



Webcarhire.com Travel Insurance

Product Disclosure Statement
Policy Wording

EFFECTIVE 25 January 2012
Licensee: AGA Assistance Australia Pty Ltd
A company of the Allianz Global Assistance Group





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One thing about travel insurance - you need to understand what you're covered for before you leave. Look for a policy with 24 hour access to high quality emergency medical assistance.

How can we help?

We are the world's leading assistance provider with a global team of doctors and nurses who can help if you become sick or are injured overseas. You knew us as Mondial Assistance though we have been part of the Allianz Group for ten years. As Allianz Global Assistance, we will continue to provide what we believe is the world's best emergency medical assistance.

Global Assistance

Allianz 

Our Product Disclosure Statement

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

UNDERSTANDING YOUR POLICY AND ITS IMPORTANT TERMS AND CONDITIONS

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

- About benefits in the “**summary of benefits**” (remember certain words have special meanings – see “**words with special meanings**”);
- When “**we will not pay**” a claim under each policy section applicable to the cover you choose and “**general exclusions all sections**” (this restricts the cover and benefits);
- “**claims**” (these set out certain obligations that you and we have. If you do not meet them we may be able to refuse to pay a claim); and
- “**important matters**” (this contains important information on your duty of disclosure, how the duty applies to you and what happens if you breach the duty, your cooling off period/money back guarantee, confirmation of your cover, our privacy policy and our dispute resolution process, compensation arrangements, your policy excess).

APPLYING FOR COVER

When you apply for the policy, we will confirm with you things such as the period of cover, your premium, what cover options and Excess will apply, and whether any standard terms are to be varied (this may be by way of an endorsement). These details will be recorded on the Certificate of Insurance issued to you.

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

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

You should also read “**claims**” to understand how GST is applied to a claim.

If you have any queries, want further information about the policy or want to confirm a transaction, please contact Allianz Global Assistance on 1800 008 967.

RELATIONSHIP WITH YOUR INSURER

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

COOLING OFF PERIOD/MONEY BACK GUARANTEE

Even after you have purchased your policy, you have cooling off period/money back guarantee rights (see “**important matters**” for details).

UPDATING THE PDS

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

Webcarhire.com summary of benefits

This is only a summary of the benefits. Please read the policy document carefully for the complete details of "What We Will Pay" and "What We Will Not Pay" and which types of cover are provided under each plan. Importantly, please note that exclusions do apply as well as limits to the cover and these are set out in the policy document.

Unless otherwise specified below, the benefit relates to the Nominated Driver or Nominated Rental Vehicle only.

1 RENTAL VEHICLE EXCESS REDUCTION

This benefit applies only to persons aged between 25 and 65 years.

Cover for car excess payable on Motor Vehicle Insurance resulting from your rental vehicle being:

- Stolen - Crashed - Damaged

We will also pay up to \$500 toward the cost of returning Rental Vehicle due to you being unfit

Excess reduced to Nil.

2 LUGGAGE/PERSONAL EFFECTS – Nil Excess (ADDITIONAL COVER OPTIONS AVAILABLE)

Cover for replacing luggage stolen or reimbursing repair cost for accidentally damaged items, including:

- Luggage – Spectacles - Personal Effects - Personal Computers – Cameras

Note that there are some circumstances that we will not cover, for details refer to the exclusions outlined in section 2 and in General Exclusions

Cover applies to nominated driver and passengers up to a maximum coverage of \$6000 per policy, with maximum cover for individuals of \$1500.

3 ACCIDENTAL DEATH – Nil Excess

A Death Benefit is payable if the nominated driver or a passenger dies because of accidental bodily injury sustained while travelling in the nominated rental vehicle.

Maximum amount payable \$25,000 for all claims combined. The limit we will pay for the death of any one accompanying dependant child who is under the age of 21 years is \$5000.

4 EMERGENCY MEDICAL & LEGAL ADVICE – Nil Excess

Emergency advice including:

- 24 Hour Emergency Medical Advice – Interpreter Service - Ambulance - Medical

Evacuations – Referral for legal advice

- Funeral Arrangements - Messages to family

This benefit is secondary to any existing cover through your current health insurance

This benefit applies to the nominated driver and passengers, with a Maximum amount payable per person of \$5000 or \$15000 for all claims combined.

IMPORTANT NOTE: WHERE RELEVANT ALL LIMITS ARE INCLUSIVE OF GST.

