

Holiday Rescue.

Product Disclosure
Statement (PDS)

Date prepared 27 June 2019



What you need to know.

When the **unexpected** happens, Holiday Rescue travel insurance provides assistance and protects you from financial loss, but we don't cover everything.

This document is made up of the following parts:

'About us'

Page 5 describes our partner Hollard, Holiday Rescue's relationship with Hollard, and how Holiday Rescue is compensated.

'About this policy'

Pages 6 - 7 explain who can be covered, where and when you are covered, **policy** options, your premium and **policy** cancellation rights.

'Cover for your health'

Pages 8 – 10 describe what you need to tell us, how to get cover for **pre-existing medical conditions** when you **purchase your policy**, and what you need to do if your health changes before going on **holiday**. Cover is limited after the 20th week of pregnancy, so if anyone on the **policy** is going to be more than 20 weeks pregnant, please consider whether this **policy** is right for you.

'Your duty of disclosure'

Page 11 explains when you have a duty of disclosure and what you must tell us.

'Reading this document & deciding if this product is right for you'

Page 11 explains that you should read this document and consider the information with respect to your personal circumstances before you buy.

What to do if you need urgent assistance.

If you're sick or **injured** on your **holiday**, or your family is in danger, please let us know immediately, anytime, 24 hours a day, 7 days a week, so that we can help you.

If you're in Australia:
1800 960 374

If you're overseas:
+61 2 8004 6090

Email: rescue@holidayrescue.com

'What we cover'

Pages 12 – 27 describe what cover is available, conditions applying to that cover, what you must do to ensure you're covered, and what we will and won't pay.

Here are some highlights from each section:

- 'Section 1: Emergency medical'

You must notify us at the earliest opportunity if you're hospitalised or require emergency treatment.

If you've been hospitalised and are travelling alone, or your children need someone to look after them while you're in hospital, there is cover for an emergency companion to help you out. See pages 12 – 13 for details.

- 'Section 2: Emergency dental'

Emergency dental treatment is covered for the relief of **unexpected** sudden and acute pain. See page 14 for details.

- 'Section 3: Funeral costs'

If someone on the **policy** passes away while on **holiday**, cover is provided for a funeral in that location or to return their remains to Australia, regardless of the cause of death. See page 14 for details.

- 'Section 4: **Holiday** cancellation & changes'

Cover is provided if you have to cancel or change your **holiday** arrangements because of an **unexpected** event. However, events related to people not travelling on **holiday** with you are only covered under certain circumstances and cover is limited if it relates to an **existing health condition**. See pages 15 – 17 for details.

- 'Section 5: Delayed to a special event'

If your prepaid **scheduled transport** is delayed or cancelled and you're unable to get to a special event on time, there's cover for you to take alternative transport. See page 18 for details.

- 'Section 6: Rental vehicle insurance excess'

If your **rental vehicle** is **unexpectedly** damaged or stolen, there's cover for the **rental vehicle** insurance excess that you're responsible for.
See page 19 for details.

- 'Section 7: Personal liability'

If you become liable for a death, bodily **injury** or damage to property, there's limited cover under this section. See page 20 for details.

- 'Section 8: Passports, travel documents & bank cards'

If passports, travel documents or bank cards are accidentally lost, stolen or damaged, there's cover to replace them but you must retain receipts for costs incurred and provide them with your claim. See page 21 for details.

- 'Section 9: Luggage delay'

If your luggage is delayed, there's cover for you to purchase essential items, but you must retain receipts and provide them with your claim.
See page 22 for details.

- 'Section 10: Personal items & cash'

This **policy** doesn't cover accidental loss, items merely left behind, misplaced or left **unattended**. For example, leaving your sunglasses behind at a restaurant isn't covered. It's also not designed to cover high value items, and there are limits to the amount of cover provided for certain items. There is no cover for jewellery, other than wedding rings, engagement rings and watches, so if you're taking expensive items away on **holiday**, please consider whether this **policy** is right for you. See pages 23 – 24 for details.

'What we won't pay under any circumstances'

Pages 25 - 27 list things that aren't covered under any section of the **policy**.

'Making changes to your policy'

Page 28 explains when, what and how you can make changes to your **policy**.

'Claiming with Holiday Rescue'

Pages 29 - 30 explain how to claim, what you need to do, and how long it will take.

'What if I'm not happy?'

Page 31 explains what the process is if you have a complaint.

'Other matters'

Pages 32 - 33 explain how we protect your privacy, and which law the **policy** is governed by.

'Definitions'

Pages 34 – 36 explain the meaning of words that are **bold** in this document.

About us.

Our partner Hollard...

is the insurer and the issuer of Holiday Rescue travel insurance **policies**, and pays any claims. Their official status is: The Hollard Insurance Company Pty Ltd (Hollard), ABN 78 090 584 473, AFSL 241436.

Holiday Rescue is an Authorised Representative of Hollard...

and is permitted to deal in and provide general advice on behalf of Hollard regarding Holiday Rescue travel insurance. Holiday Rescue doesn't act for you and doesn't provide personal advice about Holiday Rescue travel insurance.

Holiday Rescue promotes Holiday Rescue travel insurance (but is not the insurer) and manages the administration of **policies** and claims through an arrangement with Hollard.

Your premium is paid to Hollard for the policy...

when you purchase a Holiday Rescue travel insurance **policy**. This is the final amount quoted before you buy the **policy**. We're compensated for the services we provide and for promoting Holiday Rescue travel insurance **policies** with a portion of the premium, and this is included in the total amount you pay. You can request more details about this remuneration (including commission) however, you need to ask before you buy a **policy** with us.

Holiday Rescue has been authorised by Hollard to distribute this document...

and the information in this document (the PDS) has been prepared by Holiday Rescue.

About this policy.

You can buy Holiday Rescue travel insurance on our website holidayrescue.com.au.

You must have an email address...

so that we can communicate with you on anything related to your **policy**. As confirmation of your **policy**, we'll email you **policy** documents, so please check that the details are correct when you receive them.

You must have access to a valid Australian bank account...

to receive any claim payments. We don't issue cheques.

Your policy is made up of:

- a) this document;
- b) the **certificate of insurance**; and
- c) any other terms and conditions;

that you receive by email from us.

To be eligible to buy this policy you must:

- a) be an Australian or New Zealand citizen, or a permanent resident of Australia; and
- b) buy before the **start of your holiday**; and
- c) plan to end your **holiday** in Australia, if you're going on an **overseas holiday**.

You must select all countries that you're visiting during your holiday when you apply for a policy...

which includes any stopovers for 24 hours or more, and anywhere you're clearing customs and immigration and leaving the airport or cruise terminal.

