



**Butter**

# Frequent Traveller

(Annual Multi Trip Insurance)

**Combined Product Disclosure Statement (PDS)  
& Financial Services Guide (FSG)**

Effective date: 30th May 2025

# 24/7 Emergency Assistance

Robin Assist, our specialist in-house Emergency Assistance team is available 24/7 to support you in the event of an emergency while travelling.

Whether it's you or someone else, please let Robin Assist know as soon as possible following any serious accident or illness requiring in-patient hospitalisation, extended treatment, or changes to travel arrangements.

## Useful Contact Details

**For general enquiries** you can get in touch with the Butter team any time by submitting a support request through your butter account, or by sending an email to [support@butterinsurance.com.au](mailto:support@butterinsurance.com.au)

<b>For Emergency Assistance</b>	<b>Phone (from overseas):</b>	+61 2 8358 5317
<b>call Robin Assist</b>	<b>Phone (from Australia):</b>	(02) 8358 5317
	<b>Email:</b>	<a href="mailto:help@robinassist.com">help@robinassist.com</a>

## Smartraveller

We encourage you to subscribe to [smartraveller.gov.au](https://smartraveller.gov.au) and download their App to receive up-to-date travel advice.

## Making a Claim

You can make a claim while you're overseas or when you return to Australia.

To start your claim, log into your Butter account via our website [www.butterinsurance.com.au](https://www.butterinsurance.com.au), and navigate to the 'Claims' section of your account.

If you need help with your claim, please contact Robin Assist:

*\*Please note - all calls are recorded for training and verification purposes*

<b>For Claims Assistance</b>	<b>Email:</b>	<a href="mailto:help@robinassist.com">help@robinassist.com</a>
	<b>Phone (from overseas):</b>	+61 2 8358 5317
	<b>Phone (within Australia):</b>	(02) 8358 5317

# The Butter Annual Multi Trip Travel Insurance Policy

Travel is one of the greatest gifts you can give yourself. And like all amazing gifts, you want to be sure it's a great experience, which enriches you and your needs.

Because you've got more interesting things to think about while you're off exploring the world, you want the peace of mind knowing your insurance will be there if you need it.

This document contains important information to help you decide if the cover we offer is right for you. It's divided into two parts:

- Product Disclosure Statement (PDS); and
- Financial Services Guide (FSG).



## Product Disclosure Statement (PDS)

The PDS contains everything you need to know about this policy. This includes contact details and comprehensive information about policy benefits, conditions, and exclusions.

This policy is a consumer insurance contract under the Insurance Contracts Act 1984. The PDS will help you understand:

- what's covered;
- what's not covered;
- policy benefits;
- how we protect your privacy; and
- what happens if you need to make a claim.

Any advice given in this document is general in nature and hasn't taken into account your personal circumstances. As we don't know your objectives, financial and non-financial situation or your needs, it is important you carefully consider whether this insurance product is right for you.

If you buy this insurance, your policy is made up of this PDS and your Certificate of Insurance. Please also consider the FSG and TMD. Your Certificate of Insurance contains your personal insurance details, so check to make sure everything is correct.

The information in this PDS is current as of 30th May 2025. If we make any changes, we'll let you know.

You can find the latest info [here](#). Or contact us and we'll send it to you.

## Our Agreement with You

Your policy is a contract between you and us, and your agreement with us is set out in:

- this document;

- your application for insurance;
- your Certificate of Insurance; and
- any other documents we issue outlining terms and conditions of your cover.

Together, these documents make up your policy and should be read carefully.

## The Insurer

This insurance is underwritten by Pacific International Insurance Pty Ltd ABN 83 169 311 193, AFSL No 523921 (the Insurer).

For information on how we work together and the services we provide, please refer to the Financial Services Guide.

## About Butter

Butter Insurance Pty Ltd, (ABN 52 651 061 362, ARN 1300855) (Butter) is an authorised representative of battleface Insurance Services Pty Ltd (ABN 28 650 606 045, AFSL 536280) (battleface). battleface acts on behalf of the insurer, and battleface has authorised Butter to sell this policy, administer it and cancel it. Under the terms of its authority, Butter acts on behalf of battleface and not on your behalf. battleface receives and handles all claims on the policy.

Any general advice provided by Butter about this product is provided as an authorised representative of battleface under battleface's AFSL 536280. Please consider your financial or non-financial situation, needs and objectives and read the PDS and Butter's Financial Services Guide before deciding whether to buy or continue to hold this product.

## About battleface

battleface Insurance Services Pty Ltd, ABN 28 650 606 045, AFSL 536280 (battleface) acts as the underwriting agent of the insurer under a binding authority from them, which means battleface can issue, vary, or cancel insurance on their behalf and handle and settle any claims you make. battleface is authorised to provide these services under their AFSL.



## Cooling off period and Cancellations

### Cancelling within the cooling off period

You've got 21 days (known as the 'cooling off period') from the day you buy your policy to cancel and get a full refund. This gives you time to read the PDS and check the policy is right for you.

### Cancelling outside the cooling off period

If you request to cancel your policy outside the cooling-off period, we'll refund that part of your premium paid for the unused period of insurance based on a pro-rata calculation.

In all cases, whether or not you cancel within the cooling off period, we will only consider a refund if:

- you haven't started any trip; and
- you haven't made a claim; and
- you don't intend to make a claim.

When a policy cancellation has been accepted, we will process your refund within 15 Business Days.

## Other important info about this policy

- You must be 18 years of age or older to buy the policy.
- There's an upper age limit of 69 years.
- It's only available for Australian residents that meet at least one of the following criteria:
  - You hold a valid Australian Medicare card, or
  - You are an Australian citizen, permanent resident, or New Zealand passport holder with unrestricted entry rights and access to long-term medical care in Australia
- The policy is not available if you are already on your trip.

- Cover is limited to the dates displayed on the Certificate of Insurance.
- The policy and/or maximum trip length automatically extends if your return is delayed by an event covered under the policy, until you are able to return to your home by the quickest route.





## The premium payable for this policy

The amount we charge is the total amount of the premium and any relevant government charges (such as Goods and Services Tax (GST) and Stamp Duty). Several factors are considered in determining the amount payable. These include:

- Age – the older you are, the higher the premium is likely to be.
- Duration – the longer the trip duration option selected, the higher the premium will be.
- Variable Limits – you have flexibility to choose your required level of benefit on some covers. The higher the benefit that you choose, the higher the premium will be.

## Significant Risks

### This policy may not be right for you

This policy may not be right for you, so it's important you read and understand this document. If you're unsure about anything, please contact us.

### Do you have the right level of cover?

You need to make sure the limits of cover are right for your needs. If you make a claim and your losses are higher than the cover provided, you'll have to cover losses over the policy limits.

Please refer to the maximum and applicable sub-limits set out in the Schedule of Benefits.

### A claim may be denied

We may refuse to pay, or reduce the amount we pay for a claim if you:

- don't comply with the eligibility or policy conditions relevant to that claim;
- don't comply with your duty to take reasonable care not to make a-

- misrepresentation; or
- make a fraudulent claim.



# Our Definitions

These words have specific meanings in your PDS, Certificate of Insurance and any other documents forming part of your policy.