Travel insurance policy document

ABOUT THIS POLICY DOCUMENT

This is your policy document. It sets out the cover available and the standard terms and conditions which apply. You need to read it carefully to make sure you understand it and that it meets your needs. In particular, read the Important Matters section below. This policy is offered in conjunction with a car rental arranged through www.webcarhire.com, and you acknowledge that you have voluntarily entered into this contract of insurance.

HOW TO TAKE OUT YOUR POLICY

Once you have paid the premium stated in the online booking path and we agree to provide cover, we will give you a Certificate of Insurance, which will entitle you to claim under the policy up to the relevant amounts for which you are covered.

The Certificate, this policy document and any written endorsements issued by us, make up your agreement (policy) with the insurer. If you are satisfied with the cover please retain these documents in a safe place.

YOUR PERIOD OF COVER

You are covered for the dates specified on your Certificate of Insurance as sent by email and generated when confirming your rental through www.webcarhire.com. These dates specify "your journey" see **words with special meaning**. Your journey commences when you leave your home to collect the Nominated Rental Vehicle and ends when you return the vehicle to the rental company or on the end-date specified on your confirmation, whichever is earlier.

WHO IS YOUR INSURER?

Webcarhire.com Travel Insurance ("Webcarhire") is underwritten by Allianz Australia Insurance Limited, ABN 15 000 122 850 of 2 Market Street, Sydney 2000. It is the insurer and it is referred to as "we" "our" and "us" in the policy document.

WHO IS AGA ASSISTANCE AUSTRALIA?

AGA Assistance Australia Pty Ltd trading as Allianz Global Assistance, AFS Licence No.245631, ABN 52 097 227 177, is authorised by your insurer to enter into and arrange the policy and deal with and settle any claims under it, as the agent of your insurer, not as your agent.

WHO IS ALLIANZ GLOBAL ASSISTANCE?

Allianz Global Assistance has been appointed to administer all emergency assistance services and benefits of this insurance. You may contact Allianz Global Assistance in an emergency 24 hours a day, 7 days a week.

important matters

Under your policy there are rights and responsibilities which you and we have. You must read your policy in full for more details, but here are some you should be aware of:

COOLING OFF PERIOD/MONEY BACK GUARANTEE

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

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

CONFIRMATION OF COVER

To confirm any policy transaction, (if the Certificate of Insurance does not have all the information you require), call Allianz Global Assistance on 1800 008 967.

AGE LIMITS

This policy is not available to persons aged over 65 years.

MAXIMUM BENEFIT LIMITS

The maximum benefit limits for each section are in Australian dollars.

YOUR DUTY OF DISCLOSURE

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

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

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

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

- you know; or
- a reasonable person in the circumstances could be expected to know, is relevant to our decision whether to insure you and whether any special conditions need to apply to your policy.

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

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

WHO DOES THE DUTY APPLY TO?

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

WHAT HAPPENS IF YOU OR THEY BREACH THE DUTY?

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

COMPENSATION ARRANGEMENTS

In the unlikely event Allianz Australia Insurance Limited were to become insolvent and could not meet its obligations under this policy, a person entitled to claim may be entitled to payment under the Financial Claims Scheme.

Access to the Scheme is subject to eligibility criteria - for more information see APRA website at <http://www.apra.gov.au> and the APRA hotline on 1300 55 88 49.

GENERAL INSURANCE CODE OF PRACTICE

We proudly support the General Insurance Code of Practice. The Code sets out the minimum standards of practice in the general insurance industry. For more information on the Code please contact Allianz Global Assistance on 1300 725 154.

DISPUTE RESOLUTION PROCESS

If you have a complaint or dispute in relation to this insurance, or the services of Allianz Global Assistance or its representatives, please call Allianz Global Assistance on 1300 725 154, or put the complaint in writing and send it to The Dispute Resolution Department, PO Box 162, Toowong, Queensland 4066. Allianz Global Assistance will attempt to resolve the matter in accordance with its Internal Dispute Resolution process. To obtain a copy of Allianz Global Assistance's procedures, please contact them.