Each country selected will be displayed on your **certificate of insurance**. Please check the countries listed are correct, as you won't be covered in any country not listed on your **certificate of insurance**.

We understand that **holiday** plans change and you may decide to add a few more countries to your itinerary after you **purchase your policy** – just make sure you add those countries to your **policy**. See page 28 for details on 'Making changes to your **policy**'.

If you're going on a cruise for more than one night, you must:

- a) select all countries that you plan to visit while on the cruise; and
- b) select 'cruise';

when you apply for a **policy**. If you don't select 'cruise' but are going on one, non-refundable deposits relating to your cruise will not be covered.

Choose from three policy types:

1. Comprehensive: covers **holidays** to destinations outside of Australia and provides cover under all sections of the **policy**.
2. Essentials: covers **holidays** to destinations outside of Australia, but doesn't provide cover for 'Luggage delay' or 'Personal items & cash'.
3. Domestic: covers **holidays** within Australia but doesn't provide cover for 'Emergency medical', 'Emergency dental', 'Luggage delay' or 'Personal items & cash'.

Your cover starts:

- a) as soon as you **purchase your policy** for 'Holiday cancellation & changes' and 'Delayed to a special event'; and
- b) at the **start of your holiday** for all other sections.

Your cover ends:

- a) at the **end of your holiday**; or
- b) on the date you submit a claim under 'Holiday cancellation & changes' following the cancellation of your entire **holiday** by you.

If there is anyone named on the **certificate of insurance** that doesn't cancel their **holiday**, cover remains for them under the **policy**. The 'Holiday cancellation & changes' cover limit will be reduced by the amount that we have paid out on any cancellation claim.

We'll advise you of any premium you are required to pay...

when you apply to purchase, amend or extend your **policy**.

If you disclose any **pre-existing medical conditions** to us after you **purchase your policy** but before the **start of your holiday**, we'll advise you of any additional premium you are required to pay.

The premium is based on...

the **policy** type, number and ages of the people on the **policy**, countries you have selected, duration of your **holiday**, and your **pre-existing medical conditions**, if applicable. The higher the risk, the higher the premium. The premium also includes stamp duty and GST, if applicable.

You have 14 days from the date you purchase your policy to decide if it meets your needs.

We call this the 'cooling-off' period. During this period, you can cancel your **policy** and we'll give you a full refund of your premium, provided:

- a) you haven't made, and don't intend to make, a claim under the **policy**; and
- b) the **start of your holiday** has not passed.

We won't refund any premium after the 'cooling-off' period (unless required by law), even if you cancel your **policy**.

No claim can be paid once your **policy** is cancelled.

To cancel your **policy**, go to our website holidayrescue.com.au/policy.

Cover for your health.

If you're **injured** or become sick **overseas**, **pre-existing medical conditions** can complicate medical treatment, lengthen your recovery, and increase medical costs. They may also increase the chance of needing to cancel your **holiday** for health reasons. So it's important that you carefully consider the medical history of anyone on the **policy**, and understand what this **policy** covers when it comes to your health. You must tell us if the health of anyone on the **policy** changes before you go on **holiday**.

What's a pre-existing medical condition (PEC)?

Any symptom or medical condition that you're aware of, or a reasonable person in your circumstances should be aware of, when you apply for a **policy** and/or anytime before the **start of your holiday**, that:

- a) you're waiting to see a **medical professional** about, or waiting for a test or investigation, or the results of a test or investigation; or
- b) requires ongoing treatment or check-ups; or
- c) you should be taking prescribed medication for; or
- d) you've seen a **medical professional** for in the last 3 months before you **purchase your policy**, or at any time before the **start of your holiday**; or
- e) you've had surgery or been hospitalised for in the last 3 years before you **purchase your policy**, or at any time before the **start of your holiday**; or
- f) relates to heart problems (such as angina, palpitations, high blood pressure, or stenting), stroke, transient ischaemic attack (TIA), chronic obstructive pulmonary disease (COPD), or cancer.

We don't consider an everyday cold or tummy bug, to be a **pre-existing medical condition**.

You must disclose to us all PEC's for everyone on the policy.

When you apply for a **policy**, you must tell us about all symptoms or medical conditions that meets our **PEC** definition.

If, after you **purchase your policy** but before the **start of your holiday**, you see a **medical professional** for something other than an everyday cold, tummy bug, or routine check-up, you must email us at hello@holidayrescue.com.au as soon as reasonably possible, and before you go on **holiday**.

You'll need to complete a medical assessment...

so that we can assess your overall health risk and issue **policy** terms specifically tailored to each **person's** risk. This means you only pay for the risk of the people on your **policy**, and more importantly, you can go on **holiday** knowing exactly what is covered when it comes to your health.

If you have a symptom that hasn't been diagnosed, and you've seen, or are going to see, a medical professional about it...

it's considered to be a **PEC** and you'll need to answer 'yes' when asked if you have any **PEC's** during your **policy** application. If it arises after you **purchase your policy** but prior to the **start of your holiday**, you must email us about it as soon as reasonably possible.

As you don't have a diagnosis for your symptoms, you won't be able to complete a medical assessment, and we won't be able to assess and price your overall health risk. This means we can't cover any of your **PEC's**.

Undiagnosed symptoms can be minor, or something more serious, but either way, your overall health risk is unknown, so we can't cover this risk.

If you receive a diagnosis before the **start of your holiday**, please email us at hello@holidayrescue.com.au so we can advise whether there is any change to your cover.

There are two possible outcomes once you've completed a medical assessment for your PEC's when you apply for a policy:

1. We can cover your PEC's.

We'll offer you a **policy** covering **unexpected** events relating to your **PEC's**. Your **policy** premium will include an amount to cover that additional risk.

2. We can't cover your PEC's.

If your risk is higher than we're prepared to cover, or unknown because you have symptoms that haven't been diagnosed, we'll offer you a **policy** with the following terms:

- a) you won't be covered for any claims, costs or losses, that arise from or relate to, your excluded **PEC's**; and
- b) 'Holiday cancellation & changes' cover will be limited to \$20,000 per **policy** for any events relating to the health of the **person** whose **pre-existing medical conditions** are excluded, including accidents or **injuries**; and
- c) if you're travelling **overseas** with an Essentials or Comprehensive **policy**, 'Emergency medical' cover will be limited to \$20,000 per **policy**, including for accidents or **injuries**, but only for the **person** whose **PEC's** are excluded.