<b>Accident</b>	Any sudden, unexpected, or unusual physical event not intended by you.
<b>Carrier</b>	Any regularly scheduled land, sea or air transport operating under a valid licence for transporting passengers. Excludes taxi, ride sharing, limousine or similar service.
<b>Certificate of Insurance</b>	The document we give you detailing your travel insurance cover. Sometimes called an Insurance Certificate.
<b>Close relative</b>	<ul style="list-style-type: none"><li>• spouse or common law partner;</li><li>• parent;</li><li>• step-parent;</li><li>• legal guardian;</li><li>• children (including legally adopted and stepchildren);</li><li>• sibling (including step-siblings and sister/brother-in-law); or</li><li>• fiancé(e).</li></ul>
<b>Cruise</b>	A multi-night cruise. Doesn't include daily or overnight scheduled ferry services.
<b>Epidemic</b>	A fast-spreading, contagious or infectious disease or illness in a community, population or region and recognised by a public health authority.

<b>Excess</b>	The amount shown on your Certificate of Insurance as your financial contribution to any claim accepted by us. Any applicable excess will apply on a per Insured Person, per event basis. Where an event triggers benefits under multiple covers or sections, the highest applicable excess will apply.
<b>Home</b>	Your primary place of residence in Australia
<b>Home country</b>	Means Australia
<b>Insolvency</b>	Means bankruptcy, provisional liquidation, liquidation, insolvency, appointment of a receiver or administrator, entry into a scheme of arrangement, statutory protection, presentation of a petition for the compulsory winding up of, stopping the payment of debts or the happening of anything of a similar nature under the laws of any jurisdiction.
<b>Insured person / you / your</b>	Each person named on the Certificate of Insurance.
<b>Insurer</b>	Pacific International Insurance Pty Ltd (ABN 83 169 311 193, AFSL No 523921).
<b>Interruption</b>	Abandoning or cutting short your trip by direct early return to your home.



<b>Luggage</b>	Luggage and personal possessions owned, borrowed or hired and taken by you on the trip. Includes: <ul style="list-style-type: none"> <li>• travel documents;</li> <li>• musical instruments;</li> <li>• sporting equipment;</li> <li>• hire equipment; and</li> <li>• wheelchairs and mobility aids.</li> </ul>
<b>Luggage compartment</b>	Any of the following: <ul style="list-style-type: none"> <li>• The locked dashboard, boot or locked luggage compartment of a hatchback vehicle fitted with a lid closing off the luggage area, or of a station wagon with a fitted and engaged tray or roller blind cover behind the rear seats.</li> <li>• The fixed storage units of a motorised or towed caravan.</li> <li>• A locked luggage box locked to a roof rack which is locked to the vehicle roof.</li> </ul>
<b>Medical condition</b>	A disease, illness, sickness or injury including psychological conditions.
<b>Medical practitioner</b>	A legally licensed member of the medical profession, recognised by the law of the country where treatment is provided and in giving such treatment, is practising within the scope of their licence and training and isn't related to you or anyone within your travelling party.
<b>Natural disaster</b>	A major adverse event resulting from natural processes of the Earth, such as bushfire, hurricane,

falling object from space (including a meteorite) and any extraordinary atmospheric, meteorological, seismic, or geological phenomenon. Not an epidemic or pandemic.

<b>Pair or set</b>	Similar items and complementary to one another or used together. For example, golf clubs.
<b>Pandemic</b>	An epidemic expected to affect an unusually large number of people or involve an extensive geographic area and recognised by a public health authority.
<b>Period of insurance</b>	The date range shown on the Certificate of Insurance. <ul style="list-style-type: none"> <li>• the time you complete each trip;</li> <li>• the expiration of the maximum insured duration for each trip, as indicated on your Certificate of Insurance; or</li> <li>• 12 months from the commencement date specified on your Certificate of Insurance.</li> </ul> <p>In the event you can't complete your trip due to an insured event, the Period of Insurance is automatically extended until you are able to your home by the quickest route.</p>
<b>Permanent Total Disablement (PTD)</b>	Is the permanent and total loss of sight in one or both eyes, or the permanent and total loss of use of one or more limbs within 12 months of the date of the accident.

<b>Pre-existing medical condition</b>	<p>Is, in the 12 months before buying the policy:</p> <ul style="list-style-type: none"> <li>• a medical or dental condition of which you're aware, or the related complication you have, or the symptoms of which you're aware;</li> <li>• a medical or dental condition currently being, or has been, investigated or treated by a medical practitioner (including dentist or chiropractor);</li> <li>• any condition for which you have been prescribed medicine. Doesn't apply to common colds, flu or contraceptive medication;</li> <li>• any condition for which you've had surgery; or</li> <li>• any condition for which you have seen a medical specialist.</li> </ul> <p>This definition applies to you, your travelling party, a close relative or any other person named on the Certificate of Insurance.</p>
<b>Public transport</b>	Any scheduled, publicly licensed aircraft, sea vessel, train, coach or bus on which you're booked, or had been booked on, to travel.
<b>Relevant Time</b>	<p>Refers to the later of the following two events:</p> <ol style="list-style-type: none"> <li>1. The first payment made towards a trip, or</li> <li>2. The commencement date of this policy.</li> </ol> <p>This means that any coverage or relevant conditions tied to the "Relevant Time" will only take effect from the last of these two events. For example, if the policy commencement date nominated by you is after any payments for a trip have been made, the "Relevant Time" would be the nominated-</p>

	commencement date. Conversely, if a trip payment is made after the commencement date, the "Relevant Time" would be when a payment is made.
<b>Rental vehicle</b>	A campervan, recreational vehicle, motorhome (not exceeding 4.5 tonnes), a sedan, stationwagon, coupe, hatchback, SUV, four-wheel drive, or minibus/people mover, rented from a licensed rental agency or company. Rental vehicle doesn't include any other vehicle, irrespective of use or weight.
<b>Schedule of Benefits</b>	The summary of cover as outlined in this document.
<b>Strike</b>	Any form of industrial action, organised by a trade union or not, done with the intention of preventing, restricting or otherwise interfering with the production of goods, or the provision of services.
<b>Terrorism</b>	An act, including but not limited to, the use of force or violence and/or threat, of any person or group(s) of person(s), whether they're acting alone, or on behalf of, or in connection with, any organisation(s) or government(s), committed for political, religious, ideological or similar purpose, including the intention to influence any government and/or to put the public, or any section of the public, at fear.
<b>Travelling party</b>	You and any travelling companion planning to accompany you for at least 50 percent of the duration of your trip.



<b>Trip</b>	<p>A journey to a location over 250 kilometres from your home; or</p> <ul style="list-style-type: none"> <li>• That involves at least one night of paid accommodation booked through an accommodation provider, such as a hotel, Bed &amp; Breakfast (B&amp;B), serviced apartment, or a peer-to-peer service like Airbnb; and</li> <li>• The duration of each trip must not exceed the maximum period specified in your Certificate of Insurance.</li> </ul>
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<b>Unattended</b>	<p>Leaving your luggage or personal effects:</p> <ul style="list-style-type: none"> <li>• in a public place where it can be taken without your knowledge;</li> <li>• at a distance in a public place where you can't prevent it from being taken; or</li> <li>• with a person not a member of your travelling party, working for your carrier or accommodation provider.</li> </ul>
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<b>Valuables</b>	<p>Articles made of, or containing, gold, silver or precious metals, precious stones, binoculars, jewellery, watches, mobile and smart phones, photographic, audio, video, tablet computer, computer or electrical equipment of any kind (including but not limited to devices such as drones, computer games, portable navigation equipment or media).</p>
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<b>We, our or us</b>	<p>battleface Insurance Services Pty Ltd, acting under a binder authority on behalf of the Insurer. The relationship between the insurer, Butter and battleface is explained in the 'Butter Annual Multi Trip Travel Insurance' and 'The insurer' sections at the start of this PDS.</p>
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# Schedule of Benefits

The table below is a summary of the benefits available within this policy.

