explains the financial services that you receive when you purchase a Cerberus policy and is designed to help you make an informed decision about whether the financial services provided are suitable. It also explains how Cerberus and the distributor are paid and how complaints are handled.

You should also review the Product Disclosure Statement contained in this booklet in full to understand all the features, terms and conditions of the policy to help you decide if the cover is suitable for you.

About the insurer

This insurance is underwritten by certain underwriters at Lloyd's (insurer).

Lloyd's is referred to as 'we' 'our' and 'us' in the PDS that is combined with this FSG. They can be contacted through Lloyd's Underwriters' General Representative in Australia at Suite 2, Level 21, Angel Place, 123 Pitt Street, Sydney NSW 2000 and on telephone (02) 9223 1433.

About Cerberus

Cerberus Special Risks Pty Limited, ABN 81 115 932 173, AFSL 308461 (Cerberus) is an Australian Financial Services Licensee authorised to provide financial product advice and deal in general insurance products.

Cerberus is the underwriting agent acting for the insurer and holds a binding authority from the insurer which allows Cerberus to issue, vary, renew or cancel your insurance and handle and settle claims. This means that Cerberus acts as the insurer's agent and not as your agent. Cerberus acts on the insurer's behalf in marketing the insurance as well as arranging and administering the policy.

You can contact Cerberus at PO Box A975, Sydney NSW 1235 and on telephone 1300 625 229 (within Australia) and +61 2 9234 3111 (outside Australia).

About the distributor

Cerberus travel insurance is distributed by our distributor, whose contact details can be found on the back of this Combined Financial Services Guide and Product Disclosure Statement. The distributor has been appointed to act in this capacity and acts on behalf of Cerberus and the insurer and not on your behalf.

The distributor is authorised to provide you with a quote, arrange to issue or vary travel insurance and provide you with factual information.

Remuneration

Cerberus and the distributor are each remunerated out of the premium that you pay. That is, their fees are included in the premium you pay for your insurance.

Cerberus is paid a commission on the sale of an insurance policy. This commission is calculated as a percentage of the gross premium (that is, the premium and taxes). In addition to this commission, Cerberus will receive a share of the underwriting profit the insurer makes in a given year on all insurance Cerberus arranges, provided the insurer meets the underwriting targets it sets.

Employees of Cerberus receive an annual salary. Cerberus employees may also receive a bonus based on performance criteria, including sales.

The distributor is also paid a commission on the sale of an insurance policy. The distributor's remuneration is paid by Cerberus out of the commission that Cerberus receives from the sale of your insurance.

The distributor's employees may receive an annual salary, performance based bonuses and other incentives depending on the nature of their employment.

If you would like more information about the remuneration that Cerberus and its partners receive, you may ask them. Please make this request within a reasonable time after you receive this FSG and before your policy is issued.

If you have a complaint

If you have a complaint about this insurance or the financial services provided by the insurer, Cerberus or the distributor, please contact Cerberus Customer Relations at PO Box A975, Sydney NSW 1235, or telephone 1300 625 229, or e-mail idr@cerberusrisks.com.

Cerberus will respond to your complaint within 15 business days. If more time is needed to collect necessary information or complete any further investigation required, Cerberus will agree with you a reasonable alternative timeframe.

If you are not satisfied with the response to your complaint and your complaint is about this insurance or the services provided by the insurer, you should contact the Lloyd's Underwriters' General Representative in Australia for consideration under their dispute resolution process. You can contact Lloyd's at Lloyd's Underwriters' General Representative in Australia, Suite 2, Level 21, Angel Place, 123 Pitt Street, Sydney NSW 2000 or telephone (02) 9223 1433.

Your dispute will be acknowledged by Lloyd's in writing within 5 business days of receipt and you will be kept informed of the progress at least every 10 business days. The length of time required to resolve a dispute will depend on the individual issues, however, you will normally receive a response within 15 business days of receipt, provided Lloyd's has received all necessary information and has completed any investigation required.

If you are still not satisfied with the outcome, you can choose to have your complaint independently reviewed by the Financial Ombudsman Service (FOS).

If your complaint is about the services provided to you by Cerberus or the distributor and you are not satisfied with the response to your complaint, you may contact FOS.

Please note that you have up to 2 years to contact FOS after receiving a final decision from Lloyd's.

You can contact FOS at Financial Ombudsman Service Limited, GPO Box 3, Melbourne VIC 3001, or telephone 1300 780 808, or facsimile (03) 9613 6399, or e-mail info@fos.org.au, or on their website www.fos.org.au. This service is free of charge to Cerberus customers.

Professional indemnity insurance

Cerberus has professional indemnity insurance arrangements that cover errors and mistakes relating to its insurance services. The policy meets the requirements of the Corporations Act and provides cover for claims relating to the conduct of Cerberus and its employees, even after a person ceases to be employed or authorised by them, provided that the claim is notified to the professional indemnity insurer when it arises and within the relevant policy period.

The distributor holds professional indemnity insurance arrangements that cover errors and mistakes relating to its insurance services. The policy meets the requirements of the Corporations Act and provides cover for claims relating to the conduct of the distributor, and its employees, even after a person ceases to be employed by them, provided that the claim is notified to the insurer when it arises and within the relevant policy period.

Responsibility for this document

Cerberus is responsible for the Financial Services Guide in this document and certain underwriters at Lloyd's are responsible for the Product Disclosure Statement in this document.

Distribution of this FSG is authorised by Cerberus.

Date prepared: 04 September 2013

Date effective: 05 September 2013

Version: SS-VFS-FSG-02-201305SEP

Contact Information

Cerberus Special Risks Pty Limited

ABN: 81 115 932 173

PO Box A975, Sydney NSW 1235

Customer Service Centre

Phone: 1300 675 670

From outside Australia: +61 2 8263 0498

Fax: +61 2 9234 3199

Claims

Enquiries (non-emergencies): 1300 625 229

eMail: travelclaims@cerberusspecialrisks.com.au

Emergency Assistance

Phone (24 hours a day): +61 2 9234 3170

Your distributor details are:

VFS Services Australia Pty Limited (ABN 72 125 531 437)

Level 1, 64 Clarence Street, Sydney NSW 2000

Tel: 1900 969 969 or +61 2 8223 9908

SS-VFS-PDS-02-201305SEP