We'll advise you of these terms before you purchase so you can decide whether the **policy** is right for you, and they'll be listed on your **certificate of insurance** if you buy the **policy**.

There are two possible outcomes once a medical assessment is completed for a change in health and/or a new PEC that has arisen after you purchase your policy but before the start of your holiday:

1. We can cover your PEC's.

We'll advise you of any additional **policy** premium that you're required to pay for the cover. You may have already paid a premium to cover **pre-existing**

medical conditions declared when you **purchased your policy**. But if your overall health risk has increased, we have the right to collect additional premium to cover the increase in risk.

Once you have paid any additional premium required, we'll email modified **policy** documents to you, with your covered **pre-existing medical conditions** listed on the **certificate of insurance**.

2. We can't cover your PEC's.

Even if your **PEC's** were covered when you **purchased your policy**, your overall health risk has either increased beyond what we are prepared to cover, or is now unknown because you've developed symptoms that haven't been diagnosed, and we can no longer provide unlimited 'Emergency medical' cover under the terms of your existing **policy**.

You are covered under the terms of your existing **policy** to cancel your **holiday** and make a claim under 'Holiday cancellation & changes'.

If you still want to go on **holiday**, you have the option to accept a **policy** with the following modified terms:

- a) you won't be covered for any claims, costs or losses, that arise from or relate to, your excluded **PEC's**; and
- b) 'Holiday cancellation & changes' cover will be limited to \$20,000 per **policy** for any events relating to the health of the **person** whose **pre-existing medical conditions** are excluded, including accidents or **injuries**; and
- c) if you're travelling **overseas** with an Essentials or Comprehensive **policy**, 'Emergency medical' cover will be limited to \$20,000 per **person**, including for accidents or **injuries**, but only for the **person** whose **PEC's** are excluded.

If you choose this option, we'll email modified **policy** documents to you, with these terms listed on your **certificate of insurance**.

If you're pregnant you don't need to tell us, but you do need to tell us about any pregnancy complications.

We consider **pregnancy complications** to be **PEC's** so you need to declare them, along with any other **PEC's**, so we can assess your overall health risk.

If you're 20 weeks pregnant or less...

you're automatically covered for **unexpected** events relating to your pregnancy, as long as you don't have any **pregnancy complications**.

If you're more than 20 weeks pregnant, cover is limited:

- a) 'Holiday cancellation & changes' cover is limited to \$20,000 per **policy**, for claims relating to the health of the **person** who is pregnant, including accidents or **injuries**; and
- b) if you have an Essentials or Comprehensive **policy**, 'Emergency medical' cover is limited to \$20,000 per **person**, including accidents or **injuries**, but only for the **person** who is more than 20 weeks pregnant.

Regardless of how many weeks pregnant you are, we don't cover:

- a) childbirth at any stage of your pregnancy; or
- b) the health or care of a newborn not named on your **certificate of insurance**; or
- c) common pregnancy symptoms such as breast tenderness, constipation, fatigue, nausea and regular antenatal care, as we don't consider them to be **unexpected**.

If you don't declare all pre-existing medical conditions when you apply for a policy, or changes in health before the start of your holiday...

you may jeopardise cover under your **policy** and/or whether we pay a claim. See page 11 for details on 'Your duty of disclosure'.

Your duty of disclosure.

You have a legal duty of disclosure to us:

- a) when you apply for a **policy**;
- b) if you have a change in health before the **start of your holiday**; and
- c) anytime you want to make a change to your **policy**.

What you need to tell us:

We'll ask certain questions to assess, or reassess, your travel related risk. You must answer our questions honestly and tell us anything that a reasonable person in the circumstances would include, but you don't need to tell us something unless we specifically ask you about it. We'll use your answers to determine if we'll insure you and, if so, on what terms.

See page 8 for details on changes in your health, and page 28 about making a change to your **policy**.

If you're disclosing information on behalf of anyone else on the policy...

you're responsible for meeting the duty of disclosure on their behalf.

If you don't meet your duty of disclosure responsibilities...

such as not telling us something you are required to, or being dishonest or acting fraudulently in answering our questions, we may at our sole discretion:

- a) refuse to pay all or part of your claim;
- b) cancel your **policy** without refunding any premium (except as required by law);
- c) treat the **policy** as if it never existed; and/or
- d) refuse to provide any further insurance.

Reading this document & deciding if this product is right for you.

We can only give general advice, which means we are not able to consider your individual needs, objectives or financial situation. So before you buy, please carefully read this document and consider the information and general advice provided, with respect to your personal circumstances, to help you decide if this product is right for you.

Please email us at hello@holidayrescue.com.au if there is anything about our product or services that you want us to explain.

Section 1: Emergency medical.	Comprehensive.	Essentials.	Domestic.
<i>Section cover limits.</i> (if you don't have excluded PEC's and aren't more than 20 weeks pregnant)	Unlimited	Unlimited	No cover
<i>Sub limits:</i>			
For the person with excluded PEC's (for claims, costs and losses unrelated to their PEC's)	\$20,000 per policy	\$20,000 per policy	–
For the person that's more than 20 weeks pregnant	\$20,000 per policy	\$20,000 per policy	–
<i>Excess.</i>	No excess	No excess	–

- iii) for someone of your choice to travel on a scheduled return economy flight from Australia to where you're receiving medical treatment; and
- iv) for their transport, accommodation, meals and communication costs incurred **overseas**; and
- v) other expenses, provided it's approved by us first.

Emergency medical evacuation.

- c) If, at our sole discretion, we determine that you should be moved to another hospital, or return to Australia (for treatment or because the risk of continuing on your **holiday** is too high), we'll pay **reasonable** costs:
 - i) for transport;
 - ii) for necessary medical assistance and/or non-medical assistance; and
 - iii) to bring **dependants** named on your **certificate of insurance** back to Australia if they're left unsupervised.

Sub limits applying to cover under this section:

- a) If we've excluded your **PEC's** from cover under this **policy**, the maximum amount we'll pay for claims related to you under this section is \$20,000.
- b) If you're past the 20th week of pregnancy, the maximum amount we'll pay for claims related to you under this section is \$20,000.

Conditions applying to cover under this section:

- a) If you don't agree to return to Australia at the point that we determine that you should, cover for that **unexpected** event will end which means further costs that you incur in relation to that **unexpected** event won't be covered under this **policy**.
- b) If we've paid for costs to bring you **home**, but you don't have a prepaid return flight **home**, we're entitled to recover that cost from you.
- c) If you require any medical procedure relating to an implantable cardioverter-defibrillator (ICD or AICD), we'll bring you back to Australia for this procedure, provided our medical advisor determines that you're well enough to travel.