The maximum amount payable for each insured person will be up to the applicable limit per person, as set out in the Schedule of Benefits, Policy Wording or your Certificate of Insurance.

Please also refer to the coverages section for any specific sub limits, conditions and exclusions applying to each section of cover.

Available Covers		
	Excess Applies*	Annual Multi Trip Plan Maximum amount payable per person
Emergency Medical and additional expenses (apart from Funeral Expenses Abroad)	Yes	Unlimited (for up to 12 months of treatment)
Funeral Expenses Abroad	No	Up to \$20,000
Hospital benefit and confinement	No	\$50 per day (up to a maximum of \$5,000)
Airfare reimbursement	Yes	Up to \$2,500
Cancellation or trip interruption	Yes	As selected up to \$10,000
Travel delay	No	\$50 per 6 hours (up to a maximum of \$2,000)
Personal accident	No	\$25,000
Personal liability	No	Up to \$2,500,000

Luggage and personal effects	Yes	As selected up to \$5,000 Overall Single Item Limit of \$2,000
Rental Vehicle excess	No	Up to \$4,000

*\* Any applicable excess level will be shown on your Certificate of Insurance*

## What is an Excess?

This is an amount you must contribute when you make a claim.

Except for benefit sections stating, 'no excess applies to claims under this benefit', the excess amount is deducted from any claim payment we make to you.

Any applicable excess will apply on a per Insured Person, per event basis.

## Feeling adventurous?

This policy covers a wide range of activities, but to keep things simple, here's our small list of what isn't covered:

- Participating in:
  - Any snow sports
  - Riding a motorcycle or moped
  - Racing (except on foot)
  - Playing polo
  - Mountain climbing that requires special gear like pick-axes, crampons, or ropes
  - Motor sports or racing (including training or practice)
  - Hunting
  - Running with the Bulls
  - Professional sports (including training or practice)



- Parachuting, hang-gliding, or paragliding
- Scuba diving, unless you have an open water diving certificate or are diving with a qualified instructor
- Traveling in international waters on a private sailing vessel or a privately registered boat.

For any activity not mentioned above, cover is included in this policy. It's important to know the limits and coverage of this policy so you can plan your adventures accordingly.

## General Conditions

These general conditions apply to all covers.

To be covered under this insurance, you must be fit to travel and able to undertake your planned trip.

You must:

- Let us know as soon as possible following an event you may want to claim under this policy.
- Give us documents, medical certificates, original receipts or information we reasonably request.
- Not make any promise, offer of payment, admit guilt or fault to anyone (except as required by law), or become involved in any litigation regarding an event that may result in a claim under this policy, without our consent, which will not be unreasonably withheld.
- Provide evidence from the treating medical practitioner for a claim for illness or injury, as soon as reasonably possible.
- Exercise reasonable caution and care for the supervision and safety of both you and your property to minimise any claim.
- Avoid unnecessary exposure to dangerous situations, unless attempting to save human life.

We may, at our expense, take fair and reasonable action in your name to recover amounts that we have paid in relation to your claim.

If we pay any expenses on your behalf, or reimburse you for any loss, and you later receive payment from any other source for these expenses, you must pay us up to the claim amount we paid you. If we pay you for stolen or damaged property, and you later recover the property or it's replaced by a third party, you must pay us the claim amount we paid you.

Claims will be paid to you or your personal representative in Australian dollars (AUD) based on the exchange rate at the time of the loss. We'll not pay more than your actual loss.

The limits of liability under each Section of the policy are automatically reinstated on completion of each Trip.



# Medical Health & Pregnancy

## Change of health before departure

If you have a change in health after you've taken out this insurance, but before your trip begins, please talk to your medical practitioner to make sure you're still fit to travel. Unless your medical practitioner can confirm you're fit to travel, you won't be covered for any claim for the condition if you still travel.

## Pre-existing medical conditions

Please consider your medical history carefully.

This policy provides cover for unexpected sudden illnesses or serious injuries.

We automatically include cover for specific pre-existing medical conditions (listed below), subject to the following:

- you've not been hospitalised for the condition in the past 24 months, and;
- your medications for the condition have remained unchanged for the past 6 months.

Timeframes are in relation to the Relevant Time (as defined).

If you have a pre-existing medical condition not included in this list, then it's not covered. We won't pay for any claims where that medical condition is a contributing factor.

## What is a pre-existing medical condition?

Our definition of pre-existing medical condition is, in the 12 months before the Relevant Time:

- a medical or dental condition of which you're aware, or the related complication you have, or the symptoms of which you're aware;

- a medical or dental condition currently being, or has been, investigated or treated by a medical practitioner (including dentist or chiropractor);
- any condition for which you take prescribed medicine. Doesn't apply to common colds, flu or contraceptive medication;
- any condition for which you've had surgery; or
- any condition for which you see a medical specialist.

This definition applies to you, your travelling party, a close relative or any other person named on the Certificate of Insurance.

## Automatically covered pre-existing medical conditions

The following medical conditions are automatically covered under this policy

- **Acne**
- **Allergies** – limited to rhinitis, chronic sinusitis, eczema, food intolerance, hay fever
- **Anxiety** – if:
  - Your prescribed medication hasn't changed within the last 12 months, or;
  - You have not been diagnosed with depression within the last 3 years, or;
  - You do not have any appointments pending with a psychologist or psychiatrist, or;
  - You have not needed to cancel or interrupt any previous travel plans due to your anxiety
- **Asthma** – if you:
  - have no other lung disease, and;
  - are under 60 years of age on the date of policy purchase
- **Attention Deficit Hyperactivity Disorder (ADHD)**
- **Bell's Palsy**
- **Benign paroxysmal positional vertigo (BPPV)**
- **Bunions**
- **Carpal tunnel syndrome**



- **Cataracts**
- **Coeliac disease**
- **Congenital blindness**
- **Congenital deafness**
- **Depression** – if:
  - Your prescribed medication hasn't changed within the last 12 months, or;
  - You have not been hospitalised for your depression within the last 2 years, or;
  - You do not have any appointments pending with a psychologist or psychiatrist, or;
  - You have not needed to cancel or interrupt any previous travel plans due to your depression
- **\*Diabetes mellitus (also known as Type I diabetes)**– if you:
  - were diagnosed over 12 months ago, and;
  - have no eye, kidney, nerve or vascular complications, and;
  - don't also suffer from a known cardiovascular disease, hypertension, hyperlipidaemia or hypercholesterolaemia, and;
  - are under 60 years of age at the date of policy purchase
- **\*Diabetes mellitus (also known as Type II diabetes)** – if you:
  - were diagnosed over 12 months ago, and
  - have no eye, kidney, nerve or vascular complications, and;
  - don't also suffer from a known cardiovascular disease, hypertension, hyperlipidaemia or hypercholesterolaemia
- **Dry eye syndrome**
- **Epilepsy** – if there's been no change to your medication regime in the past 12 months
- **Folate deficiency**
- **Gastric reflux**
- **Goitre**
- **Glaucoma**
- **Graves' disease**
- **Hiatus hernia**

- **\*Hypercholesterolaemia (high cholesterol)** – if you don't also suffer from a known cardiovascular disease and/or diabetes
- **\*Hyperlipidaemia (High Blood Lipids)** – if you don't also suffer from a known cardiovascular disease and/or diabetes
- **\*Hypertension (High Blood Pressure)** – if you don't also suffer from a known cardiovascular disease and/or diabetes
- **Hypothyroidism** – including Hashimoto's disease
- **Impaired glucose tolerance**
- **Incontinence**
- **Insulin resistance**
- **Iron deficiency anaemia**
- **Macular degeneration**
- **Meniere's disease**
- **Migraine**
- **Nocturnal cramps**
- **Osteopenia**
- **Osteoporosis**
- **Pernicious anaemia**
- **Plantar fasciitis**
- **Raynaud's disease**
- **Sleep Apnoea**
- **Solar keratosis**
- **Trigeminal neuralgia**
- **Trigger finger**
- **Vitamin B12 deficiency**

*\* Diabetes (Type I and Type II), hypertension, hypercholesterolaemia and hyperlipidaemia are risk factors for cardiovascular disease. If you have a history of cardiovascular disease, and it's a pre-existing medical condition, cover for these conditions is also excluded. |*

Claims for any pre-existing medical condition not listed above as an automatically covered pre-existing condition are excluded under this policy.

