

frequent travel

insurance product
disclosure statement
and policy



Supplementary Product Disclosure Statement – Travel Insurance.

General Exclusion relating to the Eyjafjallajökull and Katla volcanic activity.

This Supplementary Product Disclosure Statement (Supplementary PDS) is dated 23rd April 2010 and will apply to policies that commence on or after 23rd April 2010.

This Supplementary PDS updates and should be read with the Travel Insurance Product Disclosure Statement with which it is provided.

Changes to your Product Disclosure Statement

Your Product Disclosure Statement is amended as follows:-

General Exclusions (page 36)

We will not cover any loss or damage as a result of, or caused by

- volcanic activity from the Eyjafjallajökull or Katla volcanoes.

If you have any questions, please contact us on the telephone number listed on your schedule.



Insurer

CGU Insurance Limited

ABN 27 004 478 371

AFS Licence No. 238291

Supplementary Product Disclosure Statement

This Supplementary Product Disclosure Statement (Supplementary PDS) is dated 30 April 2008 and will apply to policies taken out, or with a renewal effective date, on or after 30 April 2008.

The information in this Supplementary PDS updates and should be read with the last Product Disclosure Statement you received for the policy specified in your policy schedule (PDS) and any other applicable Supplementary PDS.

Changes to your PDS

The Corporations Act 2001 now requires the terms and conditions of an insurance policy (that are not part of the policy schedule) to be in the PDS for that policy. This Supplementary PDS amends your PDS to meet this requirement.

Your PDS booklet contains your policy terms and conditions or policy wording in a separate section or part or under a separate heading. The PDS is amended, and should now be read so that the policy terms and conditions or policy wording, that is included in your PDS booklet, is part of the PDS.

Any statement in your PDS to the effect that the policy terms or conditions, or policy wording, is not part of the PDS, is deleted.

If you have any questions, or would like another copy of the PDS, please contact your business advisor or call us on the contact telephone number on your schedule.

Welcome to the security of CGU Insurance

This booklet is important

Product Disclosure Statement

This Product Disclosure Statement (PDS) contains important information required under the Financial Services Reform Act 2001.

To assist you to locate specific items in the policy wording, a table of contents is provided on page 8 and an index is provided at the back of this booklet.

Introduction

Who is the insurer

CGU Insurance Limited is the insurer of the insurance policy. Our Australian Business Number is 27 004 478 371. Our Australian Financial Services Licence Number is 238291. In this booklet the insurer is called 'we', 'us' or 'our'.

How to contact us

You may contact us by any of the following ways:

- In person at any CGU Insurance office.
- By telephone on 13 15 32.
- By writing to us at CGU Insurance, GPO Box 9902 in your capital city.
- By email on our website www.cgu.com.au

The purpose of this PDS

This PDS has been prepared to assist you in understanding the insurance policy and making an informed choice about your insurance requirements. This PDS sets out the significant features of the insurance policy including its benefits, risks and information about how the insurance premium is calculated. You still need to read the policy wording which commences on page 17 for a full description of the terms, conditions and limitations of the insurance policy.

General Insurance Code of Practice

CGU Insurance proudly supports the General Insurance Code of Practice. The purpose of the Code is to raise the standards of practice and service in the general insurance industry. Details about the Code are shown in the policy wording under 'General Insurance Code of Practice' on page 16. Brochures on the Code are available from your nearest CGU Insurance office.

Your cooling-off period

Provided you have not started your journey and nothing has occurred for which a claim is payable under the policy, we will refund all premium paid for cover under the insurance policy if you request cancellation of the insurance policy within 21 days of its commencement. To do this, you must advise us in writing and return the schedule to your nearest CGU Insurance office. You will not receive a refund if you have made a claim under the insurance policy. Details about the cooling-off period are shown in the policy wording under 'Money Back Guarantee' on page 16.

What to do if you have a dispute

If you have a concern about the insurance policy, our decision on your claim, our service or the service of our authorised representatives, loss adjusters or investigators, you may access our internal dispute

resolution process. To do so, please contact your nearest CGU Insurance office.

In the event we are unable to resolve your concern through our internal dispute resolution process, you are entitled to seek an external review of our decision. We will provide you with information about option(s) available to you, including, if appropriate, referring you to the external dispute resolution scheme administered by the Financial Ombudsman Service Limited (FOS).

Further information about our complaint and dispute resolution procedures is available by contacting us.

Your privacy

We treat your personal information with care. We will not release your personal information to anyone else other than another insurer, an insurance reference service or as permitted or required by law. In the event of a claim, we may disclose information to and/or collect additional information about you from investigators or legal advisers. Details about your privacy are shown in the policy wording under 'The way we handle your personal information' on page 46.

Your duty of disclosure

We rely upon the information you provide to us when you apply for insurance, and when you renew, change or reinstate your policy. You must tell us anything that you know, or should know, that could affect our decision to insure you and/or the terms on which we insure you.

Details about disclosure information are shown in the policy wording under 'What you need to tell us' on page 17 and 'What you do not need to tell us' on page 17.

How to apply for insurance

Complete our application form. If we accept your application for insurance, you will receive a schedule that sets out details of the insurance you have taken out.

How to make a claim

To make a claim, please contact your nearest CGU Insurance office, or call 13 15 32 when something happens that you believe you can claim for. Details about making a claim are shown in the policy wording under 'How to make a claim' on page 47.

Taxation information

CGU Insurance shows all applicable taxes and charges as separate items on all certificates of insurance (e.g. stamp duty and the Goods and Services Tax). Details about the Goods and Services Tax are shown in the policy wording under 'How the Goods and Services Tax affects your claim' on page 45.

Significant features and benefits

You secure the insurance cover you require by selecting from the plans we offer with this policy.

You can choose:

- Frequent business.
- Frequent business with spouse.

All plans include 24-hour worldwide access to our emergency assistance network.

Subject to the terms of the policy, cover is also provided for:

- Overseas medical, dental and additional expenses.
- Cancellation of your journey.
- Luggage and travel documents.
- Accidental death, disability and loss of income.
- Liability.