You must do the following:

- a) Contact our emergency assistance team as soon as reasonably possible, or have someone else contact us on your behalf, if you:
 - i) are admitted to hospital;

- ii) need surgery; or
- iii) need outpatient treatment likely to cost more than \$1,000.

- b) If you're admitted to hospital, provide a copy of the discharge summary with your claim.

- c) Keep receipts for any costs and provide them with your claim.

We won't pay any claims, costs or losses under this section:

- a) If you don't meet, to our reasonable satisfaction, all the requirements that apply to you under 'You must do the following', unless we advise by email that you don't need to.
- b) If you don't promptly follow our medical advice or recommendation.
- c) For specialist treatment or advice without a referral from a registered doctor, unless approved in advance by us.
- d) For private medical treatment if the same treatment is available under a Reciprocal Health Agreement between Australia and another country.
- e) For ongoing medical treatment, advice, care or medication **overseas** if we've required you return to Australia for treatment.
- f) For medical treatment received in Australia.
- g) For maintaining a course of treatment or medication you were on prior to the **start of your holiday**.
- h) For medication that has not been prescribed by a registered doctor, or claims as a result of this.
- i) For preventative medical treatment or medication, such as contraception or immunisations.
- j) Arising from or related to, the error of a **medical professional** or treatment provider.
- k) For any costs without proof of the amount, and if we are reimbursing you directly, proof that you've paid it.

Section 4: Holiday cancellation & changes.	Comprehensive.	Essentials.	Domestic.
Section cover limits. (for events unrelated to the health of a person : • with excluded PEC's ; or • more than 20 weeks pregnant).	\$50,000 per policy	\$50,000 per policy	\$50,000 per policy
Sub limits:			
For events relating to an existing health condition of someone not travelling on holiday with you.	\$5,000 per policy	\$5,000 per policy	\$5,000 per policy
For events relating to the health of a person more than 20 weeks pregnant.	\$20,000 per policy	\$20,000 per policy	\$20,000 per policy
For events relating to the health of a person with excluded PEC's (but unrelated to their PEC's).	\$20,000 per policy	\$20,000 per policy	\$20,000 per policy
Excess.	\$100 per event	\$100 per event	\$100 per event

There's cover under this section if, due to an **unexpected** event, you need to:

- cancel or change your **holiday** before the **start of your holiday**;
- make changes to your **holiday** arrangements whilst you're on **holiday**; or
- end your **holiday** early to return **home**.

If the **unexpected** event relates to someone not travelling on **holiday** with you, cover is only provided if they:

- are hospitalised;
- are admitted to palliative care;
- are diagnosed with a terminal illness; or
- pass away;

and when you **purchased your policy** you were unaware this would happen during your **period of insurance**.

We'll pay up to the section cover limit and sub limits, if they apply, for the highest total cost of either your:

- reasonable** additional travel, accommodation and meal costs; or
- unused, prepaid, non-refundable costs and cancellation fees for your **holiday** arrangements.

Any refunds or credits you're eligible to receive will be deducted from the amount payable on your claim.

Sub limits applying to cover under this section:

- For **unexpected** events that:
 - meet the criteria for cover for **unexpected** events relating to someone not travelling with you on **holiday**; and
 - relate to their **existing health condition**;

the maximum amount we'll pay under this section is \$5,000.

- b) For **unexpected** events relating to the health of a **person** that's more than 20 weeks pregnant, the maximum amount we'll pay under this section is \$20,000.
- c) For **unexpected** events relating to the health of a **person** with excluded **PEC's** (but unrelated to their **PEC's**), the maximum amount we'll pay under this section is \$20,000.

Conditions applying to cover under this section:

- a) If your **unexpected** event relates to an **immediate family** member located **overseas** and you need to remain **overseas** to be with them, we'll only pay up to the total amount we would have paid if you had ended your **holiday** early to return **home**.
- b) If your flights were paid with airpoints, we'll pay you:
 - i) the matching **dollar** value if your airpoints are redeemable in this way; or
 - ii) if there is no **dollar** equivalent, the cost of an airline ticket of the same class that you booked, on the lowest quoted retail price at the time we assess your claim; or
 - iii) the reinstatement fee charged by the airpoints provider, if that is all you were charged.
- c) If you change your **holiday** arrangements before the **start of your holiday** multiple times for the same **unexpected** event, we will only pay for the total cost of one of the **holiday** changes.
- d) If you submit a claim under this section following cancellation by you of your entire **holiday**, cover under this **policy** ends. You'll need to purchase another **policy** for any subsequent trip. Cover will remain in place for anyone named on the **certificate of insurance** who isn't claiming to cancel their **holiday**, however the cover limit will be reduced by the amount payable on the cancellation claim.
- e) If we've paid to bring you back to Australia under 'Emergency medical', we won't reimburse you for your original unused prepaid return flight back to Australia.

You must do the following:

- a) Provide with your claim, written confirmation of the **unexpected** event that caused you to change your **holiday**.
- b) Request credits and refunds from service providers, and provide written confirmation of whether you're entitled to any credits or refunds, and if not, why not.
- c) Keep receipts for any costs paid for your original **holiday** arrangements and provide them with your claim.
- d) Keep receipts for any additional costs incurred and provide them with your claim.
- e) Provide with your claim a copy of your original travel itinerary, and your new travel itinerary if applicable.

We won't pay any claims, costs or losses under this section:

- a) If you don't meet, to our reasonable satisfaction, all the requirements that apply to you under 'You must do the following', unless we advise by email that you don't need to.
- b) Arising from or related to, someone not travelling with you on **holiday**, other than as specified under 'There's cover under this section' above.
- c) For cruise deposits if you didn't select 'cruise' when you **purchased your policy**.
- d) For a return flight **home** if you didn't have a prepaid return flight **home** when the **unexpected** event occurred.
- e) For deposits for ceremonies, weddings, or cultural events.
- f) For additional **holiday** arrangement costs if we've paid your unused **holiday** arrangement costs.
- g) For travel or accommodation that was upgraded to a different nature and/or class that you originally booked, unless approved by us.
- h) Arising from or related to, a medical procedure or treatment that you were aware you would need, on a waiting list for, or scheduled to receive, when you **purchased your policy** or before the **start of your holiday**.

