



## Product Disclosure Statement including Policy Wording

NoWorries Travel Cover Version TPDS0814V2.2: Effective 1<sup>st</sup> March 2018

## **Thanks for choosing NoWorries Insurance.**

We're all about making sure our customers can enjoy the things they love more with NoWorries. We've designed our products so you can easily understand what is covered and what's not. Please take the time to read the important information contained within this Product Disclosure Statement. It details important terms and conditions that apply to your insurance cover.

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## Summary of Benefits

Cover Section	Basic	Mid	Comprehensive
	Per Person Per Trip	Per Person Per Trip	Per Person Per Trip
<b>1. Medical Expenses &amp; Evacuation</b>	\$12,500,000	\$12,500,000	\$25,000,000
Dental Expenses	-	\$500	\$1,000
Hospital Allowance: Per Day	-	\$100	\$100
Hospital Allowance: Per Person	-	\$2,000	\$3,000
Travel Companion	-	-	\$5,000
Funeral Expenses	-	-	\$15,000
Aggregate Limit in respect of all Insured Persons	\$12,500,000	\$12,500,000	\$25,000,000
<b>2. Changes to Your Trip</b>	-	\$5,000	\$50,000
Delays to Your Trip Per Adult	-	\$500	\$1,000
Abandonment	-	\$5,000	\$10,000
Special Event	-	-	\$3,000
Missed Departure / Connection	-	\$500	\$1,000
Aggregate Limit in respect of all Insured Persons	Nil	\$10,000	\$50,000
<b>3. Baggage &amp; Personal Property</b>	-	\$5,000	\$20,000
Laptops, Cameras, Video Recorders	-	Max sub limit: \$1,500	Max sub limit: \$3,000
Mobile Phones and Tablets	-	Max sub limit: \$750	Max sub limit: \$1,000
Valuables (as defined)	-	\$500	\$1,000
Golf & Winter Sport Equipment	-	\$1,000	\$2,000
Unspecified Items	-	\$500	\$1,000
Specified Items: Per Item	-	\$2,500	\$5,000
Specified Items: Per Person	-	\$5,000	\$10,000
Delayed Baggage:	-	\$500	\$1,000
Aggregate Limit in respect of all Insured Persons	Nil	\$10,000	\$30,000
<b>4. Personal Money &amp; Travel Documents</b>	-	\$500	\$1,000
Cash per person per trip	-	\$250	\$500
Aggregate Limit in respect of all Insured Persons	Nil	\$500	\$1,000
<b>5. Winter Sports Pack*</b>	-	-	\$500
Aggregate Limit in respect of all Insured Persons	Nil	Nil	\$1,500
<b>6. Rental Vehicle Excess Reimbursement</b>	-	Nil	\$3,000
Aggregate Limit in respect of all Insured Persons	Nil	Nil	\$3,000
<b>7. Personal Accident</b>	-	\$10,000	\$20,000
Persons aged under 16	-	\$2,500	\$5,000
Aggregate Limit in respect of all Insured Persons	Nil	\$50,000	\$100,000
<b>8. Personal Liability</b>	\$1,000,000	\$2,500,000	\$2,500,000
Aggregate Limit in respect of all Insured Persons	\$1,000,000	\$2,500,000	\$2,500,000

\*Only included if you have paid the appropriate premium for the Winter Sports option and this is shown in your Policy Schedule.



## Part 1 - Important Information

A Product Disclosure Statement (PDS) contains information to help you make an informed decision about whether to buy this policy.

### About us and the insurers

NWC Insurance Pty Ltd (ABN 93166630511) is an Australian Financial Services Licence holder (No. 451450), trading as NoWorries Insurance. This insurance is underwritten by certain underwriters at Lloyd's (the insurers). If you need information about this insurance, in the first instance you should contact NoWorries Insurance at the details set out below.

### How to contact us

You may contact NoWorries Insurance at the following:

Telephone	Australia	1300 400 123
	From overseas	+61 7 2101 2434
Email	customer@noworriesinsurance.com.au	
Post	Level 1, 26 Premier Circuit, Warana QLD 4575	
Website	<a href="http://www.noworriesinsurance.com.au">www.noworriesinsurance.com.au</a>	

### Understanding this insurance

To determine if this insurance is appropriate for your needs, it is important that you carefully read and understand:

- This "Important Information" section which contains information to help you understand this insurance.
- The "Words that have special meaning" section which sets out the defined terms that apply to the cover provided by this insurance.
- The "Your Cover" section which sets out the cover provided by the policy and the specific exclusions that apply to each type of cover.
- The "General Exclusions" section which sets out what is not covered under any section of this insurance.
- The "General Conditions" section which sets out general terms and conditions that apply to this insurance and which you must comply with. Failure to comply with these terms and conditions may result in a claim being declined or reduced and/or the cancellation of your policy.
- The "How to make a Claim" and "24-hour Medical Emergency Assistance" sections which explain what you must do to make a claim and set out some important information in respect of medical emergencies.

### Applying for cover

When you apply for this insurance – either by telephone or via the website – NoWorries Insurance will collect certain information from you to decide whether we are prepared to provide you with insurance and if so, on what terms. We will confirm with you things such as:

- the period of insurance
- the appropriate region of cover
- those to be insured
- the premium (see below)
- what cover options, limits and excess will apply
- any standard terms that have been varied by us by way of policy endorsement.

### Eligibility

To be eligible for this insurance, you must:

- Have resided in Australia for at least 3 months and the trip must be departing from and returning to Australia.
- Be no more than 84 years old at the date of purchase.

You are not eligible for this Policy if you:

- Are already overseas or have commenced your trip.
- Do not intend to return to your Country of Residence at the end of your overseas trip.
- Are under 18 and are travelling without being accompanied by an adult.
- Are travelling against medical advice.
- Have been given a terminal prognosis.
- Are travelling with the intention of (or in any case do) obtaining elective medical treatment (including any cosmetic or dental procedures) or for convalescent care.

### Cost of the insurance

When you apply for insurance, we will tell you the premium that is payable for your policy and when this must be paid. In calculating the premium we take into account a number of factors; these include:

- the destination and duration of your trip
- the number of people to be insured
- the age of the people to be insured

The premium also includes amounts in respect of actual or estimated obligation to pay stamp duty, GST and any other government taxes or levies (where applicable).

### Cooling Off Period

You may cancel and return your policy by advising NoWorries Insurance in writing within 14 days of the purchase of your policy, provided that no claim has been made under your policy and you have not commenced your trip.



If you elect to cancel your policy within the cooling off period we will cancel the policy and provide you with a full refund of your premium. After the cooling off period expires the following applies:

**Single Trip:** You are not able to cancel the policy or receive a refund.

**Annual Multi-Trip:** You may cancel your policy by giving us a written notice signed by each person named as insured on your Policy Schedule. On receiving the written notice, after deducting an amount for the period of cover you have had, we will refund to you the balance of any premium paid by you provided that no claims have been made.