Exclusions

Our insurance is designed to provide protection for you in the event of something happening which has been insured against.

Under some circumstances, this policy will not provide any insurance cover to you. For example, we do not pay for:

- Your failure to make reasonable efforts to safeguard your property, to avoid accidental injury or to minimise your loss.
- Theft or loss of cash or other negotiable documents.
- Nervous anxiety, depression or stress-related disorders resulting in a disinclination to travel.

This lists some of the events that are not covered by this insurance. For full details of all relevant policy exclusions, you should read the policy wording and make yourself aware of all the exclusions that apply.

In the policy wording, we show when cover is not provided. Events that we will not pay for include:

- Overseas medical, dental and additional expenses as shown on pages 31 and 32.
- Cancellation of your journey as shown on page 34.
- Luggage and travel documents as shown on page 36.
- Liability as shown on page 39.
- Kidnap and ransom as shown on page 40.
- All sections of the policy as shown on pages 42, 43 and 44.

It is important that you are aware of these exclusions and so you should read them.

There are things that you must do in order for your insurance cover to apply. For example, you must pay the premium. In the policy wording we show what you need to do under 'Your Policy' on page 17.

Significant risks

Adequate plan selection

The plan you select should provide cover that is best suited to your needs.

Policy limits

Limits do apply to some items. For example, we will pay up to \$2,000 for overseas dental expenses.

Disclosure

You have certain disclosure obligations that you need to comply with. Failure to comply with these obligations may have consequences in terms of your insurance cover or in the event that you make a claim. Your disclosure obligations and the consequences of not complying with these obligations are outlined in the policy wording under 'What you need to tell us' on page 17 and 'What will happen if you do not tell us' on page 17.

Excesses

If you make a claim under the policy, you may be required to pay an excess. Details of this excess and the circumstances in which it is applied are shown in the policy wording under 'Excess' on page 19 and 47, and the amount of the excess will be shown on your schedule. At the time of your enquiry or application for travel insurance, the amount of each excess will be advised to you.

Costs

The premium payable by you will be shown on your schedule.

The key factors that influence the premium calculation are reflected in the questions asked, and information sought, at the time of your enquiry or application for travel insurance. These factors relating to the period of time you take a policy for, the type of cover you select and if you have a pre-existing medical condition.

Premiums are subject to Commonwealth and state taxes and/or charges. These include the Goods and Services Tax and stamp duty. The amount of these taxes and/or charges will be shown on your schedule.

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Schedule of benefits

Types of Cover	Frequent Business	Frequent Business with Spouse
Excess	Overseas Medical and Dental Expenses, Additional Expenses and Luggage (exc. travel documents and emergency luggage) \$50	Overseas Medical and Dental Expenses, Additional Expenses and Luggage (exc. travel documents and emergency luggage) \$50
Annual Premium includes Stamp Duty and Charges	\$420	Includes Spouse and children \$470
Overseas Medical, Dental and Additional Expenses		
Overseas Medical and Dental Expenses	Medical - unlimited Dental - \$2,000 (within 12 months of a disablement.)	Medical - unlimited Dental - \$2,000 (within 12 months of a disablement.)
Additional Expenses	unlimited (during the journey)	unlimited (during the journey)
Resumption of Overseas Journey	\$3,000	\$6,000
Travel Delay	\$100 for each 12 hours delay, \$2,000 in total	\$100 for each 12 hours delay, \$2,000 in total
Missed Connection	\$2,000	\$2,000
Replacement Executive	\$15,000	\$15,000
Return of Hire Car	\$250	\$250
Hire Car Excess	\$2,000	\$2,000
Funeral Costs	\$20,000 overseas journey \$2,000 Australia domestic journey	\$20,000 overseas journey \$2,000 Australia domestic journey
Cash in Hospital	\$100 per 24 hours \$6,000 in total	\$100 per 24 hours \$12,000 in total
Hijack	\$1,000 per person per 24 hours \$5,000 in total	\$1,000 per person per 24 hours \$10,000 in total

Note: This is a summary of benefits only. For full details of cover, conditions and full limitations, please read the policy wording.

Types of Cover	Frequent Business	Frequent Business with Spouse
CANCELLATION		
Cancellation	unlimited	unlimited
Travel agent cancellation fees	\$500 or 15% of the total journey cost if it is less than \$500	\$500 or 15% of the total journey cost if it is less than \$500
LUGGAGE AND TRAVEL DOCUMENTS		
Luggage sub limits:	\$15,000 in total	\$15,000 in total
Cameras, video recorders, portable electrical or computer equipment	\$3,000 per item	\$3,000 per item
All other items	\$1,000 per item	\$1,000 per item
Theft from a locked but unattended vehicle	\$1,000 per item and \$2,000 in total.	\$1,000 per item and \$2,000 in total.
Luggage - Delayed	\$300	\$600
Luggage - Business documents	\$2,000 in total.	\$2,000 in total.
Luggage - Money	\$1,000	\$1,000
DEATH, DISABILITY AND LOSS OF INCOME		
Death & Disability	\$25,000	\$25,000 per adult and \$1,000 per dependant.
Loss of Income	\$1,500 per month	\$1,500 per month Spouse and dependants nil.
LIABILITY		
Liability	\$2,500,000	\$2,500,000
KIDNAP AND RANSOM		
Kidnap and Ransom	\$100,000	\$100,000

Note: This is a summary of benefits only. For full details of cover, conditions and full limitations, please read the policy wording.

Emergency assistance card

If you find yourself in difficulty during your trip, you can rest assured that urgent assistance from our 24-Hour Emergency Hotline service is only a phone call away. One reverse-charge phone call from anywhere in the world will put you in touch with our multilingual staff, all expertly trained at dealing with travel problems and emergencies.

Your Emergency Hotline Card gives you 24-hour, worldwide access to First Assistance, our emergency assistance provider.

