

International Travel Insurance

Combined Product Disclosure Statement & Financial Services Guide

BF1/INT/112026
Effective date: 15 November 2026

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	
For Emergency Assistance call Robin Assist	**Phone (from overseas):**	+61 2 8358 5317
	Phone (from Australia):	(02) 8358 5317
	Email:	help@robinassist.com

Smartraveller

We encourage you to subscribe to smartraveller.gov.au and download their App to receive up-to-date travel advice.

Making a Claim

You can make a claim at any time, from anywhere.

To start your claim, log into your Butter account via our website www.butterinsurance.com.au, and navigate to the 'Claims' section of your account.

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

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

Phone (from overseas):	+61 2 8358 5317
Phone (from Australia):	(02) 8358 5317
Email:	claims@robinassist.com

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

Butter International 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. That it 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 (Cth).

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's 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. Your Certificate of Insurance contains your personal insurance details, so check to make sure everything is correct. Contact us immediately if any details or information is incorrect.

The information in this PDS is current as of 15 November 2026. 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 Limited 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 and Robin Assist

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 we can issue, vary, or cancel insurance on their behalf and handle and settle any claims you make. battleface (trading as Robin Assist) is authorised to provide these services under our 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 both cases, we will only consider a refund if:

- you haven't started your 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 99 years.
- You can buy this policy up to 12 months before your date of departure.
- The policy covers one way and return journeys.
- 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.
- Cancellation cover (if selected) begins from the time you purchase your policy.
- On-trip cover is limited to the dates of travel and destination(s) shown on your Certificate of Insurance. If you've already left home and buy this policy while travelling, a 48 hour no-cover period applies from the time of purchase. For example: If you take out a policy on Monday at 9am, cover will commence on Wednesday at 9am. This means you won't be covered for any events that happen between 9am on Monday and 9am on Wednesday, even if treatment or expenses related to those events occur after cover starts.
- The policy automatically extends if your return is delayed by an event covered under the policy, until you are able to return to Australia 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 stamp duty). Several factors are considered in determining the amount payable. These include:

- Advance Purchase – the further in advance that you purchase the policy, the higher the premium may be.
- Age – the older you are, the higher the premium is likely to be.
- Duration – the longer you travel, the higher the premium is likely to be.
- Destination – destinations where medical costs are typically higher will generally require higher premiums.
- Optional Covers – you can choose additional cover, for example, a Cruise pack. The more covers that you choose 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 is likely to be.
- Adding cover for Existing Medical Conditions – any additional premium will be advised to you after you complete a medical assessment and we accept the risk. Cover for that condition will only apply once any applicable additional premium has been paid.

Tax Implications – Goods and Services Tax (GST)

International travel insurance is exempt from GST. This includes cancellation cover and any domestic flights connecting you with your international flights.

Flexible Covers

Nobody likes paying for things they don't need, so our approach gives you flexibility to select or de-select a range of covers, and in some cases, the level of benefit that you require. The choice is yours.

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.

Accident	Any sudden, unexpected, or unusual physical event not intended by you.
Cabin confinement	During the cruise, the treating medical practitioner orders you to remain within the confines of your own cabin.
Carrier	Any regularly scheduled land, sea or air transport operating under a valid licence for transporting passengers. Excludes taxi, ride sharing, limousine or similar service.
Certificate of Insurance	The document we give you detailing your travel insurance cover. Sometimes called an Insurance Certificate.
Close relative	• spouse or common law partner; • parent; • step-parent; • legal guardian; • children (including legally adopted and stepchildren); • sibling (including step-siblings and sister/brother-in-law); or • fiancé(e).
Cruise	A multi-night cruise. Doesn't include daily or overnight scheduled ferry services.
Epidemic	A fast-spreading, contagious or infectious disease or illness in a community, population or region and recognised by a public health authority.
Excess	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.
Home	Your primary place of residence.
Home country	Means Australia.
Insolvency	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.
Insured person / you / your	Each person named on the Certificate of Insurance.
Insurer	Pacific International Insurance Pty Limited (ABN 83 169 311 193, AFSL No 523921).
Interruption	Abandoning or cutting short your trip by direct early return to your home country.

Luggage	Luggage and personal possessions owned, borrowed or hired and taken by you on the trip. Includes: • travel documents; • musical instruments; • sporting equipment; • hire equipment; and • wheelchairs and mobility aids.
Luggage compartment	Any of the following: • 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. • The fixed storage units of a motorised or towed caravan. • A locked luggage box locked to a roof rack which is locked to the vehicle roof.
Medical condition	A disease, illness, sickness or injury including psychological conditions.
Medical practitioner	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.