- i) Arising from, or related to, your **travelling companion**, or anyone else that your travel relies on, changing their mind and changing, cancelling, or deciding not to continue with, the **holiday**.
- j) Arising from, or related to, your failure to check that your **holiday** arrangements are correct.
- k) Arising from, or related to, you being denied entry onto **scheduled transport** for any reason, including not obtaining or confirming the validity of, or not keeping with you, the relevant visa, passport or travel documents.
- l) Arising from, or related to, you not checking in or boarding at the required times for **scheduled transport**.
- m) Arising from, or related to, an unconfirmed booking or seat, or not meeting the requirements under any open travel arrangements.
- n) Arising from, or related to, your financial circumstances.
- o) Arising from, or related to, your work or academic commitments, or a request of an employer or academic provider.
- p) Arising from, or related to, the error, default or financial collapse of any service provider.
- q) Arising from, or related to, an act, threat, or perceived threat, of **terrorism**.
- r) Arising from, or related to, an actual or likely epidemic or pandemic, or threat or perceived threat of an epidemic or pandemic, as defined or notified by the World Health Organisation ([who.int](https://www.who.int)) or the Government of Australia ([smartraveller.gov.au](https://www.smartraveller.gov.au)).

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Age Group	Number of People
13-17	30
18-24	20
25-34	10
35-44	40
45-54	30
55-64	10
65-74	10
75-84	10
85+	10

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- | Age Group | Number of People |
|-----------|------------------|
| 13-17 | 30 |
| 18-24 | 20 |
| 25-34 | 10 |
| 35-44 | 40 |
| 45-54 | 30 |
| 55-64 | 10 |
| 65-74 | 10 |
| 75-84 | 10 |
| 85+ | 10 |

Age Group	Number of People
13-17	30
18-24	20
25-34	10
35-44	40
45-54	30
55-64	10
65-74	10
75-84	10
85+	10

-
- | Age Group | Number of People |
|-----------|------------------|
| 13-17 | 30 |
| 18-24 | 20 |
| 25-34 | 10 |
| 35-44 | 40 |
| 45-54 | 30 |
| 55-64 | 10 |
| 65-74 | 10 |
| 75-84 | 10 |
| 85+ | 10 |

Age Group	Number of People
13-17	30
18-24	20
25-34	10
35-44	40
45-54	30
55-64	10
65-74	10
75-84	10
85+	10

-
- | Age Group | Number of People |
|-----------|------------------|
| 13-17 | 30 |
| 18-24 | 20 |
| 25-34 | 10 |
| 35-44 | 40 |
| 45-54 | 30 |
| 55-64 | 10 |
| 65-74 | 10 |
| 75-84 | 10 |
| 85+ | 10 |

Section 7: Personal liability.	Comprehensive.	Essentials.	Domestic.
Section cover limits.	\$1,000,000 per policy	\$1,000,000 per policy	\$1,000,000 per policy
Excess.	No excess	No excess	No excess

There's cover under this section if, due to an **unexpected** accident that occurs on your **holiday**, you become liable for:

- a) death or bodily **injury**; or
- b) physical loss of, or damage to, property.

We'll pay up to the section cover limit for:

- a) the costs you are liable for; and
- b) your **reasonable** legal costs for settling or defending the claim against you.

Conditions applying to cover under this section:

- a) Legal liability must be established for any costs over \$10,000 that you are liable for.
- b) You must not accept fault or liability for any costs over \$10,000 without our approval first.
- c) You must not incur any legal costs without our approval first.

You must do the following:

- a) Get proof of the death, **injury**, loss or damage and provide it with your claim.
- b) Keep invoices for costs you are liable for and provide them with your claim.
- c) Keep receipts for any legal costs that we have approved and provide them your claim.

We won't pay any claims, costs or losses under this section:

- a) If you don't meet, to our reasonable satisfaction, all the requirements that apply to you under 'You must do the following', unless we advise by email that you don't need to.
- b) Arising from, or related to, an **injury** to you, a **travelling companion** or **immediate family** member.
- c) Arising from, or related to, damage to property belonging to you, a **travelling companion** or **immediate family** member.
- d) Arising from, or related to, ownership, custody or use of any vehicle, airplane, aerial device, drone, watercraft, firearm or weapon.
- e) Arising from, or related to, buildings you own or occupy, except if you temporarily reside there.
- f) Arising from, or related to, the conduct of a business, profession or trade.
- g) Arising from, or related to, disease that is transmitted by you.
- h) Arising from, or related to, assault and/or battery committed by you or at your direction.
- i) Arising from, or related to, any conduct intended to cause **injury**, property damage or other personal liability.
- j) Arising from, or related to, a contract that imposes on you a liability which you would not otherwise have.
- k) For any non-financial assistance, remedy or recovery.
- l) For any fine, penalty or aggravated, punitive, exemplary, or liquidated damages.

Age Group	Number of People
13-17	30
18-24	20
25-34	10
35-44	40
45-54	30
55-64	10
65-74	20
75-84	10
85+	10

Age Group	Number of People
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35-44	40
45-54	30
55-64	10
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Age Group	Number of People
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| 45-54 | 30 |
| 55-64 | 10 |
| 65-74 | 20 |
| 75-84 | 10 |
| 85+ | 10 |

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There's cover under this section if:

- d) Prescription medication essential for your health is lost, stolen, damaged or unable to be recovered.

For example, a bag containing your asthma inhaler is stolen from your car.

- We'll pay** up to the section cover limit and sub limits:

- For the **original value** of your personal items.
- For the costs you incur **overseas** to replace your essential prescription medication.
- For the amount of cash stolen, using the currency exchange rate applicable at the time you withdrew the cash.

Any compensation you're entitled to receive from third parties will be deducted from the amount payable on your claim.

*For example, compensation from the airline that lost your suitcase will be deducted from the amount that is payable under the **policy** for your lost personal items.*

Sub limits applying to cover under this section:

You can claim for any combination of personal items, medication and cash up to the applicable sub limits, but the maximum amount we will pay under this section is \$5,000 per **person**.

Conditions applying to cover under this section:

You must take reasonable care to protect and secure your personal items, essential prescription medication and cash. The level of care required is relative to the value of the item. The more expensive the item, the greater the level of care we expect you to take.

You must do the following:

- a) Report any crime or accident to the police, and hotel or transport provider, if applicable, within 12 hours of the crime, and provide a copy of the report with your claim.
- b) Report lost checked-in luggage to the transport provider as soon as you realise that it's lost, and provide a copy of the report with your claim.
- c) Report any crime or accident resulting in the loss or damage of your personal items to our emergency assistance team by email at rescue@holidayrescue.com as soon as reasonably possible.
- d) Provide with your claim, proof of ownership and value for any personal items or cash you're claiming for, such as receipts, valuations, or bank statements showing cash withdrawals.
- e) Keep receipts for costs you incur to replace your essential medication and provide them with your claim.
- f) Provide with your claim proof that you travelled **overseas**, such as:
 - i) photos of your boarding pass, ensuring that your name and destination are visible; or

- ii) credit card or bank statements or receipts showing an **overseas** transaction; or
- iii) any other proof that you went **overseas** on **holiday**, as reasonably determined by us in our sole discretion.