## Pregnancy

Our policy offers limited cover for pregnancy.

Please read this section carefully if you're pregnant or planning to get pregnant, as there are important limitations.

### Cover available if you're pregnant

We'll pay for unexpected serious complications of pregnancy and childbirth occurring:

- Up to the 24th week of pregnancy if you're pregnant with a single child; or
- Up to the 19th week of pregnancy if you're pregnant with twins or multiple children.

Cover is subject to the exclusions described below and all other applicable terms and conditions, exclusions and limitations of the policy.

### Exclusions relating to claims from pregnancy

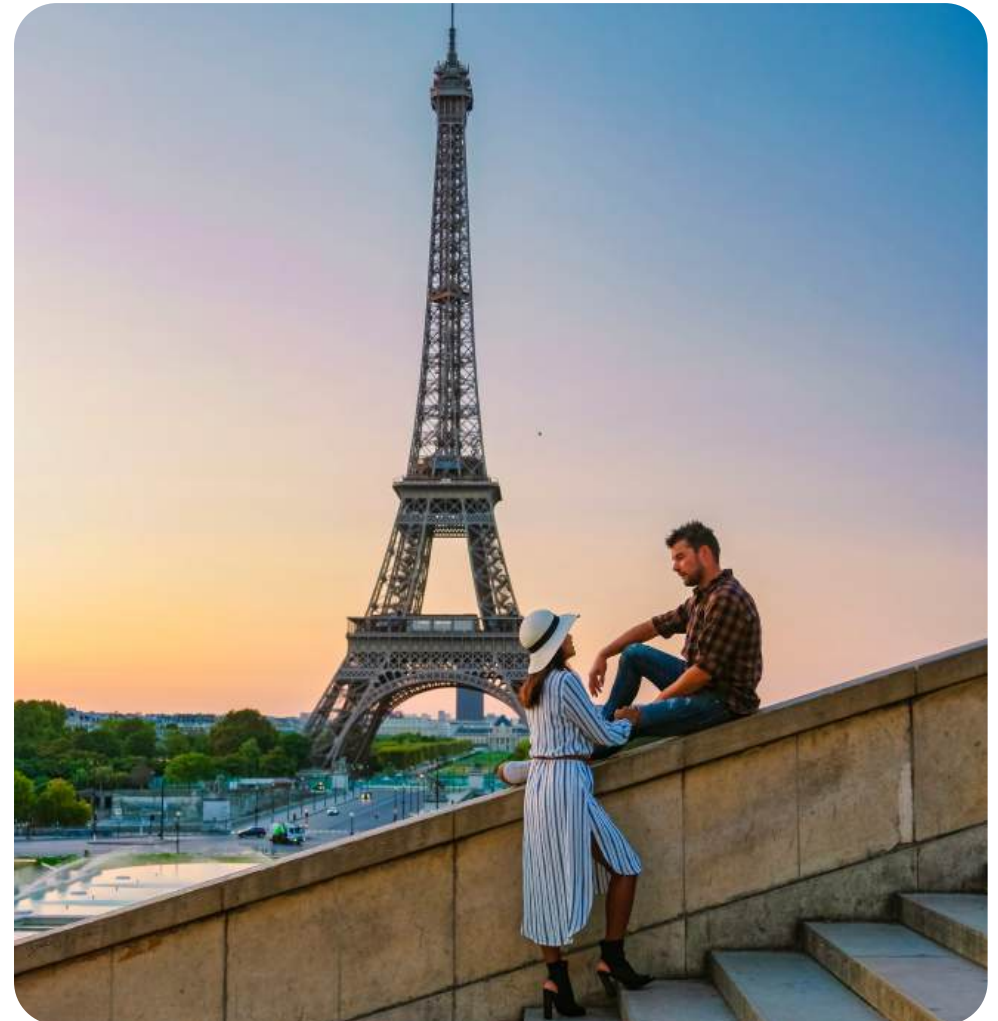
We won't pay any claim or loss directly or indirectly related to, or for:

- Childbirth at any stage of pregnancy. If you deliver overseas, there's no cover for costs related to the birth.
- The health or care of a newborn child, whatever the claim. If you deliver overseas for any reason, including premature birth, there's no cover for costs relating to caring for the child or children.
- Your pregnancy or the pregnancy of another person after the:
  - 24th week of pregnancy with a single child; or
  - 19th week of pregnancy with twins or multiple children.
- Your pregnancy or the pregnancy of another person where:
  - Conception was medically assisted (including hormone therapy and IVF);
  - There's been complications\* with this pregnancy, or your health, prior to the start of your trip and you've been told it may adversely affect

this pregnancy; or

- You've had complications\* with any previous pregnancy.
- Antenatal care.

***\*Complications mean any secondary diagnosis occurring before, during, at the same time as, or as a result of the pregnancy, which may adversely affect the pregnancy outcome.***



# Emergency Medical and Additional Expenses

## When cover starts

Cover applies under this section for any illness or injury first showing after you leave Australia.

## What's covered

We'll pay up to the amount shown in the Schedule of Benefits for the following:

### Medical treatment

We'll pay, up to a maximum period of 12 months, for the following provided overseas:

- the necessary treatment of your medical condition, including Medical Practitioner's fees;
- hospital expenses; and
- in-patient and out-patient medical treatment and charges.

We'll also pay for medical transportation to the nearest suitable hospital when deemed necessary by our Medical Officer or, in an emergency, the attending medical practitioner.

### Additional Travel Expenses and Medical Repatriation

We'll pay for additional travel costs for up to a maximum period of 12 months under the following circumstances:

- For you: We'll pay for additional travel and accommodation costs, such as a hotel or other non-medical lodging, until you are medically cleared to continue your trip or return home, whichever comes first. If medically-

necessary, we will also arrange and cover the cost of your repatriation to Australia, including a medical escort.

- If you need a non-medical escort: If our Medical Officer determines you need a non-medical escort, we'll cover economy class travel costs for that person to accompany you home. If you don't have a traveling companion, this can be a relative or friend.

### Emergency dental treatment

We'll pay up to \$2,000 per insured person for:

- the cost of essential temporary treatment for the immediate relief of pain or discomfort to sound, healthy and natural teeth; and/or
- emergency repairs to dentures and orthodontic appliances carried out solely to alleviate distress in eating.

### Pregnancy

We'll pay for essential treatment due to complications of pregnancy and childbirth.

### Funeral expenses abroad

We'll pay up to the amount shown in the Schedule of Benefits for your burial or cremation abroad (including return of ashes to Australia), or the transportation costs of returning your body to Australia.