Natural disaster	A major adverse event resulting from natural processes of the Earth, such as bushfire, hurricane, tornado, volcanic eruption, earthquake, tsunami, falling object from space (including a meteorite) and any extraordinary atmospheric, meteorological, seismic, or geological phenomenon. Not an epidemic or pandemic.
Pair or set	Similar items and complementary to one another or used together. For example, golf clubs.
Pandemic	An epidemic expected to affect an unusually large number of people or involve an extensive geographic area and recognised by a public health authority.
Period of insurance	The date range shown on the Certificate of Insurance. • Cancellation or trip Interruption cover (if selected) starts from the Purchase Date (when the policy is issued). • All other benefits (if selected) begin on your nominated trip start date. If an insured event prevents you from completing your trip, the period is automatically extended until you return to Australia by the quickest route.
Permanent Total Disablement (PTD)	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.

Pre-existing medical condition	Is any diagnosed or preliminary diagnosed medical or dental condition where: • You have been prescribed new medication, or your dosages have been increased in the last 12 months (doesn't apply to common colds, flu or contraceptive medication); or • You have been prescribed any medications by a medical specialist (not a GP) in the last 12 months; or • The signs and/or symptoms are apparent to you and are being investigated or treated by a medical practitioner (including any allied health practitioner); or • You have been admitted to a hospital overnight in the last 12 months; or • You have had surgery in the last 12 months; or • You are on a surgical waitlist. This definition applies to you, your travelling party, a close relative, or any other person named on the Certificate of Insurance. Pregnancy is not considered a pre-existing medical condition. Refer to the Pregnancy section for information on the limited cover available.
Public transport	Any scheduled, publicly licensed aircraft, sea vessel, train, coach or bus on which you're booked, or had been booked on, to travel.

Rental vehicle	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.
Schedule of Benefits	The summary of cover as outlined in this document.
Snow sport activity	Amateur skiing, snowboarding, sledding, tobogganing or tubing conducted on groomed terrain, marked slopes or trails that are open, maintained and monitored within ski resort boundaries. Doesn't include any form of racing, acrobatics, jumping, stunting, aerial or freestyle activities.
Snow sport equipment	Snowboard, skis, bindings, poles and boots.
Strike	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.

Terrorism	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, in fear.
Travelling party	You and any travelling companion planning to accompany you for at least 50 percent of the duration of your trip.
Trip	A journey to and within the country/s stated on your Certificate of Insurance. Begins when you leave home (or on the nominated start date) and ends when you return home (or on the nominated end date), whichever is earlier.
Unattended	Leaving your luggage or personal effects: • in a public place where it can be taken without your knowledge; • at a distance in a public place where you can't prevent it from being taken; or • with a person not a member of your travelling party, working for your carrier or accommodation provider.
Valuables	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).
We, our or us	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 International Travel Insurance' and 'The Insurer' sections at the start of this PDS.



Schedule of Benefits

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

The maximum amount payable for each insured person within the period of insurance 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.

Standard Covers		
	Excess Applies*	International 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
Travel delay	No	$50 per 6 hours (up to a maximum of $2,000)
Personal accident	No	As selected up to $50,000
Personal liability	No	As selected up to $2,500,000

Optional Covers		
	Excess Applies*	International Plan Maximum amount payable per person
Cancellation or trip interruption	Yes	As selected up to $40,000
Luggage and personal effects	Yes	As selected up to $10,000 overall Single Item Limit of $2,000
Rental vehicle excess	No	As selected up to $8,000
Snow pack	No	Applicable limits and sub-limits shown in Policy Wording for the benefit claimed
Motorcycle and moped pack	No	Applicable limits and sub-limits shown in Policy Wording for the benefit claimed
Cruise pack	No	Cover as per limits and sub-limits shown on Certificate of Insurance for the benefit claimed
Pet boarding	No	$200 per day (up to a maximum of $1,400)

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 includes cover for a wide range of activities, so you can explore with confidence. To keep things simple, here are the few activities that aren't covered unless you've added the right optional pack:

- Snow sports – Covered with the Snow Pack add-on.
- Riding a motorcycle or moped – Covered with the Motorcycle and Moped Pack add-on.
- Multi-night cruises – Covered with the Cruise Pack add-on.