**Cancellation:** We may cancel your policy only when the *Insurance Contracts Act 1984* (Cth) allows us to do so. For example, if you breach your duty of disclosure, make a misrepresentation to us, act fraudulently or breach a term and/or condition of the policy. We will do so by giving you a written notice. After deducting the premium for the period of insurance up to the date of cancellation, we will refund to you the balance of any premium paid by you.

**Your Duty of Disclosure:** Before you enter into a policy with us, you have a duty under the *Insurance Contracts Act 1984* (Cth) to disclose to us every matter that you know, or a reasonable person in the circumstances could be expected to know, is relevant to our decision whether to accept the risk of the insurance and, if so, on what terms.

When you first apply we will ask you certain questions to decide whether we will accept the risk of the insurance and, if so, on what terms to calculate the premium. When answering those questions you must:

- Give us honest and complete answers.
- Tell us everything you know and that a reasonable person in the circumstances would be expected to include in their answers.

**Who does the Duty of Disclosure apply to?** The duty of disclosure applies to you and everyone that is an insured under the contract of insurance. It is important that you understand that you answer any questions we ask on behalf of yourself and anyone else you want to be covered by your policy.

If you renew, extend, vary, reinstate or replace your policy, your duty is to disclose to us before that time, every matter known to you, or a reasonable person in the circumstances could be expected to know, is relevant to our decision whether to accept the risk of insurance and, if so, on what terms.

Your duty of disclosure does not require you to disclose any matter that:

- diminishes our risk.
- is of common knowledge.
- we know or, in the ordinary course of business,

ought to know.

- we tell you We do not need to know.

**What happens if you do not comply with the Duty of Disclosure?** If you do not comply with the duty of disclosure, we may be entitled to reduce or refuse to pay a claim or cancel the policy. If the non-disclosure is fraudulent, we may refuse to pay a claim and treat your policy as if it was never effected.

## Summary of Cover

The following is a summary of the types of cover provided for by this insurance, and the conditions and exclusions that apply. It is important to note that it provides a summary only and you should read the policy documentation in full.

**Medical Expenses and Evacuation:** Overseas medical, emergency dental, hospital and ambulance costs and, when approved by us, emergency repatriation should you sustain injury or suffer an illness. Cost of additional accommodation and travelling costs for one person required upon medical advice to stay with, travel to, or escort you home. Cost of local burial or repatriation of mortal remains. A daily cash benefit paid to cover incidental expenses (eg. magazines, food etc.) if you are hospitalised for more than 24 hours.

**Changes to your trip:** Loss of irrecoverable deposits and payments made in advance for unused travel and accommodation as a result of certain unforeseen and unforeseeable circumstances. A reimbursement benefit for additional expenses should your scheduled carrier be delayed for more than 6 hours due to certain circumstances.

**Missed Departure/Connection:** Additional costs in reaching your booked destination, or continuing your trip, if a disruption arises as a result of certain specified circumstances.

**Abandonment:** Unrecoverable paid travel costs should you decide to abandon your trip after a covered delay of at least 12 hours from the departure time as shown in the official travel itinerary.

**Baggage and Personal Property:** Accidental loss, damage or theft of your personal belongings. Sub-limits apply to certain electrical items, sporting equipment and valuables as outlined. Reasonable costs to buy replacement necessities should your luggage be delayed on the outward journey by more than 6 hours from the time of your arrival at destination.

**Personal Money and Travel Documents:** Theft of your personal money and loss, theft or damage to your passport or other travel documents (as defined). Note: there is no cover in respect of credit cards.

**Winter Sports Pack:** Loss of unused ski pass, ski equipment hire or ski tuition fee if you are unable to ski during a trip due to certain unforeseen circumstances. (Only included if you have paid the appropriate premium for the Winter Sports option and this is shown in your Policy Schedule.)



**Rental Vehicle Excess Reimbursement:** Reimbursement of an excess you are required to pay in the event of accidental damage, malicious damage or theft of a motor vehicle you have rented from a licensed rental agency and whilst you were the driver.

**Personal Accident Benefit:** A lump sum benefit should you sustain accidental bodily injury that, within 12 months of the date of the injury, is the sole and direct cause of death, loss of sight, loss of limb(s) or permanent total disablement, as defined.

**Personal Liability:** Legal liability resulting from your causing accidental injury to other person(s) or damage to their property.

## Cover limits

There are cover limits in respect of each section of this policy. This is the maximum amount we will pay out in respect of any one claim under that section for the duration of the covered trip. These limits are available during your application and will be set down on your Policy Schedule should you purchase. Limits apply in respect of each Individual named on the Schedule and each Trip covered under the policy

## Conditions and exclusions

As with any insurance there are certain conditions with which you must comply in respect of our agreeing to cover you and in order for us to pay a claim. For example:

- You must have resided in your country of residence for at least the past 3 months and the trip must be departing from and returning there;
- If you require medical treatment in a country with which a reciprocal health care agreement exists then you should ensure you are treated under that agreement where applicable;
- Any loss of money or personal baggage must be reported to the police within 24 hours of discovery and a written report obtained.

There are also certain events that will not be covered by this insurance. For example, we will not pay any claim arising directly or indirectly from:

- Any manual or hazardous labour if you are working whilst away or personal liability in respect of all work;
- Accidents on motorcycles (or similar) unless the vehicle is 125cc or less, the driver has a full driving licence valid in that country and crash helmets are worn;
- Acts of war, terrorism or civil unrest (although there is limited cover for medical expenses in this respect).
- Winter Sports unless You have paid the appropriate premium for the Winter Sports option and this is shown in the Policy Schedule.

These are just a few examples and you should read the full insurance wording to make yourself aware of all the conditions and exclusions that apply. If you do not comply with the policy terms and conditions we may refuse to pay or reduce any claim payment and cancel the policy, to the extent permitted by law.

## The Excess

Under some sections of this insurance claims will be subject to an excess. This is the first part of each claim that you will be responsible for paying. The amounts are specified for each section on your Policy Schedule. As each individual on the Policy Schedule is considered separately insured the excesses will apply to each.

## Pre-Existing Medical Conditions

**Please read this section carefully.**

This travel insurance is designed to cover you for sudden and unforeseen medical events occurring during the period of insurance. Conditions that exist at the time the policy is issued are not covered unless you have declared ALL such conditions to us and we have agreed to cover them via a written endorsement on the policy.