## What's not covered

We'll not pay any claim caused by:

- Any pre-existing medical condition (unless your condition is automatically covered – see earlier section).
- Any routine, pre-planned or expected medical or dental treatment, or diagnostic procedure.
- The continuation or follow-up of treatment, including medication and ongoing immunisations, started before your trip.

- Treatment which, in the opinion of our Medical Officer or treating medical practitioner, can be reasonably delayed until you return to Australia.
- Your refusal to return to Australia if based on the recommendation of a medical practitioner appointed by us or the treating medical practitioner, you're capable of being repatriated to Australia and we request you to do so. If you don't agree to return home, we may limit the amount we'll pay for medical expenses and associated costs, based on the likely costs had you returned to Australia.
- Costs incurred in Australia, other than costs to transport your remains.
- Costs incurred onboard a cruise ship.
- Treatment incurred overseas after 12 months from the onset of the illness, injury or condition.
- Normal wear and tear of dental or orthodontic appliances.
- Damage to dentures, other than while being worn by you, and any self-inflicted damage, including damage caused by tooth-brushing or any other oral hygiene activity.
- Dental treatment involving the supply of dentures or the use of precious metals.
- Medical or dental treatment, or services given, by a private clinic or hospital, health spa, convalescent home or any rehabilitation centre unless confirmed as medically necessary by our medical officer or the treating medical practitioner.
- Treatment for cosmetic purposes.
- Search and rescue costs where an emergency service, such as the coastguard or army, have been called out to find you. This doesn't include the cost of emergency medical evacuation by the most suitable transport or mountain rescue services.
- Medical expenses incurred where provision of any benefit, claim payments or cover will result in us contravening the Health Insurance Act 1973 (Cth), Private Health Insurance Act 2007 (Cth), National Health Act 1953 (Cth) or any applicable legislation or where we are not authorised or licensed to provide such benefit, payment or cover.

Also see General Exclusions.

## Special conditions relating to cover

Where reasonably practicable, please contact us in the event of a medical emergency.

Also see General Conditions.

# Hospital Benefit and Confinement

**No excess applies to claims under this benefit**

## When cover starts

Cover applies under this section when we accept a claim under the Emergency medical and additional expenses benefit.

## What's covered

We'll pay the amount shown in the Schedule of Benefits for every full 24 hour period you're in hospital as an in-patient while overseas.

## What's not covered

See General Exclusions.

## Special conditions relating to cover

See General Conditions.



- Your pre-paid accommodation is destroyed or becomes uninhabitable due to severe weather or natural disaster. No alternative equivalent accommodation is available nearby and you've done everything you can to find other accommodation. You must make a reasonable attempt to obtain evidence of the incident, such as written confirmation from an official of the hotel or government body where the incident took place.
- You're involved in a motor vehicle, railway, air or marine accident. You must make a reasonable attempt to obtain evidence of the accident, such as documents from an official body in the country where the accident happened.
- The scheduled transport service on which you're travelling is hijacked.
- You're made redundant from full time employment.
- You're a full-time member of the police, fire, ambulance or emergency service and your leave is cancelled.
- A member of the travelling party is required to do jury service.
- The cancellation of your wedding, or the wedding you were travelling to attend.

## What's covered

We'll pay up to the amount shown on your Certificate of Insurance (or any sublimit specified below) for the following:

- Non-refundable travel, ancillary expenses, and accommodation you don't use because you can't begin or complete the planned trip.
- Additional travel costs to enable you to continue your pre-paid itinerary or return home, these costs may be on another airline or mode of transport (e.g - train or ferry).
- Reasonable accommodation costs up to \$2,000 for one person if your travel companion is hospitalised. This benefit ends when your travel companion is either medically cleared to continue their trip or returns home, whichever happens first.
- The travel agent's commission. This is limited to the lesser of \$1,500 or the amount of commission the agent earned on the pre-paid refundable amount-

of the cancelled travel arrangements.

- Rearrangement costs up to the value of cancellation fees if you decide to reschedule your trip.
- Additional costs incurred during your trip as a result of a change in the per person occupancy rate for prepaid, non-refundable travel arrangements if a person booked to share accommodations with you has their trip cancelled, or interrupted due to any covered event, and you do not cancel.
- Rearrangement costs up to \$500 per insured person following a public warning of a natural disaster expected to impact your outbound journey from Australia (no excess applies in this scenario).
- Additional transport costs up to a maximum of \$2,500 to resume your original trip, where you have returned to Australia due to the hospitalisation or death of a close relative as a direct result of sudden serious illness or serious injury. For cover to apply there must be more than five days of the trip, or 25 percent of its length (whichever is the greater) remaining when you return to Australia. We'll not pay more than the cancellation costs you would've incurred on those pre-paid arrangements if you'd not resumed your journey.
- Additional accommodation expenses up to \$200 per insured person for a maximum of 14 days if you are directed into a period of mandatory quarantine by a local public health authority whilst on your trip.
- The value of frequent flyer or similar flight reward points, air miles, redeemable vouchers or similar schemes lost by you following cancellation of the services paid for with those points, if you cannot recover your loss in any other way. We will reimburse you as follows:
  - (i) For frequent flyer or similar flight reward points, loyalty card points, air miles:
    - The cost of an equivalent booking, based on the same advance booking period as your original redemption booking. We will deduct any payment you made towards the booking and multiply it by the total number of points or air miles lost, divided by the total number of points or air miles used to make the booking. For example:

- Equivalent booking value = \$2,000 Points lost = 10,000  
Points redeemed for original ticket = 100,000  
Claimable amount = \$2,000 x (10,000 / 100,000) = \$200
- (ii) For vouchers, the face value of the voucher up to the current market value of an equivalent booking.

## What's not covered

We won't pay for any claim caused by:

- Any event reasonably expected at the time you bought the policy.
- Any event that is not listed as covered under the Cancellation or trip Interruption 'When cover applies' section.
- Your pre-existing medical condition (unless it's automatically accepted as a pre-existing medical condition).
- A pre-existing medical condition affecting any close relative, member of the travelling party, or person you planned to stay with on your trip, unless their medical practitioner confirms in writing they would've seen no substantial likelihood of their patient's condition manifesting or deteriorating to such a degree this would become necessary at the time you bought this policy.
- Pandemic or epidemic (doesn't apply to COVID-19).
- A diagnosis of COVID-19 while travelling in a country, or part of a country, subject to 'do not travel' advice on [smartraveller.gov.au](https://www.smartraveller.gov.au) when you entered the country, or part of the country. This exclusion only applies if the reason(s) or part of the reason(s) for the advice was the presence of COVID-19.
- Your pregnancy or childbirth unless the cancellation or interruption is certified by a medical practitioner as necessary due to complications of pregnancy or childbirth.
- An act or threat of terrorism.
- Withdrawal from service of the aircraft, sea vessel, coach or train, on which you're booked to travel, by order or recommendation of the regulatory authority in any country. You should direct any claim for this to the transport operator involved.

Also see General Exclusions.

## Special conditions relating to this cover

This cover has the following special conditions:

- If you cancel the trip due to unexpected illness or injury, you'll need to provide a medical certificate from your treating medical practitioner confirming the illness or injury stopped you from travelling.
- If your trip is interrupted, you must make reasonable efforts to contact us first so we can arrange your travel. If you don't, any additional costs for traveling in a higher fare class than your original booking are unlikely to be covered.
- In the event of unexpected illness or injury to you, a close relative, a travelling companion or person you planned to stay with on your trip, you'll need a medical certificate from the treating medical practitioner and our prior consent (which will not be unreasonably withheld) to confirm the need to return home before originally scheduled.
- To minimise your loss, you'll need to advise the carrier or travel agent as soon as possible if the trip is to be cancelled or interrupted.
- If your pre-booked arrangement is cancelled by the carrier, you'll need written confirmation from the carrier stating the reason for the cancellation.
- If you cancel or interrupt your trip because you're needed regarding accidental damage, burglary, fire or natural disaster affecting your home or business premises, you'll need written confirmation of the event or warning from an appropriate authority.