Due to their higher risk, the following activities are not covered:

- Racing (except on foot)
- Playing polo
- Hiking, trekking or mountaineering:
  - above 3,000m in altitude, or
  - where specialised climbing equipment is required, such as 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 certification or are diving with a qualified instructor)
- Traveling in international waters on a private sailing vessel or privately registered boat

For everything else, you're good to go. This policy is designed to keep you covered on most adventures. Just be sure to check the details so you can plan with peace of mind.



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.
- Take all reasonable steps to prevent or reduce loss, damage, or liability arising between the commencement of cover and the completion of your trip. Failure to take reasonable steps to mitigate or avoid loss may affect your entitlement 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 initiate 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.



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 before purchasing.

This policy provides cover for unexpected, sudden illnesses or serious injuries that arise after the policy has been issued.

It does not automatically cover pre-existing medical conditions, as defined below. This includes any claim where a pre-existing condition is a contributing factor.

What is a pre–existing medical condition?

A pre-existing medical condition includes any diagnosed or preliminary diagnosed medical or dental condition where:

- You have been prescribed new medication, or your dosages have been increased in the last 12 months (doesn't apply to common colds, flu or contraceptive medication); or
- You have been prescribed any medications by a medical specialist (not a GP) in the last 12 months; or
- The signs and/or symptoms are apparent to you and are being investigated or treated by a medical practitioner (including any allied health practitioner); or
- You have been admitted to a hospital overnight in the last 12 months; or
- You have had surgery in the last 12 months; or
- You are on a surgical waitlist.

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

If someone covered under your policy has a condition that meets our definition of a pre-existing medical condition, they may still be eligible for cover by completing our online medical screening before purchase. If accepted, cover may be subject to specific terms or an additional fee or premium, and this will be noted on your Certificate of Insurance.

Timeframes referenced in the definition relate to the date the policy is issued.

If you're unsure whether a condition is considered pre-existing, we recommend completing the screening before purchase to ensure confidence and clarity around your cover.

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. This includes medical emergencies occurring onboard a cruise ship (and you've purchased the optional Cruise pack).

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 travel costs approved by us 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 you have completed the online medical screening, your condition/s have been approved by us and you have paid any applicable additional premium).

- 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 (unless you have purchased the optional Cruise Pack).
- 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.

Where relevant, and where Cruise pack is shown as selected on your Certificate of Insurance, this benefit also applies whilst onboard a cruise ship and you are instructed to confine in your cabin or an onboard medical facility.

What's not covered

See General Exclusions.

Special conditions relating to cover

See General Conditions.

Airfare Reimbursement

When cover starts

Cover applies under this section if, during a trip, you're injured or contract an illness and it is necessary for you to return to Australia with a medical escort.

What's covered

We'll pay up to the amount shown in the Schedule of Benefits for reimbursement of your original airfare, less any refunds due to you.

What's not covered

See General Exclusions.

Special conditions relating to cover

For cover to apply, at the time of your return to Australia, there must be:

- more than five days of the trip, or 25 percent of its length (whichever is the greater) remaining; or
- you've been in hospital overseas for more than 25 percent of the trip.

Also see General Conditions.

Cancellation or trip interruption

This cover only applies if it is shown as selected on the Certificate of Insurance

When cover applies

Cover applies under this section when you need to cancel, or change your travel plans, due to any of the following unexpected events:

- Serious illness, injury or death of you, a travelling companion, a close relative or any person you've planned to stay with for a significant part of the trip.
- You can't travel because you or a travelling companion:
  - are diagnosed with COVID-19 in Australia by a registered medical provider within 14 days prior to your departure date; or
  - are diagnosed with COVID-19 while on your trip by a registered medical provider; or
  - are individually contacted by a local public health authority and directed into a period of quarantine during the period of insurance.
- The Department of Foreign Affairs and Trade (DFAT) upgrade their travel advice level to 'do not travel' after the issue of your policy:
  - for a country or region you've nominated on your Certificate of Insurance; and
  - the change directly impacts your pre-paid travel arrangements and relates to the region of a particular country where you were intending to travel.
- Cancellation or restriction by the carrier of pre-paid scheduled public transport services, caused by severe weather, natural disaster, riot, strike or civil commotion.