### What is a Pre-Existing Medical Condition?

“Pre-existing Medical Condition” is a defined term under this policy and means any medical or dental condition, illness, injury, defect or disease (other than common colds or flu), psychological condition or mental disorder:

- a) for which advice or treatment (including medication), or investigation has been received or prescribed in the 12 months prior to the issue of the policy (for Single Trip), or in the 12 months prior to booking your Trip (for Annual Multi - Trip); and/or
- b) which is of a recurring or ongoing nature or any complication directly attributable to it; and/or
- c) of which you are aware, or the symptoms of which you are aware, or could reasonably be expected to have been aware at the time of applying for this insurance.

### Declaring your Medical Conditions

You WILL NOT be covered under this policy for any losses arising directly or indirectly from, affected by, or exacerbated by, any Pre-Existing Medical Conditions unless you have declared ALL such conditions to us and we have agreed to cover them via a written endorsement on the policy.

In any case you will not be covered for such conditions where any of the following applies:

- You are travelling against medical advice.
- You have been given a terminal prognosis.
- You are travelling with the intention of (or in any case do) obtaining elective medical treatment (including



any cosmetic or dental procedures) or for convalescent care.

To declare your Pre-Existing Medical Conditions you will need to go through our medical screening process. Where we can cover a condition we may require you to pay an additional premium for us to provide cover. Covered conditions will be endorsed via a written endorsement on your policy. Where a condition cannot be covered, you will be advised that cover has been declined and this will also be noted on your policy via a written endorsement.

Where we cannot provide cover for a medical condition you can still purchase a policy however you will not be covered for any losses arising directly or indirectly from, affected by, or exacerbated by that condition. If you have any queries regarding Pre-Existing Medical Conditions you should call us.

### Anyone on whom the trip may depend

You should note that there is no cover for any Pre-Existing Medical Condition of a Close Relative, Business Colleague, travelling companion, person with whom you intend to stay or anyone else on whom the trip may depend.

### Where Medical Conditions are not covered

In circumstances where you are not covered (either in relation to your own Pre-Existing Medical Conditions or those of someone on whom your trip depends) you should give consideration to the fact that you would have to cover the cost of any losses arising directly or indirectly from, affected by, or exacerbated by those conditions. This could include overseas medical expenses, the cost of emergency medical evacuation or the costs associated with cancelling or cutting short a trip, plus any other related expenses.

### Other Important Matters

**Confirming Transactions:** A confirmation of your cover will be issued to you once you have completed your application and you have paid the policy premium. This will comprise of the Policy Schedule and the Product Disclosure Statement (including Policy Wording).

**How to make a claim:** Any occurrence or loss which may give rise to a claim should therefore be reported to the NoWorries Insurance – Claims Assistance Centre as soon as possible. For full details see the “Claims” section at the end of this document.

**How we protect your privacy:** NoWorries Insurance and the insurer require personal information in order to properly address your insurance needs. We maintain a record of your personal profile and are committed to ensuring the privacy of the personal information provided to us. You have the right to seek access to your personal information on request and notify us of any updates that are required. A copy of our full Privacy Policy is available on our website or on request.

### How we handle complaints

In the event that you should have a complaint regarding your policy, or any issue in respect of your insurance, you may access our internal dispute resolution process by contacting NoWorries Insurance in the first instance.

Telephone: Australia 1300 400 123  
From overseas +61 7 2102 2434  
Fax: +61 7 5406 7799  
Email: [complaints@noworriesinsurance.com.au](mailto:complaints@noworriesinsurance.com.au)  
Post: Level 1, 26 Premier Circuit, Warana QLD 4575

You may also wish to view our website:

[www.noworriesinsurance.com.au](http://www.noworriesinsurance.com.au)

If you are not satisfied with the response to your complaint you can refer the matter to the Lloyds General Representative in Australia for consideration under their dispute resolution process. You can contact them at:

Lloyd's General Representative  
Level 9, 1 O'Connell Street  
Sydney NSW 2000, Australia.  
Tel: +61 (0)2 8298 0700  
Email [ldraustralia@lloyds.com](mailto:ldraustralia@lloyds.com)

If you are unhappy with the outcome of your dispute, you may then request the matter be reviewed by the Financial Ombudsman Service (FOS): an independent body that operates nationally in Australia and aims to resolve certain insurance disputes. This service is free of charge to customers. The FOS can be contacted on Tel: 1300 780808.

### Service of Suit Clause

The insurers (being certain underwriters at Lloyd's) hereon agree that:

1. In the event of a dispute arising under this insurance, the insurers at the request of the Insured will submit to the jurisdiction of any competent Court in the Commonwealth of Australia. Such dispute shall be determined in accordance with the law and practice applicable in such Court.
2. Any summons notice or process to be served upon the insurers may be served upon Lloyd's General Representative in Australia (whose address is Level 9, 1 O'Connell Street, Sydney NSW 2000, Australia) who has authority to accept service and to enter an appearance on the insurers' behalf, and who is directed at the request of the Insured to give a written undertaking to the Insured that he will enter an appearance on the insurers' behalf.
3. If a suit is instituted against any one of the underwriters, all underwriters hereon will abide by the final decision of any such Court or any competent Appellate Court.



**General Insurance Code of Practice:** The Insurance Council of Australia Limited has developed the General Insurance Code of Practice (the Code) which is a self-regulatory code for adoption by insurers. Both NoWorries Insurance and Lloyd's support the Code and embrace its objectives of raising the standards of practice and service in the insurance industry.

**Updating our Product Disclosure Statement:** We may need to update this PDS from time to time if certain changes occur where required and permitted by law. We will issue you with a new PDS or use other compliant documentation to update the relevant information except in limited cases. Where the information is not something that would adversely affect your cover, we may issue you with notice of this information in other forms or keep an internal record of such changes (you can get a paper copy free of charge by calling us.)

## Part 2 - Policy Wording

### Words with Special Meaning

These words appear throughout the policy wording and have the special meanings as defined here.

**Carrier** means an airline, railway operator, shipping/cruise company or coach operator (excluding taxis) operated under a licence for the purpose of transporting passengers.

**Close Business Colleague** means an associate of yours at the same business with whom you work closely and resident in your Country of Residence whose absence from work necessitates the cancellation or curtailment of your Trip as certified by a senior director of that business.

**Close Relative** means any of the following who is under 85 years of age and who is resident in your Country of Residence: your husband or wife (or de facto partner with whom you are living permanently at the same address), child, parent, grandparent, brother, sister, parent-in-law, son/daughter-in-law, grandchild or fiancé(e).

**Country of Residence** means the country where you are permanently residing at the date of issue of the insurance, or where you are temporarily residing for a period of more than three months and to where you will be repatriated if medically necessary.

**Domestic Trip** means a holiday or journey within Your Country of Residence, not exceeding 60 days duration, which starts from your Home and ends on return to your Home where you are staying a minimum of two nights in third party accommodation and where you are travelling a minimum of 500km from your Home during the Period of Insurance stated in the Policy Schedule.