Apart from the benefits outlined on the previous page, you can also take advantage of a range of services including:

Pre-trip assistance

Our Hotline service starts working for you before you travel! You can call for useful pre-trip information including:

- Visa, customs and travel advice.
- Vaccination advice.
- Worldwide weather.
- Nearest embassy.

Medical advice

You can speak with our doctor 24 hours a day about your medical requirements.

Medical referral

We will provide names and addresses of suitable doctors, hospitals, clinics and dentists when consultations or minor treatment are required. Arranging for a doctor to call and, if necessary, hospitalisation.

Medical monitoring

We will provide continued medical monitoring of the patient's condition by our Medical Officer.

Legal referral

We can put you in touch with an Embassy or Consulate or to another source if legal advice is needed.

Message line

Our emergency message relay to pass on messages to relatives or business associates if medical or travel problems disrupt the travel schedule.

Document care

We will help with the replacement of lost or stolen travel documents and referral to suitable travel offices.

Luggage care

We will assist in the search to find and arrange delivery of lost luggage when the usual channels have failed.

The reverse-charge phone number:

In Australia, call **(02) 9223 5533**.

If you are overseas, use the local operator and international code. The number to call is

+ 61 2 9223 5533.

Frequent Business Travel Insurance Policy

Please read this policy before you apply for insurance.

This policy sets out the terms, conditions and limits that apply for the insurance we offer to you. If we accept your application for insurance, you will receive a certificate of insurance that sets out details of the insurance you have taken out.

Our agreement with you is made up of your application, this insurance policy, the certificate of insurance and endorsements we send to you. Endorsements are notices we send to confirm any change to your insurance.

Keep this insurance policy in a safe place. You may want to refer to it from time to time.

We recommend that you keep receipts for major items you purchase.

If you need more information about this insurance policy, please contact your insurance adviser. We are happy to give you personal attention and service in relation to this or any other insurance enquiry.

CGU Insurance Triple Guarantee

Our triple guarantee assures you of quality insurance and service at all times.

Service Guarantee

We will provide you with the highest standards of service.

Fair Dealing Guarantee

We will meet any claims covered by your policy fairly and promptly.

Money Back Guarantee

You have twenty-one (21) days after you receive your numbered policy schedule to be sure you have the cover you require. If it is not the cover you require, you can cancel the policy. To do this, you must advise us in writing and return the schedule and policy booklet to your nearest CGU Insurance office. You will receive a full refund of the premium paid, providing nothing has occurred for which a claim is payable under the policy.

General Insurance Code of Practice

CGU Insurance proudly supports the General Insurance Code of Practice.

The purpose of the Code is to raise the standards of practice and service in the general insurance industry.

The Code aims to improve:

- The quality, comprehension and accuracy of policy documents and other information provided to consumers.
- Employee and representative training and supervision.
- Claims handling and dispute resolution.

Brochures on the Code are available from your nearest CGU Insurance office.

Your policy

What you need to tell us

You must tell us anything that you know or should know that could affect our decision to insure you. You must do this when you apply for a policy or extend your policy. These requirements are part of the Insurance Contracts Act 1984.

What you need not tell us

You do not need to tell us anything that:

- Reduces our risk.
- Is of common knowledge.
- We know, or as an insurer should know.
- We indicate that we do not want to know.

You do not need to tell us when another insurer has declined cover or refused to renew a policy because of factors that do not relate to the assessment of your risk.

What will happen if you do not tell us

We can reduce the amount we pay you for your claim, or we can cancel your policy. If your failure to tell us is fraudulent, we can treat your policy as if it never existed.

When you are insured

Your insurance begins when we accept your application. The commencement date of your insurance will be shown on the schedule we will send you.

The insurance applies for the period for which you have paid us (or agreed to pay us) the premium. You may pay your premium by cash, cheque or credit card. If your cheque or credit card is dishonoured by your financial institution, you are not insured.

Who is insured under this policy

The person whose name is set out in the schedule is insured.

If you have extended your policy to include cover for your spouse, the policy covers your spouse and dependant children under 21 years of age who travel with you on your journey.

In this policy, these people are called 'you' or 'your'.

Who is the insurer

CGU Insurance Limited is the insurer. Our Australian Business Number is 27 004 478 371. Our Australian Financial Services Licence Number is 238291. In this policy, the insurer is called 'we', 'us' or 'our'.

Words that have a special meaning

In this policy there are words that have a special meaning. These words are listed below.

Business partner This is a person who is in a legal, commercial partnership with you in Australia. A business partner must be a permanent resident of, and living in, Australia.

Dental expenses These are costs you incur for emergency dental treatment.

Dental treatment This is emergency treatment of teeth or gums to stop sudden pain. This does not include normal or ongoing care of teeth.

Dentist This is a general practitioner with the qualifications required to practice dentistry.

Disablement/disabled

For you or your travelling companion, this means a serious accident or illness which requires immediate medical treatment or dental treatment by a doctor or a dentist. For a relative or

business partner, it means a life-threatening accident or illness.

Doctor

This is a general practitioner registered to practice medicine.

Excess

This is the amount of money you will pay if you have a claim. We will reduce the amount we pay you for your claim by the excess. Your excess will apply for each separate identifiable event. The amount of your excess is \$50. Sections where an excess applies are: overseas medical and dental expenses, additional expenses, luggage (excluding travel documents and emergency luggage.)

Insolvency

This means the financial inability to pay debts, including bankruptcy, liquidation, provisional liquidation, statutory protection, appointment of a receiver, or the happening of anything of a similar nature.

Journey

This is a period of up to 90 days, commencing from the time that you leave your home or usual place of business in Australia, whichever occurs last, and ends on your return to your home or usual place of business in Australia, whichever occurs first, during which time you are travelling for business purposes.

If something happens that you can claim for under any of the sections (other than Liability), and you must extend your journey, cover will continue until you can reasonably complete your journey. The definition of journey is extended to include leisure travel, provided that the

leisure travel is part of, and continuous with, the business journey.

Kidnap/kidnapped This means the seizing, detaining, or carrying away of you by force or fraud for the purpose of demanding ransom monies.