- Accidental damage, burglary, flooding or fire affecting your home or business premises and it's appropriate for you to stay, or return, to prevent further damage, organise necessary repairs or alternate accommodation arrangements.
- 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 in the Schedule Of Benefits for the following:

- Non-refundable travel, ancillary expenses, and accommodation that you are unable to use because you can't begin or complete the planned trip. This benefit does not apply where we have paid for additional travel and accommodation under the Emergency Medical and Additional Expenses section.
- 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 or foreseeable 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 you have completed the online medical screening, your condition/s have been approved by us and you have paid any applicable additional premium).
- 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 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 or amend 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 for reasons beyond your control and you need to arrange additional 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. This includes cover for reasonable meals, transportation to and from your temporary accommodation, and luggage storage 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.

*__Motorcycle and Moped Pack:__ *Even if you have purchased the optional Motorcycle and Moped pack, there's no cover for your personal liability related to the hire. This means you're personally responsible for any costs associated with damage to the bike, property or injury to another person. 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.

Also see General Conditions.

Luggage and Personal Effects

This cover only applies if it is shown as selected on the Certificate of Insurance

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:

- For stolen or lost items we'll calculate your benefit based on the depreciation table below.
- For damaged items, we'll pay the repair costs where practical and economical to do so.

- 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
  - the original purchase price of the set or pair (subject to the depreciation table below).
- An overall maximum limit of $2,000 applies to a single item, pair or set.
- 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 reasonable out-of-pocket travel and accommodation 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: 1st March 2023
- Date of Loss: 3rd March 2025
- 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% x 24 months = 36% depreciation.
2. Depreciated Value:
   - 36% 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%

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;
  - in any area of a vehicle not considered a luggage compartment.
- 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

This cover only applies if it is shown as selected on the Certificate of Insurance.

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

This cover has the following special conditions:

We will deduct from any claim settlement an additional premium for days that exceed what was declared and paid for at the time of purchasing this policy.

See General Conditions.



Snow Pack

This cover only applies if it is shown as selected on the Certificate of Insurance. No excess applies to claims under this benefit.

When cover starts

Cover applies under this section if, during a trip, you participate in snow sport activities. Please refer to our definition of snow sport activity.

What's covered

Notwithstanding the Snow Sports general exclusion, we'll pay up to the amount shown in the Schedule of Benefits for the relevant coverage section for claims relating to, or while participating in snow sport activities during the trip. For example, in the event of an injury whilst skiing that requires a change to your prepaid travel plans, we will pay up to the limit applicable where you have selected Cancellation or trip interruption cover.

We'll also cover you for the following specific snow sport benefits:

Pre-paid costs

We'll pay for non-refundable, pre-paid ski lift passes, snow sport equipment, hire or tuition fees you can't use due to injury or illness sustained during your trip.
The maximum amount payable for each insured person is $300.

Ski run closure

We'll pay if you're prevented from skiing at a pre-booked ski resort for more than 24 continuous hours during your trip due to insufficient snow or too much snow causing a total closure of the lift system.

We'll pay a daily benefit for each insured person of $100 up to a maximum amount payable of $500.

Hiring replacement snow sports equipment

If your snow sports equipment is lost, delayed or damaged during the trip, we'll pay the necessary cost of hiring replacement equipment. All claims must be supported by receipts. The maximum amount payable for each insured person is $300.

What's not covered

You're not covered while engaged in:

- off piste skiing, unless with a qualified instructor or guide;
- freestyle skiing;
- ski jumping;
- snow sport acrobatics or stunts;
- extreme skiing/snowboarding; or
- skeleton and luge or any variations.

Under the ski run closure benefit we won't pay claims for:

- ski resorts without skiing facilities at least 1,000 metres above sea level; or
- insufficient snow in Northern Hemisphere ski resorts outside the period 15 December to 31 March; or
- insufficient snow in Southern Hemisphere ski resorts outside the period 15 July to 30 September.

Also see General Exclusions.

Special conditions relating to cover

See General Conditions.

Motorcycle & Moped Pack

This cover only applies if it is shown as selected on the Certificate of Insurance. No excess applies to claims under this benefit.

When cover starts

Cover applies under this section if, during a trip, you hire a motorcycle or moped as the rider.

What's covered

Notwithstanding the Motorcycle and Moped general exclusion, we'll pay up to the amount shown in the Schedule of Benefits for the relevant coverage section for claims relating to the use of a motorcycle or moped during the trip.