- g) Contact your mobile phone service provider to block your mobile phone if it is stolen or unrecoverable, get confirmation that the mobile phone has been blocked, and provide it with your claim.

We won't pay any claims, costs or losses under this section:

- a) For jewellery, other than wedding rings, engagement rings and watches, and only up to the sub limit.
- b) If you don't meet, to our reasonable satisfaction, all the requirements that apply to you under 'You must do the following', unless we advise by email that you don't need to.
- c) If you don't take reasonable care to protect and secure your personal items and cash, including but not limited to, leaving them unsupervised or **unattended** in a **public place**.
- d) If you damage your personal items, including but not limited to, dropping, bumping, immersing, or splashing them.
- e) For personal items or cash that you've accidentally lost, misplaced, left behind or accidentally damaged, including but not limited to, being left in your hotel after you have checked out, or left on an airplane, train, rental vehicle or taxi, including where the taxi drives away with your items.
- f) For personal items or cash left in an **unattended motor vehicle** overnight.
- g) For personal items not travelling with you, including but not limited to, being sent by unaccompanied freight, post or courier.
- h) For cash not carried on you when it was stolen.
- i) For wedding or engagement rings, watches, mobile phones or cash, not carried on you when using transport providers, including but not limited to, stored in checked-in luggage, luggage stowed away, or in an overhead locker or under the seat.
- j) For laptops, cameras, mobile phones, or cash stored in checked-in luggage.
- k) That exceed the original purchase price or price originally paid.

cancellation & changes'). In other words, we won't pay a claim just because the weather was terrible for your entire **holiday**.

22. For accommodation, meals, transport or health care that is provided by your **immediate family** or friends.
23. If it's recoverable from any other source.

Health.

24. Arising from or related to, your **pre-existing medical condition(s)**, unless we have received the additional premium requested for them and confirmed cover by email.
25. Arising from or related to, childbirth at any stage of pregnancy.
26. Arising from or related to, the health or care of a baby not named on your **certificate of insurance**.
27. Arising from or related to, common pregnancy symptoms such as nausea, constipation, breast tenderness, fatigue, or regular antenatal care.
28. Arising from or related to, jet lag or travel exhaustion.
29. If you decline to return to Australia, when our medical advisor has confirmed that you can be evacuated or repatriated safely back to Australia.
30. Arising from or related to you travelling or acting against the advice of a registered **medical professional**.
31. Arising from or related to you travelling with the intention of receiving medical, dental or cosmetic treatment on your **holiday**.
32. Arising from or related to elective, cosmetic or non-emergency procedures, surgery or treatment, including any complications caused by them.
33. Arising from or related to, being under the influence of, or using, alcohol or drugs (except for prescribed medications that are taken as prescribed or administered by a **medical professional**).
34. Arising from or related to, addiction to alcohol or substances, including but not limited to, facilities where you receive treatment or rehabilitation for drug and/or alcohol addiction, or are using as a place for nursing, convalescence or rehabilitation.

35. Arising from or related to, any event or occurrence where providing such cover would result in us violating the Health Insurance Act 1973 (Cth), the Private Health Insurance Act 2007 (Cth) or the National Health Act 1953 (Cth) (as amended or superseded).

Leisure and other activities.

36. Arising from or related to, you riding on a **motorcycle** during your **holiday**, as a driver or passenger.
37. Arising from or related to, you riding a moped or scooter during your **holiday**, as a driver or passenger, unless all of the following apply:
 - a) the engine cylinder capacity is less than 50cc;
 - b) it doesn't exceed a maximum speed of 50 km/hour;
 - c) you're wearing a helmet; and
 - d) you intend to return the moped or scooter to the same location that you picked it up from.
38. Arising from or related to, you riding on an **all-terrain vehicle**, as a driver or passenger during your **holiday**, unless all of the following apply:
 - a) you're under the direct supervision of an operator licensed in the country you're in;
 - b) you obey all relevant safety requirements; and
 - c) you're wearing a helmet.
39. Arising from or related to, you travelling by air or sea, unless you're a passenger with a paid ticket on a:
 - a) **scheduled transport** service;
 - b) licensed charter flight;
 - c) hot air balloon with a commercial operator licensed in the country you're in;
 - d) licensed sightseeing air tour from one location back to that location; or
 - e) licensed charter vessel where crew are included, operating within coastal waters.

40. Arising from or related to, you taking part in, or training for, a professional sport.
41. Arising from or related to, you taking part in a competition where there are financial rewards or cash prizes.
42. Arising from or related to, you competing in any race or timed activity (other than on foot).
43. Arising from or related to, you skiing or snowboarding under any of the following circumstances:
 - a) off-piste;
 - b) outside of a commercial ski fields designated safe area;
 - c) in areas that are not monitored, patrolled, maintained, or have been closed for any reason;
 - d) where you're doing acrobatics or stunts, including any 'X-games'-type events.
44. Arising from or related to, you participating in, or planning to participate in, any of the following activities:
 - a) **contact sport**, including but not limited to, rugby, ice hockey and martial arts;
 - b) mountaineering that requires the use of climbing equipment, including but not limited to sherpas, ropes and oxygen tanks;
 - c) outdoor rock climbing;
 - d) ocean or open water sailing, unless you have ship-to-shore communications and are at anchor, moored or otherwise not underway each and every night while aboard;
 - e) hunting;
 - f) rodeo;
 - g) underwater activities using an artificial breathing apparatus unless you:
 - i) hold an open water diving licence recognised in Australia; or
 - ii) are with a diving instructor who is qualified and licensed in the country you're in.
 - h) Extreme sports or activities, except for the following activities if they are undertaken with a commercial licensed operator regulated in the country you are in:
 - i) bungy jumping;
 - ii) parachuting;
 - iii) paragliding;
 - iv) parasailing;
 - v) hang gliding;
 - vi) skydiving;
 - vii) abseiling;
 - viii) indoor rock climbing;
 - ix) kite surfing;
 - x) white water rafting;
 - xi) black water rafting; and
 - xii) white water kayaking.
45. Arising from or related to, you travelling or staying in geographically remote areas where there is limited or no telecommunications to enable you to get help, or call our emergency assistance team, unless you're with a commercial, licensed, and organised tour that make such communications possible.