Luggage These are the personal items you take with you on your journey. These include items of clothing, personal jewellery, photographic and video equipment, hearing aids, a trade sample and purchases you make overseas. They do not include mechanical or machine parts, items for sale, or cargo taken with you or purchased overseas.

Luggage left unsupervised

This means your luggage left:

- With a person other than your travelling companion.
- In a position where it remains unobserved for sufficient time for it to be removed without your knowledge.
- At a distance which creates an opportunity for it to be taken without reasonable chance of you apprehending or identifying the thief.

Medical expenses These are costs you incur for medical treatment.

Medical treatment This includes, but is not limited to, medical and surgical care, hospitalisation, medication, physiotherapy, special diet or exercise programs, ongoing

assessment or diagnostic investigations.

Money This means cash, bank or currency notes, postal or money orders.

Period of insurance This means the dates of travel stated on your policy schedule.

Pre-existing medical condition

This is an ongoing medical or dental condition, or any complication directly or indirectly related to that medical or dental condition, and;

- diagnosed or documented as a medical or dental condition, or
- be a medical or dental condition which has received medical treatment or dental treatment by a doctor or dentist during the 30 days immediately before you booked and paid a deposit for your journey.

Note: This definition applies to any person including you, your relatives, travelling companions, or business partners. Cover for pre-existing medical conditions is additional to the basic policy cover and is only available for the pre-existing medical conditions of persons insured under this policy. You cannot apply for cover for pre-existing medical conditions of any other person. You must apply for, and receive, our confirmation of approval before this additional cover is included.

Public place

This is any place except:

- a place where only you, your travelling companion or your accommodation providers have access.
- a storage area of your accommodation or transport provider after they have taken your luggage from you to place it there for safe keeping.

Ransom monies/ransom monies paid

This means any monetary loss which you incur in the event that services or property have been delivered to secure your release following your kidnap.

Reasonable

This means:

- For medical expenses and dental expenses, that the care obtained should be at the standard level given in the country you are in, and must not exceed the level of care you would normally receive in Australia.
- For all other expenses, such as transport, meals and accommodation, that the standard must not be better than the level you booked for the rest of your journey.

Relative

This is your spouse, parent, step-parent, parent-in-law, grandparent, child, stepchild, grandchild, brother, brother-in-law, sister, sister-in-law, son-in-law, daughter-in-law, uncle, aunt,

niece, nephew, first cousin, fiancé, or fiancée, permanently residing in Australia.

Spouse

This is a legal or de facto spouse or a partner who is in a permanent relationship. We may ask for proof of the marriage or a permanent relationship.

Terrorism

Terrorism is any act which may, or may not, involve the use of, or threat of, force or violence where the purpose of the act is to further a political, religious, ideological aim or to intimidate or influence a government (whether lawfully constituted or not) or any section of the public.

Travelling companion/s

This is the person/s you arranged to travel with before you left your home or your usual place of business in Australia, to commence your journey. This person must be a permanent resident of Australia.

Ultimate net loss

Means the sum which has been paid in ransom monies to secure your release, if you have been kidnapped, after all recoveries. This includes any recoveries made after you have received payment from us.

Things you should know

When you take out this policy, cover is provided on the understanding that:

- During the period of insurance the cover only applies when your journey is one of the following:
 - An international journey.
 - An interstate journey within Australia.
 - An intrastate journey within Australia which extends overnight or requires you to travel on a flight with a registered airline over a recognised air route.
- Prior to each journey, you are medically fit and do not know of any reason why your journey may need to be cancelled or disrupted.
- You are a permanent resident of Australia and intend to return to Australia after your journey.
- We will pay all claims in Australian dollars. The rate of exchange we will use will be the exchange rate applicable on the date you had your loss or expense.
- Any interpretation of this policy wording will be made according to the law of the state or territory in Australia where it was purchased, and will be subject to the jurisdiction of the courts of that state or territory in Australia.
- If you have a loss involving other persons or their property, you must not tell them it was your fault or that you will pay them for the loss.
- If you become involved in legal proceedings, we may take over the action on your behalf. You must cooperate with us and assist us if we try to recover from the person who caused the loss.
- You must not start any legal action before telling us, other than legal action required to make a recovery referred to in the next bullet point over the page.

- If you have a loss, you must tell us in writing within 30 days of returning from your journey. If your journey is cancelled, you must write to us within 30 days of the cancellation. We will give you a claim form which you must complete and send back to us with information to support your loss. This includes police reports, medical and/or dental reports, original receipts for any item you have lost or purchased (such as receipts for existing luggage, accommodation or emergency purchases), valuations or other proof of your loss or ownership. We will not pay for losses which you cannot prove.

- The policy is subject to the following cancellation clause.

Cancelling your policy before the due date:

You can cancel this policy at any time. To do this you must ask us in writing to cancel your policy. The policy will end when we receive your request.

We can cancel this policy if you do any of the following:

- Make a misleading statement to us when you apply for your insurance.
- Fail to tell us anything you should tell us when you apply for this policy, renew this policy and when you change or reinstate this policy.
- Fail to comply with the conditions of this policy.
- Are not fair and open in your dealings with us.
- Make a claim during the period of this policy that is not true. The claim does not have to be under this policy and can be with us or another insurance company.

We may also cancel this policy if you fail to notify us of a change in the circumstances of the risk during the period of insurance.

If we cancel this policy, we must advise you in writing. To do this, a notice will be delivered to you or posted by certified mail to you.

Premium adjustment for cancellation:

- If you cancel, we will retain the premium for the period this policy was in force. Our minimum premium retained will be \$100.
- If we cancel the policy, you will receive the unexpired premium.
- We will not pay for claims relating to any pre-existing medical condition (see page 21).
- We will not pay claims resulting from luggage left unsupervised (see page 20).
- Following a claim, you are fully insured again to the limits shown in the schedule of benefits, for each of the types of cover listed below:
 - Overseas medical, dental and additional expenses.
 - Luggage and travel documents.
 - Personal Liability.