**Electronic Equipment** means (but not limited to) any personal/business electronic equipment including laptops, cameras (including accessories), video equipment, mobile

phones, tablets, portable music playing devices.

**Excess** means the amount you will be responsible for paying as part of the claim (as detailed in the Policy Schedule). In the event that you make a claim under more than one Section of the insurance the Excess will apply to each claim.

**Golfing and Winter Sports Equipment** means skis, bindings, ski boots, ski poles, snowboards, specialised clothing, surf boards, golf clubs and golf bags owned or hired by you during the Trip.

**Home** means your usual place of domicile in Your Country of Residence as shown on the Policy Schedule.

**In-Patient** means a person who is admitted to a hospital or clinic and required to stay for at least 24 hours, for the sole purpose of receiving medical treatment.

**Medical Emergency Assistance Company** means the travel assistance and emergency medical and repatriation service provider as appointed by us (full conditions for which are contained later in this document).

**Medical Practitioner** means an individual accredited, licensed, and/or registered as a health professional upon meeting the specified requirements.

**Period of Insurance** means the period as defined by the dates shown in your Policy Schedule: commencing on the opening date, or the date your Trip was booked, whichever is the later, and ending on the closing date, or when you arrive Home, whichever is the earlier.

**Personal Baggage** means personal belongings owned by you including your personal luggage, Valuables (as defined), Electronic Equipment (as defined) and clothes worn by you but excluding Personal Money (as defined), stamps, Travel Documents (as defined), contact or corneal lenses, dentures, hearing- aids, fragile articles or business goods and samples.

**Personal Money** means cash (bank notes and coins), travellers cheques, cheques, postal and money orders.

**Policy Schedule** means the latest policy schedule we issue you.

**Pre-Existing Medical Condition** means any medical or dental condition, or injury, defect or disease: - for which advice or treatment (including medication), or investigation has been received or prescribed in the 12 months prior to the issue of the policy (for Single Trip), or in the 12 months prior to booking your Trip (for Annual Multi-Trip); and/or - which is of a recurring or ongoing nature or any complication directly attributable to it; and/or - of which you are aware, or the symptoms of which you are aware, or could reasonably be expected to have been aware at the time of applying for this insurance.

**Special Event** means prearranged wedding, funeral, conference or sporting event which cannot be delayed as a consequence of your late arrival.



**Terrorist Activity** means an act, or acts, of any person, or group(s) of persons, committed for political, religious, ideological or similar purposes with the intention to influence any government and/or to put the public, or any section of the public, in fear. Terrorist activity can include, but is not limited to, the actual use of force or violence and/or the threat of such use. Furthermore, the perpetrators of terrorist activity can either be acting alone, or on behalf of, or in connection with any organisation(s) or governments(s).

**Travel Documents** means your passport, visas and travel tickets.

**Trip(s) (in respect of Annual Multi-Trip policies)** means a holiday or journey outside your Country of Residence not exceeding 60 days duration which starts from your Home and ends on return to your Home during the Period of Insurance stated in the Policy Schedule. Cover is also provided for Domestic Trips where you are staying a minimum of two nights in third party accommodation and where you are travelling a minimum of 500km from your Home.

**Trip(s) (in respect of Single Trip policies)** means a holiday or journey outside your Country of Residence which starts from your Home and ends on return to your Home, during the Period of Insurance stated in the Schedule.

**Unattended** means that is outside of your custody, care and control in such a position that it could reasonably be taken without your knowledge or at such a distance from you that you are unable to prevent unauthorised interference of it.

**Valuables** means but not limited to telecommunications; all discs, tapes and cassettes; telescopes, binoculars, spectacles and sunglasses; antiques; watches; jewellery; furs; works of art and articles made of precious or semi-precious stones and precious metals.

**Weapons of Mass Destruction** means the use of any explosive nuclear weapon or device or the emission, discharge, dispersal, release or escape of fissile material emitting a level of radioactivity capable of causing incapacitating disablement or death amongst people or animals and; the emission, discharge, dispersal, release or escape of any solid, liquid or gaseous chemical compound which, when suitably distributed, is capable of causing incapacitating disablement or death amongst people or animals and; the emission, discharge, dispersal, release or escape of any pathogenic (disease producing) micro-organism(s) and/or biologically produced toxin(s) (including genetically modified organisms and chemically synthesised toxins) which are capable of causing incapacitating disablement or death amongst people or animals.

**We, our and us** means certain Underwriters at Lloyd's as the insurer.

**Winter Sports** means alpine skiing and snowboarding, curling, glacier skiing, ice skating, mono skiing, Nordic skiing (cross

country), ski bobbing, skidooing, snowmobiling, tobogganing.

**You, your and Insured Person** means each person for whom the appropriate premium has been paid and whose correct name and age are detailed in the Policy Schedule. Each person is considered separately insured. All Insured Persons must be under 85 years of age at the date of issue of the insurance.

## Section 1 – Medical Expenses & Evacuation

What we **will** cover you for under Section 1:

You are covered up to the amount stated in the Policy Schedule, for necessary and reasonable costs incurred as a result of your accidental bodily injury, illness or death during the Trip, in respect of:

1. **Overseas Medical Expenses:** emergency medical, surgical and hospital treatment, doctor's fees and transportation fees for sending you to hospital whilst outside your Country of Residence.
2. **Emergency Evacuation:** transportation costs for emergency repatriation to your Country of Residence, if such accidental bodily injury or illness occurs whilst outside your Country of Residence and your emergency repatriation is deemed necessary by the Medical Emergency Assistance Company.
3. **Emergency Dental Treatment:** the costs, up to the dental expenses limit shown in the Policy Schedule, for emergency dental treatment to natural teeth in respect of the immediate relief of pain only.
4. **Travel Companion:** additional accommodation and travelling costs for one person required upon medical advice to stay with, travel to or escort you Home.
5. **Hospital Allowance:** You are covered for the daily amount shown in the Policy Schedule for each complete 24 hours you are confined as an In-Patient in a hospital outside of Your Country of Residence up to the amount stated in the Policy Schedule.
6. **Funeral Expenses / Return of Your Remains Home:** the cost of returning your body or ashes to your Home or a funeral in the country where you died (up to the equivalent costs of returning your remains to your Country of Residence).

**Important:** If medical attention has been received you must obtain a medical certificate showing the nature of the injury or illness and the treatment received together with the account which, if possible, should be paid and receipted. This insurance will only cover In-Patient care or emergency repatriation that has been authorised by the Assistance Company, who must be notified within 48 hours of admission to hospital.

What we **will not** cover you for under Section 1:

1. any claim that is excluded under the General Exclusions of this policy.