Making changes to your policy.

You can request a change to your policy by going to our website:

holidayrescue.com.au/policy

If we agree to make the change, we'll advise you of any additional premium that you're required to pay.

Changes to your **policy** will only take effect once we have received any additional premium required, and confirmed the changes to you by email with a new **certificate of insurance**.

Your duty of disclosure applies in these circumstances. See page 11 for details on 'Your duty of disclosure'.

You can request an extension of your policy by going to our website:

holidayrescue.com.au/policy

You must:

- a) contact us before the **end of your holiday**; and
- b) the total duration of your **holiday** must not exceed 12 months.

You won't be covered under the extension for:

- a) any change in health, illness or **injury** that arose before the start of the extension; or
- b) any costs or losses relating to events or circumstances that occurred before the start of the extension.

If we agree to extend your cover, we will advise you of any additional premium that you're required to pay. Cover for the extended period will start once we have received any additional premium required, and confirmed the cover to you by email.

The extension will be offered under the terms of the document (PDS) in effect when you purchased your original **policy**.

If your return home is unexpectedly delayed, we'll automatically extend your policy until...

you're reasonably able to return **home**, or for a period of no more than 24 months from the time of the **unexpected** event that caused the delay, whichever happens first.

This extension will be free of charge and you don't need to contact us to organise it.

If you choose to end your holiday early...

no premium will be refundable for the unused portion of your **policy**. We consider your **policy** to be used as we have provided cover to you and accepted the risk.

Claiming with Holiday Rescue.

We hope that nothing goes wrong on your **holiday**, but if it does and you need to claim, that's what we're here for. Just go to our website at holidayrescue.com.au/claims to submit your claim online.

'Excess' is the amount that you are responsible for on a claim.

It will be deducted, if applicable, from any claim payment we make to you. If you're claiming for more than one event, the **excess** will apply to each event.

*For example, if you need to book an additional night at a hotel because your flight is delayed, and then you need to come **home** early because your grandmother is hospitalised, two **excesses** will be deducted from your claim payment.*

We'll ask certain questions to assess and process your claim...

and you must answer honestly, and tell us everything that you know, or could be reasonably expected to know, when answering our questions. You must also supply any information we reasonably request.

We'll assess your claim within...

10 business days of receiving your claim, provided you have included all necessary supporting documentation with your claim. If we need additional information, we will email you within 10 business days to request this information.

All claim amounts we pay to you...

will be in Australian **dollars**.

If you can claim from someone else...

to receive reimbursement or compensation for any cost or loss covered under this **policy** (including but not limited to airlines, transport providers, hotels, and travel agents), you must claim from them first. If they don't pay you the full amount of your cost or loss, we'll pay you the difference.

If you know of any third party that money may be recovered from, you must tell us about them...

so that we may control and settle proceedings for our own benefit in your name and on your behalf, to recover money from any party regarding any claim covered by this **policy**. This is known as subrogation. You must assist and allow us to do what is necessary for these purposes, regardless of whether we've already paid your claim or not, and whether we pay you partial or full compensation for your loss.

Once we have paid the total amount of your loss, we'll retain any extra funds. If we pay your claim for irrecoverable or damaged property and you get it back, or it's replaced by a third party, you must pay us back the same amount we paid you.

Insurance fraud forces insurance premiums to increase resulting in honest policyholders paying more for their policy.

We encourage you to assist in reducing insurance fraud by reporting it to us at hello@holidayrescue.com.au.

All information provided to us will be treated with complete confidentiality, and will be protected to the full extent of the law.

Submitting an insurance claim that is not true, incorrect, did not occur, misleading or exaggerated, is a criminal offence under Australian law and can lead to prosecutions.

If you don't assist us with your claim, or you act dishonestly or fraudulently...

such as not telling us something you are required to, refusing to assist us with the information we request to process your claim, or submitting a claim which is fraudulent or false in any respect, we may at our sole discretion:

- a) refuse to pay all or part of your claim;
- b) cancel your **policy** without refunding any premium (except as required by law);
- c) treat the **policy** as if it never existed; and/or
- d) refuse to provide any further insurance.

If you, or someone authorised and acting for you, submits to us any false or misleading information, you may be prosecuted.

If a claim, or claims, are made on behalf of someone else, the person making the claim:

- a) must have their full authority to act on their behalf, and
- b) is responsible for ensuring any payments are distributed appropriately to the people concerned.

Neither Holiday Rescue nor Hollard, is responsible if any payments are not distributed appropriately to the people concerned.

What if I'm not happy?

We'd like to hear about it – whether it's a complaint about our service or a claim. We'll work with you to resolve it through the process below.

Step 1.

Get in touch with one of our customer service consultants about your concerns, and they'll do their best to resolve them. When you make your complaint please provide as much information as possible. Our aim is to resolve all complaints as soon as possible, however where we can't resolve your concern immediately we will resolve it within 15 business days.

Email us at fixit@holidayrescue.com.au

Step 2.

If we haven't responded to your complaint within 15 business days, or if you're not satisfied with how we've tried to resolve it, you can ask for your complaint to be escalated for an Internal Dispute Resolution (IDR) review by a Dispute Resolution Specialist.

Post: Holiday Rescue Travel Insurance,
Locked Bag 2010, St Leonards NSW 1590

Email: resolution@hollard.com.au

Call: 02 9253 6600

The Dispute Resolution Specialist will provide in writing our final decision within 15 business days of your complaint being escalated, unless they've requested an extension from you and you've agreed to give us more time.

Step 3.

If you're still not happy with the final decision, or if we've taken more than 45 days to respond to you from the date you first made your complaint, you may contact the Australian Financial Complaints Authority (AFCA) at:

Telephone:
1800 931 678

Post:
GPO Box 3 Melbourne VIC 3001

Website
afca.org.au

Email:
info@afca.org.au

The AFCA service is provided to you free of charge. A decision by AFCA is binding on us but is not binding on you. You have the right to seek further legal assistance.

Other matters.

How we protect your privacy.

At Holiday Rescue we believe the protection of your privacy is an essential right. To outline how we, and Hollard, collect and manage your personal information and to make sure we've got your privacy front of mind, we've crafted our Privacy Policy alongside the Privacy Act 1988 and the Australian Privacy Principles.

Our Privacy Policy is available at holidayrescue.com.au/privacy-policy and may change from time to time. Hollard's Privacy Policy is available at hollard.com.au/privacy-policy.aspx.