What you are required to do for us

If you have applied for, and we have approved cover for, your pre-existing medical condition (see page 21), approval will be valid for six (6) months* from the date of your assessment.

After the six (6) month* period, you must have your pre-existing medical condition re-assessed, and approval granted for a further six (6) month* period. Standard fees will apply to each assessment.

*The six (6) month period will be at the discretion of the medical assessment desk. Some conditions may require more or less frequent assessment. If your condition changes, re-assessment is also required.

Types of cover

Overseas medical, dental and additional expenses

Overseas medical and dental expenses

What we will pay for (subject to the limits set out in the schedule of benefits)

We will pay your reasonable medical and dental expenses if you become disabled during your journey. The medical and dental treatment must be authorised by your treating doctor or dentist.

For medical expenses, we will not pay more than the reasonable expenses that are charged within 12 months of the date of your disablement.

Additional Expenses

What we will pay for (subject to the limits set out in the schedule of benefits)

Accommodation and travelling expenses

- We will pay the reasonable costs you incur for accommodation and/or travelling expenses:
 - If you become disabled.
 - If you are delayed because:
 - The transport you booked is cancelled, delayed or diverted due to strike, riot, civil commotion or hijack.
 - You lose your passport or travel documents.
 - You unknowingly breach a quarantine regulation.
 - There is a natural disaster or severe weather.
 - Your travelling companion is disabled.
 - There is a railway, motor vehicle, marine or aircraft accident. You must provide written proof of the delay from the carrier.

- If you become disabled, we will pay the accommodation and/or travelling expenses for one of your travelling companions, relatives or your partner to:
 - Travel to you.
 - Stay with you.

We will only pay these expenses if your treating doctor or dentist advises you require assistance.

We will also pay these expenses for one of your travelling companions, relatives or your partner to escort you to Australia, or another place agreed by us.

Evacuation costs

We will pay the reasonable costs to move you to another place or back to Australia if you become disabled, and our doctor or dentist agrees with your treating doctor or dentist that you should be moved urgently. We will control this move.

Returning you to Australia

We will pay the reasonable costs for you to return to Australia if:

- Your travelling companion becomes disabled.
- Your residence where you normally live in Australia is destroyed by fire, explosion, earthquake or flood.
- Your relative or your travelling companion's relative or your business partner unexpectedly dies or becomes disabled. (These persons must be permanent residents of Australia and the death or disablement must take place in Australia.)

Resumption of overseas journey

We will pay for you to return overseas if we have returned you to Australia following the death or disablement of your relative, your travelling companion's relative or your business partner.

We will only pay if:

- your policy has not expired and there is at least a quarter or 14 days of the journey remaining, whichever is the greater, and
- the death or disablement occurred after you made your travel arrangements.

We will only pay the cost of a one-way ticket to the location which, at the time of your return, was stated on your original itinerary as your expected destination at the date of your return. If we have used your original return ticket to return you to Australia, we will provide you with return tickets.

Travel delay

We will pay the reasonable costs you incur for accommodation and meals when your travel is delayed.

We will only pay this if:

- your scheduled transport is delayed for more than six hours, and
- the delay was not your fault.

We will only pay this until your journey is restarted, or cancelled.

Missed connection

We will pay the costs you incur for alternate transport or services you need to arrange if you miss, or are going to miss, your transport to attend a special event which cannot be delayed because you are absent. We will only pay this if:

- you have already booked and paid for the transport with a registered transport provider, and
- you are unable to reach your transport due to unforeseen or unforeseeable circumstances beyond your control, and
- the reason for the delay is not cancellation of the transport.

Special event includes weddings, funerals, conferences, major sporting events, and major concerts.

Replacement executive

We will pay the reasonable cost of hotel accommodation and travelling expenses of a replacement executive necessary to complete the purpose of your journey if you are disabled during your journey.

Return of hire car

We will pay the reasonable costs you incur to return your hired car to the nearest depot if you become unfit to drive. We will only pay this if your doctor or dentist gives you a certificate to say you are unfit to drive.

Hire car excess waiver

We will pay the excess you must pay the rental company if you are involved in an accident in a car you hired, or the hired car is subject to theft or malicious damage. We will only pay this if you have observed all the terms and conditions of the rental agreement.

We will not pay for any amount you are liable to pay arising out of your acceptance of an additional excess to reduce hiring fees.

Funeral costs

We will pay for overseas funeral, cremation costs or the cost of returning your remains to Australia. For a journey within Australia, we will pay for your Australian funeral costs.

Cash in hospital

If you become disabled and are hospitalised overseas, we will pay you a cash allowance for every 24 hours you are required to stay in hospital.

Hijack

We will pay you an allowance for every 24 hours you are detained, if your public transport is forcibly and violently seized for the purposes of extortion, or any other illegal reason.

What we will not pay for under Overseas Medical, Dental and Additional Expenses

- Your return airfare, to Australia, if you have not already booked and paid for it before we return you to Australia. We will deduct the cost of this fare from any claim where we have returned you to Australia.
- Your travelling expenses to return you to Australia, if you have date-changeable return tickets.
- Any medical expenses, dental expenses or additional expenses.
 - from the date we ask you to move (and our doctor agrees with your treating doctor that you could be moved) and you refuse to move or your spouse or your relative refuses to let you be moved.
 - if you travel against medical advice or to obtain medical treatment or dental treatment.
 - for pre-existing medical conditions of any person. This will not apply to your non-routine medical treatment or dental treatment for pre-existing medical conditions if you have applied for, and we have approved, additional cover for your pre-existing medical conditions. No cover is provided for routine medical treatment or dental treatment for your pre-existing medical conditions even if cover for the conditions has been approved.
- Ongoing medical expenses, dental expenses or additional expenses arising out of a disablement that occurred during a journey if you decide not to return to Australia after the shortest of the period of journey originally booked before you leave Australia or 90 days after you leave Australia.