What's not covered

You're not covered if:

- the engine capacity is greater than 250cc;
- you don't hold a valid Australian motorcycle licence or Australian motor vehicle driver licence;
- you don't hold a valid licence in the country where you are riding;
- you're riding without a helmet;
- you're participating in a professional capacity;
- you're racing; or
- you're participating in motocross.

There's no cover for your Personal Liability related to the hire. This means you're personally responsible for any costs associated with damage to the bike, property or injury to another person. Also see General Exclusions.

Special conditions relating to cover

See General Conditions.

Cruise Pack

This cover only applies if it is shown as selected on the Certificate of Insurance. No excess applies to claims under this benefit.

When cover starts

Cover applies under this section if, during a trip, you participate in cruising activities. Please refer to our definition of cruise.

What's covered

Notwithstanding the cruise general exclusion, we'll pay up to the amount shown in the Schedule of Benefits for the relevant coverage section for claims relating to or while cruising during the trip. For example, in the event of an illness requiring cabin confinement, we'll pay up to the limits applicable for Hospital benefit and confinement.

What's not covered

See General Exclusions.

Special conditions relating to cover

See General Conditions.

Pet Boarding

This cover only applies if it is shown as selected on the Certificate of Insurance. No excess applies to claims under this benefit.

When cover starts

Cover applies under this section if your return to Australia is delayed for at least 24 hours, due to reasons beyond your control.

What's covered

We'll pay up to the amount shown in the Schedule of Benefits for additional kennel or cattery boarding fees for domestic cats and dogs owned by you.

What's not covered

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 of you, a member of the travelling party or a non-travelling relative, your business partner or co-worker. This exclusion doesn't apply where you have completed our online medical screening, the condition/s have been approved by us and you have paid any applicable additional premium.
- 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
- 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 (unless you have purchased the optional Cruise pack).
- 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 (unless you have purchased the optional Snow pack);
  - motorcycle or moped riding (unless you have purchased the optional Motorcycle and moped pack);
  - 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 to not 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.

If you tell us something which isn't true

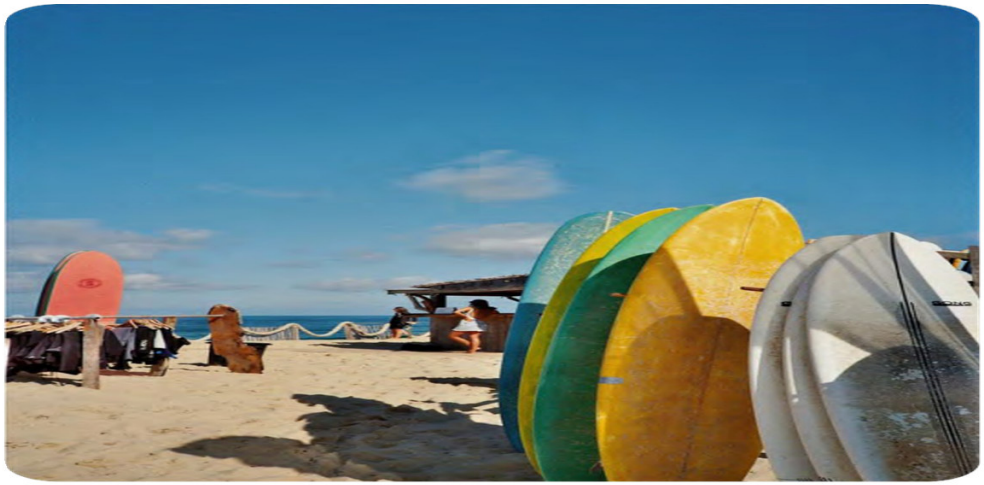
If you don't take reasonable care when answering our questions or giving us information, we can cancel your policy or reduce the amount we pay if you make a claim. Or both.

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 make a complaint by submitting a support request in your Butter account, or contacting us by email:
Email: complaints@battleface.com



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). As an agent of the Insurer, battleface adheres to the principles of the Code.

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 Limited - PO BOX 550, Kotara NSW 2289



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). As an agent of the insurer, battleface adheres to the principles of the Code.

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 or by calling 1300 55 88 49.

Protecting your privacy

We respect your privacy and will protect your information.

Butter Insurance Pty Ltd and Battleface Insurance Services (Australia) Pty Limited collects 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.

You can view battleface's Privacy Policy by visiting www.battleface.com.au.

You can view Butter's Privacy Policy by visiting 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 Limited 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 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, ARN No 001300855

e: info@butterinsurance.com.au

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