2. the first part of each and every claim as shown in the Policy Schedule (the Excess).
3. any claim arising from a Pre-Existing Medical Condition unless it has been accepted by us in writing.
4. any medical expenses incurred or any treatment obtained in your Country of Residence.
5. any medical expenses that could have reasonably been covered under a Reciprocal Health Care Agreement.
6. any In-Patient hospital, clinic or repatriation costs not authorised by the Medical Emergency Assistance Company.
7. any surgical or medical treatment which can reasonably be delayed until your return to your Country of Residence or your Home.
8. any treatment or medication which at the time of departure is known to be required or continued during the Trip.
9. any medical or other expenses incurred more than 12 months after the date of the injury or illness to which the claim refers.
10. any costs in relation to dentures, dental appliances, false limbs, hearing aids, contact or corneal lenses or spectacles (prescription or otherwise).
11. the additional cost of a single or private room at a hospital, clinic or nursing home except when the Medical Practitioner treating you considers it necessary.

### Conditions that apply to Section 1:

We reserve the right to:

- a) repatriate you to your Country of Residence when, in the opinion of the treating doctor and the Medical Emergency Assistance Company, you are fit to travel;
- b) avoid further liability in the event that you refuse repatriation when, in the opinion of the treating doctor or the Medical Emergency Assistance Company, you are fit to travel;
- c) transfer you to the hospital, clinic or location of our choice when, in the opinion of the treating doctor and the Medical Emergency Assistance Company, you are fit to be transferred.

## Section 2 – Changes to Your Trip

What we **will** cover you for under Section 2:

You are covered up to the amount stated in the Schedule in the event your Trip is necessarily and unavoidably cancelled prior to its commencement or cut short before completion as a result of any of the following events:

1. your serious illness or injury or death.
2. the serious illness or injury or death of a Close Relative, Close Business Colleague, travelling

- companion or person with whom you intend to stay.
3. your presence being requested by the police following your Home or business premises being rendered uninhabitable by fire, flood, storm, burglary or attempted burglary that causes serious damage whilst you are away or within the 7 days prior to your departure.
4. your receipt of a summons to be a witness or for jury service where the Court has denied postponement.
5. official requirements for you to attend emergency, unavoidable duty as a member of the armed forces, police, medical or public services resulting in the cancellation of previously agreed leave.
6. your redundancy for which a proper redundancy notice has been supplied by your employer in respect of permanent employment, and which qualifies you for payment under current legislation of your Country of Residence.
7. a regulation from the government of your Country of Residence following an epidemic or natural disaster that stops you from travelling.

We will cover you for the following:

1. **Cancellation of Your Trip:** If your Trip is cancelled due to an event listed under 1 to 7 above we will pay you the lower of:
  - a. The reasonable costs of rescheduling your Trip
  - b. The loss of irrecoverable deposits, advance payments, charges or payments under contract for unused travel and accommodation.

For **Single Trip** policies cover begins on the issue date as shown on the Schedule and ends immediately your Trip commences. For **Annual Multi Trip** policies cover begins from the start date of the Period of Insurance and ends immediately your Trip commences, provided your Trip is not booked more than 12 months in advance.

2. **Cutting Your Trip Short:** If your Trip is cut short due to an event listed under 1 to 7 above we will pay you:
  - a. a proportionate refund of your unused prepaid travel payments (based on the complete number of days you are at Home or hospitalised as an In-Patient) in the event you necessarily curtail your Trip to return to your Country of Residence. You are also covered for reasonable additional accommodation and transportation costs for your necessary return Home as a result of events 2 to 5 listed above. Curtailment will only be covered where authorised by the Medical Emergency Assistance Company who must be notified prior to departure back to your Country of



Residence. If your return ticket can be used, or if a claim for repatriation has been made under the Medical Expenses Section, then the refund is limited to charges (prepaid or contracted to be paid) for unused accommodation.

3. **Delays to Your Trip:** If the departure of the Carrier with which you have arranged to travel is delayed by more than 6 hours from the time shown in the official itinerary as supplied to you due to strike, industrial action, riot, hijack, civil unrest, adverse weather conditions, a natural disaster in your Country of Residence, traffic flow congestion or mechanical breakdown we will pay you either:
  - a. reimbursement of the reasonable expenses incurred due to the delay up to a maximum of 25% of the amount shown in the Schedule (Delays to Your Trip) for the first full 6 hour delay and 25% for each full 6 hour delay thereafter up to the total limit shown; or
  - b. up to the amount stated in the Schedule (Abandonment) for the final invoiced paid costs of the Trip that you cannot recover from any other source if you decide to abandon your Trip after at least 12 hours delay from the time of departure stated in the official travel itinerary.
4. **Delays in attending a Special Event:** If your Trip is interrupted by any unforeseeable cause outside of your control and you are unable to attend a Special Event we will reimburse you for the reasonable additional cost of using alternative public transport to arrive at the destination on time.
5. **Missed Departure / Connection:** You are covered up to the amount stated in the Schedule for necessary and reasonable additional travel and accommodation expenses if a disruption to your Trip arises as a result of:
  - a) the failure of public transport services due to strike, industrial action, riot, hijack, civil unrest, adverse weather conditions, a natural disaster in your Country of Residence, traffic flow congestion or mechanical breakdown; or
  - b) the mechanical breakdown of the vehicle in which you were travelling to reach your scheduled departure point or an accident involving that vehicle.

Special Condition: We will only pay compensation under either Section 2.3 or Section 2.5 (not both).

**Important: This insurance will only cover curtailment that has been authorised by the Assistance Company, who**

**must be notified within 48 hours of admission to hospital, and for curtailment, prior to departure back to your Country of Residence.**

What we **will not** cover you for under Section 2:

1. any claim that is excluded under the General Exclusions of this policy.
2. the first part of each and every claim as shown in the Policy Schedule (the Excess).
3. any claim arising directly or indirectly from any Pre-Existing Medical Condition of you unless we have agreed to cover it via a written endorsement on the policy.
4. any claim arising directly or indirectly from any Pre-Existing Medical Condition of a Close Relative, Business Colleague, travelling companion, person with whom you intend to stay or anyone else on whom your Trip may depend.
5. any expenses payable by the tour operator, hotel or Carrier; any surcharges levied by the tour operator which increase the brochure prices; or any losses arising from your failure or delay in notifying your travel service provider(s) immediately that it may be necessary to cancel or curtail your travel arrangements.
6. the costs of cutting your Trip short not approved by the Medical Emergency Assistance Company.
7. your disinclination to travel or your loss of enjoyment.
8. any loss resulting from your failure to check-in on time.
9. any loss if you fail to obtain written confirmation from the Carrier or their agents stating the period of and reasons for the delay.
10. any loss arising from any event or occurrence that commenced or was announced before you arranged this insurance or booked your Trip, whichever is the later.
11. In respect of Abandonment claims, any costs that you can claim from the Carrier or other sources.
12. any loss that resulted from transport services being withdrawn as the result of a recommendation or instruction from a government authority.