A dispute can be referred to the Financial Ombudsman Service Limited (FOS), subject to its terms of reference. The FOS provides a free and independent dispute resolution service for consumers who have general insurance disputes falling within its terms. The contact details for the FOS are:

Financial Ombudsman Service Limited (FOS)

GPO Box 3, Melbourne Victoria 3001

Phone: 1300 780 808

Fax: (03) 9613 6399

Website: www.fos.org.au

Email: info@fos.org.au

IN THE EVENT OF A CLAIM:

IMMEDIATE NOTICE

should be given to:

Client Services Department

Phone number within Australia **1300 725 154**

PO Box 162 Toowong Qld 4066

Email: travelclaims@allianz-assistance.com.au

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

PRIVACY NOTICE

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

This personal information may be disclosed to third parties (and we may receive personal information from them) involved in the above process, such as travel consultants, travel insurance providers & intermediaries, authorised representatives, reinsurers, claims handlers & investigators, health and help service providers, your agents, reinsurers and our related companies. The use and disclosure of such personal information provided to third parties will be limited to the specific purpose for which it was supplied.

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

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

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

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

EXCESS

There is no excess under any section of this policy.

LUGGAGE/PERSONAL EFFECTS

You are required to take all reasonable precautions to protect your property, which means taking all necessary steps to avoid any loss or damage to your property and not leaving it unsupervised.

Cover is limited for items left unattended in a the Nominated Rental Vehicle up to a maximum of \$200 per item and \$2000 in total for all claims combined and there is no cover for certain valuables or fragile items which you put in the locked storage compartment of the Nominated Rental Vehicle.

words with special meanings

Some words in your policy that have special meanings are defined here.

"**Arises or Arising**" means directly or indirectly arising or in any way connected with.

"**Car Rental Agreement**" means the Agreement that you signed when taking possession of the Nominated Rental Vehicle.

"**Dependant Child**" means children not in full time employment who are under the age of 21 and are travelling with you on the journey.

"**Home**" means the place where you normally live in Australia.

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

"**Locked Storage Compartment**" means a boot, trunk, glove box, enclosed centre console, or concealed cargo area of a station wagon, hatchback, van or motorhome.

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

"**Medical adviser**" means a qualified doctor of medicine or dentist registered in the place where you received the services.

"**Nominated Driver**" means the person who appears as the primary driver on the Car Rental Agreement, and who will be responsible for driving the vehicle.

"**Nominated Rental Vehicle**" means the vehicle arranged to be rented through www.webcarhire.com or any replacement rental vehicle provided within the period of insurance.

"**Passenger**" means any person who made arrangements to travel with you for at least 75% of your journey before you entered into your policy. Benefits for a passenger only apply while the person is travelling with you.

"**Public place**" means any place where the public has access to, including but not limited to, planes, taxis, buses, trains, shops, airports, railway stations, streets, museums, galleries, hotel foyers and general access areas, beaches, restaurants and public toilets.

"**Rental Vehicle Excess**" means the amount that you have to pay under the terms of the rental agreement for the Nominated Rental Vehicle if that vehicle is stolen or is involved in a crash or sustains damage for which you are responsible during the period you are insured.

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

"**Unfit**" means that a registered medical practitioner or dentist certifies in writing that you are medically unfit to drive.

"**Unsupervised**" means:

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

"**We**", "**Our**" & "**Us**" means the insurer of your policy, Allianz Australia Insurance Limited or its agent AGA Assistance Australia Pty Ltd, a company of the Allianz Global Assistance Group.

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

"Your journey" means the time from when you collect the Nominated Rental Vehicle, and ends when you return the Nominated Rental Vehicle to the rental company or on the end date specified on your confirmation, whichever is the earlier.

your policy cover

1 RENTAL VEHICLE EXCESS REDUCTION

This benefit applies only to persons aged 25 years or older.

1.1 WE WILL PAY

If the nominated rental vehicle is stolen or is involved in a crash or incurs other accidental damage during the period of insurance, we will reduce the amount you have to pay under the terms of your rental agreement in respect to the vehicle excess or the cost of repairs to the vehicle to Nil.

In addition we will also pay up to \$500 for the cost of returning your rental vehicle to the nearest depot if your attending registered medical practitioner or dentist certifies in writing that you are unfit to do so during your journey.

The most we will pay under this section for all claims combined is \$8000.

1.2 WE WILL NOT PAY

We will not pay a claim involving the theft or crash of the nominated rental vehicle if the claim arises directly or indirectly from or involves:

- a] You operating the Nominated Rental Vehicle in violation of the terms of the rental agreement.
- b] You using the Nominated Rental Vehicle while affected by alcohol or any other drug in a way that is against the law.
- c] You using the Nominated Rental Vehicle without a licence for the purpose you were using it.
- d] You permit an unauthorised person to use the Nominated Rental Vehicle.

YOU MUST CHECK GENERAL EXCLUSIONS FOR OTHER REASONS WHY WE WILL NOT PAY.