Also see General Conditions.

# Travel Delay

No excess applies to claims under this benefit.

## When cover starts

Cover applies under this section if, during a trip, your pre-paid public transport is delayed by more than six hours due to circumstances beyond your control, and you need to arrange additional accommodation. We will also cover reasonable costs for meals and transportation to and from your temporary accommodation.

## What's covered

We will pay the amount shown in the Schedule of Benefits for each six (6) hour delay for out-of-pocket costs.

## What's not covered

See General Exclusions.

## Special conditions relating to cover

See General Conditions.

# Personal Accident

No excess applies to claims under this benefit

## When cover starts

Cover applies under this section if you suffer accidental bodily injury during the trip which, within twelve (12) months from the date of the accident, is the sole and direct cause of your death or permanent total disablement.

## What's covered

We'll pay you or your estate the amount shown in the Schedule of Benefits regardless of the number of injuries.

## What's not covered

We'll not pay any claim caused by:

- Injury not caused solely by external, violent and visible means; or
- Disease or any physical defect, infirmity or illness existing before the start of your trip.

Also see General Exclusions.

## Special conditions relating to cover

See General Conditions.



# Personal Liability

No excess applies to claims under this benefit

## When cover starts

If during your trip, your negligence causes:

- Injury to a person not a member of your family or travelling party; or
- Loss or damage to property not owned by you, a member of your family or travelling party.

## What's covered

We'll pay up to the amount shown in the Schedule of Benefits for your legal liability to pay damages or compensation.

## What's not covered

You're not covered for liability for:

- Your trade, business or profession.
- Injury to a person employed by you.
- Intentional, unlawful, wilfully negligent or malicious acts by you.
- Your ownership, possession or use (including as a passenger) of a mechanically propelled vehicle or any aircraft (including drones) or watercraft\*.
- Your ownership or use of firearms.
- Injury, illness, death, loss, expense or other liability caused by the transmission of any contagious disease or virus.

Also see General Exclusions.

## Special conditions relating to cover

You'll need our written consent, which will not be unreasonably withheld, to cover any legal costs relating to your liability

See General Conditions.

# Luggage and Personal Effects

## When cover starts

Cover applies under this section if your luggage or personal effects are damaged, stolen or accidentally lost during your trip.

## What's covered

We'll pay up to the amount shown in the Schedule of Benefits for the following:

- Damaged items – we'll repair damage where practical and economical to do so.
- For items we agree we can't repair or replace, we'll calculate your benefit based on the depreciation table below.
- In the event of loss to a pair or set of items, we'll pay the lesser of the:
  - cost to repair or buy the individual item(s) needed to complete the set or pair; or
  - original purchase price of the set or pair (subject to the depreciation table below).
- In the event of loss to a single item, we'll pay the lesser of \$2,000, or the limit selected (subject to the depreciation table below).



- Up to \$500 for expenses incurred overseas where it's legal and necessary to replace prescription medication damaged, stolen or accidentally lost during your trip.
- The cost to replace your passport or visa if it is lost, stolen, or damaged during your trip. This includes any related travel expenses incurred overseas, up to a maximum of \$5,000. Depending on your situation and the requirements of the nearest Australian Embassy, this coverage includes reimbursement for both temporary and permanent replacement documents.
- Losses from unauthorised use of your credit cards, if lost or stolen during the covered trip and you've met the terms of the issuing credit card company.

### Depreciation Approach and Table

When an item is lost, damaged or stolen, we calculate depreciation based on how old it is at the time of the loss. This depreciation is applied monthly, up to a maximum of 80% of the item's original price.

Here's how it works:

Example: Loss of an Electronic Item

- Purchase Date: 01/11/2022
- Purchase Price: \$1,000

1. Depreciation Calculation:

- Depreciation rate is 1.5% per month.
- As the item is 2 years old, we apply  $1.5\% \times 24 \text{ months} = 36\%$  depreciation.

2. Depreciated Value:

- $36\% \text{ of } \$1,000 = \$360$  (amount depreciated).
- Item value after depreciation:  $\$1,000 - \$360 = \$640$ .

3. Claimable Amount After Excess (where relevant):

- After applying a \$100 excess, the final reimbursement is  $\$640 - \$100 = \$540$ .

So, the amount we will pay for this item is \$540.

Item category	Applicable monthly depreciation
Communication, Electronic devices, Photographic equipment (including computers, electrical devices, electronics equipment, phones, smart watches and tablet computers)	1.5%
Clothing (including prescription glasses and sunglasses)	1.5%
Toiletries (including personal care items, including cosmetics, moisturisers, skincare, makeup, perfumes, fragrances, dental care, and haircare products)	3%
Jewellery (excluding costume jewellery and watches)	0%
All other items	1.5%

**\* includes computers, electrical devices, electronics equipment, phones, all photographic equipment, smart watches and tablet computers**

### Delayed baggage allowance

If your carrier confirms your luggage is delayed or misplaced for a period of more than 12 hours, we will reimburse up to \$300 per insured person for essential items that you need to purchase. This benefit doesn't apply for your return journey home. No excess applies to claims under this benefit. We'll also cover the costs of shipping your lost luggage and personal effects to you if recovered.

### What's not covered

We'll not pay any claim for:

- Sporting equipment while in use.
- Fragile or brittle items (e.g. Glass or fine china), except loss or damage caused by fire or accident to the transport carrying them.
- Damage to the screens of personal computers, smartphones or tablets, except where the damage is caused by an accident involving a vehicle or carrier in which you are travelling.
- Unaccompanied luggage or personal effects, such as items shipped or

transported separately from you.

- Valuables checked in as luggage, unless security regulations stop you keeping them with you.
- Items left unattended or because you don't take reasonable care to protect them.
- Luggage or personal effects if you don't reasonably attempt to claim compensation from the carrier.
- Valuables you leave in a motor vehicle for any length of time, even if secured in the luggage area of the motor vehicle.
- Luggage or personal effects you leave for any length of time:
  - in an unlocked motor vehicle, or;
  - unconcealed in a motor vehicle.
- Cash, bank or currency notes, cheques or negotiable instruments.
- Aircraft (including drones).
- Watercraft (including surfboards) of any type. This doesn't apply if the item is lost, stolen or damaged while in the custody of the carrier.
- Losses caused by wear and tear, depreciation of property, damage by the action of insects or vermin, mildew, humidity, rust or corrosion.
- Malfunction repair costs, or losses from mechanical or electrical breakdown.
- Information stored on any electronic device or other media, including digital photos, downloaded files, electronic applications, programmed data, software
- or any other intangible asset.
- Loss of, or damage to, artificial prosthetic devices, false teeth, contact lenses or hearing aids.
- Confiscation or detention by customs or other lawful officials and authorities.

Also see General Exclusions.

## Special conditions relating to cover

This cover has the following special conditions:

All cases of loss, theft or delay must be reported to an appropriate authority as soon as possible. You'll need to submit a copy of the report as part of your claim.

If you can't give us a copy of the report, you'll need a reasonable explanation, and details of, when and where you made the report, including their contact details.

It's your responsibility to provide acceptable proof of ownership for a claim.

We'll need proof that you owned the item and details about its value and age.