### Section 3 – Baggage & Personal Property

What we **will** cover you for under Section 3:

1. **Personal Baggage:** You are covered up to the amount stated in the Policy Schedule after making reasonable allowance for wear, tear and depreciation, for the loss, theft or damage to Personal Baggage/Valuables/Electronic Equipment during the Trip. The amount of depreciation will be determined by Us

**Sub-limits apply to this section:**

- a. Laptops, PC's, Cameras, Video Equipment: \$1,500 any one item /\$3,000 per person



- b. Mobile Phones and Tablets \$1,000 per person
  - c. Valuables (as defined): \$1,000 per person
  - d. Unspecified Items: \$1,000 any one item, pair or set.
  - e. Specified Items:
    - i. Per Item: \$5,000
    - ii. Per Person: \$10,000
    - iii. Per Trip: \$20,000
  - f. Golf & Winter Sports Equipment: \$2,000 per person
2. **Delayed Baggage:** You are covered for the reasonable cost of buying immediate replacement necessities if your checked-in Personal Baggage is lost, misdirected or misplaced by a Carrier for at least 6 hours from the time of your arrival at your destination. We will pay up to 25% of the amount stated in the Policy Schedule for the first full 6 hour delay and up to a further 25% for each full 6 hour delay thereafter up to the amount stated in the Policy Schedule. You must provide original receipts for the items you purchase. If your baggage is permanently lost, any amount we pay under this section will be deducted from the total claim.

What we **will not** cover you for under Section 3:

1. any claim that is excluded under the General Exclusions of this policy.
2. the first part of each and every claim as shown in the Policy Schedule (the Excess).
3. any loss not reported to the police within 24 hours of discovery and for which a written police report has not been obtained (which must be provided to us when submitting your claim).
4. any loss of, delay or damage to your Personal Baggage (but not Valuables and Electronic Equipment) whilst in the custody of a Carrier unless immediately upon discovery (and in any event within 3 days of the event) you notify the Carrier and obtain a property irregularity report (PIR) which must be provided to us when submitting your claim.
5. any loss of Valuables or Electronic Equipment contained in your Personal Baggage whilst such Baggage is in the custody of a Carrier and outside of your control.
6. any loss of Personal Baggage, Electronic Equipment and/or Valuables whilst left Unattended at any time unless you have left them secure in a locked hotel room, locked apartment, locked holiday residence or other locked and secure self-contained accommodation.
7. any loss of Baggage and/or Personal Property from an Unattended vehicle other than Personal Baggage (but not Valuables and Electronic Equipment) from a locked enclosed boot or concealed by the parcel

- shelf in the fixed position in a hatchback or estate vehicle and there is evidence that entry was effected by violent and forcible means.
- 8. any loss of Personal Money or Travel Documents whilst left Unattended at any time or whilst in a suitcase or in the custody of another person.
- 9. any loss or damage due to delay or confiscation by Customs or other officials.
- 10. any loss or damage to stamps, documents (other than Travel Documents), contact or corneal lenses, dentures, hearing aids, fragile articles or business goods and samples.
- 11. any loss or damage due to wear and tear, deterioration, moth or vermin, climatic or atmospheric conditions or mechanical or electrical breakdown.
- 12. any loss or damage due to staining or any process of dyeing or cleaning or water damage however caused.
- 13. any loss or damage to pedal or motor cycles, watercraft, prams, buggies, pushchairs or wheelchairs.
- 14. any loss of travellers cheques or cheques not immediately reported to the local bank or agent of the supplier in accordance with their instructions.
- 15. any shortages due to error, omission, exchange or depreciation in value.
- 16. any loss resulting from loss or theft of credit cards.
- 17. any costs for Delayed Baggage if you are on your return journey.
- 18. any amounts you are entitled to by way of compensation from the carrier.
- 19. any loss or damage if you fail to take all reasonable and proper care of your Baggage and Personal Property as if you were not insured.
- 20. Any loss or damage to sporting equipment whilst in use other than Golfing and Winter Sports Equipment.

## Section 4 – Personal Money & Travel Documents

What we **will** cover you for under Section 4:

We will cover you for:

1. **Personal Money:** the theft of Personal Money
2. **Travel Documents:** the loss, theft or damage to your Travel Documents

during the Trip whilst on your person or whilst in a locked safe or safety deposit box.

Loss of cash (bank notes and coins) is limited to the amount stated in the Policy Schedule. Loss of Travel Documents is limited to the amount stated in the Policy Schedule and includes reasonable and necessary costs incurred in obtaining replacement Travel Documents.

What we **will not** cover you for under Section 4:



1. you are not covered for any claim that is excluded under the General Exclusions of this policy.
2. the first part of each and every claim as shown in the Policy Schedule (the Excess).
3. any claim as excluded under Section 3.

## Section 5 – Winter Sports Pack

NOTE: Section 5 only applies if You have paid the appropriate premium for the Winter Sports option and this is shown in the Policy Schedule.

What we will cover you for:

### 5.1 Delay in Transit of Ski Equipment

You are covered for up to the amount stated in the Policy Schedule for the cost of your hiring ski equipment due to the loss of or damage to your own ski equipment or due to a delay in transit of your own ski equipment on the outward journey by at least 12 hours from the time shown in the official itinerary supplied to you.

What we **will not** cover you for under Section 5.1:

1. any claim excluded under the General Exclusions of this policy.
2. any claim as excluded under Section 3.
3. any claim if you fail to provide us with written confirmation from your Carrier or their agents showing the period of and reasons for the delay.
4. any claim if you fail to provide us with documented proof of ski equipment hired.
5. any claim if you fail to take all reasonable and proper care of your ski equipment as if you were not insured.

### 5.2 Ski Equipment Loss or Damage

You are covered up to the amount stated in the Policy Schedule for the loss of or damage to ski equipment owned or hired by you during the Trip. Ski equipment means skis, bindings, ski boots, ski poles, snowboards and specialised clothing.

What we **will not** cover you for under Section 5.2:

1. any claim excluded under the General Exclusions of this policy.
2. any claim as excluded under Section 3.
3. any loss or damage if you fail to provide us with documented proof of ski equipment hired and the actual value of such ski equipment.
4. any loss or damage if you fail to take all reasonable and proper care of your ski equipment as if you were not insured.

### 5.3 Ski Pass & Ski Hire Expense Cover

You are covered up to the amount stated in the Policy Schedule for the value of any ski pass, ski equipment hire or ski tuition fee that is unused due to:

1. your accidental bodily injury or illness that prevents you from skiing (you must supply written medical confirmation of this).
2. loss or theft of your ski pass.

What we **will not** cover you for under Section 5.3:

1. any claim excluded under the General Exclusions of this policy.
2. any claim as excluded under Section 3.