- Ongoing physiotherapy or manipulative therapy after you have been disabled, unless your doctor recommends it in writing.
- Medical treatment or dental treatment provided in Australia.
- Any expenses relating to the death or disablement of any relative or business partner who is not a permanent resident of, and is living in Australia at the time of the death or disablement.
- Additional travel or accommodation expenses if you have received cancellation costs under the cancellation section of the policy for the same period.
- Any additional expenses (other than moving you to another place or back to Australia if you become disabled) you incur resulting from any act of terrorism.
- Any expenses you incur directly or indirectly caused by your professional sporting activities.

Note: There are other limits on your cover for overseas medical, dental and additional expenses under 'Things you should know' (pages 24 to 26), and 'What we will not pay for under any types of cover' (pages 42 to 44).

Cancellation

What we will pay for (subject to the limits set out in the schedule of benefits)

- We will pay any amount you have paid in advance for your travel arrangements that is unused and you are unable to recover.

This amount includes your travel agent's cancellation fees.

We will only pay this if you must cancel your journey due to unforeseen or unforeseeable circumstances.

Valid reasons for cancellation include, but are not limited to:

- Death or disablement of your travelling companion, your relative, your travelling companion's relative or your business partner. These persons must be permanent residents of, and living in, Australia at the time of the death or disablement. We will not pay if their death or disablement is due to a pre-existing medical condition.
- Your need to sit for supplementary exams or to attend for jury duty.
- The declaration of a state of emergency and you are required to attend because you are employed by the state police, federal police, fire or ambulance brigade, or the armed forces.
- Your unexpected retrenchment. This does not include your voluntary retrenchment.
- All the clients you were going to visit becoming bankrupt, going into liquidation, being wound up or suffering financial collapse before your departure. This only applies if it occurs before your departure from Australia in the event of an overseas journey or from your home or your usual place of business in the event of an interstate or intrastate journey.

What we will not pay for:

We will not pay for losses directly or indirectly caused by:

- Delays due to a carrier. This includes the re-scheduling or cancellation of your transport.
- Any business, financial or contractual obligations of you, or any other person.
- You making a booking through an unlicensed travel agent.
- Your tour operator or conference organiser not being able to make your booking because there are not enough people to book the tour or a part of the tour.
- You, or your travelling companion no longer wanting to travel, or deciding to change your travel plans.
- A prohibition or regulation by any government (e.g. you cannot enter a country because you do not have a visa).
- Cancellation costs of date-changeable tickets used to return you to Australia under the overseas medical, dental and additional expenses section of the policy.
- Cancellation costs for accommodation for days lost due to transport provider delays where the transport provider has provided alternate accommodation.
- Any act of terrorism.

Note: There are other limits on your cover for cancellation under 'Things you should know' (pages 24 to 26), and 'What we will not pay for under any types of cover' (pages 42 to 44).

Luggage and Travel Documents

What we will pay for (subject to the limits set out in the schedule of benefits)

- If your luggage is accidentally lost, damaged or stolen we will either:
 - Replace it.
 - Repair it.
 - Pay for your loss in cash.

We will decide which one we will do.

The amount we pay will be reduced to allow for age, wear, tear and depreciation.

- We will pay you reasonable costs for the emergency purchase of clothing and toiletries you need because all of the luggage checked in with your carrier for storage in the cargo hold of your transport has been delayed, misdirected or misplaced by the carrier.

We will only pay you if you provide:

- written proof from the carrier that you were unable to get your luggage for at least 12 hours, and
- receipts for your emergency purchases.

We will double the amount we pay you if your luggage is still not returned to you after 72 hours.

We will deduct any amount we pay you for this benefit from any claim we pay you for the lost luggage.

We will not pay if your carrier has delayed, misdirected or misplaced your luggage on the final section of your journey.

- We will pay you for costs that you cannot recover if your personal travel documents, credit cards, or traveller's cheques are stolen. We will also pay for your loss if the stolen cards are used for illegal purposes.

We will only pay if you have complied with all the conditions of their issue and have done everything you can to minimise your loss.

- We will pay you for loss of your money if it is stolen from your person.

What we will not pay for:

- Electrical or mechanical breakdown of an item.
- Breakage of a fragile item unless it is broken during a motor vehicle collision. This does not apply to the lenses of spectacles, binoculars, cameras or video equipment.
- Loss due to wear and tear; normal loss of value due to age or use; climatic or atmospheric conditions; insects or rodents; cleaning, repairing or restoring.
- Any damage to, loss or theft of your luggage if you do not report it to the appropriate authority, the police or the person in charge of your public transport. You must do this within 24 hours of the loss. You must obtain written proof that you have made the report. You must report each lost item and the written proof must contain a list showing every item lost.
- Loss of luggage left unsupervised in a public place.
- Loss of luggage from an unlocked vehicle.
- Damage to sporting equipment while it is in use.
- Loss of or damage to your luggage which you do not take with you on your transport or which has been sent by road, rail or marine freight contract.
- Loss of or damage to jewellery, cameras, video cameras or computer or portable electrical equipment which you put in the cargo area of a train, aircraft, ship or coach. This commences from the time your luggage is passed to the carrier or their representative.

Note: There are other limits on your cover for luggage and travel documents under 'Things you should know' (pages 24 to 26), and 'What we will not pay for under any types of cover' (pages 42 to 44).

Accidental Death, Disability and Loss of Income

Death and Disability

What we will pay for (subject to the limits set out in the schedule of benefits)

We will pay your estate for your death or you for your disability, if you are injured in an accident that is caused by violent, visible and external means.

We will only pay if:

- You die within 12 months of the accident and a death certificate is produced.
- You lose your sight.
- You lose a limb.
- You lose the use of a limb above the ankle or above the wrist.

Your loss, or loss of use must occur within 12 months of your accident, and must be total and permanent. You must provide a medical certificate to confirm your loss or loss of use.

We will not pay if your death or disability is directly or indirectly related to a Deep Vein Thrombosis.

The limit in the schedule of benefits will only be paid once per policy, even if there is more than one accident, loss or loss of use during the period of insurance.

Loss of Income

What we will pay you for (subject to the limits set out in the schedule of benefits)

We will pay for your loss of income if you are injured in an accident that is caused by violent, visible and external means.