This helps us process your claim quickly, so it's a good idea to hang onto things like receipts, invoices, or bank statements showing what you purchased, when, and how much you paid.

We can accept original documents or copies, and we might also consider valuation certificates, ATM receipts, or warranty cards if they're backed up by a bank statement. However, we generally won't accept photographs, packaging, or instruction manuals as proof of ownership.

If you can't provide the evidence we ask for, we might not be able to pay out on your claim.

Also see General Conditions.



# Rental Vehicle Excess

No excess applies to claims under this benefit.

## When cover starts

Cover applies under this section if, during a trip, you hire a rental vehicle that includes comprehensive insurance cover. Please refer to our definition of rental vehicle.

## What's covered

We'll pay up to the amount shown in the Schedule of Benefits for the:

- Rental vehicle insurance excess or repair costs (whichever is lower) you're liable for if the rental vehicle is damaged or stolen while in your control during the trip; or
- Cost of returning your rental vehicle to the nearest depot, including related airport concession charges, if you can't return the vehicle due to an event covered by this policy.

## What's not covered

We'll not pay any claim for:

- The operation of a rental vehicle in violation of the terms of the rental agreement. For example, driving on unsealed roads.

Also see General Exclusions.

## Special conditions relating to cover

See General Conditions.

# General exclusions

These general exclusions apply to all covers.

Specific exclusions may also apply to the different types of cover and these are detailed within each section. Please read them carefully.

We'll not cover any loss in connection with the following:

- Loss incurred outside of the Period of Insurance other than loss under the Personal Liability section.
- The extent of your loss recoverable under some other scheme, such as Medicare, a private health fund, workers compensation scheme, travel compensation fund or accident compensation scheme.
- Expenses you've not made every reasonable attempt to recover from the carrier, accommodation provider, booking agents, travel agents or any other source involved in your travel arrangements.
- Loss from the failure of any travel agent, tour operator, accommodation provider, airline or other carrier, car rental agency or any other travel or tourism service provider due to their insolvency or the insolvency of any person, company or organisation they deal with.
- A loss from any pre-existing medical condition you, a member of the travelling party or a non-travelling close relative, your business partner or co-worker. This exclusion doesn't apply to automatically covered conditions.
- Loss from a metastatic or terminal prognosis made before you bought your policy.
- Loss from any condition for which you've declined treatment or further investigation recommended by a medical practitioner.
- Claims for childbirth at any stage of pregnancy (if you deliver overseas, there's no cover for costs related to the birth).
- Claims for the health or care of a newborn child, whatever the claim (if you deliver overseas for any reason, including premature birth, there's no cover-

for costs relating to caring for the child or children).

- Claims for your pregnancy or the pregnancy of any other person, after the:
  - 24th week of pregnancy, with a single child; or
  - 19th week of pregnancy, with twins or multiple children.
- Claims for your pregnancy or the pregnancy of another person where:
  - conception was medically assisted (including hormone therapy and IVF); or
  - there's been complications\* with this pregnancy, or your health, prior to the start of your trip you've been told may adversely affect this pregnancy; or
  - you've had complications\* with any previous pregnancy.
- Claims for antenatal care.
- Indirect losses including loss of enjoyment, revenue, profit, business opportunity or damage to goodwill or reputation.
- Loss caused by, or relating to, a criminal or dishonest act by you or a person with whom you're in collusion.
- Loss from war (whether declared or not), act of war, act of foreign enemy, invasion, civil war, rebellion, revolution, insurrection, military or usurped power.
- Loss from the use, existence or escape of nuclear weapons material, or ionising radiation from, or contamination by, radioactivity from any nuclear fuel, or nuclear waste from the combustion of nuclear fuel.
- Loss from any government prohibition, regulation, sanction or intervention, including border closures, for you or a member of your travelling party not obeying official laws, warnings, orders from a governmental authority, court of law, organisation or any other relevant or local authority.
- Loss from travelling to, planning to travel to or choosing to remain in, a country or region that, prior to your arrival, 'do not travel' advice was issued by the Department of Foreign Affairs and Trade (DFAT) on [smartraveller.gov.au](https://smartraveller.gov.au)
- Loss from cancelled travel arrangements due to mechanical breakdown of transportation, other than loss under the Travel Delay section.

- Loss relating in any way to:
  - chronic use of alcohol;
  - substance abuse or drug abuse (whether over the counter, prescription or otherwise); or
  - ingestion of non-prescription drugs or substances (such as marijuana, ecstasy, methamphetamines, heroin).
- Loss from, or related to, impairment due to alcohol:
  - evidenced by the results of a blood test showing your blood alcohol concentration level is above the level legally permissible to operate a motorised vehicle in the jurisdiction or country where the event occurs; or
  - considering the following, where available:
    - a report from a medical practitioner or forensic expert
    - a third party witness report
    - your own admission; or
    - a description of events by you to us, or to the treating medical professionals (paramedic, nurse, doctor etc) and documented in their records.
- Where providing cover or 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 relevant international sanctions, laws or regulations.
- Losses from your involvement in a criminal activity.
- Losses from any computer virus or other malicious computer software.
- Losses from you operating or working as a crew member (including as a trainee or learner/student) aboard any aircraft, commercial vehicle or commercial watercraft.
- Losses from you doing manual work relating to any profession, business or trade during the trip.
- Claims involving travel on a multi night cruise.
- Claims involving travel (during the trip) into international waters in a private sailing vessel or a privately registered vessel.



- Claims involving participation by you (during the trip) in the following activities:
  - any snow sports
  - motorcycle or moped riding;
  - racing (except on foot);
  - polo playing;
  - mountain climbing requiring the use of equipment such as pick-axes, anchors, bolts, crampons, carabineers, lead or top-rope anchoring or other specialist equipment;
  - motor sport or motor racing (including training or practice);
  - hunting;
  - Running with the Bulls;
  - professional sports (including training or practice);
  - parachuting, hang-gliding or paragliding; or
  - scuba diving, unless you hold an open water diving certificate or diving with a qualified diving instructor.

\*Complications mean any secondary diagnosis occurring before, during, at the same time as, or as a result of the pregnancy, which may adversely affect the pregnancy outcome.



## Your Duty not to make a misrepresentation

When you buy a Butter travel insurance policy, you're entering into an insurance contract with us. There are things you need to tell us and they must be true and correct to the best of your knowledge.

You should know that under the Insurance Contracts Act 1984 (Cth), it's your duty to take reasonable care not to make a misrepresentation. This applies when answering questions and giving us information. We'll only ask questions relevant to our decision to insure you and on what terms.

### If you tell us something which isn't true

If you don't take reasonable care when answering our questions or giving us information, we can cancel your policy or reduce the amount we pay if you make a claim.

Or both.

If you deliberately mislead us (act fraudulently), we can refuse to pay a claim and will treat the policy as if it never existed.

## How we handle complaints

Butter welcomes every opportunity to improve our customer experiences and encourage you to contact us if you're unhappy with our representatives, affiliates, service providers or product.

You can raise a complaint by contacting us by phone or email:

t: (02) 8880 5820  
e: [complaints@robinassist.com](mailto:complaints@robinassist.com)

## Internal Dispute Resolution (IDR) process

We will acknowledge your complaint within one (1) business day. If we can't immediately resolve your complaint, we'll arrange for our Customer Service team to contact you within two (2) business days. You'll also be given the contact details of the person handling your complaint.

Our Customer Service team will work as quickly as possible to investigate your complaint in a fair and efficient way.

We'll do our best to resolve your complaint within 10 business days.

If we're unable to resolve your complaint within 10 business days, we'll keep you informed about the complaint progress at least every 10 business days.