Overview:

- Personal information is collected to give you a quote, arrange and manage your **holiday** insurance. It is also used to help us get better at helping people like you for purposes such as product development, quality checks and training and for IT system maintenance.
- Besides our staff, your personal information is shared with people involved in issuing or managing your **policy** or in claims you make, and with service providers, partners and other third parties who globally support our business, such as reinsurers, customer service suppliers, police, claims investigators, medical practitioners, professional advisers, and suppliers who provide technical infrastructure services.
- We keep your personal information to give you time to make a claim, and to meet any legal requirements. We have several security measures in place to ensure that your information is held securely.
- If you do not allow us to collect, or use all or some of the personal information we request, we will not be able to provide you with our insurance or services.

By applying for cover, you consent to your information being collected and managed in this way.

To access or correct the personal information you have shared with Holiday Rescue, or for any questions relating to privacy, please email hello@holidayrescue.com.au. If you believe that your privacy may have been breached, please email privacy@holidayrescue.com.au.

Jurisdiction and governing law.

This **policy** is governed by and interpreted in accordance with the law of New South Wales, Australia and all matters will be subject to the exclusive jurisdiction of the courts of New South Wales. By buying this **policy** you agree that this Jurisdiction and Governing law clause applies.

Financial Claims Scheme and compensation arrangements.

In the unlikely event Hollard becomes insolvent and cannot meet its financial obligations under the **policy**, such as claim payouts, a **person** entitled to claim may be entitled to a payment under the Financial Claims Scheme. Access to the Scheme is subject to eligibility criteria. For more information please see the Australian Prudential Regulation Authority (APRA) website at [fcs.gov.au](https://www.fcs.gov.au), or contact the APRA hotline on 1300 55 88 49.

Hollard is an insurance company authorised under the Insurance Act 1973 (Cth). Because of this, it is not subject to the Corporations Act 2001 (Cth) requirement to have compensation arrangements in place to compensate retail clients for loss or damage suffered because of breaches by the licensee, or its representatives. Hollard has compensation arrangements in place that are in accordance with the Insurance Act.

Hollard is proud to be a signatory to the General Insurance Code of Practice (Code).

The Code sets the standards that general insurers must meet when providing services to their customers and it lets you know what you should expect from your insurance company.

It covers many aspects of a customer's relationship with their insurer, from buying insurance to making a claim, to the process for those who wish to make a complaint. It aims to improve relationships between insurers and their customers and give you confidence in the insurance industry.

Both Hollard and Holiday Rescue are committed to following the Code standards.

If you'd like to know more about the Code go to codeofpractice.com.au or by phoning (02) 9253 5100.

Definitions.

Certain words that are **bolded** in this document have special meanings as described below.

all-terrain vehicle	A small open motor vehicle with three or more wheels, such as a quad bike, designed to travel on rough and uneven terrain.
certificate of insurance	Details the names of any person insured on your policy , the type of policy you purchased, destinations selected, when you purchased your policy , start of your holiday , end of your holiday , the premium, covered or excluded pre-existing medical conditions , and any variations to the standard terms and conditions that apply specifically to you or your policy . It's emailed to you when you purchase your policy , or any time we amend or modify your policy , and forms part of your policy .
contact sport	Any sport in which physical bodily contact between players is an accepted part of play.
dependant	Anyone aged 17 or under who is named on your certificate of insurance and travelling with you for the majority of your holiday .
dollar or \$	Australian dollars.
end of your holiday	The date and time you return home or the ' end of your holiday ' detailed on your certificate of insurance , whichever is earlier.
excess	This is the amount that will be deducted from any claim payment made to you.
existing health condition	In relation to a person not travelling on holiday with you, any symptom or medical condition that they're aware of, or a reasonable person in their circumstances ought to have been aware of, when you purchase your policy , that: <ul style="list-style-type: none"> a) they're waiting to see a medical professional about, or waiting for a test or investigation, or the results of a test or investigation; or b) requires ongoing treatment or check-ups; or c) they should be taking prescribed medication for; or d) they've seen a medical professional for in the last 3 months before you purchase your policy, or at any time before the start of your holiday; or e) they've had surgery or been hospitalised for in the last 3 years before you purchase your policy, or at any time before the start of your holiday.
holiday	The time you spend away from home , which begins on the start of your holiday and finishes at the end of your holiday .
home	If you have a Domestic policy , we mean the place you normally reside in Australia. If you have a Comprehensive or Essentials policy , we mean the Australian city you live in.
immediate family	Your spouse (or someone legally recognised in Australia as your de facto partner), fiancé, fiancée, child, stepchild, foster child, grandchild, brother, sister, brother-in-law, sister-in-law, parent, parent-in-law, step parent, grandparent, niece, nephew, not travelling on holiday with you.

injury, injured	Damage to a person's body caused directly by accidental, visible and external means, which happens at a defined time and place and is not as a result of any illness.
medical professional	Someone trained, licensed and registered in the medical field, who provides preventive, curative or rehabilitative health care services, including a general practitioner, specialist, dentist, surgeon, chiropractor, and physiotherapist.
motorcycle	Any two or three-wheeled motor vehicle that can travel faster than 50 km/h or that has an engine capacity exceeding 50 cc.
natural event	Any event or force of nature such as an avalanche, earthquake, flood, forest fire, hurricane, cyclone, tsunami, or volcanic eruption.
original value	The amount you paid to purchase the item.
overseas	Any country other than Australia.
period of insurance	The period of time that you're insured for, which begins when you purchase your policy , and finishes at the end of your holiday .
person	Anyone named on your certificate of insurance .
policy	<ul style="list-style-type: none"> • This document; • the certificate of insurance; and • any other terms and conditions that you receive in writing from us.
pre-existing medical condition, PEC, PEC's	<p>Any symptom or medical condition that you're aware of, or a reasonable person in your circumstances should be aware of, when you apply for a policy and/or anytime before the start of your holiday, that:</p> <ul style="list-style-type: none"> a) you're waiting to see a medical professional about, or waiting for a test or investigation, or the results of a test or investigation; or b) requires ongoing treatment or check-ups; or c) you should be taking prescribed medication for; or d) you've seen a medical professional for in the last 3 months before you purchase your policy, or at any time before the start of your holiday; or e) you've had surgery or been hospitalised for in the last 3 years before you purchase your policy, or at any time before the start of your holiday; or f) relates to heart problems (such as angina, palpitations, high blood pressure, or stenting), stroke, transient ischaemic attack (TIA), chronic obstructive pulmonary disease (COPD), or cancer. <p>We don't consider an everyday cold or tummy bug, to be a pre-existing medical condition.</p>
pregnancy complications	Health problems that occur during pregnancy, and are caused by pregnancy.

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