### 5.4 Piste Closure

You are covered up to the amount stated in the Policy Schedule for certain additional costs incurred by you in the event that you are unable to ski due to adverse weather conditions causing the closure of the piste at your resort. We will pay up to the daily amount stated in the Schedule for each complete 24 hours to cover the cost for you to travel to, and buy a daily ski pass if necessary, the nearest open piste to the resort you are staying at up to the total limit shown for the Trip.

**Special Condition: This sub - section shall only apply during the local regular ski season at the resort(s) you are staying at.**

What we **will not** cover you for under Section 5.4

1. any claim excluded under the General Exclusions of this policy.
2. the first 12 hours during which the piste is closed due to adverse weather conditions.
3. any claim where this Section came into force within 14 days of the Trip commencement date and it was known that skiing may be affected by adverse weather conditions at the resort destination.
4. any claim where you fail to provide us with written confirmation from the resort management confirming the period of and the reason for the closure of the piste.

### 5.5 Delay Due to Weather Conditions

You are covered up to the amount stated in the Policy Schedule for reasonable additional travel and accommodation expenses necessarily incurred by you due to adverse weather conditions or an avalanche at your resort, which:

1. on the outward journey delayed you in arriving at the resort;
2. on the return journey delayed you beyond the scheduled departure time and you miss your pre - booked Carrier.

What we **will not** cover you for under Section 5.5:

1. any claim excluded under the General Exclusions of this policy.
2. the first 12 hours of delay.
3. any claim where this Section came into force within 4 weeks of the Trip commencement date.
4. any claim where you fail to provide us with written confirmation from the tour operator or resort



management confirming the period of and the reason for the delay.

## Section 6 – Rental Vehicle Insurance Excess Reimbursement

What we **will** cover you for under Section 6:

1. **Rental Vehicle Insurance Excess Reimbursement:**  
You are covered up to the amount stated in the Policy Schedule for reimbursement of a rental vehicle insurance excess in the event you rent a vehicle from a licensed rental agency during your Trip, you are the driver, and that hired vehicle
  - a) is involved in a motor vehicle accident; or
  - b) suffers loss or damage as a result of malicious damage or theft.

We will only pay under this section if you have complied with the terms and conditions of the rental hire vehicle contract and if a valid collision damage insurance is in force on the vehicle.

What we **will not** cover you for under Section 6:

1. you are not covered for any claim that is excluded under the General Exclusions of this policy.
2. any amount you are liable to pay arising from your acceptance of an additional excess to reduce the hire fee.

## Section 7 - Personal Accident

What we **will** cover you for under Section 7:

You are covered for the amount stated in **the Policy Schedule** if during the Trip you sustain accidental bodily injury, caused solely and directly by accidental external violent and visible means, and such bodily injury within 12 months of the accident is the sole and direct cause of your:

1. **death**; or
2. **loss of sight** – meaning the complete and permanent loss of sight in one or both eyes; or
3. **loss of limb(s)** – meaning the loss of a hand or foot by permanent physical severance at or above the wrist or ankle or total and permanent loss of use of a hand or foot; or
4. **permanent total disablement** – meaning disablement which entirely prevents you from engaging in, or attending to, any occupation whatsoever for at least 12 months after the date of the accident causing the disablement and at the expiry of that period being beyond hope of improvement.

**Special Condition: If an Insured Person is under 16 years of age at the date of issue of the Policy Schedule, the amount payable in respect of death will be limited to 20% of the amount stated in the Policy Schedule.**

## Section 8 – Personal Liability

What we **will** cover you for under Section 8:

You are covered up to the amount stated in the Policy Schedule, inclusive of legal costs and expenses incurred with our written consent, if you in your private capacity become legally liable to pay for accidental bodily injury to other person(s) or accidental loss or damage to someone else's property arising from an incident occurring during the Trip.

What we **will not** cover you for under Section 8:

1. you are not covered for any claim that is excluded under the General Exclusions of this policy.
2. employers or contractual Liability.
3. liability to a member of your family, relative, travelling companion, friend or colleague.
4. any liability arising directly or indirectly from, or due to:
  - a. animals belonging to you or in your care, custody or control.
  - b. any wilful, malicious or unlawful act.
  - c. the pursuit of a trade, business, profession, employment or occupation including the supply of goods and services.
  - d. the ownership, possession or use of motorised vehicles, airborne craft (or aerial activities), watercraft, firearms or weapons.
  - e. any form of ownership or occupation of land or buildings (other than occupation only of any temporary residence).

## How to make a claim

Any occurrence or loss, which may give rise to a claim, should be advised to, and a claim form obtained from, NoWorries Insurance Claims Assistance Centre, whose contact details are shown below. This should be done as soon as reasonably possible and in any case no later than 31 days from the end of your Trip.

When requesting a claim form, you should provide your full name, address, telephone number, policy number and a brief advice as to the nature of the claim.

To make a claim call 1300 62 62 68

- From outside Australia dial +61 7 3012 3100
- Email: [claims@noworriesinsurance.com.au](mailto:claims@noworriesinsurance.com.au)
- Postal: PO Box 14, Brisbane QLD 4001
- Fax +61 7 3005 1705

**IMPORTANT: Any loss or damage to Personal Baggage whilst in the custody of a Carrier must be notified immediately in writing to such Carrier, but in any event within three days, and a Property Irregularity Report (PIR) obtained.**

Any loss of Personal Money or Personal Baggage must be



reported to the police within 24 hours of discovery and a written report obtained. Proof of ownership for all Valuables, Electronic Equipment and most other Personal Baggage will also be required.

If medical attention has been received you must obtain a medical certificate showing the nature of the injury or illness and the treatment received together with the account which, if possible, should be paid and receipted.

## 24-hour Medical Emergency Assistance

The appointed Medical Emergency Assistance Company ('Assistance Company') is Intana Assist. In the event of a medical emergency this service is available to you 24 hours a day, 365 days a year. Their contact details are shown below.

- For emergency assistance call +44 14444 42026
- Reverse charge calls will be accepted.
- From within the UK dial 014444 42026
- Email: medicalops1@intana-assist.com

**IMPORTANT:** This insurance will only cover In-Patient care, emergency repatriation or curtailment that has been authorised by the Assistance Company, who must be notified within 48 hours of admission to hospital, and for curtailment, prior to departure back to your Country of Residence. If you are unable, another person may contact the Assistance Company on your behalf.

There is no cover for treatment or surgery which could reasonably be delayed until you return to your Country of Residence or Home. Failure to notify the Assistance Company in accordance with the terms of this policy may result in the amount payable under your claim being reduced.