We will only pay if:

- you had arranged to resume your usual work on your return to Australia, and

- you are totally unable to resume your usual work because of the accident, and
- the accident happened on your journey during the period of insurance, and
- your inability to resume work occurred less than 30 days after the accident, and
- you have a doctor's certificate supporting your inability to resume work.

We will only pay you six months loss of income commencing from the 31st day after you were due to resume your usual work in Australia. The most we will pay you is the lesser of:

- the difference between your average net monthly earnings for the six months prior to the accident, and any amount you earn during the period the loss of income is payable, or
- the amount noted in the schedule of benefits.

We will not pay for any loss of income for your spouse or dependants.

Note: There are other limits on your cover for accidental death, disability and loss of income, under 'Things you should know' (pages 24 to 26), and 'What we will not pay for under any types of cover' (pages 42 to 44).

Liability

What we will pay for (subject to the limits set out in the schedule of benefits)

We will pay the amount you are legally liable to pay if you act negligently and this causes:

- Death or bodily injury to another person.
- Loss of, or damage to, the property of another person.

This includes your legal costs and expenses, which we have agreed in writing to pay you. This also includes legal costs and expenses awarded against you.

What we will not pay for:

We will not pay any amount you are legally liable to pay if you act negligently and this causes:

- Death, bodily injury, or disease to you, your relative, your travelling companion, your business partner, your employee, or anyone else you cover under a workers' compensation legislation, ordinance or agreement.
- Loss of, or damage to, property you own, or another person's property you have borrowed, hired or have in your control.
- Death, bodily injury, disease, or damage to property which arises out of your ownership, use or possession of, any mechanically propelled vehicle, aircraft, or watercraft.
- Death, bodily injury, disease, or damage to property which arises out of your business, professional or trade activities, including you giving advice.
- Penalties, fines or awards of aggravated, exemplary or punitive damages made against you.

Note: There are other limits on your cover for liability that we will not pay for, under 'What we will not pay for under any types of cover' (pages 42 to 44).

Kidnap and Ransom

What we will pay for (subject to the limits set out in the schedule of benefits)

- The ultimate net loss in respect of ransom monies paid by you or on your behalf in the event of your kidnap during a journey.
- Reasonable expenses incurred following receipt of a ransom demand.

We will only pay if:

- You take all reasonable precautions to protect the confidentiality of your insurance for kidnap.
- You ensure, as far as possible, that the person you would normally expect to act for you in the event of your kidnap, makes every reasonable effort to:
 - Confirm that you have been kidnapped.
 - Record the serial numbers of any currency paid to secure your release.
 - Give immediate oral and written notice to us.
 - Notify the local law enforcement agency of the demand for ransom prior to the ransom monies being paid.
 - To comply with their recommendations and instructions if it appears to be in your best interest.

We will not act as an intermediary or negotiator for you nor will we offer advice on dealing with any kidnapper.

What we will not pay:

- Any ransom monies paid by you or on your behalf if you have previously had:
 - This type of insurance declined in the past.
 - This type of insurance cancelled or issued with special conditions in the past.
 - An attempted kidnap or kidnap in the past.
 - An extortion demand made against you in the past.

- If you are kidnapped during a journey, there is no claim payable unless the ransom monies demanded (or part thereof) are paid.
- Any claim for a kidnapping occurring in Mexico, Cambodia or any country located in Central or South America.
- Any loss covered by any other valid bond you have for a kidnap.

What we will not pay for under any types of cover

We will not pay claims for, or which are directly or indirectly caused by, any of the following:

- Theft or loss money other than as provided on page 35.
- Losses covered under any other scheme including a private health scheme, workers' compensation scheme or other accident compensation scheme.
- Pre-existing medical conditions of any person. This includes you, your travelling companions, your relatives, or your business partners. This will not apply to you, if you have applied for, and we have approved, additional cover for your pre-existing medical condition. The approval number for this cover must be written on your policy schedule, which must be signed by our agent. You cannot apply for cover for pre-existing medical conditions of any person not insured under this policy.
- Pregnancy or childbirth. This does not include any medical complication which occurs before the end of the 24th week of your pregnancy. The 24th week is calculated using your estimated date of delivery given to us by your doctor.
- Your failure to make reasonable efforts to:
 - Safeguard your property. This would include failure to use any safe or safety deposit facility made available to you.
 - Avoid accidental injury.
 - Minimise your loss.
 - Avoid a loss if there has been a warning given by the general media of an intended strike, riot or civil commotion or severe weather.
- Motor cycling unless the driver has a current motor cycle licence. This applies even if the driver is not required to hold a motor cycle licence because the driver has a motor vehicle licence, or a motor cycle licence is not required by law.
- Hunting.
- Racing, other than on foot.
- Professional sporting activities.
- Polo, football, rugby.
- Diving with an artificial breathing device. This does not apply if you have an open water diving certificate or are being directly supervised by a qualified diving instructor.
- Travel in, or attached to, any air supported device (e.g. a hang-glider). This does not apply if you are a passenger in a fully licensed passenger aircraft operated by an airline or air charter company.
- Mountaineering or rock climbing if you need to use climbing equipment.
- Yachting which involves sailing in international waters.
- Suicide or attempted suicide.
- Sexually transmitted or transmittable diseases.
- Any disease transmitted by you.
- The effects of alcohol or drugs.
- Telephone or transport costs in connection with any claim unless cover is specifically noted under the policy.
- Loss of enjoyment, or other financial loss, not mentioned in this policy. We will not pay for any form of consequential loss.
- Any illegal or unlawful act by you. This includes any loss because of your legal detention, or the legal confiscation or destruction of your property.