## External Dispute Resolution (EDR) process

battleface is a member of the Australian Financial Complaints Authority (AFCA). If you remain dissatisfied, you can contact AFCA.

AFCA provides fair and independent financial services complaint resolution, free to consumers. You can take your complaint to AFCA at any time.

**Phone:** 1800 931 678 (free call)

**e:** [info@afca.org.au](mailto:info@afca.org.au)

**w:** [afca.org.au](http://afca.org.au)

**In writing:** Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001

If you do refer your complaint to AFCA, you must do so within two (2) years of our final decision.

## Other things you need to know

### The General Insurance Code of Practice

The insurer is a signatory to the [General Insurance Code of Practice](#) developed by the [Insurance Council of Australia \(ICA\)](#).

The Code is designed to provide information about insurance and promote good relations between insurers, authorised representatives and consumers.

You can find more information about the Code or download a copy [here](#).

## Claim service standard

Our claim service standard is to provide a claim outcome within 10 business days after successfully lodging a claim online, receipt of all the relevant information and after we've made our enquiries.

If we need more information, we'll contact you within 10 business days of receipt of your claim.

## Jurisdiction and choice of law

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

Equally, in accepting this insurance, we agree:

- If a dispute arises under this insurance, it's subject to New South Wales law and practice and the insurer will submit to the jurisdiction of any competent court in New South Wales
- Any summons notice or process to be served, may be served upon:  
Pacific International Insurance Pty Ltd  
PO BOX 550, Kotara NSW 2289

## Financial claims scheme (FCS)

The insurer is authorised under the [Insurance Act 1973](#) to carry on general insurance business. This Act contains prudential standards and practices to ensure they meet their financial obligations under this policy.

The protection provided under the Federal Government's Financial Claims Scheme applies to the insurer. If the insurer can't meet their financial obligations under this policy, you may have a claim under this scheme. Access to the scheme is subject to eligibility criteria.

Information about the scheme can be found at [fsc.gov.au](https://fsc.gov.au) or by calling 1300 55 88 49.

## Protecting your privacy

In this Privacy Statement the use of 'We', 'Us' and 'Our' means the insurer, battleface and Butter unless specified otherwise. While the insurer, battleface and Butter maintain separate Privacy Policies, this joint Privacy Statement is a summary of our respective Privacy Policies and provides an overview of how we collect, disclose and handle your Personal Information. Our Privacy Policies may change from time to time and where this occurs, we will notify you.

We respect your privacy and will protect your information.

We collect your personal, and in some cases sensitive information, to issue, arrange and manage your travel insurance, or to provide you with related services. We'll only collect personal and sensitive information from you or those authorised by you, such as our distribution partners.

By providing us your personal and sensitive information, you consent to us collecting, using, storing and disclosing it in accordance with our Privacy Policy. If you don't provide all the personal and sensitive information we've requested, either directly or through others, we may not be able to offer you our services or products, including processing your application for insurance.

We may disclose your personal and sensitive information to third parties involved in the insurance process, such as travel agents and consultants, travel insurance providers, insurers and reinsurers, claims handlers, investigators and cost containment providers, medical and health service providers, legal and other professional advisers, your and our agents and our related companies. Some of these third parties may be in other jurisdictions such as the UK, Europe, South Africa, New Zealand, the Philippines, and the USA.

Our Privacy Policy details how we collect, use, store and disclose your personal-

and sensitive information, as well as how you can access and correct your personal information or make a complaint. You may not access or correct the personal information of others unless authorised by them, you're authorised under law or they're your dependants.

You can view the insurer's Privacy Policy by visiting [www.pacificins.com.au](http://www.pacificins.com.au)

You can view battleface's Privacy Policy by visiting [www.battleface.com.au](http://www.battleface.com.au)

You can view Butter's Privacy Policy by visiting [www.butterinsurance.com.au](http://www.butterinsurance.com.au)



## Financial Services Guide (FSG)

This Financial Services Guide (FSG) is designed to help you make an informed decision about the services offered. We also show you how we deal with any complaints and disputes.

You'll also find information about:

- the insurer, battleface and Butter
- our relationship with our business partners
- the financial services we provide to you, and;
- information about how we and our business partners are paid for those services.

### About the insurer

Your insurance is underwritten by Pacific International Insurance Pty Ltd ABN 83 169 311 193, AFSL No 523921 (the insurer).

### About Butter

Butter Insurance Pty Ltd, (ABN 52 651 061 362, ARN 1300855) (Butter) is an authorised representative of battleface Insurance Services Pty Ltd (ABN 28 650 606 045, AFSL 536280) (battleface). battleface acts on behalf of the insurer, and battleface has authorised Butter to sell this policy, administer it and cancel it. Under the terms of its authority, Butter acts on behalf of battleface and not on your behalf. battleface receives and handles all claims on the policy.

Any general advice provided by Butter about this product is provided as an authorised representative of battleface under battleface's AFSL 536280. Please consider your financial situation, needs and objectives and read the PDS and Butter's Financial Services Guide before deciding whether to buy or continue to hold this product.



## About battleface

battleface Insurance Services Pty Ltd, ABN 28 650 606 045, AFSL 536280 (battleface) acts as the underwriting agent of the insurer under a binding authority from them, which means battleface can issue, vary, or cancel insurance on their behalf and handle and settle any claims made on the policy. battleface is authorised to provide these services under their AFSL.

This travel insurance may be arranged through, or referred by a distributor, such as a travel agent. Distributors act on our behalf.

They may arrange this insurance but are not authorised to give you any advice about the policies.

Affiliates introduce or refer potential travel insurance customers. Affiliates are authorised only to refer you to Butter who can then arrange the insurance. Affiliates may also provide factual information such as linking to the policy.

## About how we are paid

Butter and battleface are paid a commission by the insurer for arranging, issuing and managing the travel insurance (including claims under the insurance) on their behalf. The commission is calculated as a percentage of the premium (and taxes) you pay for the policy. Employees of Butter or battleface who provide services in relation to the insurance receive an annual salary and may receive bonuses based on performance and/or sales.

If your travel insurance is arranged through a distributor, the distributor may be paid a commission. The commission is calculated as a percentage of the gross premium when you buy a policy and is at no extra cost to you. A distributor may receive additional benefits such as discounted travel insurance or marketing assistance.

If your travel insurance is arranged after you have been referred to us by an affiliate, the affiliate may be paid a referral fee. The referral fee is calculated either as a percentage of the gross premium when you buy a policy or as a flat fee for each policy purchased after referral to us by an affiliate and is at no extra cost to you. An affiliate may receive additional benefits such as discounted travel insurance or marketing assistance.

If you would like more information on commissions or remuneration, please contact Butter either before you buy your insurance or within a reasonable time of receiving this Combined FSG and PDS.

## Have a Complaint?

If You have a complaint about the financial services provided by Butter or any of our distribution partners, please email us at [complaints@battleface.com](mailto:complaints@battleface.com) and refer to the PDS for details of the complaint resolution process.

## Professional Indemnity Insurance

Butter and battleface hold Professional Indemnity Insurance covering errors and mistakes relating to the provision of financial services provided by Butter or battleface and our representatives (including those who no longer act on our behalf but did at the time in question).

Our policy meets our obligations under the [Corporations Act 2001 \(Cth\)](#).



**Butter Insurance Pty Ltd**

ABN 52 651 061 362, AR No 001300855

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Insurance is underwritten by Pacific International Insurance Pty Ltd  
(ABN 83 169 311 193, AFSL 523921) (the insurer)