## General Conditions

1. You must observe and fulfil all the terms and conditions of this insurance by completing anything to be done or complied with by you or anyone acting on your behalf.
2. For In-Patient care or emergency evacuation the Medical Emergency Assistance Company must be notified within 48 hours of admission to hospital and, for cutting your trip short, prior to departure back to your Country of Residence (full details are included under the '24/7 Medical Emergency Assistance' section following).
3. You use Reciprocal Health Care Agreements where they are available. If in doubt you should contact the Medical Emergency Assistance Company.
4. You must as soon as reasonably possible notify us in the event of any occurrence likely to give rise to a claim under this insurance in accordance with the instructions contained herein but in any event within 31 days of the end of your Trip.

5. You provide at your own expense, all certificates, information and evidence required by our appointed representatives or us.
6. You must not admit liability for any occurrence or make any offer or promise of payment to any person without our prior written consent.
7. You acknowledge that we may at our own expense take action in your name to recover compensation from a third party in respect of any payment made under this insurance and that any amount recovered shall belong to us.
8. No person will admit liability or make any offer or promise of payment without our prior written consent.
9. You acknowledge that we may at our own expense take action in your name to recover compensation from a third party in respect of any payment made under this insurance and that any amount recovered shall belong to us.
10. In the event of your death, we shall have the right to have a post mortem carried out at our expense.
11. You have read and accepted the cover provided by this insurance including its cover limits, terms, conditions and exclusions. We will accept no liability arising from your failure to do so, or your failure to purchase this insurance with sufficient time prior to departure to do so.
12. That you take all reasonable care to avoid or minimise any loss that might result in you making a claim under this insurance and you act at all times as if this insurance were not in force.
13. You may not transfer your interest in this insurance.
14. The Law of your Country of Residence will apply if it is a legal requirement. If it is not a legal requirement English Law will apply.
15. In the event of a fraudulent claim being made by you or anyone acting on your behalf all cover under this insurance shall be forfeited.

## General Exclusions

You are not covered under any circumstances for any claim arising directly or indirectly from:

1. Trips booked or commenced where you are travelling against medical advice or after receipt of a terminal prognosis or with the intention of obtaining medical treatment or convalescent care.
2. Pregnancy or any associated condition where any of the following applies:
  - a. your Trip extends beyond the 26th week of pregnancy
  - b. the pregnancy resulted from an assisted reproductive programme
  - c. complications exist with the pregnancy at the time that this insurance is purchased or the



- Trip is booked, whichever is the later; e.g. it is a multiple pregnancy.
- d. Childbirth and care of a newborn child born during a Trip.
  3. Any circumstance which could reasonably have been foreseen as likely to give rise to a claim by you at the time that the insurance was effected or the Trip was booked (whichever is the later).
  4. Winter sports unless You have paid the appropriate additional premium for the Winter Sports option and this is stated in the Policy Schedule.
  5. Extreme winter sports activity including (but not limited to) ski- jumping/stunts/ mountaineering/randonee, heli-skiing/ boarding, ice hockey, speed skiing, cresta run or the use of bobsleighs or skeletons.
  6. Sports or leisure activities where there is a significant risk of bodily injury such as jet-skiing, quad biking, rock climbing, free climbing, mountaineering normally requiring the use of ropes and guides, caving or potholing, rafting/kayaking/canoeing involving white water rapids in excess of grade 5, canyoning, scuba diving (if you are diving at a depth of more than 30 metres; or if you are not qualified for the dive undertaken or accompanied by a qualified instructor; or diving alone; or diving on or in wrecks; or cave or ice diving), motorsports or competitions, hunting on horseback, point-to-pointing and steeple-chasing, equestrian competitions, yachting or boating outside coastal waters (20km limit) and any other sports or leisure activity involving physical contact or where there is significant risk of bodily injury.
  7. Competitive races involving the use of vehicles or watercraft.
  8. Professional sports.
  9. Losses arising from accidents on two wheeled motorised vehicles unless the vehicle is 125cc or less and at the time of the accident the driver is duly qualified, is in possession of a current full driving licence valid in the country where the vehicle is operated and the driver and passenger are both wearing a safety crash helmet.
  10. Aerial activities and air travel other than as a fare-paying passenger on a regular scheduled airline or licensed chartered aircraft flown by a pilot holding a valid pilot's licence.
  11. Mental disorder, anxiety, depression, stress or related disorder.
  12. Suicide or wilfully self-inflicted injury or illness.
  13. Sexually transmitted diseases, alcoholism, drunkenness or the use of drugs (other than drugs taken in accordance with the treatment prescribed by a registered Medical Practitioner but not for the treatment of drug addiction).
  14. Acquired Immune Deficiency Syndrome (AIDS), Human Immunodeficiency Virus (HIV), AIDS Related Complex (ARC) and/or any related illness.
  15. Manual or hazardous work (whether paid or voluntary).
  16. Needless self exposure to peril except in an attempt to save human life.
  17. You breaking or failing to comply with any law whatsoever.
  18. War (whether declared or not), invasion, act of an enemy foreign to the nationality of the Insured Person or the country in, or over, which the act occurs, civil war, riot (other than as specifically provided under Section 2 – Changes to Your Trip), rebellion, insurrection, revolution, overthrow of the legally constituted government, Terrorist Activity of any kind, explosions of war weapons, release of Weapons of Mass Destruction, murder or assault subsequently proved in a legally constituted court to have been the act of agents of a state foreign to the nationality of the Insured Person whether war be declared with that state or not or confiscation or nationalisation or requisition or destruction of or damage to property by or under the order of any government or local authority except claims arising under Section 1 (Medical Expenses & Evacuation) up to a maximum of 1% of the sum insured stated in the Policy Schedule where you are not actively engaged in any of the stated events and/or where you have not travelled or do not remain contrary to advice issued by the government of your Country of Residence.
  19. Loss or damage in respect of any property more specifically insured elsewhere or any claim recoverable under another insurance.
  20. Claims caused or increased by your own act or omission.
  21. Consequential loss of any nature, except as may be specifically provided for in this insurance.
  22. The bankruptcy, negligence, default or insolvency of a travel agent, tour operator, Carrier or accommodation provider.
  23. Claims in any way caused or contributed to by nuclear reaction, nuclear radiation or radioactive contamination.
  24. Errors or omissions in your booking arrangements, your failure to obtain appropriate visas and/or prevention of access by the government of a country into which you wish to enter.
  25. There is no cover under this insurance if you travel to a destination to where the government of your Country of Residence is advising against travel.



## Several Liability Clause

The subscribing insurers' obligations under contracts of insurance to which they subscribe are several and not joint and are limited solely to the extent of their individual subscriptions. The subscribing insurers are not responsible for the subscription of any co-subscribing insurer who for any reason does not satisfy all or part of its obligations.

LSW 1001 (Insurance) 08/94





**For more information call us on 1300 400 123**

NoWorries Insurance

T 1300 400 123

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