2 DAMAGE OR PERMANENT LOSS OF LUGGAGE/PERSONAL EFFECTS

This benefit applies to the Nominated Driver and Passengers for the duration of your journey.

2.1 WE WILL PAY

- a] We will reimburse the repair cost, or loss, of any luggage/ personal effects which are stolen or accidentally lost or damaged but we can reduce any amount we pay having regard to depreciation and wear and tear.
- b] No depreciation will be applied to goods purchased during your journey. We decide what is to be allowed for depreciation and wear and tear. We have the option to repair or replace the luggage/personal effects instead of paying you.
- c] For any item, pair or set of items - including attached accessories or unattached accessories – we will pay up to:
 - \$1500 per person for all luggage combined. The maximum total benefit for all claims combined is \$6000.
- d] For any item, we will not pay, in any event, more than what you paid for it.
- e] Luggage/personal effects left in the Nominated Rental Vehicle is only covered during daylight hours if it is locked in the boot or locked storage compartment and forced entry is made. No cover applies if luggage/personal effects are left unattended in the passenger compartment or overnight. The most we will pay if your luggage is stolen from the locked storage compartment of an unoccupied vehicle is \$200 for each item and \$2,000 in total for all stolen items.

Subject to lesser limits where specified, the most we will pay under this section for all luggage/personal effects claims combined, during your journey is \$6,000 (Maximum benefit)

2.2 WE WILL NOT PAY

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

- a] You do not report the loss, theft or misplacement within 24 hours to the police. You can prove that you made a report by providing us with a written statement from whoever you reported it to.
- b] The loss, theft or damage is to or of bicycles.
- c] The loss, theft or damage is to items left behind in any hotel or motel room after you have checked out or items left behind in any aircraft, ship, train, taxi or bus.
- d] The loss, theft or damage is to or of surfboards or to any watercraft.
- e] The loss of, or damage arises from any process of cleaning, repair or alteration.
- f] The loss of or damage arises from ordinary wear and tear, deterioration, atmospheric or weather conditions, insects, rodents or vermin.
- g] The luggage/personal effects was left unsupervised in a public place or left unattended in the Nominated Rental Vehicle unless it was locked in the boot or locked storage

compartment, or any luggage left overnight in the Nominated Rental Vehicle even if it was in the locked storage compartment.

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

YOU MUST CHECK GENERAL EXCLUSIONS FOR OTHER REASONS WHY WE WILL NOT PAY.

3 ACCIDENTAL DEATH

3.1 WE WILL PAY

We will pay the death benefit, if the nominated driver or a passenger dies because of accidental bodily injury sustained while travelling in the Nominated Rental Vehicle. In the event that multiple persons die as a result of the accident, the \$25000 death benefit will be divided evenly.

The limit we will pay for the death of any one accompanying Dependant Child who is under 21 years of age is \$5000.

The most we will pay under this section for all claims combined is: \$25,000 (Maximum benefit), including \$5,000 (per Dependant Child)

3.2 WE WILL NOT PAY

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

YOU MUST CHECK GENERAL EXCLUSIONS FOR OTHER REASONS WHY WE WILL NOT PAY.

4 EMERGENCY MEDICAL & LEGAL ADVICE

We have appointed Allianz Global Assistance to help you with any emergency advice. You may contact Allianz Global Assistance anytime 7 days a week. Allianz Global Assistance will arrange for the following assistance services if the Nominated Driver or a passenger is involved in an accident while travelling in the Nominated Rental Vehicle:

4.1 WE WILL PROVIDE:

- a]** 24 hour medical advice in the event that you require medical assistance (this is not a diagnostic service, but we will help advise you in relation to any medical event).
- b]** A messenger service for any messages which need to be passed on to your family or employer in the case of an emergency.
- c]** Access to a 24 hour Interpreter Service.
- d]** Referral to a lawyer during business hours, or co-ordinate legal advice the following morning if your call is outside normal business hours.

4.2 WE WILL PAY

- a]** For your medical transfer or evacuation if Allianz Global Assistance advises that you must be transported to the nearest hospital for emergency medical treatment.
- b]** The reasonable cost of either a funeral or cremation and/or transporting your remains to your usual home in Australia, if you die as a result of an injury sustained during your journey.