- Breach of any government prohibition or regulation. This includes your failure to obtain a visa, work permit or passport when you are required to do so.
- War or warlike activities, invasion, acts of foreign enemies, civil war, revolution, insurrection or act of a military power.
- Anything nuclear or radio-active.
- Nervous, anxiety, depression or stress related disorders resulting in a disinclination travel.
- Any act of violence by you.
- The failure or inability of any item, equipment or computer software to recognise correctly, to interpret correctly or process correctly any data or to function correctly beyond any time when that item, equipment or computer software has not recognised, interpreted or processed correctly any data.
- 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 to provide services or accommodation due to their insolvency or the financial insolvency of any person, company or organisation they deal with.

Important information

How the Goods and Services Tax affects your claim

Where we make a payment under this policy for the acquisition of goods, services or other supply, we will reduce the amount of the payment by the amount of any input tax credit that you are, or will be, or would have been entitled to under A New Tax System (Goods and Services Tax) Act 1999 in relation to that acquisition, whether or not that acquisition is actually made.

Where we make a payment under this policy as compensation instead of payment for the acquisition of goods, services or other supply, we will reduce the amount of the payment by the amount of any input tax credit that you would have been entitled to under A New Tax System (Goods and Services Tax) Act 1999, had the payment been applied to acquire such goods, services or other supply.

The law that applies to this policy

Any disputes arising from this policy will be determined by the courts, and in accordance with the laws of the state or territory of Australia where this policy is issued.

You cannot give your rights away

You cannot give anyone else an interest in this policy without our written consent.

What you are required to do for us

- You must pay us the premium for this insurance.
- You must tell us as soon as possible of anything that changes the facts or circumstances relating to your insurance.

- You must take reasonable precautions to prevent anything which could result in a claim under this policy.
- You must make sure that anyone doing anything on your behalf obeys all laws.
- You must comply with the conditions of this policy.

The way we handle your personal information

We collect personal information from you for the purpose of providing you with insurance products, services, and processing and assessing claims.

You can choose not to provide this information, however, we may not be able to process your requests.

We may disclose information we hold about you to other insurers, an insurance reference service or as required by law. In the event of a claim, we may disclose information to and/or collect additional information about you from investigators or legal advisers.

If you wish to update or access the information we hold about you, contact us.

Financial Claims Scheme

You may be entitled to payment under the financial claims scheme in the event that CGU Insurance Ltd becomes insolvent. Access to the scheme is subject to eligibility criteria. Information about the scheme can be obtained from the Australian Prudential Regulation Authority (APRA) website at <http://www.apra.gov.au> and the APRA hotline on 1300 13 10 60.

How to make a claim

Most people find it more convenient to make their claim when they return home. To report your claim and obtain a claim form, please contact our office (see back cover). In the event of a claim:

- You must tell us, in writing, within 30 days of completing your journey, or, if you wish to claim for cancellation expenses, within 30 days of you cancelling your journey.
- You must give us all information we need to support your claim, including original medical or police reports, declarations, receipts, valuations or other evidence of ownership.
- You must cooperate with us at all times.

What you must not do when you make a claim

You must not pay, promise to pay, or offer payment, or admit responsibility for a claim.

You give us your rights to claim from anyone else

If you have a right to claim against someone else for a claim you made under this policy, you give us your rights to make that claim. You also give us your rights to conduct, defend or settle any legal action and to act in your name.

You must not do anything which prevents us from doing this and you must give us all the information and cooperation that we require.

Excess

This policy has an excess of \$50 on some sections. You must pay \$50 towards the cost of any claim under overseas medical, dental and additional expenses on pages 27 to 30, or for the first bullet point only of the luggage and travel documents section on page 35, relating to your luggage being accidentally lost, damaged or stolen. If you make

more than one claim for a single event, the excess only applies once. If you make one claim for more than one event, the excess applies to each unrelated event.

Our service commitment

CGU Insurance is proud of its service standards and supports the General Insurance Code of Practice. In an unlikely event that you are not satisfied with the way in which we have dealt with you, as part of our commitment to customer service, we have an internal dispute resolution process in place to deal with any complaint you may have.

If you are not satisfied with any of the following, please contact your nearest CGU Insurance office.

- One of our products.
- Our service.
- The service of our authorised representatives, loss adjusters or investigators.
- Our decision on your claim.

Our staff will help you in any way they can. If they are unable to satisfy you, they will refer the matter to the appropriate manager who will immediately deal with the matter. If the manager cannot resolve the matter, the manager will escalate the matter to our internal dispute resolution staff.

Our internal dispute resolution staff will review the matter and will try to reach a satisfactory outcome. Once their review has been completed, they will advise you of our final decision within 15 working days. If they need longer, they will contact you and explain the reasons why. Our internal dispute resolution process is a free service to you.

If you do not agree with our final decision, you are entitled to seek an external review of our decision. We will provide you with information about option(s) available to you, including, if appropriate, referring you to the external dispute resolution scheme administered by the Financial Ombudsman Service Limited (FOS).

Further information about our complaint and dispute resolution procedures is available by contacting us.

Frequent Business Travel Insurance



Application Form

Period of Cover / / to / /

Name 1:

Date of birth 1: / /

Name 2:

(spouse) Date of birth 2: / /

Address:

State: Postcode: Tel.

Occupation:

Type of Business:

Plan Selected Family **OR** Single

No. of persons **PREMIUM:**

Do you have private Medical Cover? Yes No

If "yes" please name

Declaration

I/we have received and will read the policy wording and if I/we do not understand the cover provided, I/we will ask the travel advisor or CGU Insurance. If, within twenty-one days of arranging cover, I/we am/are not satisfied with the policy, and have not started my/our journey, and do not want to claim, I/we will ask for a refund. To the best of my/our knowledge and belief the information in this application is true and correct and I/we have not withheld any information.

I/we authorise CGU Insurance to collect or disclose any personal information relating to this insurance to/from any other insurers or insurance reference service.

If you do not wish to receive any marketing material directly from us (such as special offers and discounts), tick this box.

Applicant's signature _____

Date / /

Applicant's signature _____

Date / /

contact details

GPO Box 9902

in your capital city

Enquiries tel: 131 532

Website: www.cgu.com.au



Insurer
CGU Insurance Limited
ABN 27 004 478 371

Your insurance adviser is