**The most we will pay under this section for all claims combined is:
\$5,000 (Maximum benefit per person); or
\$15,000 (Maximum benefit for all claims combined)**

4.3 WE WILL NOT PAY

- a]** We will not pay for the cost of any medical or diagnostic treatment.
- b]** We will not pay for any expense recoverable through any other source such as Medicare or any other Insurer.
- c]** We will not pay for any expenses for any service unless it has been first approved by Allianz Global Assistance.
- d]** If you decline to promptly follow the medical advice of Allianz Global Assistance, we will not be responsible for subsequent evacuation expenses.
- e]** We will not pay for medical evacuation or the transportation your remains from Australia to an overseas country.

YOU MUST CHECK GENERAL EXCLUSIONS FOR OTHER REASONS WHY WE WILL NOT PAY.

general exclusions all sections

WE WILL NOT PAY UNDER ANY CIRCUMSTANCES IF:

- 1 You do not act in a responsible way to protect yourself and our property and to avoid making a claim.
- 2 You do not do everything you can to reduce your loss as much as possible.
- 3 Your claim arises from consequential loss of any kind.
- 4 At the time of taking the policy, you were aware of something that would give rise to you making a claim under this policy.
- 5 Your claim is for a loss which is recoverable by compensation under any workers compensation act or transport accident laws or by any Government sponsored fund, plan, or medical benefit scheme, or any other similar type legislation required to be effected by or under a law.
- 6 Your claim is for additional expenses or fees arising from errors or omissions in your booking arrangements.
- 7 Your claim arises because you act illegally or break any government prohibition or regulation including visa requirements.
- 8 Your claim arises from a government authority confiscating, detaining or destroying anything.
- 9 You were affected by alcohol or drugs – unless the drugs were prescribed for you by a medical adviser – at the time when the thing about which you are making the claim happened.
- 10 Your claim arises from motor sports of any kind.
- 11 Your claim arises because you did not take reasonable precautions to avoid a claim after there was a warning in the mass media of a strike, riot, bad weather or civil commotion.
- 12 Your claim arises from any act of war – whether war is declared or not – or from any rebellion, revolution, insurrection or taking of power by the military.
- 13 Your claim arises from a nuclear reaction or contamination from nuclear weapons or radioactivity.
- 14 Your claim arises from biological and or chemical material(s), substance(s), compound(s) or the like used directly or indirectly for the purpose to harm or to destroy human life and or create public fear.
- 15 Your claim arises directly or indirectly from an act or threat of terrorism.

Claims

HOW TO MAKE A CLAIM

You must give us notice of your claim as soon as possible by completing the claim form supplied by Allianz Global Assistance and posting to the address shown on the claim form. If you do not, we can reduce your claim by the amount of prejudice we have suffered because of the delay.

For Rental Vehicle Excess Reduction Claims, you must provide us with copies of your claim report, detailing any excess that you were required to pay under the terms of the insurance under your Car Rental Agreement.

You must give us any information we ask for to support your claim, such as police reports, valuations, medical reports, original receipts or proof of ownership. You must cooperate with us at all times.

- a] For damage or permanent loss of your luggage/personal effects, report it immediately to the police and obtain a written notice of your report.
- b] For damage or misplacement of your luggage/personal effects, caused by a vehicular ferry company or other operator or accommodation provider, report the damage or misplacement to an appropriate official and obtain a written report, including any offer of settlement that they may make.
- c] Submit full details of any claim in writing within 30 days of your return.

CLAIMS ARE PAID IN YOUR LOCAL CURRENCY

All claims are paid in your local currency. Please note that all policy benefit limits are in Australian dollars.

YOU MUST HELP US TO RECOVER ANY MONEY WE HAVE PAID

If we have a claim against someone in relation to the money we have to pay under this policy, you must do everything you can to help us do that in legal proceedings.

IF YOU CAN CLAIM FROM ANYONE ELSE, WE WILL ONLY MAKE UP THE DIFFERENCE

If you can make a claim against someone in relation to a loss or expense covered under this policy and you do not get paid the full amount of your claim, we will make up the difference. You must claim from them first.

BUSINESS TRAVELLERS – HOW GST AFFECTS YOUR CLAIM

If you are entitled to claim an input tax credit in respect of a cost for which a claim is made, or would be entitled to an input tax credit if you were to incur the relevant cost (i.e. in replacing a lost or stolen item), the amount we would otherwise pay will be reduced by the amount of that input tax credit. If you are entitled to claim an input tax credit in respect of your premium you must inform us of the amount of that input tax credit (as a percentage) at the time you first make a claim. If you fail to do so, you may have a liability for GST if we pay you an amount under this policy.